

Return of Organization Exempt From Income Tax

OMB No 1545-0047

2000

Department of the Treasury
Internal Revenue Service

Under section 501(c) of the Internal Revenue Code (except black lung benefit trust or private foundation), section 527, or section 4947(a)(1) nonexempt charitable trust

Open to Public Inspection

The organization may have to use a copy of this return to satisfy state reporting requirements

A For the 2000 calendar year, OR tax year period beginning <u>7/1/2000</u> , 2000, and ending <u>6/30/2001</u>	
B Check if ☒ Change of address ☐ Change of name ☐ Initial return ☐ Final return ☐ Amended return	C Name of organization <u>San Diego Neighborhood Housing Services, Inc</u> Number and street (or P O box if mail is not delivered to street address) Room/suite <u>4089 Fairmount Avenue</u> City or town State or Country ZIP code <u>San Diego CA 92105</u>
D Employer identification number <u>95-3685889</u> E Telephone number <u>(619) 282-6647</u> F Check ☐ if application is pending	
G Organization type (check only one) ☒ 501(c) (<u>3</u>) (insert no) ☐ 527 or ☐ 4947(a)(1) Section 501(c)(3) organizations and 4947(a)(1) nonexempt charitable trusts MUST attach a completed Schedule A (Form 990 or 990-EZ) J Accounting method ☐ Cash ☒ Accrual ☐ Other (specify) K Check here ☐ if the organization's gross receipts are normally not more than \$25,000. The organization need not file a return with the IRS, but if the organization received a Form 990 Package in the mail, it should file a return without financial data. Some states require a complete return.	
Note: H and I are not applicable to section 527 orgs. H(a) Is this a group return for affiliates? ☐ Yes ☒ No H(b) If "Yes" enter number of affiliates H(c) Are all affiliates included? ☐ Yes ☐ No (If "No" attach a list. See inst.) H(d) Is this a separate return filed by an organization covered by a group ruling? ☐ Yes ☒ No I Enter 4-digit group exemption number (GEN) L Check this box if the organization is not required to attach Schedule B (Form 990 or 990-EZ) ☐	

Part I Revenue, Expenses, and Changes in Net Assets or Fund Balances

(See Specific Instructions on page 16)

Revenue	1	Contributions, gifts, grants, and similar amounts received				
	a	Direct public support	1a	184,098		
	b	Indirect public support	1b			
	c	Government contributions (grants)	1c	215,800		
	d	Total (add lines 1a through 1c) (cash \$ noncash \$)	1d	399,898		
	2	Program service revenue including government fees and contracts (from Part VII, line 93)	2	54,538		
	3	Membership dues and assessments	3			
	4	Interest on savings and temporary cash investments	4	3,967		
	5	Dividends and interest from securities	5			
	6a	Gross rents	6a	79,264		
Expenses	b	Less rental expenses	6b			
	c	Net rental income or (loss) (subtract line 6b from line 6a)	6c	79,264		
	7	Other investment income (describe)	7			
	8a	Gross amount from sales of assets other than inventory	(A) Securities	8a	1,086,655	
	b	Less cost or other basis and sales expenses	8b	1,144,211		
	c	Gain or (loss) (attach schedule) Statement 1	8c	-57,556		
	d	Net gain or (loss) (combine line 8c, columns (A) and (B))	8d	-57,556		
	9	Special events and activities (attach schedule)				
	a	Gross revenue (not including \$ of contributions reported on line 1a)	9a			
	b	Less direct expenses other than fundraising expenses	9b			
Net Assets	c	Net income or (loss) from special events (subtract line 9b from line 9a)	9c	0		
	10a	Gross sales of inventory, less returns and allowances	10a			
	b	Less cost of goods sold	10b			
	c	Gross profit or (loss) from sales of inventory (attach schedule) (subtract line 10b from line 10a)	10c	0		
	11	Other revenue (from Part VII, line 103)	11	3,623		
	12	Total revenue (add lines 1d, 2, 3, 4, 5, 6c, 7, 8d, 9c, 10c, and 11)	12	483,734		
	13	Program services (from line 44, column (B))	13	820,176		
	14	Management and general (from line 44, column (C))	14	65,696		
	15	Fundraising (from line 44, column (D))	15	25,190		
	16	Payments to affiliates (attach schedule)	16			
Net Assets	17	Total expenses (add lines 16 and 44, column (A))	17	911,062		
	18	Excess or (deficit) for the year (subtract line 17 from line 12)	18	-427,328		
	19	Net assets or fund balances at beginning of year (from line 73, column (A))	19	1,731,030		
	20	Other changes in net assets or fund balances (attach explanation) Prior Period Adjustment	20	-29,480		
	21	Net assets or fund balances at end of year (combine lines 18, 19, and 20)	21	1,274,222		

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Part II Statement of Functional Expenses

All organizations must complete column (A). Columns (B), (C), and (D) are required for section 501(c)(3) and (4) organizations and section 4947(a)(1) nonexempt charitable trusts but optional for others. (See Specific Instructions on page 20.)

Do not include amounts reported on line 6b, 8b, 9b, 10b, or 16 of Part I		(A) Total	(B) Program services	(C) Management and general	(D) Fundraising
22	Grants and allocations (attach schedule) (cash \$ _____ noncash \$ _____)	0			
23	Specific assistance to individuals (attach schedule)	0			
24	Benefits paid to or for members (attach schedule)	0			
25	Compensation of officers, directors, etc	57,685	48,902	5,333	3,450
26	Other salaries and wages	146,928	124,557	13,582	8,789
27	Pension plan contributions	8,743	6,458	1,954	331
28	Other employee benefits	18,352	13,557	4,101	694
29	Payroll taxes	12,863	10,951	1,166	746
30	Professional fundraising fees	0			
31	Accounting fees	31,011	22,561	7,130	1,320
32	Legal fees	0			
33	Supplies	7,608	4,115	2,934	559
34	Telephone	6,052	4,316	1,307	429
35	Postage and shipping	0			
36	Occupancy	53,952	39,909	10,895	3,148
37	Equipment rental and maintenance	10,506	7,454	3,052	
38	Printing and publications	8,893	5,777	2,023	1,093
39	Travel	2,004	1,173	793	38
40	Conferences, conventions, and meetings	3,161	2,754	394	13
41	Interest	23,809	23,809		
42	Depreciation, depletion, etc (attach schedule)	26,439	18,604	6,212	1,623
43	Other expenses (itemize) a Statement 2	493,056	485,279	4,820	2,957
b		0			
c		0			
d		0			
e		0			
f		0			
44	Total functional expenses (add lines 22 through 43) Organizations completing columns (B) - (D), carry these totals to lines 13 - 15	911,062	820,176	65,696	25,190

Reporting of Joint Costs. Did you report in column (B) (Program services) any joint costs from a combined educational campaign and fundraising solicitation? ☐ Yes ☒ No

If "Yes," enter (i) the aggregate amount of these joint costs \$ _____, (ii) the amount allocated to Program services \$ _____, (iii) the amount allocated to Management and general \$ _____, and (iv) the amount allocated to Fundraising \$ _____

Part III Statement of Program Service Accomplishments

(See Specific Instructions on page 23.)

What is the organization's primary exempt purpose? Provide low income housing education and assistance		Program Service Expenses
All organizations must describe their exempt purpose achievements in a clear and concise manner. State the number of clients served, publications issued, etc. Discuss achievements that are not measurable. (Section 501(c)(3) and (4) organizations and 4947(a)(1) nonexempt charitable trusts must also enter the amount of grants and allocations to others.)		(Required for 501(c)(3) and (4) orgs and 4947(a)(1) trusts but optional for others.)
a	Loan programs Multi-Family Housing Home Buyer Education	144,256 97,070 86,437
	(Grants and allocations \$)	
b	PAAR Facelift Project Clean	71,521 13,946 11,991
	(Grants and allocations \$)	
c	Fairmount Street Property Other Programs	381,103 13,852
	(Grants and allocations \$)	
d	See Attached Program Service Descriptions	
	(Grants and allocations \$)	
e	Other program services (attach schedule)	(Grants and allocations \$)
f	Total of Program Service Expenses (should equal line 44, column (B), Program services)	820,176

Part IV Balance Sheets

(See Specific Instructions on page 23)

Note	Where required, attached schedules and amounts within the description column should be for end-of-year amounts only	(A) Beginning of year	(B) End of year
Assets			
45	Cash - non-interest-bearing	184,797	222,352
46	Savings and temporary cash investments	114,909	174,157
47a	Accounts receivable	16,944	
b	Less allowance for doubtful accounts	0	16,944
48a	Pledges receivable		0
b	Less allowance for doubtful accounts		0
49	Grants receivable	327,012	20,960
50	Receivables from officers, directors, trustees, and key employees (attach schedule)		
51a	Other notes and loans receivable (attach schedule) Statement 3	1,372,914	
b	Less allowance for doubtful accounts		1,372,914
52	Inventories for sale or use		
53	Prepaid expenses and deferred charges	7,755	8,017
54	Investments - securities (attach schedule) ☐ Cost ☐ FMV		
55a	Investments - land, buildings, and equipment basis Statement 1	619,424	
b	Less accumulated depreciation (attach schedule)	0	619,424
56	Investments - other (attach schedule)	0	0
57a	Land, buildings, and equipment basis Statement 4	355,890	
b	Less accumulated depreciation (attach schedule)	-81,727	274,163
58	Other assets (describe)	0	0
59	Total assets (add lines 45 through 58) (must equal line 74)	4,180,888	2,708,931
Liabilities			
60	Accounts payable and accrued expenses	116,461	62,716
61	Grants payable		
62	Deferred revenue		
63	Loans from officers, directors, trustees, and key employees (attach schedule)		
64a	Tax-exempt bond liabilities (attach schedule)		
b	Mortgages and other notes payable (attach schedule) Statement 5	2,298,624	1,360,068
65	Other liabilities (describe) Funds Held in Trust	34,773	11,925
66	Total liabilities (add lines 60 through 65)	2,449,858	1,434,709
Net Assets or Fund Balances			
Organizations that follow SFAS 117, check here ☒ and complete lines 67 through 69 and lines 73 and 74			
67	Unrestricted	542,033	107,808
68	Temporarily restricted	30,000	
69	Permanently restricted	1,158,997	1,166,414
Organizations that do not follow SFAS 117, check here ☐ and complete lines 70 through 74			
70	Capital stock, trust principal, or current funds		
71	Paid-in or capital surplus, or land, bldg, and equipment fund		
72	Retained earnings, endowment, accumulated income, or other funds		
73	Total net assets or fund balances (add lines 67 through 69 OR lines 70 through 72, column (A) must equal line 19 and column (B) must equal line 21)	1,731,030	1,274,222
74	Total liabilities and net assets/fund balances (add lines 66 and 73)	4,180,888	2,708,931

Form 990 is available for public inspection and, for some people, serves as the primary or sole source of information about a particular organization. How the public perceives an organization in such cases may be determined by the information presented on its return. Therefore, please make sure the return is complete and accurate and fully describes, in Part III, the organization's programs and accomplishments.

Part IV-B Reconciliation of Expenses per Audited Financial Statements with Expenses per Return

a	Total expense and losses per audited financial statements	a	911,062
b	Amounts included on line a but not on line 17 Form 990		
(1)	Donated services and use of facilities		
(2)	Prior year adjustments reported on line 20, Form 990		
(3)	Losses reported on line 20, Form 990		
(4)	Other (specify)		
	Add amounts on lines (1) thru (4)	b	0
c	Line a minus line b	c	911,062
d	Amounts included on line 17, Form 990 but not on line a		
(1)	Investment expenses not included on line 6b, Form 990		
(2)	Other (specify)		
	Add amounts on lines (1) and (2)	d	0
e	Total expenses per line 17, Form 990 (line c plus line d)	e	911,062

(List each one even if not

compensated, see Specific Instructions on page 25)

[illegible]☒ No

Part VI Other Information

(See Specific Instructions on pages 26)

		N/A	Yes or No
76	Did the organization engage in any activity not previously reported to the Internal Revenue Service? If "Yes," attach a detailed description of each activity	76	No
77	Were any changes made in the organizing or governing documents, but not reported to the IRS? If "Yes," attach a conformed copy of the changes	77	No
78a	Did the organization have unrelated business gross income of \$1,000 or more during the year covered by this return?	78a	No
b	If "Yes," has it filed a tax return on Form 990-T for this year?	78b	No
79	Was there a liquidation, dissolution, termination, or substantial contraction during the year? If "Yes," attach a statement	79	Yes
80a	Is the organization related (other than by association with a statewide or nationwide organization) through common membership, governing bodies, trustees, officers, etc., to any other exempt or nonexempt organization?	80a	No
b	If "Yes," enter the name of the organization and check whether it is ☐ exempt OR ☐ nonexempt		
81a	Enter the amount of political expenditures, direct or indirect, as described in the instructions for line 81	81a	none
b	Did the organization file Form 1120-POL for this year?	81b	No
82a	Did the organization receive donated services or the use of materials, equipment, or facilities at no charge or at substantially less than fair rental value?	82a	No
b	If "Yes," you may indicate the value of these items here. Do not include this amount as revenue in Part I or as an expense in Part II. (See instructions for reporting in Part III.)	82b	N/A
83a	Did the organization comply with the public inspection requirements for returns and exemption applications?	83a	Yes
b	Did the organization comply with the disclosure requirements relating to quid pro quo contributions?	83b	Yes
84a	Did the organization solicit any contributions or gifts that were not tax deductible?	84a	No
b	If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?	84b	N/A
85	501(c)(4), (5), or (6) organizations (a) Were substantially all dues nondeductible by members?	85a	N/A
b	Did the organization make only in-house lobbying expenditures of \$2,000 or less? If "Yes" to either 85a or 85b, do not complete 85c through 85h below unless the organization received a waiver for proxy tax owed for the prior year	85b	N/A
c	Dues, assessments, and similar amounts from members	85c	N/A
d	Section 162(e) lobbying and political expenditures	85d	N/A
e	Aggregate nondeductible amount of section 6033(e)(1)(A) dues notices	85e	N/A
f	Taxable amount of lobbying and political expenditures (line 85d less 85e)	85f	N/A
g	Does the organization elect to pay the section 6033(e) tax on the amount in 85f?	85g	N/A
h	If section 6033(e)(1)(A) dues notices were sent, does the organization agree to add the amount in 85f to its reasonable estimate of dues allocable to nondeductible lobbying and political expenditures for the following tax year?	85h	N/A
86	501(c)(7) orgs - Enter (a) Initiation fees and capital contributions included on line 12	86a	N/A
b	Gross receipts, included on line 12, for public use of club facilities	86b	N/A
87	501(c)(12) orgs - Enter a Gross income from members or shareholders	87a	N/A
b	Gross income from other sources (Do not net amounts due or paid to other sources against amounts due or received from them)	87b	N/A
88	At any time during the year, did the organization own a 50% or greater interest in a taxable corporation or partnership, or an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? If "Yes" complete Part IX	88	No
89a	501(c)(3) organizations - Enter Amount of tax paid during the year under section 4911 <u>0</u> , section 4912 <u>0</u> , section 4955 <u>0</u>		
b	501(c)(3) and 501(c)(4) orgs Did the organization engage in any section 4958 excess benefit transaction during the year or did it become aware of an excess benefit transaction from a prior year? If "Yes," attach a statement explaining each transaction	89	No
c	Enter Amount of tax imposed on the organization managers or disqualified persons during the year under section 4912, 4955 and 4958		0
d	Enter Amount of tax in 89c, above, reimbursed by the organization		0
90a	List the states with which a copy of this return is filed California		
b	Number of employees employed in the pay period that includes March 12, 2000 (See inst)	90b	6
91	The books are in care of San Diego Neighborhood Housing Services, Inc Located at 4089 Fairmount Avenue, San Diego, CA	Telephone no ZIP code	(619) 282-6647 92105
92	Section 4947(a)(1) nonexempt charitable trusts filing Form 990 in lieu of Form 1041-- Check here enter the amount of tax-exempt interest received or accrued during the tax year	92	

Part VII Analysis of Income-Producing Activities

(See Specific Instructions on pages 30)

Enter gross amounts unless otherwise indicated	Unrelated business income		Excluded by section 512, 513, or 514		(E)
	(A) Business code	(B) Amount	(C) Exclusion code	(D) Amount	Related or exempt function income
93 Program service revenue					
a Loan Fees & Commissions					10,479
b Interest earned on Loans					44,059
c					
d					
e					
f Medicare/Medicaid payments					
g Fees and contracts from government agencies					
94 Membership dues and assessments					
95 Interest on savings and temporary cash investments			14	3,967	
96 Dividends and interest from securities					
97 Net rental income (loss) from real estate					
a debt-financed property					79,264
b not debt-financed property					
98 Net rental income or (loss) from personal property					
99 Other investment income					
100 Gain or (loss) from sales of assets other than inventory					-57,556
101 Net income or (loss) from special events					
102 Gross profit or (loss) from sales of inventory					
103 Other revenue Misc Income					2,833
b Operating Reimbursement					790
c					
d					
e					
104 Subtotal (add cols (B), (D), and (E))		0		3,967	79,869
105 TOTAL (add line 104, columns (B), (D), and (E))					83,836

Note (Line 105 plus line 1d, Part I, should equal the amount on line 12, Part I.)**Part VIII Relationship of Activities to the Accomplishment of Exempt Purposes**

(See Specific Instructions on page 31)

Line No	Explain how each activity for which income is reported in column (E) of Part VII contributed importantly to the accomplishment of the organization's exempt purposes (other than by providing funds for such purposes)
93a & 93b	Fees charged for and interest earned on various loans
97a	Rental income on low income and rehabilitation real estate properties
100	Gain <Loss> on sale of PARR and other real estate properties
103	Miscellaneous income related to exempt purpose

Part IX Information Regarding Taxable Subsidiaries and Disregarded Entities

(See Specific Instructions on page 31)

(A) Name, address, and EIN of corporation, partnership, or disregarded entity	(B) Percentage of ownership interest	(C) Nature of activities	(D) Total income	(E) End-of-year assets
	%			
	%			
	%			
	%			

Part X Information Regarding Transfers Associated with Personal Benefit Contracts

(See Specific Instructions on page 31)

(a) Did the organization, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? ☐ Yes ☒ No

(b) Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract? ☐ Yes ☒ No

Note If "Yes" to (b), file Form 8870 and Form 4720 (see instructions)

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 the information reported thereon is true and correct (other than officer) is based on all information of which preparer has any knowledge

3/29/02

Date Type or print name Title

SCHEDULE A
(Form 990 or 990-EZ)

Organization Exempt Under Section 501(c)(3)

(Except Private Foundation) and Section 501(e), 501(f), 501(k),
501(n), or Section 4947(a)(1) Nonexempt Charitable Trust

OMB No. 1545-0047

2000

Department of the Treasury
Internal Revenue Service

MUST be completed by the above organizations and attached to their Form 990 or 990-EZ

Name of the organization

San Diego Neighborhood Housing Services, Inc

Employer identification number

95-3685889

Part I Compensation of the Five Highest Paid Employees Other Than Officers, Directors, and Trustees

(See page 1 of the instructions List each one If there are none, enter "None ")

(a) Name and address of each employee paid more than \$50,000	(b) Title and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans & deferred compensation	(e) Expense account and other allowances
None				
Total number of other employees paid over \$50,000				

Part II Compensation of the Five Highest Paid Independent Contractors for Professional Services

(See page 1 of the instructions List each one (whether individuals or firms) If there are none, enter "None ")

(a) Name and address of each independent contractor paid more than \$50,000		(b) Type of service	(c) Compensation
None			
Total number of others receiving over \$50,000 for professional services			

Part III Statements About Activities

	Yes	No
1 During the year, has the organization attempted to influence national, state, or local legislation, including any attempt to influence public opinion on a legislative matter or referendum? If "Yes," enter the total expenses paid or incurred in connection with the lobbying activities Organizations that made an election under section 501(h) by filing Form 5768 must complete Part VI-A. Other organizations checking "Yes," must complete Part VI-B AND attach a statement giving a detailed description of the lobbying activities	1	X
2 During the year, has the organization, either directly or indirectly, engaged in any of the following acts with any of its trustees, directors, officers, creators, key employees, or members of their families, or with any taxable organization with which any such person is affiliated as an officer, director, trustee, majority owner, or principal beneficiary		
a Sale, exchange, or leasing of property? Statement 8	2a X	
b Lending of money or other extension of credit? Statement 8	2b X	
c Furnishing of goods, services, or facilities?	2c	X
d Payment of compensation (or payment or reimbursement of expenses if more than \$1,000)?	2d	X
e Transfer of any part of its income or assets? If the answer to any question is "Yes," attach a detailed statement explaining the transactions	2e	X
3 Does the organization make grants for scholarships, fellowships, student loans, etc.?	3	X
4a Do you have a section 403(b) annuity plan for your employees?	4a X	
b Attach a statement to explain how the organization determines that individuals or organizations receiving grants or loans from it in furtherance of its charitable programs qualify to receive payments. (See page 2 of the instructions)		

Part IV Reason for Non-Private Foundation Status

(See pages 2 through 4 of the instructions)

The organization is not a private foundation because it is (please check only ONE applicable box)

- 5** ☐ A church, convention of churches, or association of churches Section 170(b)(1)(A)(i)
- 6** ☐ A school Section 170(b)(1)(A)(ii) (Also complete Part V, page 5)
- 7** ☐ A hospital or a cooperative hospital service organization Section 170(b)(1)(A)(iii)
- 8** ☐ A Federal, state, or local government or governmental unit Section 170(b)(1)(A)(v)
- 9** ☐ A medical research organization operated in conjunction with a hospital Section 170(b)(1)(A)(iii) Enter the hospital's name, city, and state
- 10** ☐ An organization operated for the benefit of a college or university owned or operated by a governmental unit Section 170(b)(1)(A)(iv) (Also complete the Support Schedule in Part IV-A)
- 11a** ☒ An organization that normally receives a substantial part of its support from a governmental unit or from the general public Section 170(b)(1)(A)(vi) (Also complete the Support Schedule in Part IV-A)
- 11b** ☐ A community trust Section 170(b)(1)(A)(vi) (Also complete the Support Schedule below)
- 12** ☐ 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 charitable, etc., 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) (Also complete the Support Schedule in Part IV-A)
- 13** ☐ An organization that is not controlled by any disqualified persons (other than foundation managers) and supports organizations described in (1) lines 5 through 12 above, or (2) section 501(c)(4), (5), or (6), if they meet the test of section 509(a)(2) (See section 509(a)(3))

Provide the following information about the supported organizations (See page 5 of the instructions)

(a) Name(s) of supported organization(s)	(b) Line number from above
N/A	

- 14** ☐ An organization organized and operated to test for public safety Section 509(a)(4) (See page 5 of the instructions)

Part IV-A Support Schedule (Complete only if you checked a box on line 10, 11, or 12) Use cash method of accounting

NOTE You may use the worksheet in the instructions for converting from the accrual to the cash method of accounting

Calendar year (or fiscal year beginning in)	(a) 1999	(b) 1998	(c) 1997	(d) 1996	(e) Total
15 Gifts, grants, and contributions received (Do not include unusual grants. See line 28.)	1,051,625	1,364,296	766,156	571,595	3,753,672
16 Membership fees received					0
17 Gross receipts from admissions, merchandise sold or services performed, or furnishing of facilities in any activity that is not a business unrelated to the organization's charitable, etc., purpose	135,221	73,698	115,965	37,604	362,488
18 Gross income from interest, dividends, amounts received from payments on securities loans (section 512(a)(5)), rents, royalties, and unrelated business taxable income (less section 511 taxes) from businesses acquired by the organization after June 30, 1975	33,263	22,343	47,272	20,039	122,917
19 Net income from unrelated business activities not included in line 18					0
20 Tax revenues levied for the organization's benefit and either paid to it or expended on its behalf					0
21 The value of services or facilities furnished to the organization by a governmental unit without charge. Do not include the value of services or facilities generally furnished to the public without charge.					0
22 Other income. Attach a schedule. Do not include gain or (loss) from sale of capital assets.	7,486	3,867			11,353
23 Total of lines 15 through 22	1,227,595	1,464,204	929,393	629,238	4,250,430
24 Line 23 minus line 17	1,092,374	1,390,506	813,428	591,634	3,887,942
25 Enter 1% of line 23	12,276	14,642	9,294	6,292	
26 Organizations described in lines 10 or 11:	a Enter 2% of amount in column (e), line 24				26a 77,759
b Attach a list (which is not open to public inspection) showing the name of and amount contributed by each person (other than a governmental unit or publicly supported organization) whose total gifts for 1996 through 1999 exceeded the amount shown in line 26a. Enter the sum of all these excess amounts.					26b
c Total support for section 509(a)(1) test. Enter line 24, column (e).					26c 3,887,942
d Add: Amounts from column (e) for lines 18 122,917 19 0					26d 134,270
22 11,353 26b 0					26e 3,753,672
e Public support (line 26c minus line 26d total)					26e 3,753,672
f Public support percentage (line 26e (numerator) divided by line 26c (denominator))					26f 96.55%
27 Organizations described on line 12:	a For amounts included in lines 15, 16, and 17 that were received from a "disqualified person," attach a list (which is not open to public inspection) to show the name of, and total amounts received in each year from, each "disqualified person." Enter the sum of such amounts for each year.				
(1999) (1998) (1997) (1996)					
b For any amount included in line 17 that was received from a nondisqualified person, attach a list to show the name of, and amount received for each year, that was more than the larger of (1) the amount on line 25 for the year or (2) \$5,000. (Include in the list organizations described in lines 5 through 11, as well as individuals.) After computing the difference between the amount received and the larger amount described in (1) or (2), enter the sum of all these differences (the excess amounts) for each year.					
(1999) (1998) (1997) (1996)					
c Add: Amounts from column (e) for lines 15 0 16 0					27c 0
17 0 20 0 21 0					27d 0
d Add: Line 27a total 0 and line 27b total 0					27e 0
e Public support (line 27c minus line 27d total)					27e 0
f Total support for section 509(a)(2) test. Enter amount on line 23, column (e).					27f 0
g Public support percentage (line 27e (numerator) divided by line 27f (denominator))					27g 0.00%
h Investment income percentage (line 18, column (e) (numerator) divided by line 27f (denominator))					27h 0.00%

28 Unusual Grants: For an organization described in line 10, 11, or 12 that received any unusual grants during 1996 through 1999, attach a list (which is not open to public inspection) for each year showing the name of the contributor, the date and amount of the grant, and a brief description of the nature of the grant. Do not include these grants in line 15. (See page 5 of the instructions.)

Part V Private School Questionnaire

(See page 5 of the instructions)

(To be completed ONLY by schools that checked the box on line 6 in Part IV)

		N/A	
		Yes	No
29	Does the organization have a racially nondiscriminatory policy toward students by statement in its charter, bylaws, other governing instrument, or in a resolution of its governing body?		
30	Does the organization include a statement of its racially nondiscriminatory policy toward students in all its brochures, catalogues, and other written communications with the public dealing with student admissions, programs, and scholarships?		
31	Has the organization publicized its racially nondiscriminatory policy through newspaper or broadcast media during the period of solicitation for students, or during the registration period if it has no solicitation program, in a way that makes the policy known to all parts of the general community it serves? If "Yes," please describe, if "No," please explain (If you need more space, attach a separate statement)		
32	Does the organization maintain the following		
a	Records indicating the racial composition of the student body, faculty, and administrative staff?		
b	Records documenting that scholarships and other financial assistance are awarded on a racially nondiscriminatory basis?		
c	Copies of all catalogues, brochures, announcements, and other written communications to the public dealing with student admissions, programs, and scholarships?		
d	Copies of all material used by the organization or on its behalf to solicit contributions? If you answered "No" to any of the above, please explain (If you need more space, attach a separate statement)		
33	Does the organization discriminate by race in any way with respect to		
a	Students' rights or privileges?		
b	Admissions policies?		
c	Employment of faculty or administrative staff?		
d	Scholarships or other financial assistance?		
e	Educational policies?		
f	Use of facilities?		
g	Athletic programs?		
h	Other extracurricular activities?		
	If you answered "Yes" to any of the above, please explain (If you need more space, attach a statement)		
34a	Does the organization receive any financial aid or assistance from a governmental agency?		
b	Has the organization's right to such aid ever been revoked or suspended? If you answered "Yes" to either 34a or b, please explain using an attached statement		
35	Does the organization certify that it has complied with the applicable requirements of sections 4 01 through 4 05 of Rev Proc 75-50, 1975-2 C B 587, covering racial nondiscrimination? If "No," attach an explanation		

Part VI-A Lobbying Expenditures by Electing Public Charities

(See page 7 of the instructions)

(To be completed ONLY by an eligible organization that filed Form 5768)

Check here ☐ a If the organization belongs to an affiliated group

Check here ☐ b If you checked "a" and "limited control" provisions apply

N/A

Limits on Lobbying Expenditures

(The term "expenditures" means amounts paid or incurred)

	(a) Affiliated group totals	(b) To be completed for ALL electing organizations
36 Total lobbying expenditures to influence public opinion (grassroots lobbying)	36	
37 Total lobbying expenditures to influence a legislative body (direct lobbying)	37	
38 Total lobbying expenditures (add lines 36 and 37)	38	0
39 Other exempt purpose expenditures	39	
40 Total exempt purpose expenditures (add lines 38 and 39)	40	0
41 Lobbying nontaxable amount Enter the amount from the following table - If the amount on line 40 is - Not over \$500,000 Over \$500,000 but not over \$1,000,000 Over \$1,000,000 but not over \$1,500,000 Over \$1,500,000 but not over \$17,000,000 Over \$17,000,000 The lobbying nontaxable amount is - 20% of the amount on line 40 \$100,000 plus 15% of the excess over \$500,000 \$175,000 plus 10% of the excess over \$1,000,000 \$225,000 plus 5% of the excess over \$1,500,000 \$1,000,000	41	0
42 Grassroots nontaxable amount (enter 25% of line 41)	42	0
43 Subtract line 42 from line 36 Enter -0- if line 42 is more than line 36	43	0
44 Subtract line 41 from line 38 Enter -0- if line 41 is more than line 38	44	0

Caution If there is an amount on either line 43 or line 44, file Form 4720

4 - Year Averaging Period Under Section 501(h)

(Some organizations that made a section 501(h) election do not have to complete all of the five columns below
See the instructions for lines 45 through 50 on page 9 of the instructions)

Calendar year (or fiscal year beginning in)	Lobbying Expenditures During 4-Year Averaging Period				
	(a) 2000	(b) 1999	(c) 1998	(d) 1997	(e) Total
45 Lobbying nontaxable amount					0
46 Lobbying ceiling amount (150% of line 45(e))					0
47 Total lobbying expenditures					0
48 Grassroots nontaxable amount					0
49 Grassroots ceiling amount (150% of line 48(e))					0
50 Grassroots lobbying expenditures					0

Part VI-B Lobbying Activity by Nonelecting Public Charities

(For reporting by organizations that did not complete Part VI-A) (See page 9 of the instructions)

During the year, did the organization attempt to influence national, state or local legislation, including any attempt to influence public opinion on a legislative matter or referendum, through the use of

- a Volunteers
- b Paid staff or management (include compensation in expenses reported on lines c through h)
- c Media advertisements
- d Mailings to members, legislators, or the public
- e Publications, or published or broadcast statements
- f Grants to other organizations for lobbying purposes
- g Direct contact with legislators, their staffs, government officials, or a legislative body
- h Rallies demonstrations seminars conventions speeches, lectures, or any other means
- i Total lobbying expenditures (add lines c through h)

Yes	No	Amount
	X	
	X	
	X	
	X	
	X	
	X	
	X	
	X	
	X	
		0

If "Yes" to any of the above, also attach a statement giving a detailed description of the lobbying activities

Part VII Information Regarding Transfers To and Transactions and Relationships With

Noncharitable Exempt Organizations

(See page 9 of the instructions)

51 Did the reporting organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?

a Transfers from the reporting organization to a noncharitable exempt organization of

(i) Cash

(ii) Other assets

b Other transactions

(i) Sales or exchanges of assets with a noncharitable exempt organization

(ii) Purchases of assets from a noncharitable exempt organization

(iii) Rental of facilities, equipment, or other assets

(iv) Reimbursement arrangements

(v) Loans or loan guarantees

(vi) Performance of services or membership or fundraising solicitations

c Sharing of facilities, equipment, mailing lists, other assets, or paid employees

d If the answer to any of the above is "Yes," complete the following schedule. Column (b) should always show the fair market value of the goods, other assets, or services given by the reporting organization. If the organization received less than fair market value in any transaction or sharing arrangement, show in column

(d) the value of the goods, other assets, or services received

	Yes	No
51a(i)		X
a(ii)		X
b(i)		X
b(ii)		X
b(iii)		X
b(iv)		X
b(v)		X
b(vi)		X
c		X

[illegible]

52a Is the organization directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) of the Code (other than section 501(c)(3)) or in section 527?

☐ Yes ☒ No

b If "Yes," complete the following schedule

[illegible]

Schedule B
(Form 990 or 990-EZ)

Schedule of Contributors

OMB No 1545-0047

2000

Department of the Treasury
Internal Revenue Service

Supplementary Information for line 1d of Form 990 or
line 1 of Form 990-EZ (see instructions)

Name of organization

San Diego Neighborhood Housing Services, Inc

Employer identification number

95-3685889

Organization type (check one)-Section



501(c)(

3

) (enter number)



527 or



4947(a)(1) nonexempt charitable trust

A Section 501(c)(7), (8), or (10) organizations-

Check this box if the organization had no charitable contributors who contributed more than \$1,000 during the year (But see General rule below)



Enter here the total gifts received during the year for a religious, charitable, etc., purpose \$ 399,898

Note: This form is generally not open to public inspection except for section 527 organizations

(HTA)

Schedule B (Form 990 or 990-EZ) (2000)

Name of organization
San Diego Neighborhood Housing Services, Inc

Employer identification number
95-3685889

Part I Contributors

(a) No	(b) Name, address and zip code	(c) Aggregate contributions	(d) Type of contribution
<u>1</u>		\$ 13,700	Individual ☒ Payroll ☐ Noncash ☐ (Complete Part II if a noncash contribution)
(a) No		(c) Aggregate contributions	(d) Type of contribution
<u>2</u>		\$ 12,000	Individual ☒ Payroll ☐ Noncash ☐ (Complete Part II if a noncash contribution)
(a) No		(c) Aggregate contributions	(d) Type of contribution
<u>3</u>		\$ 8,733	Individual ☒ Payroll ☐ Noncash ☐ (Complete Part II if a noncash contribution)
(a) No		(c) Aggregate contributions	(d) Type of contribution
<u>4</u>		\$ 50,000	Individual ☒ Payroll ☐ Noncash ☐ (Complete Part II if a noncash contribution)
(a) No		(c) Aggregate contributions	(d) Type of contribution
<u>5</u>		\$ 10,000	Individual ☒ Payroll ☐ Noncash ☐ (Complete Part II if a noncash contribution)
(a) No		(c) Aggregate contributions	(d) Type of contribution
<u>6</u>		\$ 65,000	Individual ☒ Payroll ☐ Noncash ☐ (Complete Part II if a noncash contribution)

Name of organization
San Diego Neighborhood Housing Services, Inc

Employer identification number
95-3685889

Part I Contributors

(a) No	(b) Name, address and zip code	(c) Aggregate contributions	(d) Type of contribution
<u>7</u>		\$ 10,000	Individual ☒ Payroll ☐ Noncash ☐ (Complete Part II if a noncash contribution)
<u> </u>		\$	Individual ☐ Payroll ☐ Noncash ☐ (Complete Part II if a noncash contribution)
<u> </u>		\$	Individual ☐ Payroll ☐ Noncash ☐ (Complete Part II if a noncash contribution)
<u> </u>		\$	Individual ☐ Payroll ☐ Noncash ☐ (Complete Part II if a noncash contribution)
<u> </u>		\$	Individual ☐ Payroll ☐ Noncash ☐ (Complete Part II if a noncash contribution)
<u> </u>		\$	Individual ☐ Payroll ☐ Noncash ☐ (Complete Part II if a noncash contribution)
<u> </u>		\$	Individual ☐ Payroll ☐ Noncash ☐ (Complete Part II if a noncash contribution)

San Diego Neighborhood Housing Services, Inc.

95-3685889

Statement 6

Form 990, Part II Statement of Functional Expense, Line 43a, Other Expenses

	<u>Program</u>	<u>Mgt & Gen</u>	<u>Fundraising</u>	<u>Total</u>
Construction - Firehouse	\$ 2,800	\$	\$	\$ 2,800
Insurance - Property	17,089	2,955	1,269	21,313
Internship LISC	8,738	748		9,486
Library	381,103			381,103
Loan Fees & Servicing	4,980			4,980
Miscellaneous	874	369		1,243
Professional Fees	1,185	608	1,656	3,449
Promotion	1,870	140	32	2,042
Property Expenses	21,941			21,941
Repair & Landscaping Supplies	44,699			44,699
Total	<u>\$ 485,279</u>	<u>\$ 4,820</u>	<u>\$ 2,957</u>	<u>\$ 493,056</u>

Statement 4

Form 990, Part IV Balance Sheets, Line 57a & b, Land, Building and Equipment

Land	\$ 33,400
Building & Improvements	239,985
Furniture, Equipment and Vehicle	82,505
Less Accumulated Depreciation	(81,727)
	<u>\$ 274,163</u>

Statement 5

Form 990, Part IV Balance Sheets, Line 64b, Mortgage and Other Notes Payable

Note Payable - Adrian Sisters	\$ 20,000
Note Payable - Van Dyke Parnters Operating Loan	9,078
Notes Payable - SDHC, NHSA, Price Loans	613,082
Mortgage Payable - 203K Loans	466,010
Mortgage Payable - Van Dyke Loans	251,898
	<u>\$ 1,360,068</u>

San Diego Neighborhood Housing Services, Inc.

95-3685889

Statement 6

Form 990, Part V, List of Officers, Directors, Trustees and Key Employees

Armando Abina
1313 Twelfth Ave
San Diego, CA 92101

Steve Siemers - Treasurer
978 West San Marcos Blvd
San Marcos, CA 92069

Gustavo Bidart
3800 Fifth Avenue, 2nd Floor
San Diego, CA 92103

Gerri Stryker
P O. Box 81204
San Diego, CA 92138

Bob Devereux
11665 Avena Place, Suite 106
San Diego, CA 92128

Bengamin Hueso
2654 Imperial Avenue
San Diego, CA 92102

Kathy Goetz - Secretary
3716 35th Street
San Diego, CA 92104

Cyrus Vafi - President
7825 Fay Avenue, Suite 120
La Jolla, CA 92037

Thomas Hammond
P O Box 83807
San Diego, CA 92138

Gary Wong
110 West A Street, Suite 200
San Diego, CA 92105

Andre Jamal Hooks
348 Agua Vista Way
San Diego, CA 92114

Yer Yang
4084 49th Street
San Diego, CA 92105

William Terrell Hudson
4065 Manzanita Drive
San Diego, CA 92105

Alma Patricia Barragan
5822 Uhl Street
San Diego, CA 92105

Angeles Leira
202 C Street MS-4A
San Diego, CA 92101

Aglae Saint-Lot
3795 Fairmount Avenue
San Diego, CA 92105

Carmen Luna
11119 North Torrey Pines Road
La Jolla, CA 92037

Tom Romstad
202 C Street MS-4A
San Diego, CA 92101

Statement 7

Form 990, Part VI Other Information, Line 79, Substantial Contraction

The organization decreased its staff and expenditures due to a shortage of contributions

Statement 8

Form 990, Schedule A, Part III Statement About Activities, 2a & b, Related Party Transaction

During the year, a non-management employee of NHS received a \$32,000 loan used to purchase the Brooklyn property These transactions were approved by the Board

Statement 9

Form 990, Schedule A, Part III Statement About Activities, 4a, 403(b) Plan

All payments made towards the plan are paid to a third party company and NHS has no further involvement with the plan

SAN DIEGO NEIGHBORHOOD HOUSING SERVICES, INC.
Supplementary Information
Schedule of Real Estate Investments
June 30, 2001

Purchases (Investments) Properties Sold in the Current Year	Date Acquired	Purchase Costs	Rehab Escrow, Improvements & Selling Costs	Total Cost
4716 Orange Avenue	06/12/00	\$ 86,022	\$ 5,617	\$ 91,639
4618 Orange Avenue	04/28/00	79,225	4,833	84,058
6370,6372 & 6372-1/2 Brooklyn	05/25/99	65,706	109,869	175,575
4911,4913,4915 & 4917 Auburn Ave (1)	05/21/99	110,283	121,388	231,671
4279 41st Street	03/28/00	124,725	22,289	147,014
4027 Dwight Street	08/31/99	85,634	49,766	135,400
2648-50 & 2656-58 Snowdrop	02/01/99	176,087	102,767	278,854
Total		\$ 727,682	\$ 416,529	\$ 1,144,211

Purchases (Investments) Properties held as of June 30, 2001	Date Acquired	Purchase Costs	Rehab Escrow, Improvements & Selling Costs	Total Cost
3557 44th Street	11/01/99	68,753	95,410	164,163
3561 44th Street	12/08/99	68,825	97,079	165,904
4121 Thorn Street	03/28/00	78,301	69,279	147,580
4111 Thorn	04/06/99	51,285	90,492	141,777
Total		\$ 267,164	\$ 352,260	\$ 619,424

Properties Sold (Return on Investment)	Date of Sale	Selling Price	Total Costs	Gain (Loss)
4716 Orange Avenue	12/18/00	\$ 86,500	\$ 91,639	\$ (5,139)
4618 Orange Avenue	12/18/00	81,000	84,058	(3,058)
6370,6372 & 6372-1/2 Brooklyn	12/15/00	163,000	175,575	(12,575)
4911,4913,4915 & 4917 Auburn Ave (1)	11/06/00	184,000	231,671	(47,671)
4279 41st Street	11/22/00	135,000	147,014	(12,014)
4027 Dwight Street	10/27/00	130,000	135,400	(5,400)
2648-50 & 2656-58 Snowdrop	07/10/00 & 8/10/00	307,000	278,854	28,146
Misc on previously sold properties		155		155
Total		\$ 1,086,655	\$ 1,144,211	\$ (57,556)

(1) Costs includes \$28,329 paid after June 30, 2001

See Accountant's Report on Supplementary Information

SAN DIEGO NEIGHBORHOOD HOUSING SERVICES, INC.
Supplementary Information
Schedule of Loans
June 30, 2001

LOAN #	ORIGINAL LOAN AMT	INTEREST RATE	TERMS IN YEARS	MONTHLY PAYMENT	BANK	Year End Balance	
						2001	2000
94-9-29 (Hoop)	\$24,000	3%	20	\$101 18	CDBG	\$20,298	\$20,893
MB952-HOOP	10,550	3%	10	101 87	CDBG	5,046	6,105
AW951-HOOP	11,500	5%	20	80 89	CDBG	9,325	9,748
NC953-HOOP	11,450	5%	20	75 56	CDBG	9,338	9,800
JH9510-HOOP	5,500	5%	20	36 30	CDBG	4,503	4,691
EF959-HOOP	8,990	3%	20	49 86	CDBG	7,060	7,440
BS954-HOOP	11,500	5%	20	75 89	CDBG	0	9,878
VSA955-HOOP	9,000	5%	20	59 40	CDBG	7,408	7,759
TI957-HOOP	11,500	5%	20	75 89	CDBG	0	9,952
EA958-HOOP	8,900	5%	20	58 74	CDBG	7,447	7,710
CF9516-HOOP	7,500	5%	20	49 50	CDBG	6,072	6,515
LO964-HOOP	6,600	3%	20	36 60	CDBG	5,495	5,760
0114-H9-CN	9,500	5%	20	62 70	CDBG	9,360	0
						91,352	106,251
88-12-28 (Pride)	30,400	5%	20	200 26	CDBG	13,650	15,215
88-05-12 (Pride)	4,500	3%	20	24 96	CDBG	0	2,225
91-05-28 (Pride)	35,000	3%	30	147 56	CDBG	29,022	29,835
MG953-PRIDE	11,600	3%	20	64 33	CDBG	0	9,485
NC956-PRIDE	11,000	3%	20	61 01	CDBG	8,686	9,125
EF962-PRIDE	10,680	3%	20	59 23	CDBG	8,463	8,913
TI961-PRIDE	9,547	3%	20	52 95	CDBG	0	8,005
VA956-PRIDE	10,600	3%	20	58 79	CDBG	8,434	8,910
0046-PR6-HTF	15,422	3%	20	85 53	CDBG	14,808	15,422
						83,063	107,135
001-C1-LG	5,000	3%	10	5 yr Deferral	CDBG	5,000	0
						5,000	0
Total CDBG Loans						179,415	213,386
PC976-HOOP	20,100	3%	20	111 47	NR	17,050	17,863
MT9712-HOOP	15,000	3%	20	83 19	NR	12,846	13,480
9721LA-HOOP	16,000	3%	20	88 74	NR	13,961	14,588
9818RS-HOOP	10,500	4 5%	20	66 43	NR	9,420	9,936
9819MH-HOOP-NR	10,000	3%	20	55 46	NR	0	9,535
9901-H1-NR-399	6,600	5%	20	43 56	NR	3,420	4,684
9903-H3-NR	7,090	3%	20	39 32	NR	0	6,735
9914-H13-NR-699	9,205	4%	20	55 75	NR	8,033	8,608
9917-H16-HTF	10,990	3%	20	60 95	NR	10,865	10,990
9912-H11-NR-699	9,000	4%	20	54 54	NR	8,470	8,725
9907-H6-NR	10,500	5%	20	69 30	NR	9,839	10,178
0043-H30-HTF	30,000	4%	20	181 79	NR	29,188	30,000
0042-H29-NR	12,900	4%	20	78 17	NR	12,397	12,829
0051-H34-NR	27,000	4%	20	163 61	NR	26,100	27,000
0049-H33-HTF	13,900	3%	20	36 30	NR	13,405	13,900
0052-H35-HTF	12,800	3%	20	70 99	NR	12,406	12,800
005-H4-NR	11,500	5%	20	75 89	NR	10,887	11,244
009-H6-NR	11,400	4%	20	69 08	NR	10,761	11,158
9902-H2-NR/HOOP	11,500	4%	20	69 69	NR	10,709	11,310

See Auditor's Report on Supplementary Information

SAN DIEGO NEIGHBORHOOD HOUSING SERVICES, INC.
Supplementary Information
Schedule of Loans
June 30, 2001

LOAN #	ORIGINAL LOAN AMT	INTEREST RATE	TERMS IN YEARS	MONTHLY PAYMENT	BANK	Year End Balance	
						2001	2000
008-H25-NR	13,700	5%	20	90 41	NR	13,161	13,605
0030-H22-NR	11,500	4%	20	69 69	NR	0	11,373
0037-H26-NR	13,000	5%	20	85 79	NR	12,503	12,937
0061-H40-HTF	11,000	5%	20	72 60	NR	10,755	0
0061-H41-HTF	11,000	5%	20	72 60	NR	10,755	0
0104-H4-HTF	10,700	5%	20	70 62	NR	10,459	0
0103-H3-HTF	10,000	5%	20	67 98	NR	9,823	0
0066-H42-NR	10,800	5%	20	71 28	NR	8,261	0
0058-H38-NR	10,000	5%	20	66 00	NR	9,752	0
0101-H01-NR	13,500	7%	20	104 67	NR	13,261	0
0107-H7-AE	13,195	6%	20	94 53	NR	12,447	0
0106-H6-MF	8,350	5%	20	55 11	NR	8,206	0
0105-H5-ZN	32,600	6%	20	233 56	NR	32,084	0
0117-H12-LB	19,600	6%	20	103 88	NR	19,600	0
0102-H2-VF	14,500	6%	20	103 88	NR	14,118	0
0116-H11-JQ	12,300	5%	20	75 82	NR	12,300	0
0118-H13-SL	13,000	6%	20	93 14	NR	13,000	0
						430,242	283,478
JL952-PRIDE	25,000	3%	20	138 65	NR	20,590	21,792
973EA-PRIDE	12,000	3%	20	66 55	NR	10,367	10,975
983RL-PRIDE	9,000	4%	20	54 54	NR	7,923	8,381
9904-PR1-NR	15,000	3%	20	83 19	NR	14,518	14,795
0031-PR3-HTF (a)	15,412	4%	20	93 39	NR	14,700	py SDHC
985PS-PRIDE (a)	15,000	3 5%	20	86 99	NR	14,383	py SDHC
0036-PR4-HTF (a)	7,412	3%	20	41.11	NR	6,180	py SDHC
0065-PR9-HTF (a)	25,422	5 0%	20	167 77	NR	24,920	py SDHC
9820J-PRIDE (a)	15,000	3%	20	83 19	NR	14,762	py SDHC
984BE-PRIDE (a)	15,000	3%	20	83 19	NR	13,638	py SDHC
985 CP-PRIDE (a)	5,000	5%	20	33 00	NR	4,734	py SDHC
0043-PR-HTF	17,422	5%	20	114 98	NR	17,034	0
						163,749	55,943
0038-PT5-NR (a)	12,000	5%	20	73 26	NR	to PRICE	11,954
0013-PT4-NR	9,500	5%	20	62 70	NR	0	9,344
985CP-PITCH	10,000	5%	20	33 00	NR	9,457	9,743
0013-PT4-NR	9,500	5%	20	62 70	NR	9,052	0
						18,509	31,041
0060-C10-NR	6,000	3%	10	5 yr Deferral	NR	0	6,000
0057-C9-NR	6,000	3%	10	5 yr Deferral	NR	6,000	6,000
0038-C4-NR	6,000	3%	10	5 yr Deferral	NR	6,000	6,000
0027-C1-NR	4,980	3%	10	5 yr Deferral	NR	4,909	4,980
0028-C2-NR	6,000	3%	10	5 yr Deferral	NR	0	6,000
0035-C3-NR	6,000	3%	10	5 yr Deferral	NR	6,000	6,000
0048-C6-NR	4,343	3%	10	5 yr Deferral	NR	4,343	4,343
0108-C1-SM	5,000	3%	10	5 yr Deferral	NR	4,483	0
0109-C2-MB	6,000	3%	10	5 yr Deferral	NR	6,000	0
0111-C4-NT	3,000	3%	10	5 yr Deferral	NR	3,000	0

See Auditor's Report on Supplementary Information

SAN DIEGO NEIGHBORHOOD HOUSING SERVICES, INC.
Supplementary Information
Schedule of Loans
June 30, 2001

LOAN #	ORIGINAL LOAN AMT	INTEREST RATE	TERMS IN YEARS	MONTHLY PAYMENT	BANK	Year End Balance	
						2001	2000
0110-C3-MMCP	6,000	3%	10	5 yr Deferral	NR	6,000	0
						46,735	39,323
Total NRC Loans						659,235	409,785
PM967-HOOP	9,550	5%	20	63 03	SDHC	7,862	8,210
AR965-HOOP	7,200	3%	20	39 93	SDHC	6,000	6,040
AT961-HOOP	8,750	3%	20	48 53	SDHC	0	7,480
ES965-HOOP	8,700	3%	20	48 25	SDHC	7,109	7,469
ER9610-HOOP	9,990	5%	20	65 93	SDHC	8,430	8,760
TC9611-HOOP	9,500	5%	20	62 70	SDHC	0	8,360
LA963-HOOP	8,860	3%	20	49 14	SDHC	7,300	7,665
LM973-HOOP	6,500	5%	20	42 90	SDHC	5,596	5,824
MM975-HOOP	7,500	4%	20	45 45	SDHC	6,389	6,678
JP977-HOOP	6,500	3%	20	36 05	SDHC	5,524	5,782
JS978-HOOP	10,500	4%	20	63 63	SDHC	9,113	9,503
9720SB-HOOP	6,800	4%	20	41 21	SDHC	0	6,092
MM979-HOOP	8,300	3%	20	46 03	SDHC	6,521	7,072
AR9711-HOOP	9,500	4%	20	57 57	SDHC	8,245	8,598
9723AC-HOOP	8,300	3%	20	46 03	SDHC	7,131	7,451
972BI-HOOP	8,600	4%	20	52 11	SDHC	7,572	7,887
972LA-HOOP	9,300	4%	20	53 94	SDHC	0	8,461
9810JO-HOOP	8,500	3%	20	36 60	SDHC	7,554	7,888
9817CD-HOOP	10,800	5%	20	71 28	SDHC	9,401	10,086
9921-H20-HTF	11,200	3%	20	62 11	SDHC	10,394	10,862
9906-H5-HTF	9,100	3%	20	50 47	SDHC	8,322	8,667
9915-H14-HTF	12,650	5%	20	83 24	SDHC	11,672	12,238
9908-H7-HTF	11,000	4%	20	66 66	SDHC	10,113	10,577
9909-H8-HTF	11,690	3%	20	64 83	SDHC	10,054	10,938
9918-H17-HTF	8,000	3%	20	44 37	SDHC	0	7,729
9916-H15-HTF	8,600	3%	20	47 70	SDHC	6,062	6,870
0011-H8-HTF	11,200	4%	20	67 87	SDHC	9,828	10,693
0018-H14-HTF	10,800	5%	20	71 28	SDHC	10,310	10,614
0019-H15-HTF	11,100	4%	20	67 26	SDHC	10,535	10,917
0016-H12-HTF	12,500	3%	20	69 32	SDHC	11,795	12,265
004-H3-HTF	11,500	3%	20	63 78	SDHC	10,579	11,162
0015-H11-HTF	8,490	3%	20	47 08	SDHC	7,803	8,281
002-H1-HTF	12,490	3%	20	69 27	SDHC	11,790	12,285
0010-H7-HTF	12,850	4%	20	77 87	SDHC	12,169	12,555
0026-H20-HTF	11,500	4%	20	67 57	SDHC	10,624	11,353
0024-H18-HTF	12,600	5%	20	83 15	SDHC	11,819	12,411
0034-H25-HTF	12,390	3%	20	68 71	SDHC	11,794	12,277
0022-H17-HTF	10,500	3%	20	58 23	SDHC	9,784	10,500
0041-H28-HTF	11,500	4%	20	69 69	SDHC	11,120	11,500
0044-H31-HTF	12,600	4%	20	69 88	SDHC	12,230	12,572
0033-H24-HTF	3,900	3%	20	21 63	SDHC	3,717	3,899
0056-H37-HTF	14,990	5%	20	98 93	SDHC	14,530	14,990
0053-H36-HTF	5,200	3%	20	28 84	SDHC	4,350	5,200
0032-H23-HTF	6,500	5%	20	42 90	SDHC	6,047	6,345

See Auditor's Report on Supplementary Information

SAN DIEGO NEIGHBORHOOD HOUSING SERVICES, INC.
Supplementary Information
Schedule of Loans
June 30, 2001

LOAN #	ORIGINAL LOAN AMT	INTEREST RATE	TERMS IN YEARS	MONTHLY PAYMENT	BANK	Year End Balance	
						2001	2000
0055-H37-HTF	12,000	4%	20	72 72	SDHC	11,632	12,000
9913-H12-HTF	9,600	4%	20	58 17	SDHC	9,254	9,544
0021-H16-HTF	11,800	3%	20	92.71	SDHC	11,331	11,800
0067-H23-HTF	12,300	7%	20	95 36	SDHC	12,058	0
SDH101H015	7,350	5%	20	58 12	SDHC	7,279	0
						<u>398,742</u>	<u>436,350</u>
0023-PR2-HTF	6,412	3%	20	35 56	SDHC	5,656	6,164
0031-PR3-HTF (a)	15,412	4%	20	93 39	SDHC	cy NR	15,286
985PS-PRIDE (a)	15,000	3 5%	20	86 99	SDHC	cy NR	14,913
0036-PR4-HTF (a)	7,412	3%	20	41 11	SDHC	cy NR	7,344
9820J-PRIDE (a)	15,000	3%	20	83 19	SDHC	cy NR	15,000
984BE-PRIDE (a)	15,000	3%	20	83 19	SDHC	cy NR	14,207
985 CP-PRIDE (a)	5,000	5%	20	33 00	SDHC	cy NR	4,876
						<u>5,656</u>	<u>77,790</u>
Total SDHC Loans						<u>404,398</u>	<u>514,140</u>
9722MR-PITCH	9,500	5%	20	62 70	PRICE	8,386	8,710
982GD-PITCH	9,000	5%	20	59 40	PRICE	6,977	7,501
986GM-PITCH	10,000	5%	20	66 00	PRICE	8,862	9,202
984TG-PITCH	9,600	5%	20	63 36	PRICE	8,063	8,446
9811GJ-PITCH	8,700	5%	20	57 42	PRICE	6,210	7,368
9812UC-PITCH	10,000	5%	20	66 00	PRICE	0	9,467
9919-PT1-NR	8,990	5%	20	59 33	PRICE	7,685	8,397
9920-PT2-NR	9,400	5%	20	62 04	PRICE	9,152	9,224
9923-PT3-PITCH	9,800	5%	20	64 67	PRICE	8,385	9,559
9924-PT4-PITCH	9,250	5%	20	58 56	PRICE	7,932	9,046
006-PT2-PITCH	9,500	5%	20	62 70	PRICE	8,884	9,178
0038-PT5-NR (a)	12,000	5%	20	73 26	PRICE	11,507	py NR
						<u>92,043</u>	<u>96,098</u>
Total PRICE Loans						<u>92,043</u>	<u>96,098</u>
86-08-23 WORLD	69,600	5%	30	373 63	NHSA	0	52,502
83-09-28 WORLD	11,000	5%	20	72 60	NHSA	2,851	3,560
86-04-03 WORLD	26,500	5%	15	209 56	NHSA	209	2,647
LR951-PRIDE	5,000	3%	20	48 28	NHSA	3,021	3,497
YP971-PRIDE	5,500	4%	10	56 68	NHSA	3,017	4,104
9721IM-PRIDE	12,000	4%	20	69 60	NHSA	10,129	10,733
BM9713-HOOP	10,000	5%	20	41 57	NHSA	8,834	9,175
9719SD-HOOP	11,000	5%	20	72 60	NHSA	9,762	10,147
989NT-HOOP	9,500	4%	20	57 57	NHSA	0	8,854
						<u>37,823</u>	<u>105,219</u>
Total NHSA Loans						<u>37,823</u>	<u>105,219</u>
					Totals	<u>\$1,372,914</u>	<u>\$1,338,628</u>
(a) Reclassed loans							

See Auditor's Report on Supplementary Information

SAN DIEGO NEIGHBORHOOD HOUSING SERVICES, INC.

Form 990 Part III

Statement of Program Service Accomplishment

June 30, 2001

San Diego Neighborhood Housing Services, Inc (NHS) is able to fulfill the goals of its mission statement through a concept called Full-Cycle LendingSM. Full-Cycle LendingSM promotes homebuyer education, property rehabilitation services, post-purchase counseling in a system that supports homebuyers before, during and after home purchase to ensure long-term success in home ownership, and create an overall positive impact on neighborhoods.

Loan Programs:

Home Ownership Opportunity Program (HOOP) - This program provides down payment cost assistance for 100% financing to qualifying very low, low and moderate income first-time homebuyers purchasing homes in NHS target neighborhoods. HOOP uses flexible underwriting criteria, no points are charged for the loan, and interest is fixed at 3-5 percent. Families also benefit by not having to pay private mortgage insurance. This program works in conjunction with a fixed first mortgage provided through a local lender. Through this program NHS is able to help families who otherwise would never qualify for a home loan achieve the dream of home ownership.

Program to Rehabilitate, Improve & Develop the Environment (PRIDE) - NHS provides low interest, fixed rate loans to qualifying homeowners in target areas to make moderate repairs and improvements to their properties. NHS also assists homeowners by helping with the cost estimate, overseeing the contractor selection process and monitoring the work as completed.

Participate in Transforming City Heights (PITCH) - This is a special program that works with either a HOOP or PRIDE loan. PITCH participants are able to turn time volunteered in the City Heights community into credits that are applied toward the interest portion of their loan payments each month. It takes a commitment of less than six hours a month to earn sufficient credits to use toward the interest portion of a typical loan payment. Volunteering is easy - time spent at neighborhood watch meetings, PTA and helping a neighbor are examples of some ways PITCH clients earn credits.

Cost Assistance Support for HomeBuyers (CASH) - This program provides down payment and closing cost assistance for qualifying first-time homebuyers who have some liquid assets, but still need additional funds. NHS charges a low fixed interest rate and will lend up to \$6,000 under this program. Payments are deferred for the first five years, after which payments are amortized over the remaining five years of the loan. This loan can be used in conjunction with most conventional and government fixed-rate loan programs, and adjustable loans with no negative amortization.

Multi Family Housing - NHS has renovated and currently operates, through a property management company a multi unit property for low income tenants

Home Buyer Education - NHS is committed to the belief that education results in prospective homebuyers who are less likely to be disappointed and frustrated in the home buying process, will be better home owners and more likely to retain and maintain their homes over the years NHS' program is HUD certified and completion certificates are accepted by lenders offering special loan programs requiring homebuyer education Home Buyer Education is broken into various programs designed to meet specific needs

Home Ownership Orientation sessions are held twice a month to give people an overview of NHS and the process involved in become a homeowner

Home Buyer Express (HBX) consists of workshop totaling ten hours that are geared toward potential homebuyers with stable income, good credit and are near-ready for home ownership The workshops give participants information on how to pick a realtor, shop for a home, what to expect during the loan application and closing process, financing options and the escrow process

Homebuyer Club (HBC) is 24 hours of education and workshops for families who face obstacles to home ownership, such as credit problems or budgeting issues.

Post Purchase classes are available to new and experienced home owners Topics include home maintenance, insurance and home safety, how to be a good neighbor, opportunities for community involvement, investments and asset-building, and post-purchase budgeting

Property Acquisition, Rehabilitation & Re-sale (PARR) - NHS purchases boarded, dilapidated or problem properties in San Diego, substantially rehabilitates them and then resells the homes at affordable prices to low and moderate income families The PARR rehabilitation process addresses all the major building systems, resulting in a home free from many of the worries that usually accompany the purchase of an older home. The PARR program helps turn neighborhood liabilities into community assets

Facelift and Project Clean - NHS organizes community events which matches private volunteers, regional and local business and government agencies with homeowners in the City Height area to provide minor repairs, landscaping, exterior improvements and debris removal to homes at no cost to residents For these programs a total of 8,018 volunteer hours were contributed by the community

Other Programs - Other mission related programs including expenses associated with the Fairmount Street & Firehouse rehabilitation