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Independent Auditor's Report

To the Board of Directors of
Neighborhood Housing Services of San Antonio, Inc.

Report on the Financial Statements

We have audited the accompanying statement of financial position of Neighborhood Housing Services of San Antonio, Inc. ("NHS") (a nonprofit corporation) as of September 30, 2019, and the related consolidated statements of activities and changes in net assets, cash flows and functional expenses for the year then ended, 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 audit. 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. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the consolidated 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 auditor's 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 auditor considers internal control relevant to the entity'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 entity'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 Neighborhood Housing Services of San Antonio, Inc. as of September 30, 2019, and the changes in its net assets and its cash flows for the year then ended in conformity with accounting principles generally accepted in the United States of America.
Independent Auditor’s Report – page 2

Report of Supplementary Information

Our audit was conducted for the purpose of forming an opinion on the financial statements as a whole. The schedule of functional expenses on pages 12 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.

Other Reporting Required by Government Auditing Standards

In accordance with Government Auditing Standards, we have also issued our report dated February 28, 2020 on our consideration of Neighborhood Housing Services of San Antonio, Inc.’s internal control over financial reporting and our tests of its compliance with certain provisions of laws, regulations, contracts and grants. The purpose of that report is to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with Government Auditing Standards in considering Neighborhood Housing Services of San Antonio, Inc.’s internal control over financial reporting and compliance.

Gregory & Crutchfield, LLC
San Antonio, Texas
February 28, 2020
Neighborhood Housing Services of San Antonio, Inc.
Statement of Financial Position
September 30, 2019

Assets
Cash and cash equivalents (substantially restricted) 1,426,508
Accounts receivable 20,178
Prepaid expenses 18,903
Land, buildings and equipment, net of accumulated depreciation 257,153
Construction in progress 785,536
Mortgage loans receivable 4,216,662
Allowance for uncollectible loans (112,131)
Notes receivable - forgivable 1,592,562
Allowance for forgivable loans

Total assets 6,612,809

Liabilities
Accounts payable and accrued expenses 35,836
Escrow accounts 12,234

Total liabilities 48,070

Net Assets
Without donor restrictions 5,967,857
With donor restrictions 596,882

Total net assets 6,564,739

Total liabilities and net assets 6,612,809

The accompanying notes are an integral part of these financial statements.
Neighborhood Housing Services of San Antonio, Inc.  
Statements of Activities and Changes in Net Assets  
For the Year Ended September 30, 2019

<table>
<thead>
<tr>
<th></th>
<th>Without Donor Restrictions</th>
<th>With Donor Restrictions</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Support and revenue</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grants from governmental agencies</td>
<td>41,840</td>
<td>19,835</td>
<td>19,835</td>
</tr>
<tr>
<td>Grants from private sources</td>
<td>205,485</td>
<td>22,500</td>
<td>87,025</td>
</tr>
<tr>
<td>Sale of properties</td>
<td>1,250,950</td>
<td>(1,132,961)</td>
<td>(1,132,961)</td>
</tr>
<tr>
<td>Net assets released from restrictions</td>
<td>429,840</td>
<td>42,335</td>
<td>472,175</td>
</tr>
<tr>
<td>Expenses</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Program</td>
<td>471,146</td>
<td>6,427</td>
<td>477,573</td>
</tr>
<tr>
<td>General and administrative</td>
<td>113,435</td>
<td>-</td>
<td>113,435</td>
</tr>
<tr>
<td>Total expenses</td>
<td>602,149</td>
<td>6,427</td>
<td>608,577</td>
</tr>
<tr>
<td>Change in net assets</td>
<td>(172,310)</td>
<td>35,908</td>
<td>(136,402)</td>
</tr>
<tr>
<td>Interfund transfers</td>
<td>3,930,234</td>
<td>(3,930,234)</td>
<td>-</td>
</tr>
<tr>
<td>Total change in net assets</td>
<td>3,757,925</td>
<td>(3,894,327)</td>
<td>(136,402)</td>
</tr>
<tr>
<td>Net assets at beginning of year</td>
<td>2,209,932</td>
<td>4,491,209</td>
<td>6,701,141</td>
</tr>
<tr>
<td>Net assets at end of year</td>
<td>5,967,857</td>
<td>596,882</td>
<td>6,564,739</td>
</tr>
</tbody>
</table>

The accompanying notes are an integral part of these financial statements.
Neighborhood Housing Services of San Antonio, Inc.
Statement of Cash Flows
For the Year Ended September 30, 2019

Cash flow from operating activities:

Change in net assets (136,402)

Adjustments to reconcile change in net assets to net cash provided by operating activities:

(Increase) / decrease in:
- Depreciation 26,252
- Grants receivable (14,112)
- Others receivables (505)
- Construction in progress 479,742
- Mortgage loans receivables, net 257,998

Increase / (decrease) in:
- Accounts payable and accrued expenses 9,880
- Escrow accounts (3,453)

Net cash used by operating activities 619,401

Cash flow from investing activities:
- Purchases of property and equipment (9,350)

Net cash used in investing activities (9,350)

Cash flow from financing activities:
- Principal payments made on notes payable (200,000)

Net cash used in financing activities (200,000)

Net increase in cash 410,051

Cash and cash equivalents, beginning of year 1,016,457

Cash and cash equivalents, end of year 1,426,508

Supplemental disclosure:
- Interest paid during the year 1,497

The accompanying notes are an integral part of these financial statements.
Neighborhood Housing Services of San Antonio, Inc.
Notes to Financial Statements
For the Year Ended September 30, 2019

Note 1 – The Organization

Neighborhood Housing Services of San Antonio, Inc. ("NHS") is a nonprofit organization incorporated under the laws of the State of Texas. The organization’s primary purposes are to serve the City of San Antonio and Bexar County with comprehensive housing development, home rehabilitation, mortgage lending and homeownership education and counseling services. NHS' mission is to build successful families and communities through housing opportunities, targeting low and moderate income families.

NHS's operations and loans funds are funded in part by Federal and local grants from and through the City of San Antonio and Bexar County, other funding sources include foundation and corporate contributions and grants. These grants cover specific periods of time and specific programs and may not be renewed at the end of the grant period.

NHS is subject to the laws and regulations of certain Federal and local agencies as a result of the above mentioned funding and is subject to periodic examination by those agencies.

Note 2 – Summary of Significant Accounting Principles

The financial statements are presented on the accrual basis of accounting. In addition, the preparation of financial statements in conformity with United States generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

Contributions – The Organization adopted FASB ASU 958-605, "Accounting for Contributions Received and Contributions Made". In accordance with FASB ASU 958-605, contributions received shall distinguish between received with donor-imposed restrictions and those received without donor-imposed restrictions. The former shall be reported as donor-restricted support that increases net assets with donor restrictions. The latter shall be reported as support that increases net assets without donor restrictions.

Financial Statement Presentation – NHS adopted Statement of Financial Accounting Standards FASB ASU 958-205, "Financial Statements for Not-for-Profit Organizations." Under FASB ASU 958-205, the Organization is required to report assets and liabilities in reasonably homogeneous groups and sequence or classify them in ways that provide relevant information about interrelationships, liquidity, and financial flexibility. Classify and report net assets in two groups, net assets with donor restrictions and net assets without donor restrictions. Classify and report revenue, expenses, gains, and losses as increases or decreases in net assets with donor restrictions or net assets without donor restrictions.
Note 2 – Summary of Significant Accounting Principles (continued)

Cash and cash equivalents – Cash and cash equivalents include all cash balances on deposit with financial institutions and highly liquid investments with a maturity of three months or less at the date of acquisition.

NHS has revolving loan funds received from grants that restrict the use of funds to particular loan programs.

Property and Equipment – Property and equipment represent land, buildings, and equipment which are recorded at cost for purchased assets and fair market value as of the date of donation for donated assets. Depreciation is calculated on a straight-line basis over the estimated useful lives of the assets which range from 5 to 40 years. Expenditures for individual building improvements and equipment in excess of $500 are capitalized.

Revenue Recognition – The organization recognizes revenue when earned.

Cost Reimbursement Contracts – Contract revenue is recorded as qualifying expenses are incurred. The related receivables represent qualifying costs incurred by NHS for which reimbursement from the funding agency had not yet been received as of year-end.

Fair Value of Financial Instruments – The estimated fair value for specific groups of financial instruments are presented within the footnotes applicable to such items. The fair value of financial instruments for which estimated fair value amounts have not been specifically presented is estimated to approximate the related book value.

Tax Exempt Status – NHS is exempt from federal income taxes under Section 501(c)(3) of the Internal Revenue Code. Management is not aware of any tax positions that would have a significant impact on its financial position.

New Accounting Pronouncements – In May 2014, the Financial Accounting Standards Board (FASB) issued a new accounting pronouncement regarding revenue recognition effective for reporting periods beginning after December 15, 2018. Management does not expect the new standard to have a significant impact to its financial position, results of operations and related disclosures.

In February 2016, the FASB issued a new accounting pronouncement regarding lease accounting for reporting periods beginning after December 15, 2019. A lessee will be required to recognize on the balance sheet the assets and liabilities for leases terms of more than 12 months. Management is currently evaluating the effect this pronouncement will have on the financial statements and related disclosures.

Estimates – The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates.
Neighborhood Housing Services of San Antonio, Inc.  
Notes to Financial Statements  
September 30, 2019

Note 3 – Cash Balance Credit Risk

At various times throughout the year, NHS’s cash and cash equivalent balances exceeded the FDIC’s insurance limits of $250,000. NHS has not sustained any losses as a result of the excess balances.

Note 4 – Construction in Progress

Construction in progress represents the Organization's costs incurred in purchasing and developing land and for construction projects in progress. These amounts are considered inventory and are valued at the lower of cost or market.

Note 5 – Property and Equipment

A summary of the Organization's fixed assets as of September 30, 2019 is as follows:

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Furniture and equipment</td>
<td>290,335</td>
</tr>
<tr>
<td>Building and improvements</td>
<td>503,333</td>
</tr>
<tr>
<td>Accumulated depreciation</td>
<td>(536,515)</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>257,153</strong></td>
</tr>
</tbody>
</table>

Depreciation expense for the year ended September 30, 2019 was $26,252.

Note 6 – Notes Receivable – Forgivable

NHS has made forgivable loans under HUD’S HOME program as part of a program involving local financial institutions which make a secured mortgage loan and NHS, utilizing the HUD grant monies, makes supplemental notes that are forgiven ratably over time (normally 180 months) provided the homebuyer continues to comply with certain loan conditions. NHS has recorded these loans and has established an equal amount as forgivable loan discharge. Each month the applicable portion of the note receivable that is forgiven is removed from notes receivable and the allowance balances.

Note 7 – Mortgage Loans Receivable

Mortgage loans receivable consist of long-term secured, low interest rate promissory notes arising from home rehabilitation or sales of houses to low-income families under the U.S. Department of Housing and Urban Development's HOME program. These loans payments range from five to thirty years with interest rates from 0% to 8%. Loans are made and approved in accordance with NHS’s loan policy and grant restrictions. The fair value of these loans is estimated to approximate the book value.
Note 7 – Mortgage Loans Receivable (continued)

The September 30, 2019 notes receivable balances and delinquency status (excluding forgivable loans) are shown in the following table:

<table>
<thead>
<tr>
<th>Loans Status</th>
<th>COSA HOME Fund</th>
<th>CDBG Loan Fund</th>
<th>NR PNR NRC</th>
<th>FNMA Loan Fund</th>
<th>Other Funds</th>
<th>2019 Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current</td>
<td>377,486</td>
<td>6,550</td>
<td>311,914</td>
<td>59,684</td>
<td>3,004,617</td>
<td>$3,760,251</td>
</tr>
<tr>
<td># loans</td>
<td>33</td>
<td>1</td>
<td>31</td>
<td>4</td>
<td>302</td>
<td>371</td>
</tr>
<tr>
<td>30-59 days</td>
<td>20,230</td>
<td>-</td>
<td>83,244</td>
<td>-</td>
<td>239,887</td>
<td>$343,361</td>
</tr>
<tr>
<td># loans</td>
<td>4</td>
<td>-</td>
<td>9</td>
<td>-</td>
<td>17</td>
<td>30</td>
</tr>
<tr>
<td>Over 60 days</td>
<td>6,320</td>
<td>-</td>
<td>14,023</td>
<td>-</td>
<td>92,707</td>
<td>$113,050</td>
</tr>
<tr>
<td># loans</td>
<td>1</td>
<td>-</td>
<td>1</td>
<td>-</td>
<td>9</td>
<td>11</td>
</tr>
</tbody>
</table>

The allowance for uncollectible loans is computed by management and as of September 30, 2019 the balance was $112,131.

Note 8 – Notes Payable

Wells Fargo Bank $500,000, unsecured, fixed interest rate of 2% due quarterly, maturity date was June 11, 2019. The loan was paid in full on June 3, 2019.

Note 9 – Net Assets with donor restrictions

Nets assets with donor restrictions at September 30, 2019 were restricted to reinvestment in loans based upon the particular revolving loan fund’s purpose and governing contracts. During 2019 management determined that $3,930,234 of revolving loan funds had been used for their original purpose and were released from restrictions. As of September 30, 2019, the $3,930,234 was transferred to net assets without donor restrictions.

Note 10 – Defined Contribution Plan

NHS provides a tax-qualified, defined-contribution 401(k) savings plan for its qualifying employees. NHS may make calculated contributions on behalf of the employees and employees may also make elective pre-tax contributions to the plan. During the year ended September 30, 2019 NHS contributed $12,337 to the plan.
Note 11 – Contingencies

Forgivable Loans - HOME Programs

Grants received under the HOME program are classified as permanently restricted net assets. Pursuant to contracts with the pass-through agency (City of San Antonio), should the City terminate the contracts for noncompliance, NHS would be liable to the City for any monies it has received from the City under these contracts.

Note 12 – Liquidity and Availability of Financial Assets

The following reflects the Organization’s financial assets as of the balance sheet date, reduced by amounts not available for general use because of contractual or donor-imposed restrictions within one year of the balance sheet date.

Financial assets at year - end 1,446,686

Less those unavailable for general expenditures within one year, due to:

Held for payment of current liabilities (48,070)

Donor – restricted cash accounts (139,025)

Financial assets available to meet cash needs for general expenditures within one year 1,260,591

Note 13 – Organization’s Evaluation of Events and Transactions

In preparing these financial statements, the Organization has evaluated events and transactions for potential recognition or disclosure through February 28, 2020 which is the date of the independent auditor’s report.
Other Reports and Supplementary Information
### Neighborhood Housing Services of San Antonio, Inc.
**Reporting of Expenses by Nature and Function**
**For the Year Ended September 30, 2019**

<table>
<thead>
<tr>
<th>Item</th>
<th>Program</th>
<th>Administrative</th>
<th>Fundraising</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grants to others</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Salaries</td>
<td>235,733</td>
<td>45,673</td>
<td>13,260</td>
<td>294,666</td>
</tr>
<tr>
<td>Payroll expenses and payroll services fees</td>
<td>19,792</td>
<td>3,835</td>
<td>1,113</td>
<td>24,740</td>
</tr>
<tr>
<td>Legal and accounting</td>
<td>5,914</td>
<td>10,370</td>
<td></td>
<td>16,284</td>
</tr>
<tr>
<td>Interest expense</td>
<td>1,497</td>
<td>-</td>
<td>-</td>
<td>1,497</td>
</tr>
<tr>
<td>Depreciation expense</td>
<td>20,219</td>
<td>6,033</td>
<td></td>
<td>26,252</td>
</tr>
<tr>
<td>Miscellaneous expense</td>
<td>1,193</td>
<td>1,076</td>
<td></td>
<td>2,268</td>
</tr>
<tr>
<td>Computer expense</td>
<td>4,282</td>
<td>742</td>
<td>535</td>
<td>5,560</td>
</tr>
<tr>
<td>Advertising/marketing</td>
<td>40</td>
<td></td>
<td>-</td>
<td>40</td>
</tr>
<tr>
<td>Telephone and communications</td>
<td>10,385</td>
<td>1,800</td>
<td>1,298</td>
<td>13,483</td>
</tr>
<tr>
<td>Retirement expense</td>
<td>9,869</td>
<td>2,467</td>
<td>-</td>
<td>12,337</td>
</tr>
<tr>
<td>Office expense</td>
<td>4,596</td>
<td>797</td>
<td>575</td>
<td>5,967</td>
</tr>
<tr>
<td>Insurance</td>
<td>51,259</td>
<td>18,132</td>
<td>-</td>
<td>69,391</td>
</tr>
<tr>
<td>Education and training - staff</td>
<td>2,791</td>
<td>710</td>
<td>-</td>
<td>3,500</td>
</tr>
<tr>
<td>Equipment rent</td>
<td>210</td>
<td>113</td>
<td>-</td>
<td>323</td>
</tr>
<tr>
<td>Maintenance and repairs</td>
<td>17,624</td>
<td>9,486</td>
<td>-</td>
<td>27,110</td>
</tr>
<tr>
<td>Utilities</td>
<td>5,551</td>
<td>962</td>
<td>694</td>
<td>7,207</td>
</tr>
<tr>
<td>Postage and delivery</td>
<td>3,013</td>
<td>660</td>
<td>93</td>
<td>3,766</td>
</tr>
<tr>
<td>Contract labor</td>
<td>42,770</td>
<td>3,902</td>
<td>-</td>
<td>46,672</td>
</tr>
<tr>
<td>Bank charges</td>
<td>289</td>
<td></td>
<td>-</td>
<td>289</td>
</tr>
<tr>
<td>Program expenses</td>
<td>2,304</td>
<td></td>
<td>-</td>
<td>2,304</td>
</tr>
<tr>
<td>Taxes</td>
<td>29,533</td>
<td>-</td>
<td>-</td>
<td>29,533</td>
</tr>
<tr>
<td>Annual meeting expense</td>
<td>-</td>
<td>3,926</td>
<td>-</td>
<td>3,926</td>
</tr>
<tr>
<td>Mileage</td>
<td>3,778</td>
<td>1,097</td>
<td>-</td>
<td>4,875</td>
</tr>
<tr>
<td>Subscriptions and publications</td>
<td>-</td>
<td>1,656</td>
<td>-</td>
<td>1,656</td>
</tr>
<tr>
<td>Other expenses</td>
<td>4,930</td>
<td></td>
<td>-</td>
<td>4,930</td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td>477,573</td>
<td>113,435</td>
<td>17,569</td>
<td>608,577</td>
</tr>
</tbody>
</table>

The accompanying notes are an integral part of these financial statements.
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

To the Board of Directors
Neighborhood Housing Services of San Antonio, Inc.

We have audited, in accordance with the auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in Government Auditing Standards issue by the Comptroller General of the United States, the financial statements of Neighborhood Housing Services of San Antonio, Inc. (a nonprofit organization), which comprise the statement of financial position as of September 30, 2019, and the related statements of activities, and cash flows for the year then ended, and the related notes to the financial statements, and have issued our report thereon dated February 28, 2020.

Internal Control over Financial Reporting

In planning and performing our audit, we considered Neighborhood Housing Services of San Antonio, Inc.'s internal control over financial reporting to determine the audit procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of Neighborhood Housing Services of San Antonio, Inc.'s internal control. Accordingly, we do not express an opinion on the effectiveness of the Organization's internal control.

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. A significant deficiency is a deficiency, or a combination of deficiencies, internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies. Given these limitations, during our audit we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses may exist that have not been identified.

Compliance and Other Matters

As part of obtaining reasonable assurance about whether Neighborhood Housing Services of San Antonio, Inc.'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.

Purpose of this Report

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the organization's internal control or on compliance. This report is an integral part of an audit performed in accordance with Government Auditing Standards in considering the organization's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

[Signature]

Gregory & Crutchfield, LLC
San Antonio, Texas
February 28, 2020