

Neighborhood Home Solutions

ARPA Nonprofit Capital Project Fund - Small Purchases

St Petersburg Neighborhood Housing Services Inc.

1600 Dr ML King Jr St S
Saint Petersburg, FL 33701

deborah.scanlan@nhsfl.org

Pamela Coleman

accounting@nhsfl.org

Application Form

Organization Information

If you would like to complete this application in Word first and copy your answers over later, use the following link: [Download Application](#)

The evaluation rubric that will be used to score your request is now available here: [Download Rubric](#)

Please pay attention to character limits while working on your draft. These limits include spaces.

Organization Name*

St. Petersburg Neighborhood Housing Services Inc. dba Neighborhood Home Solutions

Proposal Name*

Please choose a short name to identify this project within the grant portal:

Neighborhood Home Solutions

EIN*

59-2026381

Incorporation Year*

What year did your organization incorporate? This will be the year listed on your determination letter from the Internal Revenue Service.

1980

Organizational Mission Statement*

What is your organization's mission statement? This should be no longer than one or two sentences.

To provide affordable housing and homeownership solutions for individuals and families.

Unique Entity ID (SAM)

Please provide your organization's Unique Entity ID number. This is a specific number used by the federal government to identify your organization. **This is different from a DUNS number, which the federal government no longer uses.**

If you do not have a Unique Entity ID number, you can create an account on SAM.gov and apply for one here (it is free and may take 3-4 days for approval): <https://sam.gov/content/home>

This field is optional as to not stop a qualifying organization from applying. **However**, a Unique Entity ID number will be required if your organization is approved for a grant. Your organization should apply for a number now if it does not yet have one.

Character Limit: 12

MNUSJMM7L5Y5

Annual Operating Budget Size*

Please provide the amount of your annual operating budget, (expenditures only) for your entire organization.

\$385,000.00

Amount Requested*

The maximum grant amount is \$199,999.

\$25,000.00

Parent Non-Profit/Subsidiaries*

If your organization has a parent non-profit that has multiple subsidiaries, will multiple subsidiaries be applying in this process?

Example

Better Tomorrow is the parent non-profit of three organizations. Two of those organizations want to apply in this process. Both would select "Yes" on this question.

No

Request Specifics

Organization Programmatic Background*

Please describe the programming your organization offers to the community and the length of time it has been doing so. What does your organization **do** and **how long** has it been doing it?

St. Petersburg Neighborhood Housing Services, Inc. d/b/a Neighborhood Home Solutions (NHS) is a HUD-approved, 501 (c) (3) not-for-profit housing counseling agency and neighborhood revitalization and community development organization that was incorporated in 1980. NHS' mission is to provide affordable housing and homeownership solutions for individuals and families. In addition, NHS helps vulnerable populations reach financial wellness and helps build viable, sustainable, culturally diverse neighborhoods that include home ownership.

Currently, services are dedicated to helping people improve their financial well-being, qualify for home ownership, maintain their home after purchase, learn how to avoid foreclosure, and in the unfortunate event, intervene as an advocate for any person facing a foreclosure action. Specific services include:

- One-on-One confidential housing counseling: we meet the clients where they are and help them develop a personalized action plan based on their goals.
- Financial Fitness Education: help clients navigate a complex financial system, access legitimate, affordable financial institutions and credit, avoid consumer scams, and help them feel more confident and secure about their finances.
- Homebuyer Education: covers the basics of home buying and maintaining their homes.
- Foreclosure Intervention and Mortgage Delinquency Counseling: Consists of counseling on how to restructure debt, establish reinstatement plans, seek loan forbearance, manage household finances, predatory lending education, foreclosure prevention strategies, explaining the foreclosure process, and pursuing loss mitigation strategies.
- Marketing and Outreach initiatives: providing general information and materials about housing opportunities and issues, participating with local agencies, other non-profits, neighborhood, civic leaders, community organizations, and churches in marketing and outreach events.
- Development of single-family affordable homes

Community Need*

Please describe the community need that exists for your programming. If you are able to cite quantitative, local data, that will strengthen your proposal.

NHS was established to stimulate reinvestment in blighted neighborhoods through a working partnership of residents, the government, the business community, lending institutions, and key national partners. At that time, most of the work was in owner-occupied rehab. In 2000, NHS expanded to first-time homeownership programs – housing counseling, providing homebuyer education, and development of single-family affordable homes. NHS has provided services to 46,100 clients and developed or rehabbed 122 homes resulting in 4,390 new homeowners. Many of the new homeowner families are first-generational homeowners. In addition, NHS provides comprehensive housing counseling services to Pinellas County, Florida residents. All counseling services are offered free of charge to clients. NHS Housing counselors are HUD-certified Housing Counselors. HUD Certified Housing Counselors provide comprehensive housing counseling to clients seeking financial fitness, purchasing, financing, maintaining, renting, or owning a home. In addition, we work with homeowners to avoid foreclosure.

Our offices are in the South St. Petersburg Community Redevelopment Area (CRA). Of the 35,000 people who reside within this area, 55% of all households and 73% of renters pay more than 30% of their income for housing costs.

NHS is an approved non-profit developer with the City of St. Petersburg for the Lot Disposition Program. Over 80% of our clients are low-income families or belong to traditionally underserved communities. We work with our clients to increase their financial well-being, achieve homeownership, or avoid losing their homes. Many of our clients cannot purchase housing because of their credit history and debts. We help them to rebuild their credit and become ready to buy a home if that is their goal.

Negative Economic Impact on Organization*

The following question is the keystone of a strong application in this process. If your organization cannot demonstrate a negative economic impact from the pandemic, your application will not qualify for committee review. If you are uncertain about what constitutes negative economic impact or how to demonstrate it, please contact PCF staff for technical assistance.

Describe your organization's negative economic impact arising from the COVID-19 pandemic. Examples could include:

- A reduction in revenue from 2019 to 2020

- Inflationary pressures
- Increases in demand for services that have not been compensated for through new revenue
- The use of reserves for unbudgeted expenses since the onset of the pandemic, and such use of reserves has prevented the purchase of capital assets
- A need for capital assets to offset community need for which your organization does not have the resources to purchase due to the negative economic harm from the pandemic
- A need for additional capital assets to adapt operations to accommodate health and safety guidelines by the CDC
- Growth in restricted pandemic-related revenue that does not permit capital asset acquisition

You have the option to upload supporting documentation regarding negative economic impact. However, please limit your upload to no more than five pages.

Note: If you are applying for both a Small Purchase and Large Project, you may reuse the answer for this question PROVIDED THAT the negative economic impact is relevant to both requests. The Large Project Letter of Intent does not permit uploads to support the answer to this question.

Amount harmed.pdf

The Covid-19 pandemic severely impacted the ability of NHS to continue providing income-generating services. Before 2020 we offered our educational and counseling services in an in-person setting. Post Covid-19, we adapted our educational and counseling to a 100% virtual basis. We are now working on the systems to provide virtual and in-person educational services.

We have lost valuable counseling personnel, which negatively affects the number of clients we can serve, and consequently, our program revenue has decreased an average of 56% compared to pre-Covid 2019.

Grantors have reduced 61% of their funding to our organization during 2022 compared to the same period in 2019.

The supply chain issues have affected our development program – both in shortages and increased costs. As a result, we could not complete the construction of 2 single-family homes for FY 2021 and FY2022 for low and moderate-income families. This represents a loss of income of over \$150,000 for Fiscal Years 2021 and 2022.

Proposal Description*

The American Rescue Plan Act requires a request that is reasonable and proportional to the level of economic impact your organization experienced. This means the request you describe below should not be greater than the economic harm your organization has suffered.

Please describe your purchase proposal and address the following:

- What will you be purchasing with these funds?
- What is the estimated lifespan of the purchase/improvement?
- How does it address the negative economic harm you described in the previous question?

Funds from this grant will be used to purchase conference room audiovisual equipment. Having lost valuable personnel, this purchase provides staff with the tools needed to properly serve our clients, increasing the number of clients that can be served by 12 to 15%. The conference room audio-visual equipment will allow for hybrid education classes and meetings. By providing hybrid education classes, clients without computers can come into a safe environment to attend class. Additionally, a new server is needed to meet the ever-

increasing security requirements and to account for the increased bandwidth required for the increase in virtual meetings and classes. The lifespan of the equipment is 5 to 8 years. External security will be installed; we will be increasing evening classes. In addition, the community room is available to organizations serving the underserved community.

Guiding Principles - Client Impact*

The American Rescue Plan Act, which provides the funding for this grant program, aims to ensure an equitable recovery from the COVID-19 pandemic. The term “equity” is defined as:

The consistent and systematic fair, just, and impartial treatment of all individuals, including individuals who belong to underserved communities that have been denied such treatment, such as Black, Latino, and Indigenous and Native American persons, Asian Americans and Pacific Islanders and other persons of color; members of religious minorities; lesbian, gay, bisexual, transgender, and queer (LGBTQ+) persons; persons with disabilities; persons who live in rural areas; and persons otherwise adversely affected by persistent poverty or inequality.

One of the guiding principles of this fund is that it will apply a lens of equity to ensure the needs of specified priority populations are met.

Will this purchase benefit the community members defined above that have experienced disproportionate negative impacts from the COVID-19 pandemic? If so, how?

Our offices are in the South St. Petersburg Community Redevelopment Area (CRA), nearly 4,700 acres. Of the 35,000 people who reside within this area, 55% of all households and 73% of renters pay more than 30% of their income for housing costs. Over 80% of our clients are low-income or belong to traditionally underserved communities. Not having the audiovisual equipment for our conference room limits the number of clients serviced within a financially-strained community more likely to suffer from homelessness due to the recent rent hikes or foreclosure due to the economic strain from COVID.

Number Served*

How many people will directly benefit from this capital purchase annually?

1200

Unduplicated vs. Duplicated*

Is the number indicated above duplicated or unduplicated?

Duplicated: A client is counted each time they access services

Unduplicated: A client is counted once, regardless of the number of times they access services

Example: ABC Food Bank operates two mobile food pantries, one in Clearwater and one in St. Petersburg. Taylor, a Pinellas County resident, goes to both food pantries. If ABC Food Bank counts Taylor's visit TWICE, it is **duplicated**. If ABC Food Bank counts Taylor's visit ONCE, it is **unduplicated**.

Unduplicated

Other (Explanation Required)

If you selected "Other" in the previous question, please explain how your organization determined the number of clients that will benefit from the proposed capital purchase.

The American Rescue Plan Act (ARPA) prioritizes organizations that either have headquarters or carry out the majority of their operations inside Qualified Census Tracts (QCTs). QCTs are a standard method of identifying communities with a large proportion of low-income residents. The U.S. Department of Housing and Urban Development determines what areas qualify as QCT.

To assess if your organization serves or is headquartered in a QCT, use the following link:

https://www.huduser.gov/portal/sadda/sadda_qct.html

In the top right-hand corner, choose the state of Florida and Pinellas County. Then on the left-hand side of the screen, click the box next to "Color QCT Qualified Tracts." The QCT zones are denoted in purple. You can also map your address by adding it into the address box at the top to see if your location is inside the zones.

Below, please provide the location of your operations and the location of your headquarters, if different.

Headquarters Location*

Please provide your organization's headquarters address as it appears on your Sunbiz account. To check your Sunbiz registration, you may search here: <https://dos.myflorida.com/sunbiz/search/>
1600 Dr. Martin L. King St. S. St. Petersburg, FL 33701

QCT Determination - Headquarters*

Is this organization headquartered in a QCT?

Yes

Purchase Location*

Where will the majority of the activities related to the purchase(s) take place?

Examples

- If you are proposing the purchase of a van that will deliver to multiple areas within Pinellas County, specifically mention what areas those are.
- If your purchase enables remote access to your services, such as telehealth, provide geographical data around where the majority of your clients reside (presuming they will access your services from their residence).

All Purchases will take place in Pinellas County.

QCT Determination - Purchase*

Does this organization's proposed purchase benefit residents of QCTs?

No

Community Connection

This section aims to capture general demographic data about your organization and to see how you engage with and represent the community you serve. PCF has generalized the demographic data questions more than it has in other processes because of the public nature of this process. PCF understands that identity disclosure can be a sensitive matter, and wants to respect your organization's board and staff. If your organization feels comfortable sharing more detailed demographic information, it may do so in the "Community Representation and Connection" section.

Community Representation and Connection*

Describe how your organization is representative of, or has authentic connections to, the community your proposal seeks to serve. You can list other community-based organizations that work on programming with you and/or list examples of your work within this community.

NHS has served the community for many years. Currently, we are working with Habitat, Contemporary Housing Alternatives of Florida (CHAF), St. Petersburg Housing Authority, United Way Suncoast, Campbell Park Resource Center, St. Anthony's Hospital, and others to provide our services regularly.

Our website has a simple online registration process that our partners and clients use to provide referrals. Graduates of our various programs are our best referrals.

Staff provides marketing & outreach to the community. Staff regularly attends the Juvenile Welfare Board Family Services Initiative and South County Community Council meetings.

Leadership Demographics - Board Membership*

Do your board members consider themselves a member of one or more of the following populations? Check all that apply.

- BIPOC defined as Black, Latino, and Indigenous and Native American persons, Asian Americans and Pacific Islanders and other persons of color
- LGBTQ+ (Lesbian, Gay, Bisexual, Transgender, Queer+)
- Neurodiverse/physically disabled

BIPOC

Leadership Demographics - Executive Level Leadership Team*

Does your executive leadership team consider themselves a member of one or more of the following populations? Check all that apply.

- BIPOC defined as Black, Latino, and Indigenous and Native American persons, Asian Americans and Pacific Islanders and other persons of color
- LGBTQ+ (Lesbian, Gay, Bisexual, Transgender, Queer+)
- Neurodiverse/physically disabled

If your organization is volunteer-run and does not have an executive leadership team, please select "Not applicable."

BIPOC

Leadership Demographics - CEO/Executive Director*

Does your CEO/Executive Director consider themselves a member of one or more of the following populations? Check all that apply.

- BIPOC defined as Black, Latino, and Indigenous and Native American persons, Asian Americans and Pacific Islanders and other persons of color
- LGBTQ+ defined as Lesbian, Gay, Bisexual, Transgender, Queer+
- Neurodiverse/physically disabled

If your organization is volunteer-run and does not have an executive leader, please select "Not applicable."

None of the above

Proposal Costs

Purchase Estimates/Bids*

You must combine all bids/estimates into one file.

Attach current verifiable bids, estimates, or price lists [from your potential vendor(s)]. Please ensure there is a date listed or when you obtained these estimates/bids, as they must be from within the past sixty (60) days.

- If your purchase is **BELOW** \$75,000, you must upload TWO verifiable bids or estimates for the proposed purchases.
- If your purchase is **EQUAL TO** or **MORE THAN** \$75,000, you must upload THREE verifiable bids or estimates for your proposed purchases.

This can be as simple as screenshots from Amazon or Best Buy (though PCF does not endorse or recommend any specific vendor) or may be from specialized vendors that sell your proposed purchase. If you have concerns regarding bids or estimates, please reach out to PCF staff.

Small purchase quotes.pdf

Sole Source*

In some cases, a proposed small purchase is only available from a single vendor, and as such, only one bid/estimate can be uploaded. If this is the case for your organization, please explain in the field below. Otherwise, write "N/A" below.

We have a contract with Access My Office to manage and maintain our IT and security network.

Related Parties*

Are any of the contractors/vendors that have provided bids/estimates a related party to your organization?

Examples of Related Parties

- A board member that owns the contracting company that provided a bid
- The relative of a director, officer, or executive team member owns a company that provided an estimate
- The CEO of the applying organization has a financial interest in the construction company providing a bid

If yes, identify the vendor and describe the relationship.

If no, write "No related parties below."

No related parties

Budget Summary*

Please use **THIS TEMPLATE** to indicate costs and any cash match your organization may have for the proposed purchases. Note: this spreadsheet will automatically round numbers to make it easier to read for committee members.

Please note that indirect costs are not permitted for small purchases.

If you have additional notes to add to your budget summary, you may do so in the text box below.

Small Purchase budget.pdf

Other Funding Sources*

Please describe any other funding not already mentioned that your organization has applied for or obtained for this purchase.

This includes but is not limited to Community Block Development Grants (CBDG), local government grants (including Tourist Development Council funding), foundation grants, and private donors (you do not need to disclose donor identities but simply indicate the amount raised for this purchase). This includes any matching grants or in-kind contributions you may have obtained.

Please be sure these other funding sources are represented in the "Applicant Match" column in the budget summary uploaded above.

None

Changes in Operating Costs*

Please answer this question based on the descriptions below:

- If this project **increases** ongoing operational costs (programmatic, operating maintenance or other costs), how will you compensate for the difference?
- If this purchase **decreases** ongoing operating costs, how will it do so?
- If this purchase **does not affect** operating costs, please note so below.

This purchase does not affect our operating costs.

Organization Documentation

Please reach out to PCF staff if you have trouble uploading the files below. We are able to assist with file conversion and file compression.

Organization Budget*

Please upload your most recent, board-approved organizational budget for this fiscal year. PDF and Excel documents are accepted.

Approved budget 2022.pdf

Board of Directors List*

Please upload your Board of Directors list.

Excel, Word, and PDF file formats are accepted.

Board of Directors list.pdf

IRS Form 990*

Please upload a PDF copy of your most recently submitted IRS Form 990.

If Form 990 from your most recent fiscal year is delayed or you have received an extension, please explain in the text space below. You may also explain if you don't have a Form 990 due to organization type. You should still upload the most recent publicly available 990.

If you file a Form 990-EZ and do not have anything to attach, please note so below.

Only PDF files are permitted.

990 Tax Return 2021.pdf

Most Recent Financial Statements*

Upload a PDF version of your most recent financial statements. If you have audited financial statements, please upload the most recently conducted audit. If you do not have a recent audit, please explain why.

NHS FY 2021 audit report.pdf

Insurance Requirements

Evidence of Insurance Coverage*

Grantees of the ARPA Nonprofit Capital Project Fund will be required to maintain appropriate insurance related to your operations and this purchase. PCF will determine whether this coverage is appropriate.

Please upload evidence of insurance.

If your organization does not have evidence of insurance coverage, please provide an explanation as to why.

Certificate of Insurance.pdf

Insurance Requirement*

If you are awarded a contract from the ARPA Nonprofit Capital Project Fund, you will be required to list Pinellas Community Foundation as an additional insured through your general liability insurance or other appropriate coverages for the duration of the contract. If you would like to check with your insurance carrier on how to do this, here is the information about PCF you will need:

Pinellas Community Foundation
17755 US Highway 19 N
Suite 150
Clearwater, FL 33764
727-531-0058

Please check the box below to indicate that you understand and will be able to comply with this requirement if you are awarded a contract.

PCF will not ask for a certificate naming us as additional insured until the contracting stage.

Yes, I understand and will comply with this requirement if awarded a contract.

Post-Grant Requirements

Reporting Requirements Acknowledgment*

Grantees will be required to submit a pre-award agreement within two weeks of receiving an award notice. In addition, grantees will be required to submit a report within 30 days after the purchase is completed.

Financial information justifying all expenditures will also need to be provided. This includes but is not limited to:

- Invoices
- Canceled checks
- Credit card statements, along with a record of paying the credit card.

If you have any questions, please contact Rose Cervantes, ARPA Program Officer at rcervantes@pinellascf.org.

Yes, I agree to submit this grant agreement and impact report within the specified timeframes.

Additional Information

Budget Summary

NO LONGER USED, REPLACED IN APP WITH UPLOAD FIELD INCLUDED

Please use THIS TEMPLATE to indicate costs and any cash match your organization may have for the proposed purchases.

Please note that indirect costs are not permitted for small purchases.

If you have additional notes to add to your budget summary, you may do so in the text box below.

Additional Upload

If you have something to share, you can upload it here in PDF format.

Anything else to share?

Is there anything else that you would like Pinellas Community Foundation to know or other information your organization would like to share that isn't addressed elsewhere in this application?

Brief Project Descriptor

Please briefly describe this organization's request.

File Attachment Summary

Applicant File Uploads

- Amount harmed.pdf
- Small purchase quotes.pdf
- Small Purchase budget.pdf
- Approved budget 2022.pdf
- Board of Directors list.pdf
- 990 Tax Return 2021.pdf
- NHS FY 2021 audit report.pdf
- Certificate of Insurance.pdf

	2019	2020	2021	2022	Sum of 2020 - 2022	Average 2020 - 2022	Amount harmed 2019 Vs. Average	% of amount harmed	Source
Grants	108,450.00	102,500.00	152,575.00	42,733.00	297,808.00	99,269.33	9,180.67	8%	Profit & Loss Statement
Program Revenue	265,227.00	178,425.00	92,679.00	75,274.00	346,378.00	115,459.33	149,767.67	56%	
Net Income	16,429.00	3,360.00	(54,162.00)	(121,161.00)	(171,963.00)	(57,321.00)	73,750.00	449%	
Total harmed operating							232,698.33		
Development income	152,181.00	384,027.00					768,054.00	200%	Profit & Loss Statement
COGS	(106,350.00)	(305,140.00)					(610,280.00)	200%	
Net Development	45,831.00	78,887.00					157,774.00		
							390,472.33		



4036 8th St So.
 St. Petersburg, FL. 33705
 727-804-7338

Estimate

Name / Address
Neighborhood Home Solutions 1600 Dr. Martin Luther King Jr. St. S St. Petersburg, FL 33701

Date	Quote #
8/18/2022	AMO-20-0330

Terms
Net 30

Description	Qty	Rate	Total
Lenovo ThinkSystem Server		6,637.28	6,637.28
Lenovo ThinkSystem ST250			6,637.28
Intel Xeon E-2276G 6C 80W 3.8GHz Processor			
48 Gig Ram			
4 - 2TB SATA Hard Drives (Raid 10)			
Raid Controller with flash			
Windows Server 2022 open Lic			
5 Network user License			
5yr. NBD onsite warranty	1	249.00	249.00
WINDOWS SERVER 2022 STANDARD - 16 CORE PACK	1	1,069.00	1,069.00
Windows Server 2022 Client access License	5	46.00	230.00
Total			\$8,185.28

Signature _____



DBA Neighborhood Nerd
4036 8th St So.
St. Petersburg, FL. 33705



Estimate

Name / Address
Neighborhood Home Solutions 1600 Dr. Martin Luther King Jr. St. S St. Petersburg, FL. 33701

Date	Quote #
6/30/2022	AMO-20-0329

Description	Qty	Rate	Total	Terms
				Due on receipt
4K H.265 8CH NVR 8POE 128Mbps 1 HDD BAY	1	297.50	297.50	
Special Order Hard Drive 4TB	1	217.60	217.60	
1 - NVR Recording Devices			515.10	
-Installed in IT Room				
Special Order Camera - Special Order Camera - Cortex - 5MP 360° FISHIEYE DRAGONFIRE® IR W/ SD CARD SLOT (BUILT-IN MIC)	6	255.00	1,530.00	
Camera Hardware - Junction Box	6	20.40	122.40	
Camera Hardware - Conduit and Misc install hardware	6	17.00	102.00	
Group - 5MP 360° FISHIEYE DRAGONFIRE® IR W/ SD CARD SLOT (BUILT-IN MIC)			1,754.40	
-Installed approximately 7 1/2 feet off grade				
-Tap-con mounting box and conduit to exterior of building with conduit entering building at the eve.				
Install Locations				
-Main building east wall north side between doors looking east				
-Main building south wall east side looking south covering walk path and parking lot door				
-South building north wall west middle just east of windows looking north to cover main walk and front door area and main building west front wall and windows. *there is a palm tree and main front yard sign block view of front yard.				
Cat6 23AWG UTP Bulk	900	0.34	306.00	
Cat6 RJ45 Keystone Jack	6	2.39	14.34	
Vertical Cable 24-Port 1U Patch Panel - Server room	1	45.98	45.98	
12 Port surface mount - conference room closet	1	40.00	40.00	
Labor to run cable and install cameras (225.00 per camera)	6	225.00	1,350.00	
Labor to run cable from conference room to server room for second NVR	1	150.00	150.00	
-there will be a jumper cable to connect the south building camera the main building's NVR until a future date.				
Total			\$4,175.82	

Signature _____



SOUND & PRODUCTION

RAMA EVENTS INC
 TAMPA BAY FL
 INFO@INSIGNIASPD.COM
 WWW.INSIGNIASPD.COM
 (813) 812-5199
 (813) 849-8065

Estimate

For Deborah Scanlan
 Deborah.scanlan@nhsff.org
 Neighborhood Home Solutions
 1600 Dr. M. L. King Jr. S.
 St. Petersburg, 33701
 (727) 432-0331

Estimate No 227
 Date 09/02/2022

Ship To Neighborhood Home Solutions
 1600 Dr. M. L. King Jr. S.
 St. Petersburg, 33701

Ship Date 12/01/2022
 Ship Via

Type of Service* AV INSTALL

Code	Description	Quantity	Rate	Tax	Amount
VIDEO	<ul style="list-style-type: none"> 1- 75" TV Monitor 1- Wall Bracket Hardware 1- HDMI Package 1- Web Camera USB 	1	\$1,850.00	7%	\$1,850.00
CONFERENCE AUDIO	Mixing Console: 1- Yamaha TF1 16/16 PA system: 4- Yamaha DXR8mkII 1100W 8 Inch Powered Speaker Wireless Microphones: 5- Shure BLX24R/4SM58 Wireless Handheld Microphone System - HI1 Band - BLX Pack Transmitter 1- Shure SM35 Headwear Microphone for Shure Wireless AUDIO HARDWARE 1- Microphone Rack 4- Speaker Mounts to Wall Audio Cable Pack 1- Custom XLR Audio Cables 1- A/C Edison Power Cables	1	\$6,800.00	7%	\$6,800.00

- Estimate 227 - 09/02/2022

Code	Description	Quantity	Rate	Tax	Amount
CONSUMABLES	1- Box of Consumables (Tapes, Zip Ties, Plastic Covers, Electric Connectors, Cable Runners)	1	\$150.00	7%	\$150.00
				Parts Subtotal	\$8,500.00

Code	Description	Quantity	Rate	Tax	Amount
LABOR	2- Tech for installs (20 Hours) Hour Billed at \$/5 1-Training Boot Camp AV Technical Support Pre Order, Shipping Materials, Area Conditioning, Cleaning, Gear Prep	1	\$2,500.00	7%	\$2,500.00
				Labor Subtotal	\$2,500.00

Payment Details

A 50% deposit of \$6,120.50 is required by 09/02/2022

Subtotal	\$11,300.00
Tax 7% (\$1,000.00)	\$791.00
Shipping	\$150.00
Total	\$12,241.00

Total \$12,241.00



Deposit due 09/02/2022 \$6,120.50

Comments

THIS IS ONLY A QUOTE REQUEST AND DOES NOT GUARANTEE ANY EQUIPMENT, LABOR OR BOOKING UNLESS 50% NON-REFUNDABLE DEPOSIT IS PAID

Terms and Conditions

BY PAYING THIS INVOICE, YOU AGREE TO INSIGNIA SOUND AND PRODUCTION SERVICE AGREEMENT. ALL INVOICES MUST BE PAID IN FULL BEFORE LOAD IN DATE.
THANKS

Sapphire Audio Visual Experts Inc

2950 5th Ave S
Saint Petersburg, FL 33712
(727) 373-6950
meredith@sapphireavexperts.com
http://www.sapphireavexperts.com



Estimate

ADDRESS

Deborah Scanlan
1600 Dr Martin Luther King Blvd
Saint Petersburg, FL 33705 US

SHIP TO

Deborah Scanlan
1600 Dr Martin Luther King Blvd
Saint Petersburg, FL 33705 US

8017

09/01/2022

DATE	ACTIVITY	DESCRIPTION	QTY	RATE	AMOUNT
	Sony 75 tv	Sony 75 tv	1	1,199.00	1,199.00T
	Logitech Conference System	Complete conference room technology package: two speakers, two mics and a Ptz camera	1	3,499.00	3,499.00T
	Misc Supplies	Misc Supplies	1	129.00	129.00T
	Labor Two Technicians	Labor Two Technicians- install all conference room equipment, test and tutorial	8	258.00	2,064.00T

Subtotal 6,891.00

Tax 482.37

\$7,373.37

From: quickbooks@notification.intuit.com,
To: Deborah.scanlan@nhsfl.org, dscanassoc@aol.com,
Subject: Estimate 8017 from Sapphire Audio Visual Experts Inc
Date: Thu, Sep 1, 2022 3:32 pm
Attachments: Estimate_8017_from_Sapphire_Audio_Visual_Experts_Inc.pdf (117K)

Dear Deborah Scanlan,

Please review the estimate below. Feel free to contact us if you have any questions. We look forward to working with you.

Thanks for your business!
Sapphire Audio Visual Experts Inc

----- Estimate -----

2950 5th Ave S
 Saint Petersburg, FL 33712 US
 (727) 373-6950
<http://www.sapphireavexperts.com>

Estimate #: 8017
 Date: 09/01/2022
 Exp. Date: \$7,373.37

Address:

Deborah Scanlan
 1600 Dr Martin Luther King Blvd
 Saint Petersburg, FL 33705 US

Date	Activity	Description	Qty	Rate	Amount
09/01/2022	Sony 75 tv	Sony 75 tv	1	1,199.00	1,199.00T
09/01/2022	Parts:LogiComplete	conference room technology package: two speakers, two mics and a Ptz camera	1	3,499.00	3,499.00T
09/01/2022	Misc Suppl	Misc Supplies	1	129.00	129.00T
09/01/2022	Labor Two	Labor Two Technicians- install all conference room equipment, test and tutorial	8	258.00	2,064.00T

SubTotal: \$6,891.00
 Tax: \$482.37

Total: \$7,373.37

This is an estimate. All labor hours accrued and parts used are billable.
This estimate excludes permit costs and any additional insurances
required.
Thank you!

ARPA Nonprofit Capital Project Fund – Small Purchases Budget

Organization Name: St. Petersburg Neighborhood Housing Services Inc. dba Neighborhood Home Solutions

Proposal Name: Neighborhood Home Solutions

A	B	C	D	E	F	G	H
Line Item	Item (Description)	Price Per Item	Quantity of Item	Purchase Total	ARPA Grant Funds Requested	Applicant Match	Funding Total
1	Audiovisual equipment	\$12,241.00	1	\$ 12,241	\$ 12,241	\$ -	\$ 12,241
2	Security system	\$ 4,175.00	1	\$ 4,175	\$ 4,175	\$ -	\$ 4,175
3	Server	\$ 8,185.00	1	\$ 8,185	\$ 8,185	\$ -	\$ 8,185
		\$ -		\$ -	\$ -	\$ -	\$ -
		\$ -		\$ -	\$ -	\$ -	\$ -
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		\$ -		\$ -	\$ -	\$ -	\$ -
		\$ -		\$ -	\$ -	\$ -	\$ -
		\$ -		\$ -	\$ -	\$ -	\$ -
	TOTAL		3	\$ 24,601	\$ 24,601	\$ -	\$ 24,601

THE "PURCHASE TOTAL" AND "FUNDING TOTAL" COLUMN SHOULD BE EQUAL

Columns E, H, and the "TOTAL" row are locked and cannot be edited

Key

Item (Description)	<i>Brief name/description of the purchase requested</i>		
Price per item	<i>The individual price of one unit of the proposed purchase</i>		
Quantity of Item	<i>The number of units of the proposed purchase you are requested</i>		
Purchase Total	<i>Total purchase cost of the proposed line item (quantity multiplied by price)</i>		
ARPA Grant Funds Requested	<i>The amount of ARPA funding requested for this line item</i>		
Applicant Match	<i>The amount (if any) that you, the applicant, are contributing towards the purchase of the line item</i>		
Funding Total	<i>Total funding for proposed line item (ARPA grant request plus applicant match)</i>		

**Neighborhood Home Solutions
FY 22 Approved Budget**

	22' Budget
<u>Support and Revenue</u>	
Grants	236,000.00
Contributions	50,000.00
Program Revenue	127,548.62
Cares Act	-
Development Income	-
Total Revenue and Support	413,548.62
Other Miscellaneous Income	-
Total income	413,548.62
<u>Expenses</u>	
Salaries and Benefits	268,000.00
Professional Fees	10,000.00
Contract Services	12,500.00
Marketing	4,000.00
Training and Travel	600.00
Office Expense	8,000.00
Insurance	17,500.00
Utilities	20,000.00
Repairs & Maintenance	22,000.00
Interest Expense	16,000.00
Other Program Expenses	2,000.00
Misc/All Other Expenses	5,000.00
Total expenses before depreciation	385,600.00
Depreciation	20,673.94
Total Expenses	406,273.94
Increase (decrease) in net assets	7,274.68

DEBORAH F. SCANLAN
President / CEO

BOARD OF DIRECTORS

KARL NURSE, Chair of the Board
Bay Tech Label

LINDSAY BOSWELL, Vice Chair
Bank of America

BETTY BEELER, Secretary
Retired

JAMES "Jim" BUSH, Treasurer
Retired

CARLA A. BRISTOL
St. Pete Youth Farm

R. V. DE PUGH
Real Estate Consulting

LEONARDO "LEO" DIAZ
Valley National Bank

BETTIE HAYES
Retired

CHRISTOPHER HOLZWART
Synovus Bank

TREVOR MALLORY
Family First Homes

FRANCES SERRANO-LUX
Retired

ALBERT NKOY SHUYAKA
BayCare * St. Anthony's Hospital

STEPHEN J. SPINOGATTI
Charles Rutenberg Realty
Florida National Guard

* * * * *

DAVID MCEACHERN, President Emeritus



1600 Dr. Martin Luther King Jr. Street South
St. Petersburg, Florida 33701
(727) 821-6897 FAX (727)821-7457
www.nhsfl.org

Form **990**

Return of Organization Exempt From Income Tax
 Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations)
 Do not enter social security numbers on this form as it may be made public.
 Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047
2020
 Open to Public Inspection

Department of the Treasury
 Internal Revenue Service

A For the 2020 calendar year, or tax year beginning **10/01/20**, and ending **09/30/21**

B Check if applicable:
 Address change
 Name change
 Initial return
 Final return/terminated
 Amended return
 Application pending

C Name of organization **ST PETERSBURG NEIGHBORHOOD HOUSING SERVICES INC.**
 Doing business as **C/O DEBORAH SCANLON**
 Number and street (or P.O. box if mail is not delivered to street address) **1600 DR MARTIN LUTHER KING STREET S**
 City or town, state or province, country, and ZIP or foreign postal code **ST. PETERSBURG FL 33701**

D Employer identification number **59-2026381**
E Telephone number **727-821-6897**
G Gross receipts **354,873**

F Name and address of principal officer:
DEBORAH F. SCANLAN
1600 DR MARTIN LUTHER KING ST SOUTH
ST. PETERSBURG FL 33701

H(a) Is this a group return for subsidiaries? Yes No
H(b) Are all subsidiaries included? Yes No
 (If "No," attach a list. See instructions.)

I Tax-exempt status: 501(c)(3) 501(c) () (Insert no.) 4947(a)(1) or 527

J Website: **WWW.NHSFL.ORG** **H(c)** Group exemption number **▶**

K Form of organization: Corporation Trust Association Other **L** Year of formation **1980** **M** State of legal domicile **FL**

Part I Summary		Prior Year	Current Year
Activities & Governance	1 Briefly describe the organization's mission or most significant activities: TO PROVIDE AFFORDABLE HOUSING AND HOMEOWNERSHIP SOLUTIONS FOR INDIVIDUALS AND FAMILIES.		
	2 Check this box <input type="checkbox"/> if the organization discontinued its operations or disposed of more than 25% of its net assets.		
	3 Number of voting members of the governing body (Part VI, line 1a)	3	16
	4 Number of independent voting members of the governing body (Part VI, line 1b)	4	16
	5 Total number of individuals employed in calendar year 2020 (Part V, line 2a)	5	11
	6 Total number of volunteers (estimate if necessary)	6	0
	7a Total unrelated business revenue from Part VIII, column (C), line 12	7a	0
b Net unrelated business taxable income from Form 990-T, Part I, line 11	7b	0	
Revenue	8 Contributions and grants (Part VIII, line 1h)	340,751	336,464
	9 Program service revenue (Part VIII, line 2g)	16,938	18,358
	10 Investment income (Part VIII, column (A), lines 3, 4, and 7d)	79,060	51
	11 Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)	0	0
	12 Total revenue - add lines 8 through 11 (must equal Part VIII, column (A), line 12)	436,749	354,873
Expenses	13 Grants and similar amounts paid (Part IX, column (A), lines 1-3)	0	0
	14 Benefits paid to or for members (Part IX, column (A), line 4)	0	0
	15 Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10)	267,514	268,822
	16a Professional fundraising fees (Part IX, column (A), line 11e)		0
	b Total fundraising expenses (Part IX, column (D), line 25) ▶ 0		
	17 Other expenses (Part IX, column (A), lines 11a-11d, 11f-24e)	161,973	147,760
18 Total expenses. Add lines 13-17 (must equal Part IX, column (A), line 25)	429,487	416,582	
19 Revenue less expenses. Subtract line 18 from line 12	7,262	-61,709	
Net Assets or Fund Balances	20 Total assets (Part X, line 16)	Beginning of Current Year 714,946	End of Year 675,773
	21 Total liabilities (Part X, line 26)	313,647	336,183
	22 Net assets or fund balances. Subtract line 21 from line 20	401,299	339,590

Part II Signature Block

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.

Sign Here
 Signature of officer: *Deborah F. Scanlan* Date: *5/3/2022*
DEBORAH F. SCANLAN **PRESIDENT & CEO**

Paid Preparer Use Only
 Print/Type preparer's name: **PAUL E HOROWITZ** Preparer's signature: _____ Date: _____
 Check if PTIN self-employed **P01474269**
 Firm's name **▶ FRSCPA, PLLC** Firm's EIN **▶ 59-2482214**
 Firm's address **▶ 1301 66TH ST N SAINT PETERSBURG, FL 33710-5501** Phone no **727-347-1120**

May the IRS discuss this return with the preparer shown above? See instructions Yes No
 For Paperwork Reduction Act Notice, see the separate instructions. Form **990** (2020)
 DAA

Part III Statement of Program Service Accomplishments

Check if Schedule O contains a response or note to any line in this Part III

1 Briefly describe the organization's mission:

SEE SCHEDULE O

2 Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ?

Yes No

If "Yes," describe these new services on Schedule O.

3 Did the organization cease conducting, or make significant changes in how it conducts, any program services?

Yes No

If "Yes," describe these changes on Schedule O.

4 Describe the organization's program service accomplishments for each of its three largest program services, as measured by expenses. Section 501(c)(3) and 501(c)(4) organizations are required to report the amount of grants and allocations to others, the total expenses, and revenue, if any, for each program service reported.

4a (Code:) (Expenses \$ **343,758** including grants of\$) (Revenue \$ **18,358**)
SEE SCHEDULE O

4b (Code:) (Expenses \$ including grants of\$) (Revenue \$)
N/A

4c (Code:) (Expenses \$ including grants of\$) (Revenue \$)
N/A

4d Other program services (Describe on Schedule O.)

(Expenses \$ including grants of\$) (Revenue \$)

4e Total program service expenses **343,758**

Part IV Checklist of Required Schedules

	Yes	No
1 Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? If "Yes," complete Schedule A	X	
2 Is the organization required to complete Schedule B, Schedule of Contributors (see instructions)?	X	
3 Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? If "Yes," complete Schedule C, Part I		X
4 Section 501(c)(3) organizations. Did the organization engage in lobbying activities, or have a section 501(h) election in effect during the tax year? If "Yes," complete Schedule C, Part II		X
5 Is the organization a section 501(c)(4), 501(c)(5), or 501(c)(6) organization that receives membership dues, assessments, or similar amounts as defined in Revenue Procedure 98-19? If "Yes," complete Schedule C, Part III		X
6 Did the organization maintain any donor advised funds or any similar funds or accounts for which donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts? If "Yes," complete Schedule D, Part I		X
7 Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas, or historic structures? If "Yes," complete Schedule D, Part II		X
8 Did the organization maintain collections of works of art, historical treasures, or other similar assets? If "Yes," complete Schedule D, Part III		X
9 Did the organization report an amount in Part X, line 21, for escrow or custodial account liability, serve as a custodian for amounts not listed in Part X; or provide credit counseling, debt management, credit repair, or debt negotiation services? If "Yes," complete Schedule D, Part IV		X
10 Did the organization, directly or through a related organization, hold assets in donor-restricted endowments or in quasi endowments? If "Yes," complete Schedule D, Part V	X	
11 If the organization's answer to any of the following questions is "Yes," then complete Schedule D, Parts VI, VII, VIII, IX, or X as applicable.		
a Did the organization report an amount for land, buildings, and equipment in Part X, line 10? If "Yes," complete Schedule D, Part VI	X	
b Did the organization report an amount for investments—other securities in Part X, line 12, that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part VII		X
c Did the organization report an amount for investments—program related in Part X, line 13, that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part VIII		X
d Did the organization report an amount for other assets in Part X, line 15, that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part IX		X
e Did the organization report an amount for other liabilities in Part X, line 25? If "Yes," complete Schedule D, Part X	X	
f Did the organization's separate or consolidated financial statements for the tax year include a footnote that addresses the organization's liability for uncertain tax positions under FIN 48 (ASC 740)? If "Yes," complete Schedule D, Part X		X
12a Did the organization obtain separate, independent audited financial statements for the tax year? If "Yes," complete Schedule D, Parts XI and XII	X	
b Was the organization included in consolidated, independent audited financial statements for the tax year? If "Yes," and if the organization answered "No" to line 12a, then completing Schedule D, Parts XI and XII is optional		X
13 Is the organization a school described in section 170(b)(1)(A)(ii)? If "Yes," complete Schedule E		X
14a Did the organization maintain an office, employees, or agents outside of the United States?		X
b Did the organization have aggregate revenues or expenses of more than \$10,000 from grantmaking, fundraising, business, investment, and program service activities outside the United States, or aggregate foreign investments valued at \$100,000 or more? If "Yes," complete Schedule F, Parts I and IV		X
15 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of grants or other assistance to or for any foreign organization? If "Yes," complete Schedule F, Parts II and IV		X
16 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of aggregate grants or other assistance to or for foreign individuals? If "Yes," complete Schedule F, Parts III and IV		X
17 Did the organization report a total of more than \$15,000 of expenses for professional fundraising services on Part IX, column (A), lines 6 and 11e? If "Yes," complete Schedule G, Part I See instructions		X
18 Did the organization report more than \$15,000 total of fundraising event gross income and contributions on Part VIII, lines 1c and 8a? If "Yes," complete Schedule G, Part II		X
19 Did the organization report more than \$15,000 of gross income from gaming activities on Part VIII, line 9a? If "Yes," complete Schedule G, Part III		X
20a Did the organization operate one or more hospital facilities? If "Yes," complete Schedule H		X
b If "Yes" to line 20a, did the organization attach a copy of its audited financial statements to this return?		
21 Did the organization report more than \$5,000 of grants or other assistance to any domestic organization or domestic government on Part IX, column (A), line 1? If "Yes," complete Schedule I, Parts I and II		X

Part IV Checklist of Required Schedules (continued)

	Yes	No
22 Did the organization report more than \$5,000 of grants or other assistance to or for domestic individuals on Part IX, column (A), line 2? If "Yes," complete Schedule I, Parts I and III		X
23 Did the organization answer "Yes" to Part VII, Section A, line 3, 4, or 5 about compensation of the organization's current and former officers, directors, trustees, key employees, and highest compensated employees? If "Yes," complete Schedule J		X
24a Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than \$100,000 as of the last day of the year, that was issued after December 31, 2002? If "Yes," answer lines 24b through 24d and complete Schedule K. If "No," go to line 25a		X
24b Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?		
24c Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds?		
24d Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?		
25a Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations. Did the organization engage in an excess benefit transaction with a disqualified person during the year? If "Yes," complete Schedule L, Part I		X
25b Is the organization aware that it engaged in an excess benefit transaction with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization's prior Forms 990 or 990-EZ? If "Yes," complete Schedule L, Part I		X
26 Did the organization report any amount on Part X, line 5 or 22, for receivables from or payables to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons? If "Yes," complete Schedule L, Part II		X
27 Did the organization provide a grant or other assistance to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor or employee thereof, a grant selection committee member, or to a 35% controlled entity (including an employee thereof) or family member of any of these persons? If "Yes," complete Schedule L, Part III		X
28 Was the organization a party to a business transaction with one of the following parties (see Schedule L, Part IV instructions, for applicable filing thresholds, conditions, and exceptions):		
28a A current or former officer, director, trustee, key employee, creator or founder, or substantial contributor? If "Yes," complete Schedule L, Part IV		X
28b A family member of any individual described in line 28a? If "Yes," complete Schedule L, Part IV		X
28c A 35% controlled entity of one or more individuals and/or organizations described in lines 28a or 28b? If "Yes," complete Schedule L, Part IV		X
29 Did the organization receive more than \$25,000 in non-cash contributions? If "Yes," complete Schedule M		X
30 Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? If "Yes," complete Schedule M		X
31 Did the organization liquidate, terminate, or dissolve and cease operations? If "Yes," complete Schedule N, Part I		X
32 Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? If "Yes," complete Schedule N, Part II		X
33 Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? If "Yes," complete Schedule R, Part I		X
34 Was the organization related to any tax-exempt or taxable entity? If "Yes," complete Schedule R, Part II, III, or IV, and Part V, line 1		X
35a Did the organization have a controlled entity within the meaning of section 512(b)(13)?		X
35b If "Yes" to line 35a, did the organization receive any payment from or engage in any transaction with a controlled entity within the meaning of section 512(b)(13)? If "Yes," complete Schedule R, Part V, line 2		
36 Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-charitable related organization? If "Yes," complete Schedule R, Part V, line 2		X
37 Did the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? If "Yes," complete Schedule R, Part VI		X
38 Did the organization complete Schedule O and provide explanations in Schedule O for Part VI, lines 11b and 19? Note: All Form 990 filers are required to complete Schedule O.	X	

Part V Statements Regarding Other IRS Filings and Tax Compliance

Check if Schedule O contains a response or note to any line in this Part V

	Yes	No
1a Enter the number reported in Box 3 of Form 1096. Enter -0- if not applicable		
1b Enter the number of Forms W-2G included in line 1a. Enter -0- if not applicable		
1c Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners?	X	

Part V Statements Regarding Other IRS Filings and Tax Compliance (continued)

		Yes	No
2a	Enter the number of employees reported on Form W-3, Transmittal of Wage and Tax Statements, filed for the calendar year ending with or within the year covered by this return		
	2a 11		
2b	If at least one is reported on line 2a, did the organization file all required federal employment tax returns? <i>Note:</i> If the sum of lines 1a and 2a is greater than 250, you may be required to e-file (see instructions)	X	
3a	Did the organization have unrelated business gross income of \$1,000 or more during the year?		X
3b	If "Yes," has it filed a Form 990-T for this year? If "No" to line 3b, provide an explanation on Schedule O		
4a	At any time during the calendar year, did the organization have an interest in, or a signature or other authority over, a financial account in a foreign country (such as a bank account, securities account, or other financial account)?		X
4b	If "Yes," enter the name of the foreign country ▶ See instructions for filing requirements for FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR).		
5a	Was the organization a party to a prohibited tax shelter transaction at any time during the tax year?		X
5b	Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction?		X
5c	If "Yes" to line 5a or 5b, did the organization file Form 8886-T?		
6a	Does the organization have annual gross receipts that are normally greater than \$100,000, and did the organization solicit any contributions that were not tax deductible as charitable contributions?		X
6b	If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?		
7	Organizations that may receive deductible contributions under section 170(c).		
a	Did the organization receive a payment in excess of \$75 made partly as a contribution and partly for goods and services provided to the payor?		
7a			
b	If "Yes," did the organization notify the donor of the value of the goods or services provided?		
7b			
c	Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282?		
7c			
d	If "Yes," indicate the number of Forms 8282 filed during the year		
	7d		
e	Did the organization receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?		
7e			
f	Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?		
7f			
g	If the organization received a contribution of qualified intellectual property, did the organization file Form 8899 as required?		
7g			
h	If the organization received a contribution of cars, boats, airplanes, or other vehicles, did the organization file a Form 1098-C?		
7h			
8	Sponsoring organizations maintaining donor advised funds. Did a donor advised fund maintained by the sponsoring organization have excess business holdings at any time during the year?		
8			
9	Sponsoring organizations maintaining donor advised funds.		
a	Did the sponsoring organization make any taxable distributions under section 4966?		
9a			
b	Did the sponsoring organization make a distribution to a donor, donor advisor, or related person?		
9b			
10	Section 501(c)(7) organizations. Enter:		
a	Initiation fees and capital contributions included on Part VIII, line 12	10a	
b	Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities	10b	
11	Section 501(c)(12) organizations. Enter:		
a	Gross income from members or shareholders	11a	
b	Gross income from other sources (Do not net amounts due or paid to other sources against amounts due or received from them.)	11b	
12a	Section 4947(a)(1) non-exempt charitable trusts. Is the organization filing Form 990 in lieu of Form 1041?	12a	
b	If "Yes," enter the amount of tax-exempt interest received or accrued during the year	12b	
13	Section 501(c)(29) qualified nonprofit health insurance issuers.		
a	Is the organization licensed to issue qualified health plans in more than one state? <i>Note:</i> See the instructions for additional information the organization must report on Schedule O.	13a	
b	Enter the amount of reserves the organization is required to maintain by the states in which the organization is licensed to issue qualified health plans	13b	
c	Enter the amount of reserves on hand	13c	
14a	Did the organization receive any payments for indoor tanning services during the tax year?	14a	X
b	If "Yes," has it filed a Form 720 to report these payments? If "No," provide an explanation on Schedule O	14b	
15	Is the organization subject to the section 4960 tax on payment(s) of more than \$1,000,000 in remuneration or excess parachute payment(s) during the year? If "Yes," see instructions and file Form 4720, Schedule N.	15	X
16	Is the organization an educational institution subject to the section 4968 excise tax on net investment income? If "Yes," complete Form 4720, Schedule O.	16	X

Part VI Governance, Management, and Disclosure For each "Yes" response to lines 2 through 7b below, and for a "No" response to line 8a, 8b, or 10b below, describe the circumstances, processes, or changes on Schedule O. See instructions. Check if Schedule O contains a response or note to any line in this Part VI

Section A. Governing Body and Management

		Yes	No
1a	Enter the number of voting members of the governing body at the end of the tax year. If there are material differences in voting rights among members of the governing body, or if the governing body delegated broad authority to an executive committee or similar committee, explain on Schedule O.		
	16		
1b	Enter the number of voting members included on line 1a, above, who are independent		
	16		
2	Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other officer, director, trustee, or key employee?		X
3	Did the organization delegate control over management duties customarily performed by or under the direct supervision of officers, directors, trustees, or key employees to a management company or other person?		X
4	Did the organization make any significant changes to its governing documents since the prior Form 990 was filed?		X
5	Did the organization become aware during the year of a significant diversion of the organization's assets?		X
6	Did the organization have members or stockholders?		X
7a	Did the organization have members, stockholders, or other persons who had the power to elect or appoint one or more members of the governing body?		X
7b	Are any governance decisions of the organization reserved to (or subject to approval by) members, stockholders, or persons other than the governing body?		X
8	Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following:		
a	The governing body?	X	
b	Each committee with authority to act on behalf of the governing body?	X	
9	Is there any officer, director, trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization's mailing address? If "Yes," provide the names and addresses on Schedule O		X

Section B. Policies (This Section B requests information about policies not required by the Internal Revenue Code.)

		Yes	No
10a	Did the organization have local chapters, branches, or affiliates?		X
10b	If "Yes," did the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with the organization's exempt purposes?		
11a	Has the organization provided a complete copy of this Form 990 to all members of its governing body before filing the form?	X	
b	Describe in Schedule O the process, if any, used by the organization to review this Form 990.		
12a	Did the organization have a written conflict of interest policy? If "No," go to line 13	X	
12b	Were officers, directors, or trustees, and key employees required to disclose annually interests that could give rise to conflicts?	X	
12c	Did the organization regularly and consistently monitor and enforce compliance with the policy? If "Yes," describe in Schedule O how this was done	X	
13	Did the organization have a written whistleblower policy?	X	
14	Did the organization have a written document retention and destruction policy?	X	
15	Did the process for determining compensation of the following persons include a review and approval by independent persons, comparability data, and contemporaneous substantiation of the deliberation and decision?		
a	The organization's CEO, Executive Director, or top management official	X	
b	Other officers or key employees of the organization		X
	If "Yes" to line 15a or 15b, describe the process in Schedule O (see instructions).		
16a	Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a taxable entity during the year?		X
b	If "Yes," did the organization follow a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable federal tax law, and take steps to safeguard the organization's exempt status with respect to such arrangements?		
16b			

Section C. Disclosure

- 17** List the states with which a copy of this Form 990 is required to be filed **▶ NONE**
- 18** Section 6104 requires an organization to make its Forms 1023 (1024 or 1024-A, if applicable), 990, and 990-T (Section 501(c)(3)s only) available for public inspection. Indicate how you made these available. Check all that apply.
 Own website Another's website Upon request Other (explain on Schedule O)
- 19** Describe on Schedule O whether (and if so, how) the organization made its governing documents, conflict of interest policy, and financial statements available to the public during the tax year.
- 20** State the name, address, and telephone number of the person who possesses the organization's books and records ▶

**NEIGHBORHOOD HOME SOLUTIONS 1600 ML KING JR ST S
 ST. PETERSBURG**

FL 33701

727-821-6897

Part VII Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors

Check if Schedule O contains a response or note to any line in this Part VII

Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees

1a Complete this table for all persons required to be listed. Report compensation for the calendar year ending with or within the organization's tax year.

- List all of the organization's **current** officers, directors, trustees (whether individuals or organizations), regardless of amount of compensation. Enter -0- in columns (D), (E), and (F) if no compensation was paid.
- List all of the organization's **current** key employees, if any. See instructions for definition of "key employee."
- List the organization's five **current** highest compensated employees (other than an officer, director, trustee, or key employee) who received reportable compensation (Box 5 of Form W-2 and/or Box 7 of Form 1099-MISC) of more than \$100,000 from the organization and any related organizations.
- List all of the organization's **former** officers, key employees, and highest compensated employees who received more than \$100,000 of reportable compensation from the organization and any related organizations.
- List all of the organization's **former directors or trustees** that received, in the capacity as a former director or trustee of the organization, more than \$10,000 of reportable compensation from the organization and any related organizations. See instructions for the order in which to list the persons above.

Check this box if neither the organization nor any related organization compensated any current officer, director, or trustee.

(A) Name and title	(B) Average hours per week (list any hours for related organizations below dotted line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)						(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former			
(1) DEBORAH F. SCANLAN PRESIDENT & CEO	40.00 0.00			X			70,000	0	0	
(2) BETTIE HAYES DIRECTOR	2.00 0.00	X					0	0	0	
(3) BETTY BEELER SECRETARY	2.00 0.00	X		X			0	0	0	
(4) CARLA A. BRISTOL DIRECTOR	2.00 0.00	X					0	0	0	
(5) JAMES BUSH TREASURER	2.00 0.00	X		X			0	0	0	
(6) CHRISTOPHER HOLZWART DIRECTOR	2.00 0.00	X					0	0	0	
(7) LEONARDO DIAZ DIRECTOR	2.00 0.00	X					0	0	0	
(8) FRANCES SERRANO-LUX DIRECTOR	2.00 0.00	X					0	0	0	
(9) MAURICE FRANKLIN DIRECTOR	2.00 0.00	X					0	0	0	
(10) KARL NURSE CHAIR OF THE BOARD	2.00 0.00	X		X			0	0	0	
(11) LINDA K. LEDERMAN-KIRBY DIRECTOR	2.00 0.00	X					0	0	0	

Part VII Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees (continued)

(A) Name and title	(B) Average hours per week (list any hours for related organizations below dotted line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)						(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former			
(12) LINDSAY BOSWELL	2.00									
VICE CHAIR	0.00	X		X			0	0	0	
(13) R. V. DE PUGH	2.00									
DIRECTOR	0.00	X					0	0	0	
(14) R. V. DEPUGH	2.00									
DIRECTOR	0.00	X					0	0	0	
(15) ALBERT NKOY SHUYAKA	2.00									
DIRECTOR	0.00	X					0	0	0	
(16) STEPHEN J. SPINOGATTI	2.00									
DIRECTOR	0.00	X					0	0	0	
(17) TREVOR MALLORY	2.00									
DIRECTOR	0.00	X					0	0	0	
1b Subtotal							70,000			
c Total from continuation sheets to Part VII, Section A										
d Total (add lines 1b and 1c)							70,000			

2 Total number of individuals (including but not limited to those listed above) who received more than \$100,000 of reportable compensation from the organization **0**

	Yes	No
3 Did the organization list any former officer, director, trustee, key employee, or highest compensated employee on line 1a? If "Yes," complete Schedule J for such individual		X
4 For any individual listed on line 1a, is the sum of reportable compensation and other compensation from the organization and related organizations greater than \$150,000? If "Yes," complete Schedule J for such individual		X
5 Did any person listed on line 1a receive or accrue compensation from any unrelated organization or individual for services rendered to the organization? If "Yes," complete Schedule J for such person		X

Section B. Independent Contractors

1 Complete this table for your five highest compensated independent contractors that received more than \$100,000 of compensation from the organization. Report compensation for the calendar year ending with or within the organization's tax year.

(A) Name and business address	(B) Description of services	(C) Compensation

2 Total number of independent contractors (including but not limited to those listed above) who received more than \$100,000 of compensation from the organization **0**

Part VIII Statement of Revenue

Check if Schedule O contains a response or note to any line in this Part VIII

		(A) Total revenue	(B) Related or exempt function revenue	(C) Unrelated business revenue	(D) Revenue excluded from tax under sections 512-514	
Contributions, Gifts, Grants and Other Similar Amounts	1a Federated campaigns	1a				
	b Membership dues	1b				
	c Fundraising events	1c				
	d Related organizations	1d				
	e Government grants (contributions)	1e	293,382			
	f All other contributions, gifts, grants, and similar amounts not included above	1f	43,082			
	g Noncash contributions included in lines 1a-1f	1g \$				
	h Total. Add lines 1a-1f		336,464			
Program Service Revenue	2a PROGRAM FEES	Business Code 525990	18,358	18,358		
	b					
	c					
	d					
	e					
	f All other program service revenue					
	g Total. Add lines 2a-2f		18,358			
Other Revenue	3 Investment income (including dividends, interest, and other similar amounts)		51		51	
	4 Income from investment of tax-exempt bond proceeds					
	5 Royalties					
	6a Gross rents	(i) Real				
		(ii) Personal				
	b Less: rental expenses	6b				
	c Rental inc. or (loss)	6c				
	d Net rental income or (loss)					
	7a Gross amount from sales of assets other than inventory	(i) Securities				
		(ii) Other				
	b Less: cost or other basis and sales exps	7b				
	c Gain or (loss)	7c				
	d Net gain or (loss)					
	8a Gross income from fundraising events (not including \$ of contributions reported on line 1c). See Part IV, line 18	8a				
	b Less: direct expenses	8b				
c Net income or (loss) from fundraising events						
9a Gross income from gaming activities. See Part IV, line 19	9a					
b Less: direct expenses	9b					
c Net income or (loss) from gaming activities						
10a Gross sales of inventory, less returns and allowances	10a					
b Less: cost of goods sold	10b					
c Net income or (loss) from sales of inventory						
Miscellaneous Revenue	11a	Business Code				
	b					
	c					
	d All other revenue					
	e Total. Add lines 11a-11d					
12 Total revenue. See instructions		354,873	18,358	0	51	

Part IX Statement of Functional Expenses

Section 501(c)(3) and 501(c)(4) organizations must complete all columns. All other organizations must complete column (A).

Check if Schedule O contains a response or note to any line in this Part IX

	(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
<i>Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.</i>				
1 Grants and other assistance to domestic organizations and domestic governments. See Part IV, line 21				
2 Grants and other assistance to domestic individuals. See Part IV, line 22				
3 Grants and other assistance to foreign organizations, foreign governments, and foreign individuals. See Part IV, lines 15 and 16				
4 Benefits paid to or for members				
5 Compensation of current officers, directors, trustees, and key employees	70,000	52,500	17,500	
6 Compensation not included above to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)				
7 Other salaries and wages	172,710	161,657	11,053	
8 Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions)				
9 Other employee benefits	7,614	5,330	2,284	
10 Payroll taxes	18,498	12,949	5,549	
11 Fees for services (nonemployees):				
a Management				
b Legal				
c Accounting	9,500		9,500	
d Lobbying				
e Professional fundraising services. See Part IV, line 7				
f Investment management fees				
g Other. (If line 11g amount exceeds 10% of line 25, column (A) amount, list line 11g expenses on Schedule O.)	10,704	10,704		
12 Advertising and promotion	3,008	2,406	602	
13 Office expenses	3,881	3,105	776	
14 Information technology				
15 Royalties				
16 Occupancy	45,296	36,238	9,058	
17 Travel	522	418	104	
18 Payments of travel or entertainment expenses for any federal, state, or local public officials				
19 Conferences, conventions, and meetings				
20 Interest	14,809	11,847	2,962	
21 Payments to affiliates				
22 Depreciation, depletion, and amortization	22,349	17,879	4,470	
23 Insurance	16,829	13,463	3,366	
24 Other expenses. Itemize expenses not covered above. (List miscellaneous expenses on line 24e. If line 24e amount exceeds 10% of line 25, column (A) amount, list line 24e expenses on Schedule O.)				
a OTHER MISC EXPENSES	28,001	22,401	5,600	
b OTHER PROGRAM EXPENSES	10,171	10,171		
c PROVISION FOR LOAN LOSS	-17,310	-17,310		
d				
e All other expenses				
25 Total functional expenses. Add lines 1 through 24e	416,582	343,758	72,824	0
26 Joint costs. Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation. Check here <input type="checkbox"/> if following SOP 98-2 (ASC 958-720)				

Part X Balance Sheet

Check if Schedule O contains a response or note to any line in this Part X

		(A)		(B)
		Beginning of year		End of year
Assets	1 Cash—non-interest-bearing	152,378	1	93,591
	2 Savings and temporary cash investments	51,419	2	48,952
	3 Pledges and grants receivable, net	62,482	3	61,634
	4 Accounts receivable, net		4	
	5 Loans and other receivables from any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons		5	
	6 Loans and other receivables from other disqualified persons (as defined under section 4958(f)(1)), and persons described in section 4958(c)(3)(B)		6	
	7 Notes and loans receivable, net		7	
	8 Inventories for sale or use	50,810	8	95,478
	9 Prepaid expenses and deferred charges	8,055	9	8,665
	10a Land, buildings, and equipment: cost or other basis. Complete Part VI of Schedule D	10a 872,296		
	b Less: accumulated depreciation	10b 504,843	389,802	10c 367,453
	11 Investments—publicly traded securities		11	
	12 Investments—other securities. See Part IV, line 11		12	
	13 Investments—program-related. See Part IV, line 11		13	
	14 Intangible assets		14	
	15 Other assets. See Part IV, line 11		15	
16 Total assets. Add lines 1 through 15 (must equal line 33)		714,946	16	675,773
Liabilities	17 Accounts payable and accrued expenses	20,534	17	10,930
	18 Grants payable		18	
	19 Deferred revenue		19	
	20 Tax-exempt bond liabilities		20	
	21 Escrow or custodial account liability. Complete Part IV of Schedule D		21	
	22 Loans and other payables to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons		22	
	23 Secured mortgages and notes payable to unrelated third parties	265,933	23	257,075
	24 Unsecured notes and loans payable to unrelated third parties		24	
	25 Other liabilities (including federal income tax, payables to related third parties, and other liabilities not included on lines 17-24). Complete Part X of Schedule D	27,180	25	68,178
	26 Total liabilities. Add lines 17 through 25	313,647	26	336,183
Net Assets or Fund Balances	Organizations that follow FASB ASC 958, check here <input checked="" type="checkbox"/> and complete lines 27, 28, 32, and 33.			
	27 Net assets without donor restrictions	327,778	27	289,430
	28 Net assets with donor restrictions	73,521	28	50,160
	Organizations that do not follow FASB ASC 958, check here <input type="checkbox"/> and complete lines 29 through 33.			
	29 Capital stock or trust principal, or current funds		29	
	30 Paid-in or capital surplus, or land, building, or equipment fund		30	
	31 Retained earnings, endowment, accumulated income, or other funds		31	
32 Total net assets or fund balances	401,299	32	339,590	
33 Total liabilities and net assets/fund balances	714,946	33	675,773	

Part XI Reconciliation of Net Assets

Check if Schedule O contains a response or note to any line in this Part XI

1	Total revenue (must equal Part VIII, column (A), line 12)	1	354,873
2	Total expenses (must equal Part IX, column (A), line 25)	2	416,582
3	Revenue less expenses. Subtract line 2 from line 1	3	-61,709
4	Net assets or fund balances at beginning of year (must equal Part X, line 32, column (A))	4	401,299
5	Net unrealized gains (losses) on investments	5	
6	Donated services and use of facilities	6	
7	Investment expenses	7	
8	Prior period adjustments	8	
9	Other changes in net assets or fund balances (explain on Schedule O)	9	
10	Net assets or fund balances at end of year. Combine lines 3 through 9 (must equal Part X, line 32, column (B))	10	339,590

Part XII Financial Statements and Reporting

Check if Schedule O contains a response or note to any line in this Part XII

		Yes	No
1	Accounting method used to prepare the Form 990: <input type="checkbox"/> Cash <input checked="" type="checkbox"/> Accrual <input type="checkbox"/> Other If the organization changed its method of accounting from a prior year or checked "Other," explain in Schedule O.		
2a	Were the organization's financial statements compiled or reviewed by an independent accountant? If "Yes," check a box below to indicate whether the financial statements for the year were compiled or reviewed on a separate basis, consolidated basis, or both: <input type="checkbox"/> Separate basis <input type="checkbox"/> Consolidated basis <input type="checkbox"/> Both consolidated and separate basis		X
b	Were the organization's financial statements audited by an independent accountant? If "Yes," check a box below to indicate whether the financial statements for the year were audited on a separate basis, consolidated basis, or both: <input type="checkbox"/> Separate basis <input checked="" type="checkbox"/> Consolidated basis <input type="checkbox"/> Both consolidated and separate basis	X	
c	If "Yes" to line 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the audit, review, or compilation of its financial statements and selection of an independent accountant? If the organization changed either its oversight process or selection process during the tax year, explain on Schedule O.	X	
3a	As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Single Audit Act and OMB Circular A-133?		X
b	If "Yes," did the organization undergo the required audit or audits? If the organization did not undergo the required audit or audits, explain why on Schedule O and describe any steps taken to undergo such audits		

SCHEDULE A
(Form 990 or 990-EZ)

Department of the Treasury
Internal Revenue Service

Public Charity Status and Public Support

Complete if the organization is a section 501(c)(3) organization or a section 4947(a)(1) nonexempt charitable trust.

▶ Attach to Form 990 or Form 990-EZ.

▶ Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

2020

Open to Public Inspection

Name of the organization	Employer identification number
ST PETERSBURG NEIGHBORHOOD HOUSING SERVICES INC.	59-2026381

Part I Reason for Public Charity Status. (All organizations must complete this part.) See instructions.

The organization is not a private foundation because it is: (For lines 1 through 12, check only one box.)

- 1 A church, convention of churches, or association of churches described in **section 170(b)(1)(A)(i).**
- 2 A school described in **section 170(b)(1)(A)(ii).** (Attach Schedule E (Form 990 or 990-EZ).)
- 3 A hospital or a cooperative hospital service organization described in **section 170(b)(1)(A)(iii).**
- 4 A medical research organization operated in conjunction with a hospital described in **section 170(b)(1)(A)(iii).** Enter the hospital's name, city, and state:
- 5 An organization operated for the benefit of a college or university owned or operated by a governmental unit described in **section 170(b)(1)(A)(iv).** (Complete Part II.)
- 6 A federal, state, or local government or governmental unit described in **section 170(b)(1)(A)(v).**
- 7 An organization that normally receives a substantial part of its support from a governmental unit or from the general public described in **section 170(b)(1)(A)(vi).** (Complete Part II.)
- 8 A community trust described in **section 170(b)(1)(A)(vi).** (Complete Part II.)
- 9 An agricultural research organization described in **section 170(b)(1)(A)(ix)** operated in conjunction with a land-grant college or university or a non-land-grant college of agriculture (see instructions). Enter the name, city, and state of the college or university:
- 10 An organization that normally receives: (1) more than 33 1/3% of its support from contributions, membership fees, and gross receipts from activities related to its exempt functions, subject to certain exceptions; and (2) no more than 33 1/3% of its support from gross investment income and unrelated business taxable income (less section 511 tax) from businesses acquired by the organization after June 30, 1975. See **section 509(a)(2).** (Complete Part III.)
- 11 An organization organized and operated exclusively to test for public safety. See **section 509(a)(4).**
- 12 An organization organized and operated exclusively for the benefit of, to perform the functions of, or to carry out the purposes of one or more publicly supported organizations described in **section 509(a)(1)** or **section 509(a)(2).** See **section 509(a)(3).** Check the box in lines 12a through 12d that describes the type of supporting organization and complete lines 12e, 12f, and 12g.
 - a **Type I.** A supporting organization operated, supervised, or controlled by its supported organization(s), typically by giving the supported organization(s) the power to regularly appoint or elect a majority of the directors or trustees of the supporting organization. **You must complete Part IV, Sections A and B.**
 - b **Type II.** A supporting organization supervised or controlled in connection with its supported organization(s), by having control or management of the supporting organization vested in the same persons that control or manage the supported organization(s). **You must complete Part IV, Sections A and C.**
 - c **Type III functionally integrated.** A supporting organization operated in connection with, and functionally integrated with, its supported organization(s) (see instructions). **You must complete Part IV, Sections A, D, and E.**
 - d **Type III non-functionally integrated.** A supporting organization operated in connection with its supported organization(s) that is not functionally integrated. The organization generally must satisfy a distribution requirement and an attentiveness requirement (see instructions). **You must complete Part IV, Sections A and D, and Part V.**
 - e Check this box if the organization received a written determination from the IRS that it is a Type I, Type II, Type III functionally integrated, or Type III non-functionally integrated supporting organization.
 - f Enter the number of supported organizations
 - g Provide the following information about the supported organization(s).

(i) Name of supported organization	(ii) EIN	(iii) Type of organization (described on lines 1-10 above (see instructions))	(iv) Is the organization listed in your governing document?		(v) Amount of monetary support (see instructions)	(vi) Amount of other support (see instructions)
			Yes	No		
(A)						
(B)						
(C)						
(D)						
(E)						
Total						

Part II Support Schedule for Organizations Described in Sections 170(b)(1)(A)(iv) and 170(b)(1)(A)(vi)
 (Complete only if you checked the box on line 5, 7, or 8 of Part I or if the organization failed to qualify under Part III. If the organization fails to qualify under the tests listed below, please complete Part III.)

Section A. Public Support

Calendar year (or fiscal year beginning in) ▶	(a) 2016	(b) 2017	(c) 2018	(d) 2019	(e) 2020	(f) Total
1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")	414,490	484,837	373,677	340,751	336,464	1,950,219
2 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
3 The value of services or facilities furnished by a governmental unit to the organization without charge						
4 Total. Add lines 1 through 3	414,490	484,837	373,677	340,751	336,464	1,950,219
5 The portion of total contributions by each person (other than a governmental unit or publicly supported organization) included on line 1 that exceeds 2% of the amount shown on line 11, column (f)						
6 Public support. Subtract line 5 from line 4						1,950,219

Section B. Total Support

Calendar year (or fiscal year beginning in) ▶	(a) 2016	(b) 2017	(c) 2018	(d) 2019	(e) 2020	(f) Total
7 Amounts from line 4	414,490	484,837	373,677	340,751	336,464	1,950,219
8 Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources	393	543	101	173	51	1,261
9 Net income from unrelated business activities, whether or not the business is regularly carried on						
10 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.)						
11 Total support. Add lines 7 through 10						1,951,480
12 Gross receipts from related activities, etc. (see instructions)					12	60,177

13 First 5 years. If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and stop here

Section C. Computation of Public Support Percentage

14 Public support percentage for 2020 (line 6, column (f) divided by line 11, column (f))	14	99.94 %
15 Public support percentage from 2019 Schedule A, Part II, line 14	15	99.91 %
16a 33 1/3% support test—2020. If the organization did not check the box on line 13, and line 14 is 33 1/3% or more, check this box and stop here. The organization qualifies as a publicly supported organization <input checked="" type="checkbox"/>		
b 33 1/3% support test—2019. If the organization did not check a box on line 13 or 16a, and line 15 is 33 1/3% or more, check this box and stop here. The organization qualifies as a publicly supported organization <input type="checkbox"/>		
17a 10%-facts-and-circumstances test—2020. If the organization did not check a box on line 13, 16a, or 16b, and line 14 is 10% or more, and if the organization meets the "facts-and-circumstances" test, check this box and stop here. Explain in Part VI how the organization meets the "facts-and-circumstances" test. The organization qualifies as a publicly supported organization <input type="checkbox"/>		
b 10%-facts-and-circumstances test—2019. If the organization did not check a box on line 13, 16a, 16b, or 17a, and line 15 is 10% or more, and if the organization meets the "facts-and-circumstances" test, check this box and stop here. Explain in Part VI how the organization meets the "facts-and-circumstances" test. The organization qualifies as a publicly supported organization <input type="checkbox"/>		
18 Private foundation. If the organization did not check a box on line 13, 16a, 16b, 17a, or 17b, check this box and see instructions <input type="checkbox"/>		

Part III Support Schedule for Organizations Described in Section 509(a)(2)

(Complete only if you checked the box on line 10 of Part I or if the organization failed to qualify under Part II. If the organization fails to qualify under the tests listed below, please complete Part II.)

Section A. Public Support

Calendar year (or fiscal year beginning in) ▶	(a) 2016	(b) 2017	(c) 2018	(d) 2019	(e) 2020	(f) Total
1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")						
2 Gross receipts from admissions, merchandise sold or services performed, or facilities furnished in any activity that is related to the organization's tax-exempt purpose						
3 Gross receipts from activities that are not an unrelated trade or business under section 513						
4 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
5 The value of services or facilities furnished by a governmental unit to the organization without charge						
6 Total. Add lines 1 through 5						
7a Amounts included on lines 1, 2, and 3 received from disqualified persons						
b Amounts included on lines 2 and 3 received from other than disqualified persons that exceed the greater of \$5,000 or 1% of the amount on line 13 for the year						
c Add lines 7a and 7b						
8 Public support. (Subtract line 7c from line 6.)						

Section B. Total Support

Calendar year (or fiscal year beginning in) ▶	(a) 2016	(b) 2017	(c) 2018	(d) 2019	(e) 2020	(f) Total
9 Amounts from line 6						
10a Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources						
b Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975						
c Add lines 10a and 10b						
11 Net income from unrelated business activities not included in line 10b, whether or not the business is regularly carried on						
12 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.)						
13 Total support. (Add lines 9, 10c, 11, and 12.)						

14 **First 5 years.** If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and **stop here**

Section C. Computation of Public Support Percentage

15 Public support percentage for 2020 (line 8, column (f), divided by line 13, column (f))	15	%
16 Public support percentage from 2019 Schedule A, Part III, line 15	16	%

Section D. Computation of Investment Income Percentage

17 Investment income percentage for 2020 (line 10c, column (f), divided by line 13, column (f))	17	%
18 Investment income percentage from 2019 Schedule A, Part III, line 17	18	%

19a **33 1/3% support tests—2020.** If the organization did not check the box on line 14, and line 15 is more than 33 1/3%, and line 17 is not more than 33 1/3%, check this box and **stop here**. The organization qualifies as a publicly supported organization

b **33 1/3% support tests—2019.** If the organization did not check a box on line 14 or line 19a, and line 16 is more than 33 1/3%, and line 18 is not more than 33 1/3%, check this box and **stop here**. The organization qualifies as a publicly supported organization

20 **Private foundation.** If the organization did not check a box on line 14, 19a, or 19b, check this box and see instructions

Part IV Supporting Organizations

(Complete only if you checked a box in line 12 on Part I. If you checked box 12a, Part I, complete Sections A and B. If you checked box 12b, Part I, complete Sections A and C. If you checked box 12c, Part I, complete Sections A, D, and E. If you checked box 12d, Part I, complete Sections A and D, and complete Part V.)

Section A. All Supporting Organizations

	Yes	No
1 Are all of the organization's supported organizations listed by name in the organization's governing documents? <i>If "No," describe in Part VI how the supported organizations are designated. If designated by class or purpose, describe the designation. If historic and continuing relationship, explain.</i>		
2 Did the organization have any supported organization that does not have an IRS determination of status under section 509(a)(1) or (2)? <i>If "Yes," explain in Part VI how the organization determined that the supported organization was described in section 509(a)(1) or (2).</i>		
3a Did the organization have a supported organization described in section 501(c)(4), (5), or (6)? <i>If "Yes," answer lines 3b and 3c below.</i>		
b Did the organization confirm that each supported organization qualified under section 501(c)(4), (5), or (6) and satisfied the public support tests under section 509(a)(2)? <i>If "Yes," describe in Part VI when and how the organization made the determination.</i>		
c Did the organization ensure that all support to such organizations was used exclusively for section 170(c)(2)(B) purposes? <i>If "Yes," explain in Part VI what controls the organization put in place to ensure such use.</i>		
4a Was any supported organization not organized in the United States ("foreign supported organization")? <i>If "Yes," and if you checked 12a or 12b in Part I, answer (b) and (c) below.</i>		
b Did the organization have ultimate control and discretion in deciding whether to make grants to the foreign supported organization? <i>If "Yes," describe in Part VI how the organization had such control and discretion despite being controlled or supervised by or in connection with its supported organizations.</i>		
c Did the organization support any foreign supported organization that does not have an IRS determination under sections 501(c)(3) and 509(a)(1) or (2)? <i>If "Yes," explain in Part VI what controls the organization used to ensure that all support to the foreign supported organization was used exclusively for section 170(c)(2)(B) purposes.</i>		
5a Did the organization add, substitute, or remove any supported organizations during the tax year? <i>If "Yes," answer lines 5b and 5c below (if applicable). Also, provide detail in Part VI, including (i) the names and EIN numbers of the supported organizations added, substituted, or removed; (ii) the reasons for each such action; (iii) the authority under the organization's organizing document authorizing such action; and (iv) how the action was accomplished (such as by amendment to the organizing document).</i>		
b Type I or Type II only. Was any added or substituted supported organization part of a class already designated in the organization's organizing document?		
c Substitutions only. Was the substitution the result of an event beyond the organization's control?		
6 Did the organization provide support (whether in the form of grants or the provision of services or facilities) to anyone other than (i) its supported organizations, (ii) individuals that are part of the charitable class benefited by one or more of its supported organizations, or (iii) other supporting organizations that also support or benefit one or more of the filing organization's supported organizations? <i>If "Yes," provide detail in Part VI.</i>		
7 Did the organization provide a grant, loan, compensation, or other similar payment to a substantial contributor (as defined in section 4958(c)(3)(C)), a family member of a substantial contributor, or a 35% controlled entity with regard to a substantial contributor? <i>If "Yes," complete Part I of Schedule L (Form 990 or 990-EZ).</i>		
8 Did the organization make a loan to a disqualified person (as defined in section 4958) not described in line 7? <i>If "Yes," complete Part I of Schedule L (Form 990 or 990-EZ).</i>		
9a Was the organization controlled directly or indirectly at any time during the tax year by one or more disqualified persons, as defined in section 4946 (other than foundation managers and organizations described in section 509(a)(1) or (2))? <i>If "Yes," provide detail in Part VI.</i>		
b Did one or more disqualified persons (as defined in line 9a) hold a controlling interest in any entity in which the supporting organization had an interest? <i>If "Yes," provide detail in Part VI.</i>		
c Did a disqualified person (as defined in line 9a) have an ownership interest in, or derive any personal benefit from, assets in which the supporting organization also had an interest? <i>If "Yes," provide detail in Part VI.</i>		
10a Was the organization subject to the excess business holdings rules of section 4943 because of section 4943(f) (regarding certain Type II supporting organizations, and all Type III non-functionally integrated supporting organizations)? <i>If "Yes," answer line 10b below.</i>		
b Did the organization have any excess business holdings in the tax year? <i>(Use Schedule C, Form 4720, to determine whether the organization had excess business holdings.)</i>		

Part IV Supporting Organizations (continued)

		Yes	No
11	Has the organization accepted a gift or contribution from any of the following persons?		
a	A person who directly or indirectly controls, either alone or together with persons described in lines 11b and 11c below, the governing body of a supported organization?		
b	A family member of a person described in line 11a above?		
c	A 35% controlled entity of a person described in line 11a or 11b above? If "Yes" to line 11a, 11b, or 11c, provide detail in Part VI.		

Section B. Type I Supporting Organizations

		Yes	No
1	Did the governing body, members of the governing body, officers acting in their official capacity, or membership of one or more supported organizations have the power to regularly appoint or elect at least a majority of the organization's officers, directors, or trustees at all times during the tax year? If "No," describe in Part VI how the supported organization(s) effectively operated, supervised, or controlled the organization's activities. If the organization had more than one supported organization, describe how the powers to appoint and/or remove officers, directors, or trustees were allocated among the supported organizations and what conditions or restrictions, if any, applied to such powers during the tax year.		
2	Did the organization operate for the benefit of any supported organization other than the supported organization(s) that operated, supervised, or controlled the supporting organization? If "Yes," explain in Part VI how providing such benefit carried out the purposes of the supported organization(s) that operated, supervised, or controlled the supporting organization.		

Section C. Type II Supporting Organizations

		Yes	No
1	Were a majority of the organization's directors or trustees during the tax year also a majority of the directors or trustees of each of the organization's supported organization(s)? If "No," describe in Part VI how control or management of the supporting organization was vested in the same persons that controlled or managed the supported organization(s).		

Section D. All Type III Supporting Organizations

		Yes	No
1	Did the organization provide to each of its supported organizations, by the last day of the fifth month of the organization's tax year, (i) a written notice describing the type and amount of support provided during the prior tax year, (ii) a copy of the Form 990 that was most recently filed as of the date of notification, and (iii) copies of the organization's governing documents in effect on the date of notification, to the extent not previously provided?		
2	Were any of the organization's officers, directors, or trustees either (i) appointed or elected by the supported organization(s) or (ii) serving on the governing body of a supported organization? If "No," explain in Part VI how the organization maintained a close and continuous working relationship with the supported organization(s).		
3	By reason of the relationship described in line 2, above, did the organization's supported organizations have a significant voice in the organization's investment policies and in directing the use of the organization's income or assets at all times during the tax year? If "Yes," describe in Part VI the role the organization's supported organizations played in this regard.		

Section E. Type III Functionally-Integrated Supporting Organizations

1	Check the box next to the method that the organization used to satisfy the Integral Part Test during the year (see instructions).		
a	<input type="checkbox"/> The organization satisfied the Activities Test. Complete line 2 below.		
b	<input type="checkbox"/> The organization is the parent of each of its supported organizations. Complete line 3 below.		
c	<input type="checkbox"/> The organization supported a governmental entity. Describe in Part VI how you supported a governmental entity (see instructions).		
2	Activities Test. Answer lines 2a and 2b below.		
a	Did substantially all of the organization's activities during the tax year directly further the exempt purposes of the supported organization(s) to which the organization was responsive? If "Yes," then in Part VI identify those supported organizations and explain how these activities directly furthered their exempt purposes, how the organization was responsive to those supported organizations, and how the organization determined that these activities constituted substantially all of its activities.		
b	Did the activities described in line 2a, above, constitute activities that, but for the organization's involvement, one or more of the organization's supported organization(s) would have been engaged in? If "Yes," explain in Part VI the reasons for the organization's position that its supported organization(s) would have engaged in these activities but for the organization's involvement.		
3	Parent of Supported Organizations. Answer lines 3a and 3b below.		
a	Did the organization have the power to regularly appoint or elect a majority of the officers, directors, or trustees of each of the supported organizations? If "Yes" or "No," provide details in Part VI.		
b	Did the organization exercise a substantial degree of direction over the policies, programs, and activities of each of its supported organizations? If "Yes," describe in Part VI the role played by the organization in this regard.		

Part V Type III Non-Functionally Integrated 509(a)(3) Supporting Organizations

- 1 Check here if the organization satisfied the Integral Part Test as a qualifying trust on Nov. 20, 1970 (explain in Part VI). See instructions. All other Type III non-functionally integrated supporting organizations must complete Sections A through E.

Section A – Adjusted Net Income		(A) Prior Year	(B) Current Year (optional)
1	Net short-term capital gain	1	
2	Recoveries of prior-year distributions	2	
3	Other gross income (see instructions)	3	
4	Add lines 1 through 3.	4	
5	Depreciation and depletion	5	
6	Portion of operating expenses paid or incurred for production or collection of gross income or for management, conservation, or maintenance of property held for production of income (see instructions)	6	
7	Other expenses (see instructions)	7	
8	Adjusted Net Income (subtract lines 5, 6, and 7 from line 4)	8	
Section B – Minimum Asset Amount		(A) Prior Year	(B) Current Year (optional)
1	Aggregate fair market value of all non-exempt-use assets (see instructions for short tax year or assets held for part of year):		
a	Average monthly value of securities	1a	
b	Average monthly cash balances	1b	
c	Fair market value of other non-exempt-use assets	1c	
d	Total (add lines 1a, 1b, and 1c)	1d	
e	Discount claimed for blockage or other factors (explain in detail in Part VI):		
2	Acquisition indebtedness applicable to non-exempt-use assets	2	
3	Subtract line 2 from line 1d.	3	
4	Cash deemed held for exempt use. Enter 0.015 of line 3 (for greater amount, see instructions).	4	
5	Net value of non-exempt-use assets (subtract line 4 from line 3)	5	
6	Multiply line 5 by 0.035.	6	
7	Recoveries of prior-year distributions	7	
8	Minimum Asset Amount (add line 7 to line 6)	8	
Section C – Distributable Amount			Current Year
1	Adjusted net income for prior year (from Section A, line 8, column A)	1	
2	Enter 0.85 of line 1.	2	
3	Minimum asset amount for prior year (from Section B, line 8, column A)	3	
4	Enter greater of line 2 or line 3.	4	
5	Income tax imposed in prior year	5	
6	Distributable Amount. Subtract line 5 from line 4, unless subject to emergency temporary reduction (see instructions)	6	
7	<input type="checkbox"/> Check here if the current year is the organization's first as a non-functionally integrated Type III supporting organization (see instructions).		

Part V Type III Non-Functionally Integrated 509(a)(3) Supporting Organizations (continued)

Section D – Distributions	Current Year
1 Amounts paid to supported organizations to accomplish exempt purposes	
2 Amounts paid to perform activity that directly furthers exempt purposes of supported organizations, in excess of income from activity	
3 Administrative expenses paid to accomplish exempt purposes of supported organizations	
4 Amounts paid to acquire exempt-use assets	
5 Qualified set-aside amounts (prior IRS approval required—provide details in Part VI)	
6 Other distributions (describe in Part VI). See instructions.	
7 Total annual distributions. Add lines 1 through 6.	
8 Distributions to attentive supported organizations to which the organization is responsive (provide details in Part VI). See instructions.	
9 Distributable amount for 2020 from Section C, line 6	
10 Line 8 amount divided by line 9 amount	

Section E – Distribution Allocations (see instructions)	(i) Excess Distributions	(ii) Underdistributions Pre-2020	(iii) Distributable Amount for 2020
1 Distributable amount for 2020 from Section C, line 6			
2 Underdistributions, if any, for years prior to 2020 (reasonable cause required—explain in Part VI). See instructions.			
3 Excess distributions carryover, if any, to 2020			
a From 2015			
b From 2016			
c From 2017			
d From 2018			
e From 2019			
f Total of lines 3a through 3e			
g Applied to underdistributions of prior years			
h Applied to 2020 distributable amount			
i Carryover from 2015 not applied (see instructions)			
j Remainder. Subtract lines 3g, 3h, and 3i from line 3f.			
4 Distributions for 2020 from Section D, line 7: \$			
a Applied to underdistributions of prior years			
b Applied to 2020 distributable amount			
c Remainder. Subtract lines 4a and 4b from line 4.			
5 Remaining underdistributions for years prior to 2020, if any. Subtract lines 3g and 4a from line 2. For result greater than zero, explain in Part VI. See instructions.			
6 Remaining underdistributions for 2020 Subtract lines 3h and 4b from line 1. For result greater than zero, explain in Part VI. See instructions.			
7 Excess distributions carryover to 2021. Add lines 3j and 4c.			
8 Breakdown of line 7:			
a Excess from 2016			
b Excess from 2017			
c Excess from 2018			
d Excess from 2019			
e Excess from 2020			

Part VI Supplemental Information. Provide the explanations required by Part II, line 10; Part II, line 17a or 17b; Part III, line 12; Part IV, Section A, lines 1, 2, 3b, 3c, 4b, 4c, 5a, 6, 9a, 9b, 9c, 11a, 11b, and 11c; Part IV, Section B, lines 1 and 2; Part IV, Section C, line 1; Part IV, Section D, lines 2 and 3; Part IV, Section E, lines 1c, 2a, 2b, 3a, and 3b; Part V, line 1; Part V, Section B, line 1e; Part V, Section D, lines 5, 6, and 8; and Part V, Section E, lines 2, 5, and 6. Also complete this part for any additional information. (See instructions.)

[The main body of the page contains a series of horizontal lines intended for supplemental information, but they are mostly blank.]

Schedule B
(Form 990, 990-EZ,
or 990-PF)Department of the Treasury
Internal Revenue Service**Schedule of Contributors**▶ Attach to Form 990, Form 990-EZ, or Form 990-PF.
▶ Go to www.irs.gov/Form990 for the latest information.

OMB No. 1545-0047

2020

Name of the organization

**ST PETERSBURG NEIGHBORHOOD HOUSING
SERVICES INC.**

Employer identification number

59-2026381

Organization type (check one):

Filers of:

Section:

Form 990 or 990-EZ

 501(c)(**3**) (enter number) organization 4947(a)(1) nonexempt charitable trust **not** treated as a private foundation 527 political organization

Form 990-PF

 501(c)(3) exempt private foundation 4947(a)(1) nonexempt charitable trust treated as a private foundation 501(c)(3) taxable private foundationCheck if your organization is covered by the **General Rule** or a **Special Rule**.**Note:** Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule. See instructions.**General Rule**

-
- For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, contributions totaling \$5,000 or more (in money or property) from any one contributor. Complete Parts I and II. See instructions for determining a contributor's total contributions.

Special Rules

- For an organization described in section 501(c)(3) filing Form 990 or 990-EZ that met the 33 1/3% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), that checked Schedule A (Form 990 or 990-EZ), Part II, line 13, 16a, or 16b, and that received from any one contributor, during the year, total contributions of the greater of (1) \$5,000; or (2) 2% of the amount on (i) Form 990, Part VIII, line 1h; or (ii) Form 990-EZ, line 1. Complete Parts I and II.
- For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than \$1,000 *exclusively* for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals. Complete Parts I (entering "N/A" in column (b) instead of the contributor name and address), II, and III.
- For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions *exclusively* for religious, charitable, etc., purposes, but no such contributions totaled more than \$1,000. If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc., purpose. Don't complete any of the parts unless the **General Rule** applies to this organization because it received *nonexclusively* religious, charitable, etc., contributions totaling \$5,000 or more during the year ▶ \$

Caution: An organization that isn't covered by the General Rule and/or the Special Rules doesn't file Schedule B (Form 990, 990-EZ, or 990-PF), but it **must** answer "No" on Part IV, line 2, of its Form 990; or check the box on line H of its Form 990-EZ or on its Form 990-PF, Part I, line 2, to certify that it doesn't meet the filing requirements of Schedule B (Form 990, 990-EZ, or 990-PF).

For Paperwork Reduction Act Notice, see the instructions for Form 990, 990-EZ, or 990-PF.

Schedule B (Form 990, 990-EZ, or 990-PF) (2020)

Name of organization **ST PETERSBURG NEIGHBORHOOD HOUSING** Employer identification number **59-2026381**

Part I Contributors (see instructions). Use duplicate copies of Part I if additional space is needed.

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
1	BANK OF AMERICA 100 NORTH TYRON STREET CHARLOTTE NC 28255	\$ 17,000	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
2	WELLS FARGO MAC N9312-043 4TH FLOOR 109 S 7TH STREET MINNEAPOLIS MN 55402	\$ 45,575	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
3	THIRD FEDERAL 7007 BROADWAY AVE CLEVELAND OH 44105	\$ 25,000	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
4	RAYMOND JAMES 880 CARILLON PARKWAY ST. PETERSBURG FL 33716	\$ 10,000	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
5	BANK UNITED 14817 OAK LANE MIAMI LAKES FL 33016	\$ 10,000	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)

**SCHEDULE D
(Form 990)**

Department of the Treasury
Internal Revenue Service

Supplemental Financial Statements

▶ Complete if the organization answered "Yes" on Form 990, Part IV, line 6, 7, 8, 9, 10, 11a, 11b, 11c, 11d, 11e, 11f, 12a, or 12b.
▶ Attach to Form 990.

▶ Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

2020

Open to Public Inspection

Name of the organization

ST PETERSBURG NEIGHBORHOOD HOUSING SERVICES INC.

Employer identification number

59-2026381

Part I Organizations Maintaining Donor Advised Funds or Other Similar Funds or Accounts.

Complete if the organization answered "Yes" on Form 990, Part IV, line 6.

	(a) Donor advised funds	(b) Funds and other accounts
1 Total number at end of year		
2 Aggregate value of contributions to (during year)		
3 Aggregate value of grants from (during year)		
4 Aggregate value at end of year		
5 Did the organization inform all donors and donor advisors in writing that the assets held in donor advised funds are the organization's property, subject to the organization's exclusive legal control?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
6 Did the organization inform all grantees, donors, and donor advisors in writing that grant funds can be used only for charitable purposes and not for the benefit of the donor or donor advisor, or for any other purpose conferring impermissible private benefit?	<input type="checkbox"/> Yes <input type="checkbox"/> No	

Part II Conservation Easements.

Complete if the organization answered "Yes" on Form 990, Part IV, line 7.

1 Purpose(s) of conservation easements held by the organization (check all that apply).

<input type="checkbox"/> Preservation of land for public use (for example, recreation or education)	<input type="checkbox"/> Preservation of a historically important land area
<input type="checkbox"/> Protection of natural habitat	<input type="checkbox"/> Preservation of a certified historic structure
<input type="checkbox"/> Preservation of open space	

2 Complete lines 2a through 2d if the organization held a qualified conservation contribution in the form of a conservation easement on the last day of the tax year.

	Held at the End of the Tax Year
a Total number of conservation easements	2a
b Total acreage restricted by conservation easements	2b
c Number of conservation easements on a certified historic structure included in (a)	2c
d Number of conservation easements included in (c) acquired after 7/25/06, and not on a historic structure listed in the National Register	2d

3 Number of conservation easements modified, transferred, released, extinguished, or terminated by the organization during the tax year ▶

4 Number of states where property subject to conservation easement is located ▶

5 Does the organization have a written policy regarding the periodic monitoring, inspection, handling of violations, and enforcement of the conservation easements it holds? Yes No

6 Staff and volunteer hours devoted to monitoring, inspecting, handling of violations, and enforcing conservation easements during the year ▶

7 Amount of expenses incurred in monitoring, inspecting, handling of violations, and enforcing conservation easements during the year ▶ \$

8 Does each conservation easement reported on line 2(d) above satisfy the requirements of section 170(h)(4)(B)(i) and section 170(h)(4)(B)(ii)? Yes No

9 In Part XIII, describe how the organization reports conservation easements in its revenue and expense statement and balance sheet, and include, if applicable, the text of the footnote to the organization's financial statements that describes the organization's accounting for conservation easements.

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets.

Complete if the organization answered "Yes" on Form 990, Part IV, line 8.

1a If the organization elected, as permitted under FASB ASC 958, not to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide in Part XIII the text of the footnote to its financial statements that describes these items.

b If the organization elected, as permitted under FASB ASC 958, to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items:

(i) Revenue included on Form 990, Part VIII, line 1 ▶ \$

(ii) Assets included in Form 990, Part X ▶ \$

2 If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under FASB ASC 958 relating to these items:

a Revenue included on Form 990, Part VIII, line 1 ▶ \$

b Assets included in Form 990, Part X ▶ \$

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets (continued)

3 Using the organization's acquisition, accession, and other records, check any of the following that make significant use of its collection items (check all that apply):

- a** Public exhibition
- b** Scholarly research
- c** Preservation for future generations
- d** Loan or exchange program
- e** Other

4 Provide a description of the organization's collections and explain how they further the organization's exempt purpose in Part XIII.

5 During the year, did the organization solicit or receive donations of art, historical treasures, or other similar assets to be sold to raise funds rather than to be maintained as part of the organization's collection? Yes No

Part IV Escrow and Custodial Arrangements.

Complete if the organization answered "Yes" on Form 990, Part IV, line 9, or reported an amount on Form 990, Part X, line 21.

1a Is the organization an agent, trustee, custodian or other intermediary for contributions or other assets not included on Form 990, Part X? Yes No

b If "Yes," explain the arrangement in Part XIII and complete the following table:

- c** Beginning balance
- d** Additions during the year
- e** Distributions during the year
- f** Ending balance

	Amount
1c	
1d	
1e	
1f	

2a Did the organization include an amount on Form 990, Part X, line 21, for escrow or custodial account liability? Yes No

b If "Yes," explain the arrangement in Part XIII. Check here if the explanation has been provided on Part XIII

Part V Endowment Funds.

Complete if the organization answered "Yes" on Form 990, Part IV, line 10.

	(a) Current year	(b) Prior year	(c) Two years back	(d) Three years back	(e) Four years back
1a Beginning of year balance					
b Contributions					
c Net investment earnings, gains, and losses					
d Grants or scholarships					
e Other expenditures for facilities and programs					
f Administrative expenses					
g End of year balance					

2 Provide the estimated percentage of the current year end balance (line 1g, column (a)) held as:

- a** Board designated or quasi-endowment %
- b** Permanent endowment %
- c** Term endowment %

The percentages on lines 2a, 2b, and 2c should equal 100%.

3a Are there endowment funds not in the possession of the organization that are held and administered for the organization by:

- (i) Unrelated organizations
- (ii) Related organizations

	Yes	No
3a(i)		X
3a(ii)		X
3b		

b If "Yes" on line 3a(ii), are the related organizations listed as required on Schedule R?

4 Describe in Part XIII the intended uses of the organization's endowment funds.

Part VI Land, Buildings, and Equipment.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11a. See Form 990, Part X, line 10.

Description of property	(a) Cost or other basis (investment)	(b) Cost or other basis (other)	(c) Accumulated depreciation	(d) Book value
1a Land	49,416			49,416
b Buildings	610,692		328,046	282,646
c Leasehold improvements				
d Equipment	48,935		42,230	6,705
e Other	163,253		134,567	28,686

Total. Add lines 1a through 1e. (Column (d) must equal Form 990, Part X, column (B), line 10c.) **367,453**

Part VII Investments – Other Securities.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11b. See Form 990, Part X, line 12.

(a) Description of security or category (including name of security)	(b) Book value	(c) Method of valuation: Cost or end-of-year market value
(1) Financial derivatives		
(2) Closely held equity interests		
(3) Other		
(A)		
(B)		
(C)		
(D)		
(E)		
(F)		
(G)		
(H)		
Total. (Column (b) must equal Form 990, Part X, col. (B) line 12.)		

Part VIII Investments – Program Related.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11c. See Form 990, Part X, line 13.

(a) Description of investment	(b) Book value	(c) Method of valuation: Cost or end-of-year market value
(1)		
(2)		
(3)		
(4)		
(5)		
(6)		
(7)		
(8)		
(9)		
Total. (Column (b) must equal Form 990, Part X, col. (B) line 13.)		

Part IX Other Assets.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11d. See Form 990, Part X, line 15.

(a) Description	(b) Book value
(1)	
(2)	
(3)	
(4)	
(5)	
(6)	
(7)	
(8)	
(9)	
Total. (Column (b) must equal Form 990, Part X, col. (B) line 15.)	

Part X Other Liabilities.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11e or 11f. See Form 990, Part X, line 25.

1. (a) Description of liability	(b) Book value
(1) Federal income taxes	
(2) LINE OF CREDIT	50,000
(3) CAPITAL LEASE OBLIGATION	18,178
(4)	
(5)	
(6)	
(7)	
(8)	
(9)	
Total. (Column (b) must equal Form 990, Part X, col. (B) line 25.)	68,178

2. Liability for uncertain tax positions. In Part XIII, provide the text of the footnote to the organization's financial statements that reports the organization's liability for uncertain tax positions under FASB ASC 740. Check here if the text of the footnote has been provided in Part XIII

**ST. PETERSBURG
NEIGHBORHOOD HOUSING
SERVICES, INC.**

**(d/b/a NEIGHBORHOOD HOME
SOLUTIONS)**

Audited Financial Statements

September 30, 2021 and 2020

St. Petersburg Neighborhood Housing Services, Inc.
(d/b/a Neighborhood Home Solutions)

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Independent Auditors' Report

To the Board of Directors
St. Petersburg Neighborhood Housing Services, Inc.
(d/b/a Neighborhood Home Solutions)

Report on the Financial Statements

We have audited the accompanying financial statements of St. Petersburg Neighborhood Housing Services, Inc. (d/b/a Neighborhood Home Solutions) (the Organization), which comprise the statement of financial position as of September 30, 2021 and 2020 and the statements of activities, functional expenses, and cash flows for the year ended September 30, 2021 and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditors consider internal control relevant to the Organization's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Organization's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant

accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of the Organization as of September 30, 2021, and the changes in its net assets and its cash flows for the year ended September 30, 2021 in conformity with accounting principles generally accepted in the United States of America.

Report on Summarized Comparative Information

We have previously audited the Organization's September 30, 2020 financial statements, and we expressed an unmodified audit opinion on those audited financial statements in our report dated January 26, 2021. In our opinion, the summarized comparative information presented herein as of and for the year ended September 30, 2020 is consistent, in all material respects, with the audited financial statements from which it has been derived.

Other Matter – Supplementary information

Our audit was conducted for the purpose of forming an opinion on the financial statements as a whole. The supplementary financial information listed in the table of contents is presented for purposes of additional analysis and is not a required part of the financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated in all material respects in relation to the financial statements as a whole.



St. Petersburg, Florida
March 18, 2022

St. Petersburg Neighborhood Housing Services, Inc.
(d/b/a Neighborhood Home Solutions)

Statements of Financial Position
September 30, 2021 and 2020

	2021	2020
<u>ASSETS</u>		
Current Assets		
Cash and cash equivalents	\$ 93,591	\$ 152,378
Receivables from funding sources	61,634	62,482
Properties held for sale	95,478	50,810
Prepaid expenses and other assets	6,273	8,055
Total current assets	259,368	273,725
Cash and cash equivalents restricted for lending and capital purposes	48,952	51,419
Property and equipment, net	367,454	389,802
TOTAL ASSETS	\$ 675,774	\$ 714,946
<u>LIABILITIES AND NET ASSETS</u>		
Current Liabilities		
Line of credit	\$ 50,000	\$ —
Accounts payable and accrued expenses	10,931	20,534
Current installments of capital lease obligation	9,916	8,610
Current installments of long-term debt	9,251	8,846
Total current liabilities	80,098	37,990
Capital lease obligation, excluding current installments	8,262	18,570
Long-term debt, excluding current installments	247,824	257,087
Total liabilities	336,184	313,647
Net assets:		
Without donor restrictions	289,430	327,778
With donor restrictions	50,160	73,521
Total net assets	339,590	401,299
TOTAL LIABILITIES AND NET ASSETS	\$ 675,774	\$ 714,946

See accompanying notes to financial statements.

St. Petersburg Neighborhood Housing Services, Inc.
(d/b/a Neighborhood Home Solutions)

Statement of Activities and Changes in Net Assets
Year ended September 30, 2021 (With Comparative Totals for 2020)

	Without Donor Restrictions	With Donor Restrictions	Total	
			2021	2020
Support and Revenue:				
Public Support:				
Grants	\$ 241,132	\$ -	\$ 241,132	\$ 281,451
Paycheck Protection Program	52,250	-	52,250	55,200
	293,382	-	293,382	336,651
Revenue:				
Home sales	-	-	-	384,027
Cost of home sales	-	-	-	(305,140)
	-	-	-	78,887
Other revenue:				
Program service fees	18,358	-	18,358	16,938
Interest income	47	4	51	173
Other income	43,082	-	43,082	4,100
	61,487	4	61,491	21,211
Net assets released from restrictions:				
HOME administration fees	23,365	(23,365)	-	-
Total support and revenue	350,601	(23,361)	354,873	436,749
Expenses:				
Program services	343,758	-	343,758	356,539
Supporting services	72,824	-	72,824	72,948
Total expenses	416,582	-	416,582	429,487
Change in net assets	(38,348)	(23,361)	(61,709)	7,262
Net assets, beginning of year	327,778	73,521	401,299	394,037
Net assets, end of year	\$ 289,430	\$ 50,160	\$ 339,590	\$ 401,299

See accompanying notes to financial statements.

St. Petersburg Neighborhood Housing Services, Inc.
(d/b/a Neighborhood Home Solutions)

Statement of Functional Expenses
Year ended September 30, 2021 (With Comparative Totals for 2020)

	<i>Program Services</i>			<i>Supporting Services</i>		Total	
	Community Development	Management & General	Cost of goods sold	2021	2020		
Salaries	\$ 214,157	\$ 28,553	\$ —	\$ 242,710	\$ 248,059		
Payroll taxes	12,949	5,549	—	18,498	18,594		
Employee benefits	5,330	2,284	—	7,614	861		
Total salaries and related expenses	232,436	36,386	—	268,822	267,514		
Professional fees	10,704	9,500	—	20,204	24,566		
Program expenses	10,171	—	—	10,171	10,091		
Lease expense	2,534	633	—	3,167	4,019		
Office supplies	2,876	719	—	3,595	9,393		
Telephone and utilities	15,374	3,843	—	19,217	20,495		
Insurance	13,463	3,366	—	16,829	13,956		
Printing and postage	229	57	—	286	992		
Advertising and marketing	2,406	602	—	3,008	3,642		
Interest expense	11,847	2,962	—	14,809	16,932		
Repairs and maintenance	18,330	4,582	—	22,912	19,940		
Travel, training and education	418	104	—	522	1,433		
Provision (recovery) for losses on loans	(17,310)	—	—	(17,310)	2,943		
Other	22,401	5,600	—	28,001	12,897		
Cost of home sales	—	—	—	—	305,140		
Total expenses before depreciation	325,879	68,354	—	394,233	713,953		
Depreciation	17,879	4,470	—	22,349	20,674		
Total expenses by function	343,758	72,824	—	416,582	734,627		
Less expenses included with revenues							
Cost of home sales	—	—	—	—	(305,140)		
Total expenses included in the expense section on the statement of activities	\$ 343,758	\$ 72,824	\$ —	\$ 416,582	\$ 429,487		

See accompanying notes to financial statements.

St. Petersburg Neighborhood Housing Services, Inc.
(d/b/a Neighborhood Home Solutions)

Statements of Cash Flows
Years ended September 30, 2021 and 2020

	2021	2020
Cash flows from operating activities:		
Change in net assets	\$ (61,709)	\$ 7,262
Adjustments to reconcile change in net assets to net cash provided by (used in) operating activities:		
Depreciation	22,349	20,674
Provision for losses on loans	(17,310)	2,943
Change in operating assets and liabilities:		
Receivables from funding sources	848	44,817
Properties held for sale	(44,668)	97,014
Prepaid expenses and other assets	(610)	(8,055)
Accounts payable and accrued expenses	(9,603)	7,535
Net cash (used in) provided by operating activities	(110,703)	172,190
Cash flows from investing activities:		
Principal payments on loans receivable	17,310	5,717
Change in cash and cash equivalents restricted for lending and capital purposes	2,467	(9,002)
Net cash provided by (used in) investing activities	19,777	(3,285)
Cash flows from financing activities:		
Net change in line of credit	50,000	(121,692)
Proceeds from long-term debt	—	270,000
Principal payments on long-term debt	(8,858)	(214,329)
Principal payments on capital lease obligations	(9,003)	(3,939)
Net cash provided by (used in) financing activities	32,139	(69,960)
Net change in cash and cash equivalents	(58,787)	98,945
Cash and cash equivalents at beginning of year	152,378	53,433
Cash and cash equivalents at end of year	\$93,591	\$152,378
Supplemental cash flow disclosures		
Noncash investing and financing activities:		
Cash paid in interest	\$ 14,809	\$ 16,932
Equipment purchased by capital lease	\$ —	\$ 8,577

See accompanying notes to financial statements.

St. Petersburg Neighborhood Housing Services, Inc. (d/b/a Neighborhood Home Solutions)

**Notes to financial statements
September 30, 2021 and 2020**

1. Nature of Activities

St. Petersburg Neighborhood Housing Services, Inc. d/b/a Neighborhood Home Solutions (Organization), was incorporated in 1980 for the purpose of helping to alleviate the blighted conditions of certain residential neighborhoods within the City of St. Petersburg, Florida. During the downturn of the economy, the Organization provided foreclosure prevention services in Pinellas, Pasco, Hillsborough, Manatee, Sarasota, Charlotte and Lee counties.

The Organization's mission is to provide affordable housing and homeownership solutions for individuals and families located in low and moderate income neighborhoods. This mission includes not only helping vulnerable populations' reach financial wellness but to help build viable, sustainable, culturally diverse neighborhoods that includes home ownership.

The Organization's services include providing financial education, credit rebuilding, home buyer training, foreclosure avoidance, and other education and counseling services that relate to housing and homeownership. The Organization assists prospective homeowners in obtaining residential financing through traditional lenders and secondary financing through the City, County and State. The Organization no longer provides secondary or direct lending services but continues to service the loans made under these programs.

The Organization has reactivated its residential development line of business assisting prospective homeowners through the development and sale of affordable single-family homes to low and moderate income families.

2. Significant Accounting Policies

Basis of accounting

The accompanying financial statements are presented on the accrual basis of accounting. Assets are presented in the accompanying statement of financial position according to their nearness of conversion to cash, and liabilities according to the nearness of cash in their maturity and resulting use of cash.

St. Petersburg Neighborhood Housing Services, Inc. (d/b/a Neighborhood Home Solutions)

Notes to financial statements
September 30, 2021 and 2020

In accordance with relevant accounting standards, the Organization is required to report information regarding its financial position and activities according to two classes of net assets:

Net Assets Without Donor Restrictions – Net assets available for use in general operations and not subject to donor restrictions.

Net Assets With Donor Restrictions – Net assets subject to donor-imposed restrictions. Some donor-imposed restrictions are temporary in nature, such as those that will be met by the passage of time or other events specified by the donor. Other donor-imposed restrictions are perpetual in nature, where the donor stipulates that resources be maintained in perpetuity. Donor-imposed restrictions are released when a restriction expires, that is, when the stipulated time has elapsed, when the stipulated purpose for which the resource was restricted has been fulfilled, or both.

In addition, the Organization is required to present a statement of cash flows. The Organization has continued to maintain its accounts in accordance with the principles of fund accounting for internal reporting purposes. The Organization maintains the following funds:

1. **Operating Fund** - The Operating Fund is used to account for the unrestricted funds received from contributors and supporting institutions and for the administrative costs of operating the Organization's programs.
2. **HOME Fund** - The HOME Fund represents resources that were received under the federal Home Investment Partnerships Program (HOME) and are restricted by the City of St. Petersburg for use in the Organization's revolving loan programs, capital projects, and other community development activities. The Organization maintains separate bank accounts for this fund as stipulated under the grant.

Estimates in Financial Statements

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and the disclosure of contingent assets and liabilities at the date of the financial

**St. Petersburg Neighborhood Housing Services, Inc.
(d/b/a Neighborhood Home Solutions)**

**Notes to financial statements
September 30, 2021 and 2020**

statements and the reported amount of increases or decreases in net assets during the period. Actual results could differ from those estimates.

Cash and Cash Equivalents

The Organization considers all highly liquid investments, with an original maturity of three months or less, to be cash equivalents.

Receivables from funding sources

Receivables from funding sources consists primarily of receivables from federal and state agencies and local governments. The Organization considers these accounts receivable to be fully collectable and therefore has not recorded an allowance for doubtful accounts. Amounts becoming uncollectable will be charged to operations when that determination is made.

Properties Held for Sale

Properties held for sale also includes residential lots donated to the Organization, property acquired through foreclosure, or by direct purchase and also includes costs incurred by the Organization to construct and rehabilitate homes. Properties held for sale are stated at the lower of cost or market and donated properties held for sale are stated at their estimated fair value at the date of donation. As of September 30, 2021 and 2020, the Organization recorded a valuation allowance of \$0 based on management's estimate of the decline in market value below recorded cost. This evaluation is completed by examining each property individually.

Loans Receivable and Allowance for Loan Losses

Loans receivable represent funds advanced to individuals and families in the Organization's target area who qualified under its various lending programs. These lending programs were not active for the years ended September 30, 2021 and 2020. Loans receivable are carried at unpaid balances, less an allowance for loan losses. All loans are secured with mortgages. Interest rates vary, depending on the type of loan, and interest income is recognized when received. Loan receivables are determined to be past due or delinquent based on how recently payments have been received.

An allowance for loan losses is maintained at a level that, in management's judgment, is adequate to absorb credit losses inherent in the loan portfolio. The amount of the allowance is based on management's evaluation of the collectability of the loan

St. Petersburg Neighborhood Housing Services, Inc.

(d/b/a Neighborhood Home Solutions)

Notes to financial statements
September 30, 2021 and 2020

portfolio, including the nature of the portfolio, estimated realizable value of the underlying collateral, historical loss experience, specific impaired loans, economic conditions, and other risk factors. The allowance is increased by a provision for loan losses, which is charged to expense, and reduced by charge-offs, net of recoveries. Uncollectible loans are charged off when collection efforts have been exhausted.

Property and Equipment

Property and equipment are stated at cost or, in the event of contributed property, at fair market value at the date of the contribution. Expenditures for property and equipment in excess of \$1,000 are capitalized. Depreciation of property and equipment is calculated using the straight-line method over the estimated useful lives of the assets.

Contributions

Contributions received are recorded as increases in net assets without donor restrictions or net assets with donor restrictions depending on the existence or nature of any donor restrictions.

Functional Allocation of Expenses

The costs of providing the Organization's various programs and other activities have been summarized on a functional basis in a separate statement of functional expenses. Accordingly, certain costs have been allocated to program services and supporting services.

Fair Value Measurements

The framework for measuring the fair value of assets and liabilities provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy are described below:

Level 1 – Quoted market prices in active markets for identical assets or liabilities.

Level 2 – Observable market-based inputs or unobservable inputs corroborated by market data.

Level 3 – Unobservable inputs not corroborated by market data.

**St. Petersburg Neighborhood Housing Services, Inc.
(d/b/a Neighborhood Home Solutions)**

**Notes to financial statements
September 30, 2021 and 2020**

Fair value estimates discussed herein are based upon certain market assumptions and pertinent information available to management. The respective carrying value of certain on-balance-sheet financial instruments approximated their fair value due to the short-term nature of these instruments. These financial instruments include cash and equivalents, accounts receivable, prepaid expenses, donated properties held for sale, loans receivable, accounts payable and accrued expenses. The Organization does not have any Level 2 or Level 3 financial assets or liabilities.

Income Taxes

St. Petersburg Neighborhood Housing Services, Inc. d/b/a Neighborhood Home Solutions is exempt from federal income taxes under Section 501(c)(3) of the Internal Revenue Code. The Organization's income tax filings are subject to audit by taxing authorities and filings for periods after 2017 remain open for examination. The Organization does not believe it has any unrecognized exposure relating to uncertain tax positions at September 30, 2021.

Summarized Financial Information for 2020

The statement of functional expenses includes certain prior-year comparative total amounts. Such total amounts do not include sufficient detail to constitute a presentation in conformity with accounting principles generally accepted in the United States of America. Accordingly, such information should be read in conjunction with the Organization's financial statements for the year ended September 30, 2020, from which the comparative total amounts were derived.

3. Loans Receivable

The Organization has provided financing, secured by mortgages, to qualifying home buyers for acquisition, rehabilitation, or down payment assistance. Payment terms vary from immediate amortization at varying interest rates to complete deferment until the property is sold. Loans receivable have been fully reserved as of September 30, 2021 and 2020. The Organization continues to receive proceeds as loans are repaid. For the year ended September 30, 2021, the Organization received \$17,310 from loans, which is reported Recovery for losses on loans on the Statement of Functional Expenses.

St. Petersburg Neighborhood Housing Services, Inc.
(d/b/a Neighborhood Home Solutions)

Notes to financial statements
September 30, 2021 and 2020

As of September 30, 2021 and 2020, loans receivable consist of the following:

	2021	2020
Loans receivable	\$ 554,345	\$ 593,209
Less:		
Allowance for loans payable on sale of underlying property	(485,804)	(544,364)
Allowance for other loan losses	(68,541)	(48,845)
Total loan allowances	(554,345)	(593,209)
	\$ -	\$ -

The changes in total loan allowances for the years ended September 30, 2021 and 2020 were as follows:

	2021	2020
Balance, beginning of year	\$ 593,209	\$ 596,633
Increase (decrease) in provision for loan losses:		
Deferred payment loans due on sale	(21,554)	(6,367)
General provision	(17,310)	2,943
Balance, end of year	\$ 554,345	\$ 593,209

4. Property and Equipment

Property and equipment at September 30, 2021 and 2020 consists of the following:

	2021	2020
Land	\$ 49,415	\$ 49,415
Building and improvements	735,217	735,217
Office furniture and equipment	87,665	87,665
	872,297	872,297
Less accumulated depreciation	(504,844)	(482,495)
	\$ 367,453	\$ 389,802

St. Petersburg Neighborhood Housing Services, Inc.
(d/b/a Neighborhood Home Solutions)

Notes to financial statements
September 30, 2021 and 2020

Depreciation expense for the years ended September 30, 2021 and 2020 was \$22,346 and \$20,674, respectively.

5. Line of Credit

The Organization obtained a line of credit in September 2021 from a financial institution for a maximum amount of \$250,000. The Organization has drawn \$50,000 as of September 30, 2021. The line of credit is due October 9, 2022 and bears interest at the prime rate plus 1.70% (4.95% as of September 30, 2021). The line of credit is secured by the Organization's, accounts receivable, property and equipment as described in the security agreement.

In December 2018, the Organization obtained a revolving line of credit for \$100,000, due December 2020, interest at the prime rate plus 1.75%. The line of credit is collateralized by a second mortgage of the Organization's office building in St. Petersburg, Florida. The outstanding balance on the line of credit was \$0 as of September 30, 2021.

6. Long-Term Debt

Long-term debt at September 30, 2021 and 2020 consists of the following:

	2021	2020
4.49% mortgage note payable to a commercial bank. Payable in monthly principal and interest payments of \$1,716 and a balloon payment due March 2030. The note is collateralized by the Organization's office building in St. Petersburg.	\$ 257,075	\$ 265,933
Total long term debt	257,075	265,933
Less: current installments	(9,251)	(8,846)
Long term debt, less current installments	\$ 247,824	\$ 257,087

St. Petersburg Neighborhood Housing Services, Inc.
(d/b/a Neighborhood Home Solutions)

Notes to financial statements
September 30, 2021 and 2020

Maturities of long-term debt for years subsequent to September 30, 2021 are as follows:

<u>Year ending September 30:</u>	
2022	\$ 9,251
2023	9,676
2024	10,119
2025	10,583
2026	11,068
Thereafter	206,378
Total	
	\$ 257,075

7. Capital lease

The Organization leases office equipment and computer hardware under capital lease obligations. At September 30, 2021 and 2020, the gross amount of office equipment and computer hardware recorded under the capital lease was \$29,127 and \$29,127. At September 30, 2021 and 2020, accumulated depreciation was \$18,302 and \$11,333, respectively.

Future minimum lease payments under non-cancellable operating leases (with initial or remaining lease terms in excess of one year) and the present value of future minimum capital lease payments as of September 30, 2021 are as follows:

<u>Year ended September 30:</u>	
2022	\$ 10,488
2023	8,651
Total minimum lease payments	
Less: amount representing interest	(961)
Present value of minimum lease payments	
Less: current installments of capital lease obligation	(9,916)
Capital lease obligations, excluding current installments	
	\$ 8,262

St. Petersburg Neighborhood Housing Services, Inc.
(d/b/a Neighborhood Home Solutions)

Notes to financial statements
September 30, 2021 and 2020

8. Net assets with Donor Restrictions

Net assets with donor restrictions consist of the following at September 30, 2021 and 2020:

	2021	2020
<u>Temporarily restricted</u>		
Home Investment Partnerships Program (HOME)	\$ 50,160	\$ 73,521
	\$ 50,160	\$ 73,521

9. Releases of Net Assets with Donor Restrictions

Net assets were released from donor restrictions as follows for the years ended September 30, 2021 and 2020:

	2021	2020
<u>Temporarily restricted</u>		
Home Investment Partnerships Program (HOME)	\$ 23,365	\$ 1,029
	\$ 23,365	\$ 1,029

Net assets with donor restrictions includes of revolving capital funds of the Home Investment Partnerships Program (HOME). The transfer from HOME capital funds to net assets without donor restrictions is in accordance with the City of St. Petersburg's approval. The release of net assets is shown net of interest income which was \$4 and \$5 for the years ended September 30, 2021 and 2020, respectively.

St. Petersburg Neighborhood Housing Services, Inc.
(d/b/a Neighborhood Home Solutions)

Notes to financial statements
September 30, 2021 and 2020

10. Liquidity and Availability

Financial assets available for general expenditure, that is, without donor or other restrictions limiting their use, within one year of the balance sheet date, comprise the following:

<u>September 30,</u>	<u>2021</u>
Cash and cash equivalents	\$ 93,591
Receivables from funding sources	<u>61,634</u>
	<u>\$ 155,225</u>

The Organization structures its financial assets to be available as its general expenditures, liabilities, and other obligations come due. To help manage unanticipated liquidity needs and to fund home development costs, the Organization has two lines of credit with additional availability of \$300,000, which it could draw upon for additional liquidity.

11. Paycheck Protection Program

On April 16, 2020, the Organization received loan proceeds of \$55,200 under the Paycheck Protection Program ("PPP"). The PPP, established as part of the Coronavirus Aid, Relief and Economic Security Act ("CARES Act"), provides for loans to qualifying businesses for amounts up to 2.5 times of the average monthly payroll expenses of the qualifying business. The loan and accrued interest are forgivable after 8 weeks or 24 weeks, as elected by the Organization, as long as the borrower uses the loan proceeds for eligible purposes including payroll, benefits, rent and utilities, and maintains its payroll levels. The amount of loan forgiveness will be reduced if the borrower terminates employees or reduces salaries during the covered period.

The Organization used the proceeds for purposes consistent with the PPP and received notification from the Small Business Administration (SBA) in November 2020 that the loan had been forgiven. As such, the PPP loan is presented as public support for the year ended September 30, 2020.

St. Petersburg Neighborhood Housing Services, Inc.
(d/b/a Neighborhood Home Solutions)

Notes to financial statements
September 30, 2021 and 2020

On January 19, 2021, the Organization requested and subsequently received a second loan proceeds of \$52,250 under the Paycheck Protection Program (“PPP”).

The Organization used the proceeds for purposes consistent with the PPP and received notification from the Small Business Administration (SBA) in June 2021 that the loan had been forgiven. As such, the PPP loan is presented as public support for the year ended September 30, 2021.

12. Funding and Credit Concentrations

The Organization maintains deposit accounts with commercial banks. At September 30, 2021 and 2020, all deposits were covered by federal deposit insurance.

For the fiscal year ending September 30, 2021, approximately 35% of the Organization’s support and revenue came from three primary sources National Community Reinvestment Coalition (NCRC), Pinellas County State Housing Initiative Partnership (PC SHIP) and Wells Fargo.

13. Commitments and Contingencies

In February 2009, the Organization executed the Home Investment Partnership Program Agency Agreement (Agreement) with the City of St. Petersburg (City). The Agreement provided for HOME Investment Partnerships Program (HOME) capital funds to be set aside for the Organization. The capital funds were to be used for single family new home construction. In September 2009, the Agreement was amended to rescind any remaining capital funds that had not been utilized by the Organization.

Proceeds generated from previously invested capital funds may be retained by the Organization and used for eligible HOME program activities as approved by the City. Under the terms of the contract, upon dissolution of the Organization or upon termination of the agreement, all deposits and all outstanding notes, mortgages and other instruments pledged to secure repayment of loans shall revert back to the City.

14. Subsequent Events

The Organization has evaluated subsequent events through March 18, 2022, the date the financial statements were available to be issued.

**St. Petersburg Neighborhood Housing Services, Inc.
(d/b/a Neighborhood Home Solutions)**

**Notes to financial statements
September 30, 2021 and 2020**

Subsequent to September 30, 2021, the Organization entered into an agreement with a financial institution in relation to the Community Reinvestment Act. The financial institution agreed to make advances to the Organization up to \$500,000 under the equity-equivalent investment program ("EQ2"). Advances to the Organization bear interest at 2%, payable annually on August 31. The funds may be used by the Organization to expand affordable housing development within Pinellas County, including up to 4 homes per fiscal year. Specific guidelines as to the use and disbursement of funds are described in the agreement. No advances have been received by the Organization through the date of this report, March 18, 2022.

SUPPLEMENTARY FINANCIAL INFORMATION

**St. Petersburg Neighborhood Housing Services, Inc.
(d/b/a Neighborhood Home Solutions)**

**Schedule of Funds – Statement of Financial Position
September 30, 2021**

	Operating Fund	HOME Fund	Total
<u>Assets</u>			
Current assets:			
Cash and cash equivalents	\$ 93,591	\$ –	\$ 93,591
Receivables from funding sources	61,634	–	61,634
Due (to) from other funds	(580)	580	–
Properties held for sale	95,478	–	95,478
Prepaid expenses and other assets	6,273	–	6,273
Total current assets	258,788	580	259,368
Cash and cash equivalents restricted for lending and capital purposes	–	48,952	48,952
Property and equipment, net	367,454	–	367,454
	\$ 626,242	\$ 49,532	\$ 675,774
<u>Liabilities and Net Assets</u>			
Current liabilities:			
Line of credit	\$ 50,000	\$ –	\$ 50,000
Accounts payable and accrued expenses	10,931	–	10,931
Current installments of capital lease	9,916	–	9,916
Current installments of long-term debt	9,251	–	9,251
	80,098	–	80,098
Total current liabilities			
Capital lease obligation, excluding current installments	8,262	–	8,262
Long-term debt and line of credit, excluding current installments	247,824	–	247,824
Total liabilities	336,184	–	336,184
Net assets	290,058	49,532	339,590
	\$ 626,242	\$ 49,532	\$ 675,774

**St. Petersburg Neighborhood Housing Services, Inc.
(d/b/a Neighborhood Home Solutions)**

**Schedule of Funds – Statement of Activities
Year ended September 30, 2021**

	Operating Fund	HOME Fund	Total
Support and Revenue:			
Public Support:			
Foreclosure prevention grants	\$ 23,340	\$ –	\$ 23,340
Grants	217,211	581	217,792
	240,551	581	241,132
Program service fees	18,358	–	18,358
Interest income	47	4	51
Forgiven Paycheck Protection Program			
Loan Proceeds	52,250	–	52,250
Other income	43,082	–	43,082
	113,737	4	113,741
Total support and revenue	354,288	585	354,873
Expenses:			
Program services	336,331	7,427	343,758
Supporting services	72,824	–	72,824
Total expenses	409,155	7,427	416,582
Change in net assets	(54,867)	(6,842)	(61,709)
Net assets, beginning of year	344,925	56,374	401,299
Net assets, end of year	\$ 290,058	\$ 49,532	\$ 339,590

St. Petersburg Neighborhood Housing Services, Inc. (d/b/a Neighborhood Home Solutions)

Schedule of Funds - Functional Expenses Year ended September 30, 2021

	Operating Fund	Home Fund	Total	Program Services	Supporting Services
Salaries	\$ 242,710	\$ -	\$ 242,710	\$ 214,157	\$ 28,553
Payroll taxes	18,498	-	18,498	12,949	5,549
Employee benefits	7,614	-	7,614	5,330	2,284
Total salaries and related expenses	268,822	-	268,822	232,436	36,386
Professional fees	20,204	-	20,204	10,704	9,500
Program expenses	10,171	-	10,171	10,171	-
Lease expense	3,167	-	3,167	2,534	633
Office supplies	3,595	-	3,595	2,876	719
Telephone and utilities	19,217	-	19,217	15,374	3,843
Insurance	16,829	-	16,829	13,463	3,366
Printing and postage	286	-	286	229	57
Advertising and marketing	3,008	-	3,008	2,406	602
Interest expense	14,809	-	14,809	11,847	2,962
Repairs and maintenance	22,912	-	22,912	18,330	4,582
Travel, training and education	522	-	522	418	104
Provision for losses on loans	(1,372)	(15,938)	(17,310)	(17,310)	-
Other	4,636	23,365	28,001	22,401	5,600
Total expenses before depreciation	386,806	7,427	394,233	325,879	68,354
Depreciation	22,349	-	22,349	17,879	4,470
Total expenses	\$ 409,155	\$ 7,427	\$ 416,582	\$ 343,758	\$ 72,824

INTERNAL CONTROL AND COMPLIANCE



**Independent Auditors' Report on Internal Control over Financial Reporting and
on Compliance and Other Matters Based on an Audit of Financial Statements
Performed in Accordance with Government Auditing Standards**

The Board of Directors
St. Petersburg Neighborhood Housing Services, Inc.
d/b/a Neighborhood Home Solutions:

We have audited the financial statements of St. Petersburg Neighborhood Housing Services, Inc. d/b/a Neighborhood Home Solutions as of and for the year ended September 30, 2021 and have issued our report thereon dated March 18, 2022. We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in Government Auditing Standards, issued by the Comptroller General of the United States.

Internal Control over Financial Reporting

Management of St. Petersburg Neighborhood Housing Services, Inc. d/b/a Neighborhood Home Solutions' (the Organization) is responsible for establishing and maintaining effective internal control over financial reporting. In planning and performing our audit, we considered the Organization's internal control over financial reporting as a basis for designing our auditing procedures for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Organization's internal control over financial reporting. Accordingly, we do not express an opinion on the effectiveness of the Organization's internal control over financial reporting.

A deficiency in internal control exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent or detect and correct misstatements on a timely basis. A *material weakness* is a deficiency, or a combination of deficiencies, in internal control such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented, or detected and corrected on a timely basis.

Our consideration of the internal control over financial reporting was for the limited purpose described in the first paragraph of the is section and was not designed to identify all deficiencies in internal control over financial reporting that might be deficiencies, significant deficiencies, or material weaknesses. We did not identify any deficiencies in internal control over financial reporting that we consider to be material weaknesses, as defined above.

Compliance and Other Matters

As part of obtaining reasonable assurance about whether the Organization's financial statements are free of material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the determination of financial statement amounts. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

This report is intended solely for the information and use of management, the Finance Committee, the Board of Directors, federal awarding agencies, and pass-through entities and is not intended to be and should not be used by anyone other than these specified parties.

FRSCPA, PLLC

Saint Petersburg, Florida
March 18, 2022

**ST. PETERSBURG
NEIGHBORHOOD HOUSING
SERVICES, INC.**

**(d/b/a NEIGHBORHOOD HOME
SOLUTIONS)**

Audited Financial Statements

September 30, 2021 and 2020

St. Petersburg Neighborhood Housing Services, Inc. (d/b/a Neighborhood Home Solutions)

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Independent Auditors' Report

To the Board of Directors
St. Petersburg Neighborhood Housing Services, Inc.
(d/b/a Neighborhood Home Solutions)

Report on the Financial Statements

We have audited the accompanying financial statements of St. Petersburg Neighborhood Housing Services, Inc. (d/b/a Neighborhood Home Solutions) (the Organization), which comprise the statement of financial position as of September 30, 2021 and 2020 and the statements of activities, functional expenses, and cash flows for the year ended September 30, 2021 and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditors consider internal control relevant to the Organization's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Organization's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant

accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of the Organization as of September 30, 2021, and the changes in its net assets and its cash flows for the year ended September 30, 2021 in conformity with accounting principles generally accepted in the United States of America.

Report on Summarized Comparative Information

We have previously audited the Organization's September 30, 2020 financial statements, and we expressed an unmodified audit opinion on those audited financial statements in our report dated January 26, 2021. In our opinion, the summarized comparative information presented herein as of and for the year ended September 30, 2020 is consistent, in all material respects, with the audited financial statements from which it has been derived.

Other Matter – Supplementary information

Our audit was conducted for the purpose of forming an opinion on the financial statements as a whole. The supplementary financial information listed in the table of contents is presented for purposes of additional analysis and is not a required part of the financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated in all material respects in relation to the financial statements as a whole.



St. Petersburg, Florida
March 18, 2022

St. Petersburg Neighborhood Housing Services, Inc.
(d/b/a Neighborhood Home Solutions)

Statements of Financial Position
September 30, 2021 and 2020

	2021	2020
<u>ASSETS</u>		
Current Assets		
Cash and cash equivalents	\$ 93,591	\$ 152,378
Receivables from funding sources	61,634	62,482
Properties held for sale	95,478	50,810
Prepaid expenses and other assets	6,273	8,055
Total current assets	259,368	273,725
Cash and cash equivalents restricted for lending and capital purposes	48,952	51,419
Property and equipment, net	367,454	389,802
TOTAL ASSETS	\$ 675,774	\$ 714,946
<u>LIABILITIES AND NET ASSETS</u>		
Current Liabilities		
Line of credit	\$ 50,000	\$ —
Accounts payable and accrued expenses	10,931	20,534
Current installments of capital lease obligation	9,916	8,610
Current installments of long-term debt	9,251	8,846
Total current liabilities	80,098	37,990
Capital lease obligation, excluding current installments	8,262	18,570
Long-term debt, excluding current installments	247,824	257,087
Total liabilities	336,184	313,647
Net assets:		
Without donor restrictions	289,430	327,778
With donor restrictions	50,160	73,521
Total net assets	339,590	401,299
TOTAL LIABILITIES AND NET ASSETS	\$ 675,774	\$ 714,946

See accompanying notes to financial statements.

St. Petersburg Neighborhood Housing Services, Inc.
(d/b/a Neighborhood Home Solutions)

Statement of Activities and Changes in Net Assets
Year ended September 30, 2021 (With Comparative Totals for 2020)

	Without Donor Restrictions	With Donor Restrictions	Total	
			2021	2020
Support and Revenue:				
Public Support:				
Grants	\$ 241,132	\$ -	\$ 241,132	\$ 281,451
Paycheck Protection Program	52,250	-	52,250	55,200
	293,382	-	293,382	336,651
Revenue:				
Home sales	-	-	-	384,027
Cost of home sales	-	-	-	(305,140)
	-	-	-	78,887
Other revenue:				
Program service fees	18,358	-	18,358	16,938
Interest income	47	4	51	173
Other income	43,082	-	43,082	4,100
	61,487	4	61,491	21,211
Net assets released from restrictions:				
HOME administration fees	23,365	(23,365)	-	-
Total support and revenue	350,601	(23,361)	354,873	436,749
Expenses:				
Program services	343,758	-	343,758	356,539
Supporting services	72,824	-	72,824	72,948
Total expenses	416,582	-	416,582	429,487
Change in net assets	(38,348)	(23,361)	(61,709)	7,262
Net assets, beginning of year	327,778	73,521	401,299	394,037
Net assets, end of year	\$ 289,430	\$ 50,160	\$ 339,590	\$ 401,299

See accompanying notes to financial statements.

St. Petersburg Neighborhood Housing Services, Inc.
(d/b/a Neighborhood Home Solutions)

Statement of Functional Expenses
Year ended September 30, 2021 (With Comparative Totals for 2020)

	<i>Program Services</i>			<i>Supporting Services</i>		Total	
	Community Development	Management & General	Cost of goods sold	2021	2020		
Salaries	\$ 214,157	\$ 28,553	\$ –	\$ 242,710	\$ 248,059		
Payroll taxes	12,949	5,549	–	18,498	18,594		
Employee benefits	5,330	2,284	–	7,614	861		
Total salaries and related expenses	232,436	36,386	–	268,822	267,514		
Professional fees	10,704	9,500	–	20,204	24,566		
Program expenses	10,171	–	–	10,171	10,091		
Lease expense	2,534	633	–	3,167	4,019		
Office supplies	2,876	719	–	3,595	9,393		
Telephone and utilities	15,374	3,843	–	19,217	20,495		
Insurance	13,463	3,366	–	16,829	13,956		
Printing and postage	229	57	–	286	992		
Advertising and marketing	2,406	602	–	3,008	3,642		
Interest expense	11,847	2,962	–	14,809	16,932		
Repairs and maintenance	18,330	4,582	–	22,912	19,940		
Travel, training and education	418	104	–	522	1,433		
Provision (recovery) for losses on loans	(17,310)	–	–	(17,310)	2,943		
Other	22,401	5,600	–	28,001	12,897		
Cost of home sales	–	–	–	–	305,140		
Total expenses before depreciation	325,879	68,354	–	394,233	713,953		
Depreciation	17,879	4,470	–	22,349	20,674		
Total expenses by function	343,758	72,824	–	416,582	734,627		
Less expenses included with revenues							
Cost of home sales	–	–	–	–	(305,140)		
Total expenses included in the expense section on the statement of activities	\$ 343,758	\$ 72,824	\$ –	\$ 416,582	\$ 429,487		

See accompanying notes to financial statements.

St. Petersburg Neighborhood Housing Services, Inc.
(d/b/a Neighborhood Home Solutions)

Statements of Cash Flows
Years ended September 30, 2021 and 2020

	2021	2020
Cash flows from operating activities:		
Change in net assets	\$ (61,709)	\$ 7,262
Adjustments to reconcile change in net assets to net cash provided by (used in) operating activities:		
Depreciation	22,349	20,674
Provision for losses on loans	(17,310)	2,943
Change in operating assets and liabilities:		
Receivables from funding sources	848	44,817
Properties held for sale	(44,668)	97,014
Prepaid expenses and other assets	(610)	(8,055)
Accounts payable and accrued expenses	(9,603)	7,535
Net cash (used in) provided by operating activities	(110,703)	172,190
Cash flows from investing activities:		
Principal payments on loans receivable	17,310	5,717
Change in cash and cash equivalents restricted for lending and capital purposes	2,467	(9,002)
Net cash provided by (used in) investing activities	19,777	(3,285)
Cash flows from financing activities:		
Net change in line of credit	50,000	(121,692)
Proceeds from long-term debt	-	270,000
Principal payments on long-term debt	(8,858)	(214,329)
Principal payments on capital lease obligations	(9,003)	(3,939)
Net cash provided by (used in) financing activities	32,139	(69,960)
Net change in cash and cash equivalents	(58,787)	98,945
Cash and cash equivalents at beginning of year	152,378	53,433
Cash and cash equivalents at end of year	\$93,591	\$152,378
Supplemental cash flow disclosures		
Noncash investing and financing activities:		
Cash paid in interest	\$ 14,809	\$ 16,932
Equipment purchased by capital lease	\$ -	\$ 8,577

See accompanying notes to financial statements.

St. Petersburg Neighborhood Housing Services, Inc. (d/b/a Neighborhood Home Solutions)

**Notes to financial statements
September 30, 2021 and 2020**

1. Nature of Activities

St. Petersburg Neighborhood Housing Services, Inc. d/b/a Neighborhood Home Solutions (Organization), was incorporated in 1980 for the purpose of helping to alleviate the blighted conditions of certain residential neighborhoods within the City of St. Petersburg, Florida. During the downturn of the economy, the Organization provided foreclosure prevention services in Pinellas, Pasco, Hillsborough, Manatee, Sarasota, Charlotte and Lee counties.

The Organization's mission is to provide affordable housing and homeownership solutions for individuals and families located in low and moderate income neighborhoods. This mission includes not only helping vulnerable populations' reach financial wellness but to help build viable, sustainable, culturally diverse neighborhoods that includes home ownership.

The Organization's services include providing financial education, credit rebuilding, home buyer training, foreclosure avoidance, and other education and counseling services that relate to housing and homeownership. The Organization assists prospective homeowners in obtaining residential financing through traditional lenders and secondary financing through the City, County and State. The Organization no longer provides secondary or direct lending services but continues to service the loans made under these programs.

The Organization has reactivated its residential development line of business assisting prospective homeowners through the development and sale of affordable single-family homes to low and moderate income families.

2. Significant Accounting Policies

Basis of accounting

The accompanying financial statements are presented on the accrual basis of accounting. Assets are presented in the accompanying statement of financial position according to their nearness of conversion to cash, and liabilities according to the nearness of cash in their maturity and resulting use of cash.

St. Petersburg Neighborhood Housing Services, Inc. (d/b/a Neighborhood Home Solutions)

Notes to financial statements
September 30, 2021 and 2020

In accordance with relevant accounting standards, the Organization is required to report information regarding its financial position and activities according to two classes of net assets:

Net Assets Without Donor Restrictions – Net assets available for use in general operations and not subject to donor restrictions.

Net Assets With Donor Restrictions – Net assets subject to donor-imposed restrictions. Some donor-imposed restrictions are temporary in nature, such as those that will be met by the passage of time or other events specified by the donor. Other donor-imposed restrictions are perpetual in nature, where the donor stipulates that resources be maintained in perpetuity. Donor-imposed restrictions are released when a restriction expires, that is, when the stipulated time has elapsed, when the stipulated purpose for which the resource was restricted has been fulfilled, or both.

In addition, the Organization is required to present a statement of cash flows. The Organization has continued to maintain its accounts in accordance with the principles of fund accounting for internal reporting purposes. The Organization maintains the following funds:

1. **Operating Fund** - The Operating Fund is used to account for the unrestricted funds received from contributors and supporting institutions and for the administrative costs of operating the Organization's programs.
2. **HOME Fund** - The HOME Fund represents resources that were received under the federal Home Investment Partnerships Program (HOME) and are restricted by the City of St. Petersburg for use in the Organization's revolving loan programs, capital projects, and other community development activities. The Organization maintains separate bank accounts for this fund as stipulated under the grant.

Estimates in Financial Statements

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and the disclosure of contingent assets and liabilities at the date of the financial

St. Petersburg Neighborhood Housing Services, Inc.

(d/b/a Neighborhood Home Solutions)

Notes to financial statements
September 30, 2021 and 2020

statements and the reported amount of increases or decreases in net assets during the period. Actual results could differ from those estimates.

Cash and Cash Equivalents

The Organization considers all highly liquid investments, with an original maturity of three months or less, to be cash equivalents.

Receivables from funding sources

Receivables from funding sources consists primarily of receivables from federal and state agencies and local governments. The Organization considers these accounts receivable to be fully collectable and therefore has not recorded an allowance for doubtful accounts. Amounts becoming uncollectable will be charged to operations when that determination is made.

Properties Held for Sale

Properties held for sale also includes residential lots donated to the Organization, property acquired through foreclosure, or by direct purchase and also includes costs incurred by the Organization to construct and rehabilitate homes. Properties held for sale are stated at the lower of cost or market and donated properties held for sale are stated at their estimated fair value at the date of donation. As of September 30, 2021 and 2020, the Organization recorded a valuation allowance of \$0 based on management's estimate of the decline in market value below recorded cost. This evaluation is completed by examining each property individually.

Loans Receivable and Allowance for Loan Losses

Loans receivable represent funds advanced to individuals and families in the Organization's target area who qualified under its various lending programs. These lending programs were not active for the years ended September 30, 2021 and 2020. Loans receivable are carried at unpaid balances, less an allowance for loan losses. All loans are secured with mortgages. Interest rates vary, depending on the type of loan, and interest income is recognized when received. Loan receivables are determined to be past due or delinquent based on how recently payments have been received.

An allowance for loan losses is maintained at a level that, in management's judgment, is adequate to absorb credit losses inherent in the loan portfolio. The amount of the allowance is based on management's evaluation of the collectability of the loan

St. Petersburg Neighborhood Housing Services, Inc. (d/b/a Neighborhood Home Solutions)

Notes to financial statements
September 30, 2021 and 2020

portfolio, including the nature of the portfolio, estimated realizable value of the underlying collateral, historical loss experience, specific impaired loans, economic conditions, and other risk factors. The allowance is increased by a provision for loan losses, which is charged to expense, and reduced by charge-offs, net of recoveries. Uncollectible loans are charged off when collection efforts have been exhausted.

Property and Equipment

Property and equipment are stated at cost or, in the event of contributed property, at fair market value at the date of the contribution. Expenditures for property and equipment in excess of \$1,000 are capitalized. Depreciation of property and equipment is calculated using the straight-line method over the estimated useful lives of the assets.

Contributions

Contributions received are recorded as increases in net assets without donor restrictions or net assets with donor restrictions depending on the existence or nature of any donor restrictions.

Functional Allocation of Expenses

The costs of providing the Organization's various programs and other activities have been summarized on a functional basis in a separate statement of functional expenses. Accordingly, certain costs have been allocated to program services and supporting services.

Fair Value Measurements

The framework for measuring the fair value of assets and liabilities provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy are described below:

Level 1 – Quoted market prices in active markets for identical assets or liabilities.

Level 2 – Observable market-based inputs or unobservable inputs corroborated by market data.

Level 3 – Unobservable inputs not corroborated by market data.

St. Petersburg Neighborhood Housing Services, Inc. **(d/b/a Neighborhood Home Solutions)**

Notes to financial statements
September 30, 2021 and 2020

Fair value estimates discussed herein are based upon certain market assumptions and pertinent information available to management. The respective carrying value of certain on-balance-sheet financial instruments approximated their fair value due to the short-term nature of these instruments. These financial instruments include cash and equivalents, accounts receivable, prepaid expenses, donated properties held for sale, loans receivable, accounts payable and accrued expenses. The Organization does not have any Level 2 or Level 3 financial assets or liabilities.

Income Taxes

St. Petersburg Neighborhood Housing Services, Inc. d/b/a Neighborhood Home Solutions is exempt from federal income taxes under Section 501(c)(3) of the Internal Revenue Code. The Organization's income tax filings are subject to audit by taxing authorities and filings for periods after 2017 remain open for examination. The Organization does not believe it has any unrecognized exposure relating to uncertain tax positions at September 30, 2021.

Summarized Financial Information for 2020

The statement of functional expenses includes certain prior-year comparative total amounts. Such total amounts do not include sufficient detail to constitute a presentation in conformity with accounting principles generally accepted in the United States of America. Accordingly, such information should be read in conjunction with the Organization's financial statements for the year ended September 30, 2020, from which the comparative total amounts were derived.

3. Loans Receivable

The Organization has provided financing, secured by mortgages, to qualifying home buyers for acquisition, rehabilitation, or down payment assistance. Payment terms vary from immediate amortization at varying interest rates to complete deferment until the property is sold. Loans receivable have been fully reserved as of September 30, 2021 and 2020. The Organization continues to receive proceeds as loans are repaid. For the year ended September 30, 2021, the Organization received \$17,310 from loans, which is reported Recovery for losses on loans on the Statement of Functional Expenses.

St. Petersburg Neighborhood Housing Services, Inc.
(d/b/a Neighborhood Home Solutions)

Notes to financial statements
September 30, 2021 and 2020

As of September 30, 2021 and 2020, loans receivable consist of the following:

	2021	2020
Loans receivable	\$ 554,345	\$ 593,209
Less:		
Allowance for loans payable on sale of underlying property	(485,804)	(544,364)
Allowance for other loan losses	(68,541)	(48,845)
Total loan allowances	(554,345)	(593,209)
	\$ —	\$ —

The changes in total loan allowances for the years ended September 30, 2021 and 2020 were as follows:

	2021	2020
Balance, beginning of year	\$ 593,209	\$ 596,633
Increase (decrease) in provision for loan losses:		
Deferred payment loans due on sale	(21,554)	(6,367)
General provision	(17,310)	2,943
Balance, end of year	\$ 554,345	\$ 593,209

4. Property and Equipment

Property and equipment at September 30, 2021 and 2020 consists of the following:

	2021	2020
Land	\$ 49,415	\$ 49,415
Building and improvements	735,217	735,217
Office furniture and equipment	87,665	87,665
	872,297	872,297
Less accumulated depreciation	(504,844)	(482,495)
	\$ 367,453	\$ 389,802

St. Petersburg Neighborhood Housing Services, Inc. (d/b/a Neighborhood Home Solutions)

Notes to financial statements September 30, 2021 and 2020

Depreciation expense for the years ended September 30, 2021 and 2020 was \$22,346 and \$20,674, respectively.

5. Line of Credit

The Organization obtained a line of credit in September 2021 from a financial institution for a maximum amount of \$250,000. The Organization has drawn \$50,000 as of September 30, 2021. The line of credit is due October 9, 2022 and bears interest at the prime rate plus 1.70% (4.95% as of September 30, 2021). The line of credit is secured by the Organization's, accounts receivable, property and equipment as described in the security agreement.

In December 2018, the Organization obtained a revolving line of credit for \$100,000, due December 2020, interest at the prime rate plus 1.75%. The line of credit is collateralized by a second mortgage of the Organization's office building in St. Petersburg, Florida. The outstanding balance on the line of credit was \$0 as of September 30, 2021.

6. Long-Term Debt

Long-term debt at September 30, 2021 and 2020 consists of the following:

	2021	2020
4.49% mortgage note payable to a commercial bank. Payable in monthly principal and interest payments of \$1,716 and a balloon payment due March 2030. The note is collateralized by the Organization's office building in St. Petersburg.	\$ 257,075	\$ 265,933
Total long term debt	257,075	265,933
Less: current installments	(9,251)	(8,846)
Long term debt, less current installments	\$ 247,824	\$ 257,087

St. Petersburg Neighborhood Housing Services, Inc.
(d/b/a Neighborhood Home Solutions)

Notes to financial statements
September 30, 2021 and 2020

Maturities of long-term debt for years subsequent to September 30, 2021 are as follows:

<u>Year ending September 30:</u>	
2022	\$ 9,251
2023	9,676
2024	10,119
2025	10,583
2026	11,068
Thereafter	206,378
<hr/>	
Total	\$ 257,075

7. Capital lease

The Organization leases office equipment and computer hardware under capital lease obligations. At September 30, 2021 and 2020, the gross amount of office equipment and computer hardware recorded under the capital lease was \$29,127 and \$29,127. At September 30, 2021 and 2020, accumulated depreciation was \$18,302 and \$11,333, respectively.

Future minimum lease payments under non-cancellable operating leases (with initial or remaining lease terms in excess of one year) and the present value of future minimum capital lease payments as of September 30, 2021 are as follows:

<u>Year ended September 30:</u>	
2022	\$ 10,488
2023	8,651
<hr/>	
Total minimum lease payments	19,139
Less: amount representing interest	(961)
<hr/>	
Present value of minimum lease payments	18,178
Less: current installments of capital lease obligation	(9,916)
<hr/>	
Capital lease obligations, excluding current installments	\$ 8,262

St. Petersburg Neighborhood Housing Services, Inc.
(d/b/a Neighborhood Home Solutions)

Notes to financial statements
September 30, 2021 and 2020

8. Net assets with Donor Restrictions

Net assets with donor restrictions consist of the following at September 30, 2021 and 2020:

	2021	2020
<u>Temporarily restricted</u>		
Home Investment Partnerships Program (HOME)	\$ 50,160	\$ 73,521
	\$ 50,160	\$ 73,521

9. Releases of Net Assets with Donor Restrictions

Net assets were released from donor restrictions as follows for the years ended September 30, 2021 and 2020:

	2021	2020
<u>Temporarily restricted</u>		
Home Investment Partnerships Program (HOME)	\$ 23,365	\$ 1,029
	\$ 23,365	\$ 1,029

Net assets with donor restrictions includes of revolving capital funds of the Home Investment Partnerships Program (HOME). The transfer from HOME capital funds to net assets without donor restrictions is in accordance with the City of St. Petersburg's approval. The release of net assets is shown net of interest income which was \$4 and \$5 for the years ended September 30, 2021 and 2020, respectively.

St. Petersburg Neighborhood Housing Services, Inc. (d/b/a Neighborhood Home Solutions)

Notes to financial statements
September 30, 2021 and 2020

10. Liquidity and Availability

Financial assets available for general expenditure, that is, without donor or other restrictions limiting their use, within one year of the balance sheet date, comprise the following:

<u>September 30,</u>	<u>2021</u>
Cash and cash equivalents	\$ 93,591
Receivables from funding sources	61,634
	<u>\$ 155,225</u>

The Organization structures its financial assets to be available as its general expenditures, liabilities, and other obligations come due. To help manage unanticipated liquidity needs and to fund home development costs, the Organization has two lines of credit with additional availability of \$300,000, which it could draw upon for additional liquidity.

11. Paycheck Protection Program

On April 16, 2020, the Organization received loan proceeds of \$55,200 under the Paycheck Protection Program (“PPP”). The PPP, established as part of the Coronavirus Aid, Relief and Economic Security Act (“CARES Act”), provides for loans to qualifying businesses for amounts up to 2.5 times of the average monthly payroll expenses of the qualifying business. The loan and accrued interest are forgivable after 8 weeks or 24 weeks, as elected by the Organization, as long as the borrower uses the loan proceeds for eligible purposes including payroll, benefits, rent and utilities, and maintains its payroll levels. The amount of loan forgiveness will be reduced if the borrower terminates employees or reduces salaries during the covered period.

The Organization used the proceeds for purposes consistent with the PPP and received notification from the Small Business Administration (SBA) in November 2020 that the loan had been forgiven. As such, the PPP loan is presented as public support for the year ended September 30, 2020.

St. Petersburg Neighborhood Housing Services, Inc.

(d/b/a Neighborhood Home Solutions)

Notes to financial statements
September 30, 2021 and 2020

On January 19, 2021, the Organization requested and subsequently received a second loan proceeds of \$52,250 under the Paycheck Protection Program (“PPP”).

The Organization used the proceeds for purposes consistent with the PPP and received notification from the Small Business Administration (SBA) in June 2021 that the loan had been forgiven. As such, the PPP loan is presented as public support for the year ended September 30, 2021.

12. Funding and Credit Concentrations

The Organization maintains deposit accounts with commercial banks. At September 30, 2021 and 2020, all deposits were covered by federal deposit insurance.

For the fiscal year ending September 30, 2021, approximately 35% of the Organization’s support and revenue came from three primary sources National Community Reinvestment Coalition (NCRC), Pinellas County State Housing Initiative Partnership (PC SHIP) and Wells Fargo.

13. Commitments and Contingencies

In February 2009, the Organization executed the Home Investment Partnership Program Agency Agreement (Agreement) with the City of St. Petersburg (City). The Agreement provided for HOME Investment Partnerships Program (HOME) capital funds to be set aside for the Organization. The capital funds were to be used for single family new home construction. In September 2009, the Agreement was amended to rescind any remaining capital funds that had not been utilized by the Organization.

Proceeds generated from previously invested capital funds may be retained by the Organization and used for eligible HOME program activities as approved by the City. Under the terms of the contract, upon dissolution of the Organization or upon termination of the agreement, all deposits and all outstanding notes, mortgages and other instruments pledged to secure repayment of loans shall revert back to the City.

14. Subsequent Events

The Organization has evaluated subsequent events through March 18, 2022, the date the financial statements were available to be issued.

**St. Petersburg Neighborhood Housing Services, Inc.
(d/b/a Neighborhood Home Solutions)**

**Notes to financial statements
September 30, 2021 and 2020**

Subsequent to September 30, 2021, the Organization entered into an agreement with a financial institution in relation to the Community Reinvestment Act. The financial institution agreed to make advances to the Organization up to \$500,000 under the equity-equivalent investment program (“EQ2”). Advances to the Organization bear interest at 2%, payable annually on August 31. The funds may be used by the Organization to expand affordable housing development within Pinellas County, including up to 4 homes per fiscal year. Specific guidelines as to the use and disbursement of funds are described in the agreement. No advances have been received by the Organization through the date of this report, March 18, 2022.

SUPPLEMENTARY FINANCIAL INFORMATION

St. Petersburg Neighborhood Housing Services, Inc. (d/b/a Neighborhood Home Solutions)

Schedule of Funds – Statement of Financial Position September 30, 2021

	Operating Fund	HOME Fund	Total
<u>Assets</u>			
Current assets:			
Cash and cash equivalents	\$ 93,591	\$ –	\$ 93,591
Receivables from funding sources	61,634	–	61,634
Due (to) from other funds	(580)	580	–
Properties held for sale	95,478	–	95,478
Prepaid expenses and other assets	6,273	–	6,273
Total current assets	258,788	580	259,368
Cash and cash equivalents restricted for lending and capital purposes	–	48,952	48,952
Property and equipment, net	367,454	–	367,454
	\$ 626,242	\$ 49,532	\$ 675,774
<u>Liabilities and Net Assets</u>			
Current liabilities:			
Line of credit	\$ 50,000	\$ –	\$ 50,000
Accounts payable and accrued expenses	10,931	–	10,931
Current installments of capital lease	9,916	–	9,916
Current installments of long-term debt	9,251	–	9,251
	80,098	–	80,098
Total current liabilities			
Capital lease obligation, excluding current installments	8,262	–	8,262
Long-term debt and line of credit, excluding current installments	247,824	–	247,824
Total liabilities	336,184	–	336,184
Net assets	290,058	49,532	339,590
	\$ 626,242	\$ 49,532	\$ 675,774

St. Petersburg Neighborhood Housing Services, Inc. (d/b/a Neighborhood Home Solutions)

Schedule of Funds – Statement of Activities Year ended September 30, 2021

	Operating Fund	HOME Fund	Total
Support and Revenue:			
Public Support:			
Foreclosure prevention grants	\$ 23,340	\$ –	\$ 23,340
Grants	217,211	581	217,792
	240,551	581	241,132
Program service fees	18,358	–	18,358
Interest income	47	4	51
Forgiven Paycheck Protection Program			
Loan Proceeds	52,250	–	52,250
Other income	43,082	–	43,082
	113,737	4	113,741
Total support and revenue	354,288	585	354,873
Expenses:			
Program services	336,331	7,427	343,758
Supporting services	72,824	–	72,824
Total expenses	409,155	7,427	416,582
Change in net assets	(54,867)	(6,842)	(61,709)
Net assets, beginning of year	344,925	56,374	401,299
Net assets, end of year	\$ 290,058	\$ 49,532	\$ 339,590

St. Petersburg Neighborhood Housing Services, Inc.
(d/b/a Neighborhood Home Solutions)

Schedule of Funds - Functional Expenses
Year ended September 30, 2021

	Operating Fund	Home Fund	Total	Program Services	Supporting Services
Salaries	\$ 242,710	\$ —	\$ 242,710	\$ 214,157	\$ 28,553
Payroll taxes	18,498	—	18,498	12,949	5,549
Employee benefits	7,614	—	7,614	5,330	2,284
Total salaries and related expenses	268,822	—	268,822	232,436	36,386
Professional fees	20,204	—	20,204	10,704	9,500
Program expenses	10,171	—	10,171	10,171	—
Lease expense	3,167	—	3,167	2,534	633
Office supplies	3,595	—	3,595	2,876	719
Telephone and utilities	19,217	—	19,217	15,374	3,843
Insurance	16,829	—	16,829	13,463	3,366
Printing and postage	286	—	286	229	57
Advertising and marketing	3,008	—	3,008	2,406	602
Interest expense	14,809	—	14,809	11,847	2,962
Repairs and maintenance	22,912	—	22,912	18,330	4,582
Travel, training and education	522	—	522	418	104
Provision for losses on loans	(1,372)	(15,938)	(17,310)	(17,310)	—
Other	4,636	23,365	28,001	22,401	5,600
Total expenses before depreciation	386,806	7,427	394,233	325,879	68,354
Depreciation	22,349	—	22,349	17,879	4,470
Total expenses	\$ 409,155	\$ 7,427	\$ 416,582	\$ 343,758	\$ 72,824

INTERNAL CONTROL AND COMPLIANCE



**Independent Auditors' Report on Internal Control over Financial Reporting and
on Compliance and Other Matters Based on an Audit of Financial Statements
Performed in Accordance with Government Auditing Standards**

The Board of Directors
St. Petersburg Neighborhood Housing Services, Inc.
d/b/a Neighborhood Home Solutions:

We have audited the financial statements of St. Petersburg Neighborhood Housing Services, Inc. d/b/a Neighborhood Home Solutions as of and for the year ended September 30, 2021 and have issued our report thereon dated March 18, 2022. We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in Government Auditing Standards, issued by the Comptroller General of the United States.

Internal Control over Financial Reporting

Management of St. Petersburg Neighborhood Housing Services, Inc. d/b/a Neighborhood Home Solutions' (the Organization) is responsible for establishing and maintaining effective internal control over financial reporting. In planning and performing our audit, we considered the Organization's internal control over financial reporting as a basis for designing our auditing procedures for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Organization's internal control over financial reporting. Accordingly, we do not express an opinion on the effectiveness of the Organization's internal control over financial reporting.

A deficiency in internal control exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent or detect and correct misstatements on a timely basis. A *material weakness* is a deficiency, or a combination of deficiencies, in internal control such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented, or detected and corrected on a timely basis.

Our consideration of the internal control over financial reporting was for the limited purpose described in the first paragraph of the is section and was not designed to identify all deficiencies in internal control over financial reporting that might be deficiencies, significant deficiencies, or material weaknesses. We did not identify any deficiencies in internal control over financial reporting that we consider to be material weaknesses, as defined above.

Compliance and Other Matters

As part of obtaining reasonable assurance about whether the Organization's financial statements are free of material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the determination of financial statement amounts. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

This report is intended solely for the information and use of management, the Finance Committee, the Board of Directors, federal awarding agencies, and pass-through entities and is not intended to be and should not be used by anyone other than these specified parties.

FRSCPA, PLLC

Saint Petersburg, Florida
March 18, 2022



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

7/19/2022

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an **ADDITIONAL INSURED**, the policy(ies) must have **ADDITIONAL INSURED** provisions or be endorsed. If **SUBROGATION IS WAIVED**, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Wallace Welch & Willingham, Inc. 300 1st Ave. So., 5th Floor Saint Petersburg FL 33701	CONTACT NAME: Suzi Baker PHONE (A/C, No, Ext): 727-522-7777 E-MAIL: certificates@w3ins.com ADDRESS:	FAX (A/C, No): 727-521-2902													
	<table border="1"> <thead> <tr> <th>INSURER(S) AFFORDING COVERAGE</th> <th>NAIC #</th> </tr> </thead> <tbody> <tr> <td>INSURER A : Lloyd's London</td> <td></td> </tr> <tr> <td>INSURER B : Alliance of Nonprofits for Ins. RRG</td> <td>10023</td> </tr> <tr> <td>INSURER C :</td> <td></td> </tr> <tr> <td>INSURER D :</td> <td></td> </tr> <tr> <td>INSURER E :</td> <td></td> </tr> <tr> <td>INSURER F :</td> <td></td> </tr> </tbody> </table>		INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A : Lloyd's London		INSURER B : Alliance of Nonprofits for Ins. RRG	10023	INSURER C :		INSURER D :		INSURER E :		INSURER F :
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INSURER F :															

COVERAGES **CERTIFICATE NUMBER:** 1453181429 **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL SUBR INSD WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
B	COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC OTHER:		202273643	4/29/2022	4/29/2023	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 500,000 MED EXP (Any one person) \$ 20,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 3,000,000 PRODUCTS - COM/POP AGG \$ 3,000,000 \$
B	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input checked="" type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY <input type="checkbox"/> HIRED AUTOS ONLY		202273643	4/29/2022	4/29/2023	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
B	UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input checked="" type="checkbox"/> RETENTION \$ Nil		202273643UMB	4/29/2022	4/29/2023	EACH OCCURRENCE \$ 1,000,000 AGGREGATE \$ 1,000,000 \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) <input type="checkbox"/> Y/N <input checked="" type="checkbox"/> N/A If yes, describe under DESCRIPTION OF OPERATIONS below					PER STATUTE <input type="checkbox"/> OTHER <input type="checkbox"/> E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A B	Cyber Liability Professional Liability		ESK0032558456 202273643	7/26/2022 4/29/2022	7/26/2023 4/29/2023	Per Claim/Aggregate 2,000,000/2,000,000 Per Claim/Aggregate 1,000,000/3,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
 Pinellas County Community Development is additional insured with respect to General Liability if required by written contract. A Waiver of Subrogation in favor of Pinellas County Community Development applies to General Liability if required by written contract.

CERTIFICATE HOLDER**CANCELLATION**

Pinellas County Community Development 600 Cleveland Street, #800 Clearwater FL 33755	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE
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CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

7/19/2022

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Wallace Welch & Willingham, Inc. 300 1st Ave. So., 5th Floor Saint Petersburg FL 33701	CONTACT NAME: Suzi Baker	
	PHONE (A/C, No, Ext): 727-522-7777	FAX (A/C, No): 727-521-2902
E-MAIL ADDRESS: certificates@w3ins.com		
INSURED St. Petersburg Neighborhood Housing Services, Inc. dba Neighborhood Home Solutions 1600 MLK St S St. Petersburg FL 33701	INSURER(S) AFFORDING COVERAGE	
	INSURER A: Lloyd's London	
	INSURER B: Alliance of Nonprofits for Ins. RRG	
	INSURER C:	
	INSURER D:	
	INSURER E:	

COVERAGES **CERTIFICATE NUMBER:** 902228336 **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
B	COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:	Y	Y	202273643	4/29/2022	4/29/2023	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 500,000 MED EXP (Any one person) \$ 20,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 3,000,000 PRODUCTS - COMPROP AGG \$ 3,000,000 \$
B	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input checked="" type="checkbox"/> OWNED AUTOS ONLY <input checked="" type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY	Y		202273643	4/29/2022	4/29/2023	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
B	UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input checked="" type="checkbox"/> RETENTION \$ Nil			202273643UMB	4/29/2022	4/29/2023	EACH OCCURRENCE \$ 1,000,000 AGGREGATE \$ 1,000,000 \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N	N/A				<input type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A B	Cyber Liability Professional Liability			ESK0032558456 202273643	7/26/2022 4/29/2022	7/26/2023 4/29/2023	Per Claim/Aggregate 2,000,000/2,000,000 Per Claim/Aggregate 1,000,000/3,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Certificate Holder is additional insured on a primary basis with respect to General Liability and Auto Liability subject to terms, conditions, and exclusions of the policy. A Waiver of Subrogation endorsement with respect to General Liability and Auto Liability applies in favor of certificate holder.

Lease & Development Agreement - location 1 - 1231 15th Ave S St Petersburg, FL; location 2 - 2009 14th Ave S St Petersburg, FL

CERTIFICATE HOLDER**CANCELLATION**

City of St. Petersburg
 P. O. Box 2842
 St. Petersburg FL 33731

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

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