

EXTENDED TO NOVEMBER 16, 2020

Form 990
(Rev. January 2020)
Department of the Treasury
Internal Revenue Service

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

2019

Open to Public Inspection

A For the 2019 calendar year, or tax year beginning and ending

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

C Name of organization
NATIONAL COMMUNITY REINVESTMENT COALITION, INC.
 Doing business as
 Number and street (or P.O. box if mail is not delivered to street address) Room/suite
740 15TH STREET, NW, SUITE 400 400
 City or town, state or province, country, and ZIP or foreign postal code
WASHINGTON, DC 20005

D Employer identification number
52-1766126

E Telephone number
202-628-8866

G Gross receipts \$ **21,694,990.**

H(a) Is this a group return for subordinates? ☐ Yes ☒ No
H(b) Are all subordinates included? ☐ Yes ☐ No
 If "No," attach a list (see instructions)
H(c) Group exemption number ▶

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

J Website: ▶ **WWW.NCRC.ORG**

K Form of organization: ☒ Corporation ☐ Trust ☐ Association ☐ Other ▶

L Year of formation: **1990** **M** State of legal domicile: **DC**

Part I Summary

1 Briefly describe the organization's mission or most significant activities: **INCREASE FAIR AND EQUAL ACCESS TO CREDIT, CAPITAL AND BANKING SERVICES AND PRODUCTS. NCRC SEEKS TO**

2 Check this box ☐ 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** **25**

4 Number of independent voting members of the governing body (Part VI, line 1b) **4** **25**

5 Total number of individuals employed in calendar year 2019 (Part V, line 2a) **5** **79**

6 Total number of volunteers (estimate if necessary) **6** **25**

7a Total unrelated business revenue from Part VIII, column (C), line 12 **7a** **-165,706.**

7b Net unrelated business taxable income from Form 990-T, line 39 **7b** **-165,706.**

	Prior Year	Current Year
8 Contributions and grants (Part VIII, line 1h)	8,915,187.	6,766,014.
9 Program service revenue (Part VIII, line 2g)	4,807,910.	4,385,355.
10 Investment income (Part VIII, column (A), lines 3, 4, and 7d)	77,099.	94,357.
11 Other revenue (Part VIII, column (A), lines 5, 6c, 8c, 9c, 10c, and 11e)	-2,235,505.	-2,102,861.
12 Total revenue - add lines 8 through 11 (must equal Part VIII, column (A), line 12)	11,564,691.	9,142,865.
13 Grants and similar amounts paid (Part IX, column (A), lines 1-3)	1,384,087.	1,131,018.
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)	6,460,666.	7,225,121.
16a Professional fundraising fees (Part IX, column (A), line 11e)	0.	0.
b Total fundraising expenses (Part IX, column (D), line 25) ▶ 335,550.		
17 Other expenses (Part IX, column (A), lines 11a-11d, 11f-24e)	5,891,453.	5,243,126.
18 Total expenses. Add lines 13-17 (must equal Part IX, column (A), line 25)	13,736,206.	13,599,265.
19 Revenue less expenses. Subtract line 18 from line 12	-2,171,515.	-4,456,400.

	Beginning of Current Year	End of Year
20 Total assets (Part X, line 16)	119,061,421.	114,585,057.
21 Total liabilities (Part X, line 26)	113,882,682.	116,937,117.
22 Net assets or fund balances. Subtract line 21 from line 20	5,178,739.	-2,352,060.

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 **JESSE VAN TOL, CEO** Date **11/18/20**
 Type or print name and title

Paid Preparer Use Only

Print/Type preparer's name AMY CHAPMAN	Preparer's signature AMY CHAPMAN	Date 11/13/20	Check if self-employed <input type="checkbox"/>	PTIN P00843460
Firm's name ▶ CLIFTONLARSONALLEN	Firm's EIN ▶ 41-0746749	Phone no. 571-227-9500		
Firm's address ▶ 901 N. GLEBE ROAD, SUITE 200 ARLINGTON, VA 22203				

May the IRS discuss this return with the preparer shown above? (see instructions) ☒ Yes ☐ No

932001 01-20-20 LHA For Paperwork Reduction Act Notice, see the separate instructions.

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SEE SCHEDULE O FOR ORGANIZATION MISSION STATEMENT CONTINUATION

SCANNED JAN 25 2022

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COALITION, INC.

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Part III Statement of Program Service Accomplishments

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

☒ X

1 Briefly describe the organization's mission

THE NATIONAL COMMUNITY REINVESTMENT COALITION (NCRC) AND ITS GRASSROOTS MEMBER ORGANIZATIONS CREATE OPPORTUNITIES FOR PEOPLE TO BUILD WEALTH. WE WORK WITH COMMUNITY LEADERS, POLICYMAKERS AND FINANCIAL INSTITUTIONS TO CHAMPION FAIRNESS IN BANKING, HOUSING AND

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 \$ 2,817,921. including grants of \$ 1,075,018.) (Revenue \$ 136,923.)

HOUSING COUNSELING NETWORK NATIONAL COMMUNITY REINVESTMENT COALITION IS A RECOGNIZED HUD CERTIFIED NATIONAL HOUSING COUNSELING INTERMEDIARY. THROUGH THE NCRC HOUSING COUNSELING NETWORK INITIATIVE, PROFESSIONAL HOUSING COUNSELORS AND MORTGAGE ADVISORS PROVIDE COMPREHENSIVE HOUSING COUNSELING TO CONSUMERS DIRECTLY FROM NCRC'S HIGHLY TRAINED STAFF BASED IN WASHINGTON, D.C., AND THROUGH A NETWORK OF HCN "PARTNER" MEMBER ORGANIZATIONS LOCATED THROUGHOUT THE NATION.

4b (Code) (Expenses \$ 1,763,135. including grants of \$) (Revenue \$ 2,489,220.)

NCRC'S JUST ECONOMY CONFERENCE - NATIONAL COMMUNITY REINVESTMENT COALITION'S ANNUAL CONFERENCE IS ONE OF THE NATION'S LARGEST GATHERINGS OF COMMUNITY NON- PROFITS, POLICYMAKERS, GOVERNMENT OFFICIALS, SMALL BUSINESSES, FINANCIAL INSTITUTIONS AND ACADEMIA. THE CONFERENCE INCLUDES A WIDE RANGE OF CUTTING-EDGE WORKSHOPS ON COMMUNITY ORGANIZING AND ADVOCACY, HOUSING, ACCESS TO CAPITAL AND CREDIT, WORKFORCE AND COMMUNITY DEVELOPMENT, FAIR LENDING AND BUSINESS DEVELOPMENT. IT ALSO FEATURES THE FOREMOST EXPERTS AND ADVOCATES SHARING NEW DEVELOPMENTS, BEST PRACTICES AND INNOVATIVE IDEAS FOR COMMUNITY REINVESTMENT AS WELL AS KEYNOTE ADDRESSES FROM PROMINENT OFFICIALS AND LEADERS IN THE FIELD.

4c (Code) (Expenses \$ 1,311,056. including grants of \$ 56,000.) (Revenue \$ 600,105.)

MEMBERSHIP - NATIONAL COMMUNITY REINVESTMENT COALITION PROVIDES BROAD SET OF BENEFITS AND SPECIAL SERVICES FOR ITS MEMBER ORGANIZATIONS, INCLUDING CUSTOMIZED DATA ANALYSIS, TRAININGS, TECHNICAL ASSISTANCE, LEGISLATIVE AND REGULATORY UPDATES, AND MORE.

4d Other program services (Describe on Schedule O)

(Expenses \$ 4,981,051. including grants of \$) (Revenue \$ 1,159,107.)

4e Total program service expenses 10,873,163.

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Part IV Checklist of Required Schedules

- 1 Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)?
If "Yes," complete Schedule A
- 2 Is the organization required to complete *Schedule B, Schedule of Contributors*?
- 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*
- 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*
- 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*
- 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*
- 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*
- 8 Did the organization maintain collections of works of art, historical treasures, or other similar assets? *If "Yes," complete Schedule D, Part III*
- 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
- 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*
- 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*
 - 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*
 - 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*
 - 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*
 - e Did the organization report an amount for other liabilities in Part X, line 25? *If "Yes," complete Schedule D, Part 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*
- 12a Did the organization obtain separate, independent audited financial statements for the tax year? *If "Yes," complete Schedule D, Parts XI and XII*
- 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
- 13 Is the organization a school described in section 170(b)(1)(A)(ii)? *If "Yes," complete Schedule E*
- 14a Did the organization maintain an office, employees, or agents outside of the United States?
 - 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*
- 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*
- 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*
- 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*
- 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*
- 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*
- 20a Did the organization operate one or more hospital facilities? *If "Yes," complete Schedule H*
- 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*

	Yes	No
1	X	
2	X	
3		X
4	X	
5		X
6		X
7		X
8		X
9		X
10		X
11a	X	
11b		X
11c		X
11d	X	
11e	X	
11f	X	
12a		X
12b	X	
13		X
14a		X
14b		X
15		X
16		X
17		X
18		X
19		X
20a		X
20b		
21	X	

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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? <i>If "Yes," complete Schedule I, Parts I and III</i>		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? <i>If "Yes," complete Schedule J</i>	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? <i>If "Yes," answer lines 24b through 24d and complete Schedule K. If "No," go to line 25a</i>	X	
24b Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?		X
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?		X
24d Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?		X
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? <i>If "Yes," complete Schedule L, Part I</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? <i>If "Yes," complete Schedule L, Part I</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? <i>If "Yes," complete Schedule L, Part II</i>		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? <i>If "Yes," complete Schedule L, Part III</i>		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)		
a A current or former officer, director, trustee, key employee, creator or founder, or substantial contributor? <i>If "Yes," complete Schedule L, Part IV</i>		X
b A family member of any individual described in line 28a? <i>If "Yes," complete Schedule L, Part IV</i>		X
c A 35% controlled entity of one or more individuals and/or organizations described in lines 28a or 28b? <i>If "Yes," complete Schedule L, Part IV</i>		X
29 Did the organization receive more than \$25,000 in non-cash contributions? <i>If "Yes," complete Schedule M</i>		X
30 Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? <i>If "Yes," complete Schedule M</i>		X
31 Did the organization liquidate, terminate, or dissolve and cease operations? <i>If "Yes," complete Schedule N, Part I</i>		X
32 Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? <i>If "Yes," complete Schedule N, Part II</i>		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? <i>If "Yes," complete Schedule R, Part I</i>	X	
34 Was the organization related to any tax-exempt or taxable entity? <i>If "Yes," complete Schedule R, Part II, III, or IV, and Part V, line 1</i>	X	
35a Did the organization have a controlled entity within the meaning of section 512(b)(13)?	X	
b 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)? <i>If "Yes," complete Schedule R, Part V, line 2</i>		X
36 Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-charitable related organization? <i>If "Yes," complete Schedule R, Part V, line 2</i>		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? <i>If "Yes," complete Schedule R, Part VI</i>		X
38 Did the organization complete Schedule O and provide explanations in Schedule O for Part VI, lines 11b and 19?	X	

Note: All Form 990 filers are required to complete Schedule O

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	105	
1b Enter the number of Forms W-2G included in line 1a. Enter -0- if not applicable	0	
1c Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners?		

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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 79		
b If at least one is reported on line 2a, did the organization file all required federal employment tax returns? Note: If the sum of lines 1a and 2a is greater than 250, you may be required to e-file (see instructions)	2b	X	
3a Did the organization have unrelated business gross income of \$1,000 or more during the year?	3a	X	
b If "Yes," has it filed a Form 990-T for this year? If "No" to line 3b, provide an explanation on Schedule O	3b	X	
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)?	4a		X
b 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?	5a		X
b Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction?	5b		X
c If "Yes" to line 5a or 5b, did the organization file Form 8886-T?	5c		
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?	6a		X
b If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?	6b		
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		X
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		X
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		X
f Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?	7f		X
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? Note: 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

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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 ☒ **X**

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	25	
b Enter the number of voting members included on line 1a, above, who are independent	25	
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	
b 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
b 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	
b Were officers, directors, or trustees, and key employees required to disclose annually interests that could give rise to conflicts?	X	
c 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?		

Section C. Disclosure

17 List the states with which a copy of this Form 990 is required to be filed **► NY**

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 **►**
JAMES LUM, CFO - 202-628-8866
740 15TH STREET, NW, SUITE 400, WASHINGTON, DC 20005

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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 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) JOHN TAYLOR PRESIDENT AND FOUNDER	40.00 5.00			X				398,739.	0.	53,577.
(2) JESSE VAN TOL CHIEF EXECUTIVE OFFICER	40.00			X				310,757.	0.	27,172.
(3) ALICE BODLEY CHIEF OPERATING OFFICER	40.00			X				210,384.	0.	34,911.
(4) JAMES LUM CHIEF FINANCIAL OFFICER	40.00			X				208,500.	0.	35,143.
(5) ELENI D. JANIS CHIEF OF CAPITAL MARKETS	40.00			X				184,615.	0.	20,495.
(6) JENN JONES CHIEF OF MEMBERSHIP AND POLICY	40.00			X				178,929.	0.	20,097.
(7) ANDREW NACHISON CHIEF OF COMMUNICATIONS	40.00			X				164,800.	0.	11,536.
(8) DEDRICK ASANTE-MUHAMMAD CHIEF OF RACE, WEALTH & COMMUNITY	40.00			X				153,000.	0.	10,710.
(9) GERRON LEVI DIRECTOR OF LEGISLATIVE & REGULATORY	40.00					X		130,055.	0.	16,676.
(10) KEVIN SALL DIRECTOR OF IT	40.00					X		128,721.	0.	9,010.
(11) GERALD KELLMAN SENIOR ADVISOR MEMBERSHIP	40.00					X		117,832.	0.	18,376.
(12) IBIJOKE AKINBOWALE DIRECTOR OF HCN	40.00					X		112,090.	0.	13,104.
(13) ANNELIESE LEDERER DIRECTOR OF FAIR HOUSING	40.00					X		102,139.	0.	32,734.
(14) ROBERT DICKERSON, JR. CHAIR	1.00 5.00	X						0.	0.	0.
(15) ERNEST E. HOGAN VICE CHAIR	1.00	X						0.	0.	0.
(16) JEAN ISHMON VICE CHAIR	1.00	X						0.	0.	0.
(17) ERNEST GENE ORTEGA TREASURER	1.00	X						0.	0.	0.

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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 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			
(18) CATHERINE HOPE CROSBY SECRETARY	1.00	X						0.	0.	0.
(19) WILL GONZALES BOARD MEMBER	1.00	X						0.	0.	0.
(20) DAVID ADAME BOARD MEMBER	1.00	X						0.	0.	0.
(21) PETER HAINLEY BOARD MEMBER	1.00	X						0.	0.	0.
(22) MATT HULL BOARD MEMBER	1.00	X						0.	0.	0.
(23) DAN CHEN BOARD MEMBER	1.00	X						0.	0.	0.
(24) CHARLES HARRIS BOARD MEMBER	1.00	X						0.	0.	0.
(25) IRVIN HENDERSON BOARD MEMBER	1.00	X						0.	0.	0.
(26) CAROL JOHNSON BOARD MEMBER	1.00	X						0.	0.	0.
1b Subtotal								2,400,561.	0.	303,541.
c Total from continuation sheets to Part VII, Section A								0.	0.	0.
d Total (add lines 1b and 1c)								2,400,561.	0.	303,541.

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 **15**

- 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*
- 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*
- 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*

	Yes	No
3		X
4	X	
5		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
STREAM REALTY PARTNERS - DC LP 2001 ROSS AVE, STE 400, DALLAS, TX 75201	REAL ESTATE SERVICES	626,280.
EXECUTIVE BUILDING SERVICES 7910 WOODMONT AVE, BETHESDA, MD 20814	JANITORIAL SERVICES	248,995.
CLIFTONLARSONALLEN, LLP PO BOX 829664, PHILADELPHIA, PA 19182	ACCOUNTING SERVICES	159,356.
ROLYN COMPANIES, INC. 5706 FREDERICK AVE, ROCKVILLE, MD 20852	CONSTRUCTION SERVICES	103,078.

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 **4**

SEE PART VII, SECTION A CONTINUATION SHEETS

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Part VII	Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees <i>(continued)</i>
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COALITION, INC.**

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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	1 a Federated campaigns	1a					
	b Membership dues	1b	143,088.				
	c Fundraising events	1c					
	d Related organizations	1d					
	e Government grants (contributions)	1e	2,673,579.				
	f All other contributions, gifts, grants, and similar amounts not included above	1f	3,949,347.				
	g Noncash contributions included in lines 1a-1f	1g	\$				
	h Total. Add lines 1a-1f			6,766,014.			
	Program Service Revenue		Business Code				
2 a CONFERENCES			900099	4,039,325.	4,039,325.		
b SERVICE FEES			900099	346,030.	346,030.		
c							
d							
e							
f All other program service revenue							
g Total. Add lines 2a-2f				4,385,355.			
Other Revenue	3 Investment income (including dividends, interest, and other similar amounts)			73,647.			73,647.
	4 Income from investment of tax-exempt bond proceeds						
	5 Royalties						
		(i) Real	(ii) Personal				
	6 a Gross rents	6a	10,411,785.				
	b Less rental expenses	6b	12,520,281.				
	c Rental income or (loss)	6c	-2,108,496.				
	d Net rental income or (loss)			-2,108,496.		-165,706.	-1,942,790.
		(i) Securities	(ii) Other				
	7 a Gross amount from sales of assets other than inventory	7a	52,554.				
	b Less cost or other basis and sales expenses	7b	31,844.				
	c Gain or (loss)	7c	20,710.				
	d Net gain or (loss)			20,710.			20,710.
	8 a 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						
	9 a Gross income from gaming activities See Part IV, line 19	9a					
	b Less direct expenses	9b					
c Net income or (loss) from gaming activities							
10 a 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		Business Code					
	11 a MISCELLANEOUS INCOME		900099	5,635.			5,635.
	b						
	c						
	d All other revenue						
	e Total. Add lines 11a-11d			5,635.			
12 Total revenue See instructions			9,142,865.	4,385,355.	-165,706.	-1,842,798.	

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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

☒ X

Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII	(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
1 Grants and other assistance to domestic organizations and domestic governments. See Part IV, line 21	1,131,018.	1,131,018.		
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	2,022,996.	796,067.	1,181,697.	45,232.
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	4,277,430.	3,014,508.	1,109,128.	153,794.
8 Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions)	143,306.	125,675.	11,140.	6,491.
9 Other employee benefits	361,490.	293,916.	56,040.	11,534.
10 Payroll taxes	419,899.	284,946.	121,280.	13,673.
11 Fees for services (nonemployees)				
a Management				
b Legal	88,338.		88,338.	
c Accounting	126,219.		126,219.	
d Lobbying				
e Professional fundraising services. See Part IV, line 17				
f Investment management fees				
g Other (If line 11g amount exceeds 10% of line 25, column (A) amount, list line 11g expenses on Sch O.)	1,390,061.	1,196,874.	168,052.	25,135.
12 Advertising and promotion	159,547.	120,775.	35,002.	3,770.
13 Office expenses	183,532.	114,972.	66,773.	1,787.
14 Information technology	113,043.	78,286.	32,870.	1,887.
15 Royalties				
16 Occupancy	429,539.	71,526.	354,419.	3,594.
17 Travel	857,899.	680,442.	173,380.	4,077.
18 Payments of travel or entertainment expenses for any federal, state, or local public officials				
19 Conferences, conventions, and meetings	1,067,023.	1,000,322.	64,902.	1,799.
20 Interest	80,842.		80,842.	
21 Payments to affiliates				
22 Depreciation, depletion, and amortization	102,474.		102,474.	
23 Insurance	83,980.	8,584.	75,396.	
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 BAD DEBT EXPENSE	260,000.		260,000.	
b DUES AND SUBSCRIPTIONS	150,096.	81,579.	68,238.	279.
c BUILDING OPERATING EXPE	68,354.		68,354.	
d MANAGEMENT OVERHEAD	0.	1,827,027.	-1,889,494.	62,467.
e All other expenses	82,179.	46,646.	35,502.	31.
25 Total functional expenses. Add lines 1 through 24e	13,599,265.	10,873,163.	2,390,552.	335,550.
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 ☐ if following SOP 98-2 (ASC 958-720)

**NATIONAL COMMUNITY REINVESTMENT
COALITION, INC.**

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Part X Balance Sheet

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

		(A) Beginning of year		(B) End of year
Assets	1 Cash - non-interest-bearing	4,322,994.	1	3,378,419.
	2 Savings and temporary cash investments		2	
	3 Pledges and grants receivable, net	2,998,624.	3	2,435,345.
	4 Accounts receivable, net	2,583,410.	4	1,053,685.
	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		8	
	9 Prepaid expenses and deferred charges	208,726.	9	123,985.
	10a Land, buildings, and equipment cost or other basis. Complete Part VI of Schedule D	107,316,336.		
	b Less accumulated depreciation	14,564,428.		
	11 Investments - publicly traded securities	96,505,946.	10c	92,751,908.
	12 Investments - other securities. See Part IV, line 11	2,014,798.	11	2,337,847.
	13 Investments - program-related. See Part IV, line 11		12	
	14 Intangible assets		13	
	15 Other assets. See Part IV, line 11	10,426,923.	14	12,503,868.
16 Total assets. Add lines 1 through 15 (must equal line 33)	119,061,421.	15	114,585,057.	
Liabilities	17 Accounts payable and accrued expenses	1,508,136.	16	1,452,327.
	18 Grants payable		17	
	19 Deferred revenue	2,003,382.	18	1,768,657.
	20 Tax-exempt bond liabilities		19	
	21 Escrow or custodial account liability. Complete Part IV of Schedule D		20	
	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		21	
	23 Secured mortgages and notes payable to unrelated third parties	105,408,759.	22	105,283,170.
	24 Unsecured notes and loans payable to unrelated third parties	1,636,409.	23	1,488,439.
	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	3,325,996.	24	6,944,524.
	26 Total liabilities. Add lines 17 through 25	113,882,682.	25	116,937,117.
	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		1,758,747.	26	116,937,117.
28 Net assets with donor restrictions		3,419,992.	27	-4,503,241.
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			28	2,151,181.
30 Paid-in or capital surplus, or land, building, or equipment fund			29	
31 Retained earnings, endowment, accumulated income, or other funds			30	
32 Total net assets or fund balances		5,178,739.	31	-2,352,060.
33 Total liabilities and net assets/fund balances	119,061,421.	32	114,585,057.	

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**NATIONAL COMMUNITY REINVESTMENT
COALITION, INC.**

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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	9,142,865.
2	Total expenses (must equal Part IX, column (A), line 25)	2	13,599,265.
3	Revenue less expenses Subtract line 2 from line 1	3	-4,456,400.
4	Net assets or fund balances at beginning of year (must equal Part X, line 32, column (A))	4	5,178,739.
5	Net unrealized gains (losses) on investments	5	249,785.
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	-3,324,184.
10	Net assets or fund balances at end of year Combine lines 3 through 9 (must equal Part X, line 32, column (B))	10	-2,352,060.

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	2a	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	2b	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	2c	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?	3a	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	3b	

Form 990 (2019)

NATIONAL COMMUNITY REINVESTMENT

Schedule A (Form 990 or 990-EZ) 2019 **COALITION, INC.**

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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) 2015	(b) 2016	(c) 2017	(d) 2018	(e) 2019	(f) Total
1 Gifts, grants, contributions, and membership fees received (Do not include any "unusual grants.")	13989357.	1323193.	7538750.	8915187.	6766014.	38532501.
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	13989357.	1323193.	7538750.	8915187.	6766014.	38532501.
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)						5480730.
6 Public support. Subtract line 5 from line 4						33051771.

Section B. Total Support

Calendar year (or fiscal year beginning in) ►	(a) 2015	(b) 2016	(c) 2017	(d) 2018	(e) 2019	(f) Total
7 Amounts from line 4	13989357.	1323193.	7538750.	8915187.	6766014.	38532501.
8 Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources	1560487.	4473948.	9035692.	10666677.	10485432.	36222236.
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.)				2394120.	5,635.	2399755.
11 Total support. Add lines 7 through 10						77154492.
12 Gross receipts from related activities, etc. (see instructions)					12	8,876,058.

13 **First five 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 2019 (line 6, column (f) divided by line 11, column (f))	14	42.84	%
15 Public support percentage from 2018 Schedule A, Part II, line 14	15	50.15	%
16a 33 1/3% support test - 2019. 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 - 2018. 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 - 2019. 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 - 2018. 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"/>			

Schedule A (Form 990 or 990-EZ) 2019

NATIONAL COMMUNITY REINVESTMENT

Schedule A (Form 990 or 990-EZ) 2019 **COALITION, INC.**

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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) 2015	(b) 2016	(c) 2017	(d) 2018	(e) 2019	(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) 2015	(b) 2016	(c) 2017	(d) 2018	(e) 2019	(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 five 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 <input type="checkbox"/>						

Section C. Computation of Public Support Percentage

15 Public support percentage for 2019 (line 8, column (f), divided by line 13, column (f))	15	%
16 Public support percentage from 2018 Schedule A, Part III, line 15	16	%

Section D. Computation of Investment Income Percentage

17 Investment income percentage for 2019 (line 10c, column (f), divided by line 13, column (f))	17	%
18 Investment income percentage from 2018 Schedule A, Part III, line 17	18	%

19a **33 1/3% support tests - 2019.** 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 - 2018.** 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 ☐

NATIONAL COMMUNITY REINVESTMENT

Schedule A (Form 990 or 990-EZ) 2019 **COALITION, INC.**

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Part IV Supporting Organizations

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

Section A. All Supporting Organizations

- 1 Are all of the organization's supported organizations listed by name in the organization's governing documents? 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.
- 2 Did the organization have any supported organization that does not have an IRS determination of status under section 509(a)(1) or (2)? If "Yes," explain in **Part VI** how the organization determined that the supported organization was described in section 509(a)(1) or (2).
- 3a Did the organization have a supported organization described in section 501(c)(4), (5), or (6)? If "Yes," answer (b) and (c) below.
- 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)? If "Yes," describe in **Part VI** when and how the organization made the determination.
- c Did the organization ensure that all support to such organizations was used exclusively for section 170(c)(2)(B) purposes? If "Yes," explain in **Part VI** what controls the organization put in place to ensure such use.
- 4a Was any supported organization not organized in the United States ("foreign supported organization")? If "Yes," and if you checked 12a or 12b in Part I, answer (b) and (c) below.
- b Did the organization have ultimate control and discretion in deciding whether to make grants to the foreign supported organization? 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.
- 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)? 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.
- 5a Did the organization add, substitute, or remove any supported organizations during the tax year? If "Yes," answer (b) and (c) 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).
- 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? If "Yes," provide detail in **Part VI**.
- 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? If "Yes," complete Part I of Schedule L (Form 990 or 990-EZ).
- 8 Did the organization make a loan to a disqualified person (as defined in section 4958) not described in line 7? If "Yes," complete Part I of Schedule L (Form 990 or 990-EZ).
- 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))? If "Yes," provide detail in **Part VI**.
- 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? If "Yes," provide detail in **Part VI**.
- 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? If "Yes," provide detail in **Part VI**.
- 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)? If "Yes," answer 10b below.
- b Did the organization have any excess business holdings in the tax year? (Use Schedule C, Form 4720, to determine whether the organization had excess business holdings.)

	Yes	No
1		
2		
3a		
3b		
3c		
4a		
4b		
4c		
5a		
5b		
5c		
6		
7		
8		
9a		
9b		
9c		
10a		
10b		

NATIONAL COMMUNITY REINVESTMENT

Schedule A (Form 990 or 990-EZ) 2019 **COALITION, INC.**

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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 (b) and (c) below, the governing body of a supported organization?		
b A family member of a person described in (a) above?		
c A 35% controlled entity of a person described in (a) or (b) above? If "Yes" to a, b, or c, provide detail in Part VI.		

Section B. Type I Supporting Organizations

	Yes	No
1 Did the directors, trustees, or membership of one or more supported organizations have the power to regularly appoint or elect at least a majority of the organization's 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 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 (2), 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 government entity (see instructions).		
2 Activities Test. Answer (a) and (b) 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 (a) 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 (a) and (b) 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? 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.		

NATIONAL COMMUNITY REINVESTMENT

Schedule A (Form 990 or 990-EZ) 2019 **COALITION, INC.**

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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 1-1/2% 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 .035	6	
7	Recoveries of prior-year distributions	7	
8	Minimum Asset Amount (add line 7 to line 6)	8	

Section C - Distributable Amount		(A) Prior Year	(B) Current Year
1	Adjusted net income for prior year (from Section A, line 8, Column A)	1	
2	Enter 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 ☐ Check here if the current year is the organization's first as a non-functionally integrated Type III supporting organization (see instructions)

Schedule A (Form 990 or 990-EZ) 2019

NATIONAL COMMUNITY REINVESTMENT

Schedule A (Form 990 or 990-EZ) 2019 **COALITION, INC.**

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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)	
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 2019 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-2019	(iii) Distributable Amount for 2019
1 Distributable amount for 2019 from Section C, line 6			
2 Underdistributions, if any, for years prior to 2019 (reasonable cause required- explain in Part VI) See instructions			
3 Excess distributions carryover, if any, to 2019			
a From 2014			
b From 2015			
c From 2016			
d From 2017			
e From 2018			
f Total of lines 3a through e			
g Applied to underdistributions of prior years			
h Applied to 2019 distributable amount			
i Carryover from 2014 not applied (see instructions)			
j Remainder Subtract lines 3g, 3h, and 3i from 3f			
4 Distributions for 2019 from Section D, line 7 \$			
a Applied to underdistributions of prior years			
b Applied to 2019 distributable amount			
c Remainder Subtract lines 4a and 4b from 4			
5 Remaining underdistributions for years prior to 2019, 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 2019 Subtract lines 3h and 4b from line 1 For result greater than zero, explain in Part VI See instructions			
7 Excess distributions carryover to 2020. Add lines 3j and 4c			
8 Breakdown of line 7			
a Excess from 2015			
b Excess from 2016			
c Excess from 2017			
d Excess from 2018			
e Excess from 2019			

Schedule A (Form 990 or 990-EZ) 2019

Schedule A (Form 990 or 990-EZ) 2019 **COALITION, INC.**

Part VI

Supplemental Information.

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.)

SCHEDULE C
(Form 990 or 990-EZ)

Political Campaign and Lobbying Activities

OMB No 1545-0047

2019

**Open to Public
Inspection**

For Organizations Exempt From Income Tax Under section 501(c) and section 527

▶ **Complete if the organization is described below.** ▶ **Attach to Form 990 or Form 990-EZ.**

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

Department of the Treasury
Internal Revenue Service

If the organization answered "Yes," on Form 990, Part IV, line 3, or Form 990-EZ, Part V, line 46 (Political Campaign Activities), then

- Section 501(c)(3) organizations Complete Parts I-A and B Do not complete Part I-C
- Section 501(c) (other than section 501(c)(3)) organizations Complete Parts I-A and C below Do not complete Part I-B
- Section 527 organizations Complete Part I-A only

If the organization answered "Yes," on Form 990, Part IV, line 4, or Form 990-EZ, Part VI, line 47 (Lobbying Activities), then

- Section 501(c)(3) organizations that have filed Form 5768 (election under section 501(h)) Complete Part II-A Do not complete Part II-B
- Section 501(c)(3) organizations that have NOT filed Form 5768 (election under section 501(h)) Complete Part II-B Do not complete Part II-A

If the organization answered "Yes," on Form 990, Part IV, line 5 (Proxy Tax) (see separate instructions) or Form 990-EZ, Part V, line 35c (Proxy Tax) (see separate instructions), then

- Section 501(c)(4), (5), or (6) organizations Complete Part III

Name of organization **NATIONAL COMMUNITY REINVESTMENT
COALITION, INC.**

Employer identification number
52-1766126

Part I-A Complete if the organization is exempt under section 501(c) or is a section 527 organization.

- 1 Provide a description of the organization's direct and indirect political campaign activities in Part IV
- 2 Political campaign activity expenditures ▶ \$ _____
- 3 Volunteer hours for political campaign activities _____

Part I-B Complete if the organization is exempt under section 501(c)(3).

- 1 Enter the amount of any excise tax incurred by the organization under section 4955 ▶ \$ _____
- 2 Enter the amount of any excise tax incurred by organization managers under section 4955 ▶ \$ _____
- 3 If the organization incurred a section 4955 tax, did it file Form 4720 for this year?
☐ Yes ☐ No
- 4a Was a correction made?
☐ Yes ☐ No
- b If "Yes," describe in Part IV

Part I-C Complete if the organization is exempt under section 501(c), except section 501(c)(3).

- 1 Enter the amount directly expended by the filing organization for section 527 exempt function activities ▶ \$ _____
- 2 Enter the amount of the filing organization's funds contributed to other organizations for section 527 exempt function activities ▶ \$ _____
- 3 Total exempt function expenditures Add lines 1 and 2 Enter here and on Form 1120-POL, line 17b ▶ \$ _____
☐ Yes ☐ No
- 4 Did the filing organization file Form 1120-POL for this year? ☐ Yes ☐ No
- 5 Enter the names, addresses and employer identification number (EIN) of all section 527 political organizations to which the filing organization made payments For each organization listed, enter the amount paid from the filing organization's funds Also enter the amount of political contributions received that were promptly and directly delivered to a separate political organization, such as a separate segregated fund or a political action committee (PAC) If additional space is needed, provide information in Part IV

(a) Name	(b) Address	(c) EIN	(d) Amount paid from filing organization's funds If none, enter -0-	(e) Amount of political contributions received and promptly and directly delivered to a separate political organization If none, enter -0-

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

Schedule C (Form 990 or 990-EZ) 2019

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NATIONAL COMMUNITY REINVESTMENT

Schedule C (Form 990 or 990-EZ) 2019 **COALITION, INC.**

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Part II-A Complete if the organization is exempt under section 501(c)(3) and filed Form 5768 (election under section 501(h)).

- A** Check ☐ if the filing organization belongs to an affiliated group (and list in Part IV each affiliated group member's name, address, EIN, expenses, and share of excess lobbying expenditures)
- B** Check ☐ if the filing organization checked box A and "limited control" provisions apply

Limits on Lobbying Expenditures (The term "expenditures" means amounts paid or incurred.)	(a) Filing organization's totals	(b) Affiliated group totals												
1a Total lobbying expenditures to influence public opinion (grassroots lobbying)	52,731.													
b Total lobbying expenditures to influence a legislative body (direct lobbying)	52,731.													
c Total lobbying expenditures (add lines 1a and 1b)	13,210,984.													
d Other exempt purpose expenditures	13,263,715.													
e Total exempt purpose expenditures (add lines 1c and 1d)	813,186.													
f Lobbying nontaxable amount Enter the amount from the following table in both columns														
<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width:35%;">If the amount on line 1e, column (a) or (b) is:</th> <th style="width:65%;">The lobbying nontaxable amount is:</th> </tr> </thead> <tbody> <tr> <td>Not over \$500,000</td> <td>20% of the amount on line 1e</td> </tr> <tr> <td>Over \$500,000 but not over \$1,000,000</td> <td>\$100,000 plus 15% of the excess over \$500,000</td> </tr> <tr> <td>Over \$1,000,000 but not over \$1,500,000</td> <td>\$175,000 plus 10% of the excess over \$1,000,000</td> </tr> <tr> <td>Over \$1,500,000 but not over \$17,000,000</td> <td>\$225,000 plus 5% of the excess over \$1,500,000</td> </tr> <tr> <td>Over \$17,000,000</td> <td>\$1,000,000</td> </tr> </tbody> </table>	If the amount on line 1e, column (a) or (b) is:	The lobbying nontaxable amount is:	Not over \$500,000	20% of the amount on line 1e	Over \$500,000 but not over \$1,000,000	\$100,000 plus 15% of the excess over \$500,000	Over \$1,000,000 but not over \$1,500,000	\$175,000 plus 10% of the excess over \$1,000,000	Over \$1,500,000 but not over \$17,000,000	\$225,000 plus 5% of the excess over \$1,500,000	Over \$17,000,000	\$1,000,000		
If the amount on line 1e, column (a) or (b) is:	The lobbying nontaxable amount is:													
Not over \$500,000	20% of the amount on line 1e													
Over \$500,000 but not over \$1,000,000	\$100,000 plus 15% of the excess over \$500,000													
Over \$1,000,000 but not over \$1,500,000	\$175,000 plus 10% of the excess over \$1,000,000													
Over \$1,500,000 but not over \$17,000,000	\$225,000 plus 5% of the excess over \$1,500,000													
Over \$17,000,000	\$1,000,000													
g Grassroots nontaxable amount (enter 25% of line 1f)	203,297.													
h Subtract line 1g from line 1a. If zero or less, enter -0-	0.													
i Subtract line 1f from line 1c. If zero or less, enter -0-	0.													
j If there is an amount other than zero on either line 1h or line 1i, did the organization file Form 4720 reporting section 4911 tax for this year?	<input type="checkbox"/> Yes <input type="checkbox"/> No													

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 separate instructions for lines 2a through 2f.)

Lobbying Expenditures During 4-Year Averaging Period					
Calendar year (or fiscal year beginning in)	(a) 2016	(b) 2017	(c) 2018	(d) 2019	(e) Total
2a Lobbying nontaxable amount	715,817.	746,552.	873,792.	813,186.	3,149,347.
b Lobbying ceiling amount (150% of line 2a, column(e))					4,724,021.
c Total lobbying expenditures	410,108.	455,980.	561,460.	52,731.	1,480,279.
d Grassroots nontaxable amount	178,954.	186,638.	218,448.	203,297.	787,337.
e Grassroots ceiling amount (150% of line 2d, column (e))					1,181,006.
f Grassroots lobbying expenditures					

Schedule C (Form 990 or 990-EZ) 2019

NATIONAL COMMUNITY REINVESTMENT

Schedule C (Form 990 or 990-EZ) 2019 **COALITION, INC.**

52-1766126 Page 3

Part II-B Complete if the organization is exempt under section 501(c)(3) and has NOT filed Form 5768 (election under section 501(h)).

For each "Yes" response on lines 1a through 1i below, provide in Part IV a detailed description of the lobbying activity

	(a)		(b)
	Yes	No	Amount
1 During the year, did the filing organization attempt to influence foreign, 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 1c through 1i)?			
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 similar means?			
i Other activities?			
j Total. Add lines 1c through 1i.			
2a Did the activities in line 1 cause the organization to be not described in section 501(c)(3)?			
b If "Yes," enter the amount of any tax incurred under section 4912			
c If "Yes," enter the amount of any tax incurred by organization managers under section 4912			
d If the filing organization incurred a section 4912 tax, did it file Form 4720 for this year?			

Part III-A Complete if the organization is exempt under section 501(c)(4), section 501(c)(5), or section 501(c)(6).

	Yes	No
1 Were substantially all (90% or more) dues received nondeductible by members?	1	
2 Did the organization make only in-house lobbying expenditures of \$2,000 or less?	2	
3 Did the organization agree to carry over lobbying and political campaign activity expenditures from the prior year?	3	

Part III-B Complete if the organization is exempt under section 501(c)(4), section 501(c)(5), or section 501(c)(6) and if either (a) BOTH Part III-A, lines 1 and 2, are answered "No" OR (b) Part III-A, line 3, is answered "Yes."

1 Dues, assessments and similar amounts from members	1	
2 Section 162(e) nondeductible lobbying and political expenditures (do not include amounts of political expenses for which the section 527(f) tax was paid).		
a Current year	2a	
b Carryover from last year	2b	
c Total	2c	
3 Aggregate amount reported in section 6033(e)(1)(A) notices of nondeductible section 162(e) dues	3	
4 If notices were sent and the amount on line 2c exceeds the amount on line 3, what portion of the excess does the organization agree to carryover to the reasonable estimate of nondeductible lobbying and political expenditure next year?	4	
5 Taxable amount of lobbying and political expenditures (see instructions)	5	

Part IV. Supplemental Information

Provide the descriptions required for Part I-A, line 1, Part I-B, line 4, Part I-C, line 5, Part II-A (affiliated group list), Part II-A, lines 1 and 2 (see instructions), and Part II-B, line 1. Also, complete this part for any additional information.

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

2019

Open to Public
Inspection

Name of the organization **NATIONAL COMMUNITY REINVESTMENT
COALITION, INC.**

Employer identification number
52-1766126

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	▶ \$ _____

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990.

Schedule D (Form 990) 2019

**NATIONAL COMMUNITY REINVESTMENT
COALITION, INC.**

Schedule D (Form 990) 2019

52-1766126 Page 2

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

- 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

	(a) Current year	(b) Prior year	(c) Two years back	(d) Three years back	(e) Four years back
1a					
1b					
1c					
1d					
1e					
1f					
1g					

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)		
3a(ii)		
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	29,078,582.			29,078,582.
b Buildings	61,068,632.		9,781,751.	51,286,881.
c Leasehold improvements	15,930,299.		3,909,288.	12,021,011.
d Equipment		993,935.	628,500.	365,435.
e Other		244,888.	244,889.	-1.
Total. Add lines 1a through 1e. (Column (d) must equal Form 990, Part X, column (B), line 10c.)				92,751,908.

Schedule D (Form 990) 2019

NATIONAL COMMUNITY REINVESTMENT

Schedule D (Form 990) 2019

COALITION, INC.

52-1766126 Page 3

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. (Col. (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. (Col. (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) DEFERRED RENT ASSETS	7,267,076.
(2) DEFERRED LEASING COSTS	1,667,512.
(3) LOAN ADVANCES TO AFFILIATES	800,000.
(4) SECURITY DEPOSITS	157,391.
(5) ESCROW DEPOSITS	1,288,629.
(6) INVESTMENT IN AFFILIATES	1,056,975.
(7) DUE FROM AFFILIATES	198,399.
(8) CONSTRUCTION IN PROCESS	67,886.
(9)	
Total. (Column (b) must equal Form 990, Part X, col. (B) line 15.)	12,503,868.

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) TENANT SECURITY DEPOSITS	540,901.
(3) INTEREST RATE SWAP	6,262,957.
(4) DUE TO AFFILIATE	140,666.
(5)	
(6)	
(7)	
(8)	
(9)	
Total. (Column (b) must equal Form 990, Part X, col. (B) line 25.)	6,944,524.

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 ☒

Schedule D (Form 990) 2019

**NATIONAL COMMUNITY REINVESTMENT
COALITION, INC.**

Schedule D (Form 990) 2019

52-1766126 Page 4

Part XI Reconciliation of Revenue per Audited Financial Statements With Revenue per Return.

Complete if the organization answered "Yes" on Form 990, Part IV, line 12a

1	Total revenue, gains, and other support per audited financial statements	1	22,464,437.
2	Amounts included on line 1 but not on Form 990, Part VIII, line 12		
a	Net unrealized gains (losses) on investments	2a	249,785.
b	Donated services and use of facilities	2b	1,221.
c	Recoveries of prior year grants	2c	
d	Other (Describe in Part XIII)	2d	13,070,566.
e	Add lines 2a through 2d	2e	13,321,572.
3	Subtract line 2e from line 1	3	9,142,865.
4	Amounts included on Form 990, Part VIII, line 12, but not on line 1		
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a	
b	Other (Describe in Part XIII)	4b	
c	Add lines 4a and 4b	4c	0.
5	Total revenue. Add lines 3 and 4c. (This must equal Form 990, Part I, line 12.)	5	9,142,865.

Part XII Reconciliation of Expenses per Audited Financial Statements With Expenses per Return.

Complete if the organization answered "Yes" on Form 990, Part IV, line 12a

1	Total expenses and losses per audited financial statements	1	30,035,329.
2	Amounts included on line 1 but not on Form 990, Part IX, line 25		
a	Donated services and use of facilities	2a	1,221.
b	Prior year adjustments	2b	
c	Other losses	2c	
d	Other (Describe in Part XIII)	2d	16,434,843.
e	Add lines 2a through 2d	2e	16,436,064.
3	Subtract line 2e from line 1	3	13,599,265.
4	Amounts included on Form 990, Part IX, line 25, but not on line 1		
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a	
b	Other (Describe in Part XIII)	4b	
c	Add lines 4a and 4b	4c	0.
5	Total expenses. Add lines 3 and 4c. (This must equal Form 990, Part I, line 18.)	5	13,599,265.

Part XIII Supplemental Information.

Provide the descriptions required for Part II, lines 3, 5, and 9; Part III, lines 1a and 4; Part IV, lines 1b and 2b; Part V, line 4; Part X, line 2; Part XI, lines 2d and 4b; and Part XII, lines 2d and 4b. Also complete this part to provide any additional information.

PART X, LINE 2:

NCRC HAS BEEN GRANTED AN EXEMPTION FROM FEDERAL INCOME TAXES UNDER SECTION 501(C)(3) OF THE INTERNAL REVENUE CODE. THE INTERNAL REVENUE SERVICE HAS CLASSIFIED NCRC AS OTHER THAN A PRIVATE FOUNDATION. NCRC HAS A TAX LIABILITY RELATING TO UNRELATED BUSINESS INCOME ACTIVITIES, PRIMARILY FROM RENTAL INCOME FROM DEBT-FINANCED PROPERTY.

PART XI, LINE 2D - OTHER ADJUSTMENTS:

RENTAL EXPENSES NETTED WITH REVENUE	12,520,281.
RELATED ENTITY ACTIVITY	550,285.
TOTAL TO SCHEDULE D, PART XI, LINE 2D	13,070,566.

NATIONAL COMMUNITY REINVESTMENT
COALITION, INC.

Schedule D (Form 990) 2019

52-1766126 Page 5

Part XIII Supplemental Information *(continued)*

PART XII, LINE 2D - OTHER ADJUSTMENTS:

RENTAL EXPENSES NETTED WITH REVENUE	12,520,281.
UNREALIZED LOSS ON INTEREST RATE SWAP	4,021,800.
RELATED ENTITY ACTIVITY	590,378.
GAIN ON AFFILIATE	-697,616.
TOTAL TO SCHEDULE D, PART XII, LINE 2D	16,434,843.

Schedule D (Form 990) 2019

932055 10-02-19

35

13011113 131839 064-219300-00

2019.05000 NATIONAL COMMUNITY REINVE 064-2191

**SCHEDULE I
(Form 990)**

Department of the Treasury
Internal Revenue Service

**Grants and Other Assistance to Organizations,
Governments, and Individuals in the United States**
Complete if the organization answered "Yes" on Form 990, Part IV, line 21 or 22.
▶ Attach to Form 990.

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

OMB No 1545-0047

2019

Open to Public
Inspection

Employer identification number
52-1766126

Name of the organization **NATIONAL COMMUNITY REINVESTMENT
COALITION, INC.**

Part I General Information on Grants and Assistance

1 Does the organization maintain records to substantiate the amount of the grants or assistance, the grantees' eligibility for the grants or assistance, and the selection criteria used to award the grants or assistance?

☒ Yes ☐ No

2 Describe in Part IV the organization's procedures for monitoring the use of grant funds in the United States

Part II Grants and Other Assistance to Domestic Organizations and Domestic Governments. Complete if the organization answered "Yes" on Form 990, Part IV, line 21, for any recipient that received more than \$5,000. Part II can be duplicated if additional space is needed

1 (a) Name and address of organization or government	(b) EIN	(c) IRC section (if applicable)	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
BRIDGEPORT NEIGHBORHOOD TRUST, INC. - 570 STATE STREET - BRIDGEPORT, CT 06604	22-2809353	501(C)3	62,507.	0.			HOUSING COUNSELING SERVICES
CENTRE FOR HOMEOWNERSHIP & ECONOMIC DEVELOPMENT CORPORATION - 105 W. CORBIN STREET, SUITE 103 - HILLSBOROUGH, NC 27278	27-2691355	501(C)3	7,470.	0.			HOUSING COUNSELING SERVICES
CLARIFI 1608 WALNUT STREET, 10TH FLOOR PHILADELPHIA, PA 19103	23-1671903	501(C)3	11,090.	0.			HOUSING COUNSELING SERVICES
COMMUNITY ACTION AGENCY 1214 GREENWOOD AVE JACKSON, MI 49203	38-1803599	501(C)3	5,663.	0.			HOUSING COUNSELING SERVICES
COULEECAP, INC. 201 MELBY ST WETSBY, WI 54667	39-1077614	501(C)3	58,475.	0.			HOUSING COUNSELING SERVICES
COUNTY OF GREENVILLE HUMAN RELATIONS COMMISSION - 301 UNIVERSITY RIDGE SUITE 1600 - GREENVILLE, SC 29601-3660	57-6000356	501(C)3	67,970.	0.			HOUSING COUNSELING SERVICES

2 Enter total number of section 501(c)(3) and government organizations listed in the line 1 table

28.

3 Enter total number of other organizations listed in the line 1 table

0.

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990.

Schedule I (Form 990) (2019)

**NATIONAL COMMUNITY REINVESTMENT
COALITION, INC.**

52-1766126 Page 1

Schedule I (Form 990)

Part II Continuation of Grants and Other Assistance to Governments and Organizations in the United States (Schedule I (Form 990), Part II)

(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
DELAWARE COMMUNITY REINVESTMENT ACTION COUNCIL - 601 NORTH CHURCH STREET - WILMINGTON, DE 19801	51-0039119	501(C)3	10,233.	0.			HOUSING COUNSELING SERVICES
EAST SIDE ORGANIZING PROJECT INC. 7000 EUCLID AVENUE, SUITE 203 CLEVELAND, OH 44103	34-1752943	501(C)3	133,671.	0.			HOUSING COUNSELING SERVICES
FAIR HOUSING COUNCIL OF NNJ 131 MAIN STREET, SUITE 140 HACKENSACK, NJ 07601	23-7001470	501(C)3	31,836.	0.			HOUSING COUNSELING SERVICES
FRAMEWORKS COMMUNITY DEVELOPMENT CORP - 701 TILLERY STREET, SUITE A-7B, BOX 15 - AUSTIN, TX 78702	56-2492634	501(C)3	60,657.	0.			HOUSING COUNSELING SERVICES
FRAYSER COMMUNITY DEVELOPMENT CORPORATION - 3684 N. WATKINS STREET - MEMPHIS, TN 38127	58-2158058	501(C)3	41,823.	0.			HOUSING COUNSELING SERVICES
HABITAT FOR HUMANITY OF MICHIGAN, INC - 618 S CREYTS ROAD, SUITE A - LANSING, MI 48917	38-3142455	501(C)3	20,466.	0.			HOUSING COUNSELING SERVICES
HAITIAN AMERICAN COMMUNITY DEVELOPMENT CORP - 181 NORTHEAST 82ND STREET - MIAMI, FL 33138	59-2801211	501(C)3	31,836.	0.			HOUSING COUNSELING SERVICES
HOME REPAIR RESOURCE CENTER 2520 NOBLE ROAD CLEVELAND HEIGHTS, OH 44121	23-7131204	501(C)3	43,656.	0.			HOUSING COUNSELING SERVICES
LAFAYETTE NEIGHBORHOOD HOUSING SERVICES, INC - 671 N 36TH STREET - LAFAYETTE, IN 47905	31-1057335	501(C)3	34,979.	0.			HOUSING COUNSELING SERVICES

Schedule I (Form 990)

**NATIONAL COMMUNITY REINVESTMENT
COALITION, INC.**

Schedule I (Form 990) **52-1766126** Page 1

Part II Continuation of Grants and Other Assistance to Governments and Organizations in the United States (Schedule I (Form 990), Part II)

(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
NATIONAL HOUSING COUNSELING AGENCY 155 WESTRIDGE PARKWAY, #115 MCDONOUGH, GA 30253	45-0474279	501(C)3	10,226.	0.			HOUSING COUNSELING SERVICES
NCRC 740 15TH ST NW WASHINGTON, DC 20005	52-1766126	501(C)3	66,575.	0.			HOUSING COUNSELING SERVICES
NEIGHBORHOOD ECONOMIC DEVELOPMENT CORPORATION - 212 MAIN STREET - SPRINGFIELD, OR 97477	93-0739188	501(C)3	32,229.	0.			HOUSING COUNSELING SERVICES
NEW JERSEY CITIZENS ACTION 625 BROAD STREET, 2ND FLOOR NEWARK, NJ 07102	22-2395222	501(C)3	56,000.	0.			HOUSING COUNSELING SERVICES
NORTHWEST INDIANA REINVESTMENT ALLIANCE - 5948 HOHMAN AVE - HAMMOND, IN 46320	33-1166773	501(C)3	10,233.	0.			HOUSING COUNSELING SERVICES
RALEIGH AREA DEVELOPMENT AUTHORITY 4030 WAKE FOREST ROAD, SUITE 209 RALEIGH, NC 27609	30-0218536	501(C)3	20,233.	0.			HOUSING COUNSELING SERVICES
ROCKLAND HOUSING ACTION COALITION 120-126 NORTH MAIN STREET, ANNEX FI NEW CITY, NY 10956	13-3439109	501(C)3	31,836.	0.			HOUSING COUNSELING SERVICES
SOUTHWEST NEIGHBORHOOD HOUSING SERVICES - 6301 4TH ST. NW, SUITE 5 - ALBUQUERQUE, NM 87107	31-0875532	501(C)3	31,836.	0.			HOUSING COUNSELING SERVICES
ST. JOHNS HOUSING PARTNERSHIP 93 ORANGE STREET ST. AUGUSTINE, FL 32084	59-3422856	501(C)3	36,009.	0.			HOUSING COUNSELING SERVICES

Schedule I (Form 990)

**NATIONAL COMMUNITY REINVESTMENT
COALITION, INC.**

Schedule I (Form 990) **52-1766126** Page 1

Part II Continuation of Grants and Other Assistance to Governments and Organizations in the United States (Schedule I (Form 990), Part II)

(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
TAMPA HOUSING AUTHORITY 5301 W. CYPRESS STREET TAMPA, FL 33607	59-6001289	501(C)3	24,210.	0.			HOUSING COUNSELING SERVICES
TOTALLY FREE, INC 124 CARRET ROAD BRUNSWICK, GA 31525	58-2647162	501(C)3	59,375.	0.			HOUSING COUNSELING SERVICES
UNITED SOUTH BROADWAY CORPORATION 1500 WALTER STREET, SE SUITE 202 ALBUQUERQUE, NM 87102	85-0371937	501(C)3	58,475.	0.			HOUSING COUNSELING SERVICES
YOU CAN MAKE IT HOMEOWNERSHIP CENTER - 660 FITZHUGH BLVD, SUITE 105 - SMYRNA, TN 37167	83-0423384	501(C)3	60,164.	0.			HOUSING COUNSELING SERVICES

Schedule I (Form 990)

NATIONAL COMMUNITY REINVESTMENT

52-1766126 Page 2

Schedule I (Form 990) (2019)

COALITION, INC.

Part III Grants and Other Assistance to Domestic Individuals. Complete if the organization answered "Yes" on Form 990, Part IV, line 22

Part III can be duplicated if additional space is needed

(a) Type of grant or assistance	(b) Number of recipients	(c) Amount of cash grant	(d) Amount of non-cash assistance	(e) Method of valuation (book, FMV, appraisal, other)	(f) Description of noncash assistance

Part IV Supplemental Information. Provide the information required in Part I, line 2; Part III, column (b), and any other additional information

PART I, LINE 2:

GRANTEE MUST SIGN COPIES OF THE GRANT AGREEMENT AND PROVIDE THE FOLLOWING

DOCUMENTATION:

A- CERTIFICATION THAT THE GRANTEE IS AUTHORIZED TO DO BUSINESS IN USA.

B- IRS FORM W-9.

C- QUARTERLY REPORTS WITH NARRATIVE.

D- SITE VISITS BY PROGRAM MANAGERS.

**SCHEDULE J
(Form 990)**

Department of the Treasury
Internal Revenue Service

Compensation Information

For certain Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees

▶ Complete if the organization answered "Yes" on Form 990, Part IV, line 23.

▶ Attach to Form 990.

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

OMB No 1545-0047

2019

Open to Public
Inspection

Name of the organization

**NATIONAL COMMUNITY REINVESTMENT
COALITION, INC.**

Employer identification number

52-1766126

Part I Questions Regarding Compensation

	Yes	No
1a Check the appropriate box(es) if the organization provided any of the following to or for a person listed on Form 990, Part VII, Section A, line 1a. Complete Part III to provide any relevant information regarding these items.		
<input type="checkbox"/> First-class or charter travel		
<input type="checkbox"/> Travel for companions		
<input type="checkbox"/> Tax indemnification and gross-up payments		
<input type="checkbox"/> Discretionary spending account		
<input type="checkbox"/> Housing allowance or residence for personal use		
<input type="checkbox"/> Payments for business use of personal residence		
<input type="checkbox"/> Health or social club dues or initiation fees		
<input type="checkbox"/> Personal services (such as maid, chauffeur, chef)		
b If any of the boxes on line 1a are checked, did the organization follow a written policy regarding payment or reimbursement or provision of all of the expenses described above? If "No," complete Part III to explain	1b	
2 Did the organization require substantiation prior to reimbursing or allowing expenses incurred by all directors, trustees, and officers, including the CEO/Executive Director, regarding the items checked on line 1a?	2	
3 Indicate which, if any, of the following the organization used to establish the compensation of the organization's CEO/Executive Director. Check all that apply. Do not check any boxes for methods used by a related organization to establish compensation of the CEO/Executive Director, but explain in Part III.		
<input checked="" type="checkbox"/> Compensation committee		
<input type="checkbox"/> Independent compensation consultant		
<input checked="" type="checkbox"/> Form 990 of other organizations		
<input type="checkbox"/> Written employment contract		
<input checked="" type="checkbox"/> Compensation survey or study		
<input checked="" type="checkbox"/> Approval by the board or compensation committee		
4 During the year, did any person listed on Form 990, Part VII, Section A, line 1a, with respect to the filing organization or a related organization:		
a Receive a severance payment or change-of-control payment?	4a	X
b Participate in, or receive payment from, a supplemental nonqualified retirement plan?	4b	X
c Participate in, or receive payment from, an equity-based compensation arrangement?	4c	X
If "Yes" to any of lines 4a-c, list the persons and provide the applicable amounts for each item in Part III.		
Only section 501(c)(3), 501(c)(4), and 501(c)(29) organizations must complete lines 5-9.		
5 For persons listed on Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the revenues of:		
a The organization?	5a	X
b Any related organization?	5b	X
If "Yes" on line 5a or 5b, describe in Part III.		
6 For persons listed on Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the net earnings of:		
a The organization?	6a	X
b Any related organization?	6b	X
If "Yes" on line 6a or 6b, describe in Part III.		
7 For persons listed on Form 990, Part VII, Section A, line 1a, did the organization provide any nonfixed payments not described on lines 5 and 6? If "Yes," describe in Part III.	7	X
8 Were any amounts reported on Form 990, Part VII, paid or accrued pursuant to a contract that was subject to the initial contract exception described in Regulations section 53.4958-4(a)(3)? If "Yes," describe in Part III.	8	X
9 If "Yes" on line 8, did the organization also follow the rebuttable presumption procedure described in Regulations section 53.4958-6(c)?	9	

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990.

Schedule J (Form 990) 2019

For each individual whose compensation must be reported on Schedule J, report compensation from the organization on row (i) and from related organizations, described in the instructions, on row (ii). Do not list any individuals that aren't listed on Form 990, Part VII.

Note: The sum of columns (B)(i)-(iii) for each listed individual must equal the total amount of Form 990, Part VII, Section A, line 1a, applicable column (D) and (E) amounts for that individual.

[illegible]

NATIONAL COMMUNITY REINVESTMENT
COALITION, INC.

52-1766126

Part III Supplemental Information

Provide the information, explanation, or descriptions required for Part I, lines 1a, 1b, 3, 4a, 4b, 5a, 5b, 6a, 6b, 7, and 8, and for Part II. Also complete this part for any additional information.

PART I, LINE 4:

THE ORGANIZATION ADOPTED A PROFIT SHARING PLAN WHEREBY A 7% OF THE

EMPLOYEE ANNUAL SALARY IS CONTRIBUTED TO THE PLAN ONCE THE EMPLOYEE

BECOMES ELIGIBLE.

ELIGIBILITY MEANS THAT THE EMPLOYEE SHOULD BE 21 YEARS OLD AND HAVE

COMPLETED THREE CONSECUTIVE MONTHS OF SERVICE MEASURED FROM THE DATE OF

HIRE.

**SCHEDULE K
(Form 990)**

Department of the Treasury
Internal Revenue Service

Supplemental Information on Tax-Exempt Bonds

▶ Complete if the organization answered "Yes" on Form 990, Part IV, line 24a. Provide descriptions, explanations, and any additional information in Part VI.
▶ Attach to Form 990. ▶ Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

2019

Open to Public
Inspection

Name of the organization

**NATIONAL COMMUNITY REINVESTMENT
COALITION, INC.**

Employer identification number
52-1766126

Part I Bond Issues

(a) Issuer name	(b) Issuer EIN	(c) CUSIP #	(d) Date issued	(e) Issue price	(f) Description of purpose	(g) Defeased		(h) On behalf of issuer		(i) Pooled financing	
						Yes	No	Yes	No	Yes	No
A DISTRICT OF COLUMBIA	53-6001130	NONE	08/30/18	71840000.	REFINANCE REAL PROPERTY				X		X
B											
C											
D											

Part II Proceeds

	A		B		C		D	
	Yes	No	Yes	No	Yes	No	Yes	No
1 Amount of bonds retired								
2 Amount of bonds legally defeased								
3 Total proceeds of issue								
4 Gross proceeds in reserve funds		71,840,000.						
5 Capitalized interest from proceeds		695,509.						
6 Proceeds in refunding escrows								
7 Issuance costs from proceeds								
8 Credit enhancement from proceeds		1,187,720.						
9 Working capital expenditures from proceeds								
10 Capital expenditures from proceeds								
11 Other spent proceeds								
12 Other unspent proceeds								
13 Year of substantial completion								
14 Were the bonds issued as part of a refunding issue of tax-exempt bonds (or, if issued prior to 2018, a current refunding issue)?								
15 Were the bonds issued as part of a refunding issue of taxable bonds (or, if issued prior to 2018, an advance refunding issue)?								
16 Has the final allocation of proceeds been made?	X							
17 Does the organization maintain adequate books and records to support the final allocation of proceeds?		X						

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990.

Schedule K (Form 990) 2019

**NATIONAL COMMUNITY REINVESTMENT
COALITION, INC.**

Schedule K (Form 990) 2019

52-1766126

Page 2

Part III Private Business Use

	A		B		C		D	
	Yes	No	Yes	No	Yes	No	Yes	No
1 Was the organization a partner in a partnership, or a member of an LLC, which owned property financed by tax-exempt bonds?		X						
2 Are there any lease arrangements that may result in private business use of bond-financed property?		X						
3a Are there any management or service contracts that may result in private business use of bond-financed property?		X						
b If "Yes" to line 3a, does the organization routinely engage bond counsel or other outside counsel to review any management or service contracts relating to the financed property?								
c Are there any research agreements that may result in private business use of bond-financed property?		X						
d If "Yes" to line 3c, does the organization routinely engage bond counsel or other outside counsel to review any research agreements relating to the financed property?								
4 Enter the percentage of financed property used in a private business use by entities other than a section 501(c)(3) organization or a state or local government		%		%		%		%
5 Enter the percentage of financed property used in a private business use as a result of unrelated trade or business activity carried on by your organization, another section 501(c)(3) organization, or a state or local government		%		%		%		%
6 Total of lines 4 and 5		%		%		%		%
7 Does the bond issue meet the private security or payment test?		X						
8a Has there been a sale or disposition of any of the bond-financed property to a non-governmental person other than a 501(c)(3) organization since the bonds were issued?		X						
b If "Yes" to line 8a, enter the percentage of bond-financed property sold or disposed of		%		%		%		%
c If "Yes" to line 8a, was any remedial action taken pursuant to Regulations sections 1.141-12 and 1.145-2?								
9 Has the organization established written procedures to ensure that all nonqualified bonds of the issue are remediated in accordance with the requirements under Regulations sections 1.141-12 and 1.145-2?		X						

Part IV Arbitrage

	A		B		C		D	
	Yes	No	Yes	No	Yes	No	Yes	No
1 Has the issuer filed Form 8038-T, Arbitrage Rebate, Yield Reduction and Penalty in Lieu of Arbitrage Rebate?		X						
2 If "No" to line 1, did the following apply?								
a Rebate not due yet?		X						
b Exception to rebate?		X						
c No rebate due?		X						
If "Yes" to line 2c, provide in Part VI the date the rebate computation was performed								
3 Is the bond issue a variable rate issue?		X						

932122 10-18-19

Schedule K (Form 990) 2019

SCHEDULE O
(Form 990 or 990-EZ)

Department of the Treasury
Internal Revenue Service

Supplemental Information to Form 990 or 990-EZ

Complete to provide information for responses to specific questions on
Form 990 or 990-EZ or to provide any additional information.

▶ Attach to Form 990 or 990-EZ.

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

OMB No 1545-0047

2019

Open to Public
Inspection

Name of the organization

**NATIONAL COMMUNITY REINVESTMENT
COALITION, INC.**

Employer identification number
52-1766126

FORM 990, PART I, LINE 1, DESCRIPTION OF ORGANIZATION MISSION:

**SUPPORT AND PROVIDE LONG-TERM SOLUTIONS WHICH INCLUDE PROVIDING TOOLS
TO BUILDING COMMUNITY AND INDIVIDUAL NET WORTH.**

FORM 990, PART III, LINE 1, DESCRIPTION OF ORGANIZATION MISSION:

**BUSINESS. IN FURTHERANCE OF ITS MISSION, NCRC PROVIDES OFFICE AND
MEETING SPACE TO LIKE-MINDED NON-PROFIT ORGANIZATIONS IN WASHINGTON,
D.C.**

FORM 990, PART III, LINE 4D, OTHER PROGRAM SERVICES:

**RACE, WEALTH & COMMUNITY - NCRC CONVENES, SUPPORTS AND PURSUES
WORKSHOPS, CONFERENCES, INVESTIGATIONS OF CIVIL RIGHTS COMPLAINTS,
SYSTEMIC "TESTING" OF FINANCIAL AND REAL ESTATE ENTITIES AND COMPLIANCE
INITIATIVES THAT ENCOURAGE "BEST PRACTICES." RWC PROGRAMS ALSO PROVIDE
TECHNICAL ASSISTANCE TO NCRC MEMBERS IN URBAN, SUBURBAN AND RURAL
COMMUNITIES TO PROMOTE ECONOMIC MOBILITY, TO ENSURE FAIR HOUSING FOR
WORKING FAMILIES AND TO ENSURE FAIR LENDING FOR WOMEN- AND
MINORITY-OWNED BUSINESSES THROUGHOUT THE NATION.
EXPENSES \$ 1,003,992. INCLUDING GRANTS OF \$ 0. REVENUE \$ 307,000.**

**COMMUNICATIONS NCRC PUBLISHES ORIGINAL RESEARCH, ANALYSIS AND ARTICLES
ONLINE AT NCRC.ORG. NCRC ALSO WORKS WITH THE NATIONAL AND REGIONAL
PRESS TO HIGHLIGHT NCRC RESEARCH FINDINGS AND PERSPECTIVES ON ECONOMIC
JUSTICE, PUBLIC SECTOR POLICIES AND REGULATIONS AND PRIVATE SECTOR
PRACTICES THAT SUPPORT OR HINDER AN INCLUSIVE ECONOMY. NCRC HAS**

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990 or 990-EZ.

Schedule O (Form 990 or 990-EZ) (2019)

932211 09-06-19

Name of the organization **NATIONAL COMMUNITY REINVESTMENT
COALITION, INC.**

Employer identification number
52-1766126

RECENTLY APPEARED IN THE NEW YORK TIMES, THE WASHINGTON POST, THE WALL
STREET JOURNAL, THE ATLANTIC, NBC NEWS, ABC NEWS BLOOMBERG, POLITICO,
AMERICAN BANKER AND MANY OTHER
PROMINENT PUBLICATIONS.

EXPENSES \$ 727,514. INCLUDING GRANTS OF \$ 0. REVENUE \$ 500,000.

NATIONAL TRAINING ACADEMY NCRC'S NATIONAL TRAINING ACADEMY PROVIDES
TRAINING, CONSULTING AND TECHNICAL ASSISTANCE THROUGH ONSITE AND ONLINE
INSTRUCTION, WEBINARS, AND ELEARNING PLATFORMS. NCRC'S NATIONAL
TRAINING ACADEMY'S GOAL IS TO FOSTER THE KNOWLEDGE, SKILLS,
ORGANIZATIONAL CAPACITY AND PARTNERSHIPS NECESSARY TO PROVIDE
EFFECTIVE ADVOCACY FOR ECONOMIC AND SOCIAL JUSTICE. NCRC LEADS THE
NATION IN TRAINING AND ORGANIZING COMMUNITIES AROUND THE AFFIRMATIVELY
FURTHERING FAIR HOUSING (AFFH) RULE AND THE COMMUNITY REINVESTMENT ACT
(CRA).

EXPENSES \$ 192,939. INCLUDING GRANTS OF \$ 0. REVENUE \$ 91,500.

GROWTH INITIATIVE THROUGH THE GENERATING REAL OPPORTUNITIES FOR WORK
THROUGH HOUSING (GROWTH) INITIATIVE, THE NCRC HOUSING REHAB FUND AND
PUBLIC, PRIVATE AND NONPROFIT PARTNERS PURCHASE, RENOVATE AND SELL OR
LEASETOWN HOMES IN LOWAND MODERATEINCOME NEIGHBORHOODS OR TO LOWAND
MODERATEINCOME FAMILIES. THROUGH THIS PROGRAM, NCRC CREATES PATHWAYS TO
HOMEOWNERS FOR LOWAND MODERATEINCOME FAMILIES AND
IMPROVES PROPERTY VALUES FOR LOWAND MODERATEINCOME COMMUNITIES. THE
INITIATIVE CREATES AN INVENTORY OF AFFORDABLE, SECURE HOMEOWNERSHIP
OPTIONS WHILE PROVIDING CONSTRUCTION JOBS AND WORKFORCE TRAINING AND
DEVELOPMENT OPPORTUNITIES TO LOCAL RESIDENTS.

EXPENSES \$ 938,024. INCLUDING GRANTS OF \$ 0. REVENUE \$ 50,000.

Name of the organization **NATIONAL COMMUNITY REINVESTMENT
COALITION, INC.**

Employer identification number
52-1766126

**ENTREPRENEURSHIP: NCRC OPERATES A VARIETY OF INITIATIVES THAT SUPPORT
BUSINESS OWNERSHIP AND ENTREPRENEURSHIP AMONG PEOPLE OF COLOR AND
WOMEN. WE PROVIDE RESOURCES FOR ENTREPRENEURIAL INITIATIVES IN LOW AND
MODERATE INCOME COMMUNITIES, AND WORK WITH POLICYMAKERS AND FINANCIAL
INSTITUTIONS TO INCREASE SMALL BUSINESS LENDING TO WOMEN, MINORITIES
AND LOW AND MODERATE INCOME COMMUNITIES. OUR DC WOMEN'S BUSINESS CENTER
PROVIDES BUSINESS CONSULTATION AND TRAINING TO ENTREPRENEURS IN
WASHINGTON, D.C.**

EXPENSES \$ 527,185. INCLUDING GRANTS OF \$ 0. REVENUE \$ 10,207.

**RESEARCH - NCRC'S RESEARCH ANALYSIS PROVIDES POWERFUL TOOLS FOR
ADVOCATES AND ORGANIZATIONS SEEKING TO UNDERSTAND AND ADDRESS PATTERNS
OF LENDING AND INVESTMENT IN THEIR COMMUNITIES.**

EXPENSES \$ 373,874. INCLUDING GRANTS OF \$ 0. REVENUE \$ 200,400.

**AGE-FRIENDLY BANKING - NATIONAL NEIGHBORS SILVER IS AN NCRC CAMPAIGN TO
EMPOWER, ORGANIZE AND SUPPORT ECONOMICALLY VULNERABLE OLDER ADULTS.
COMBINING ADVOCACY, ORGANIZING AND DIRECT SERVICES, THE CAMPAIGN
PROMOTES ACCESS TO QUALITY BANKING SERVICES AND ADEQUATE HOUSING FOR
OLDER ADULTS. WORKING WITH THE BANKING INDUSTRY, THE AGING NETWORK AND
HOUSING EXPERTS, NCRC OFFERS A PLATFORM FOR POLICY AND PROGRAM
SOLUTIONS TO BUILD ECONOMIC SECURITY AND PRESERVE WEALTH FOR AGING
AMERICANS.**

EXPENSES \$ 164,866. INCLUDING GRANTS OF \$ 0. REVENUE \$ 0.

CAPITAL MKT COLLABORATIVE COUNCIL

EXPENSES \$ 656,404. INCLUDING GRANTS OF \$ 0. REVENUE \$ 0.

Name of the organization **NATIONAL COMMUNITY REINVESTMENT
COALITION, INC.**

Employer identification number
52-1766126

FHIP

EXPENSES \$ 396,253. INCLUDING GRANTS OF \$ 0. REVENUE \$ 0.

FORM 990, PART VI, SECTION A, LINE 6:

**NCRC IS A MEMBER CORPORATION. ANY NATIONAL, REGIONAL AND LOCAL
NOT-FOR-PROFIT ORGANIZATION WHICH SUBSCRIBES TO NCRC'S PURPOSE SHALL BE
CONSIDERED ELIGIBLE FOR MEMBERSHIP NCRC. EACH MEMBER IN GOOD STANDING SHALL
HAVE ONE VOTE TO EXERCISE IN CONDUCTING THE BUSINESS OF NCRC.**

FORM 990, PART VI, SECTION A, LINE 7A:

**AN ANNUAL MEETING OF MEMBERS OF NCRC IS HELD FOR THE ELECTION OF DIRECTORS,
AND TRANSACTIONS OF OTHER BUSINESSES. BOARD OF DIRECTORS ARE ELECTED BY A
MAJORITY VOTE OF MEMBERS WHO ARE IN GOOD STANDING AT THE ANNUAL MEETING OF
THE MEMBERSHIP OF NCRC. A MINIMUM OF ONE-THIRD OF THE TOTAL NUMBER OF
ELECTED DIRECTORS SHALL BE REPRESENTATIVES OF REGIONAL, NATIONAL OR LOCAL
ORGANIZATIONS.**

FORM 990, PART VI, SECTION A, LINE 7B:

**THE CHAIRPERSON WITH THE EXPRESS APPROVAL OF THE BOARD, MAY ESTABLISH
COMMITTEES ON STANDING OR AN AD HOC BASIS. THE EXECUTIVE COMMITTEE HAS ALL
THE RIGHTS, POWERS AND AUTHORITY OF THE BOARD OF DIRECTOR; HOWEVER, ANY
ACTION BY THE EXECUTIVE COMMITTEE MUST BE REPORTED TO AND APPROVED BY THE
BOARD OF DIRECTORS.**

FORM 990, PART VI, SECTION A, LINE 8B:

**COMMITTEES DO NOT HAVE AUTHORITY TO ACT ON BEHALF OF THE BOARD. COMMITTEE
RECOMMENDATIONS ARE VOTED ON BY THE WHOLE GOVERNING BODY.**

Name of the organization **NATIONAL COMMUNITY REINVESTMENT
COALITION, INC.**

Employer identification number
52-1766126

FORM 990, PART VI, SECTION B, LINE 11B:

THE RETURN IS PREPARED BY AN OUTSIDE ACCOUNTING FIRM. A FINAL DRAFT OF THE FORM 990 IS PROVIDED TO ALL MEMBERS OF THE BOARD. BOARD MEMBERS ARE GIVEN A PERIOD OF TIME TO REVIEW THE FORM 990 AND RESPOND WITH ANY QUESTIONS AS NEEDED. ONCE THE REVIEW IS COMPLETED, THE RETURN IS FILED ELECTRONICALLY WITH THE IRS.

FORM 990, PART VI, SECTION B, LINE 12C:

THE ORGANIZATION UPDATES OFFICERS' INFORMATION AND BIO ON AN ANNUAL BASIS AND SEARCH FOR ANY CONFLICT OF INTEREST THAT MAY EXIST WITH COMPANY POLICIES.

FORM 990, PART VI, SECTION B, LINE 15A:

ALL MATTERS AFFECTING THE EMPLOYMENT OF THE PRESIDENT/FOUNDER AND CEO ARE DETERMINED BY THE NCRC BOARD OF DIRECTORS UNDER THE LEADERSHIP OF THE CHAIR OF THE BOARD WHO DIRECTLY OVERSEES THEIR WORK AND THROUGH THE NCRC BOARD OF DIRECTORS GOVERNANCE COMMITTEE. THEIR SALARIES ARE REVIEWED BY THE BOARD OF DIRECTORS BASED UPON THE USE OF SURVEY DATA FROM NON-PROFIT ORGANIZATIONS OF SIMILAR SIZE AND SCOPE. A HUMAN RESOURCES CONSULTING COMPANY WITH EXPERTISE IN COMPENSATION STUDIES HAS VERIFIED COMPETITIVE PEER LABOR MARKETS FROM WHICH NCRC'S EXECUTIVE STAFF ARE RECRUITED AND HIRED AND TO PROVIDE COMPARABLE SALARY BENCHMARKS FOR EXECUTIVES.

FORM 990, PART VI, SECTION C, LINE 19:

THE ORGANIZATION MAKES THE FOLLOWING DOCUMENTS AVAILABLE BASED UPON REQUEST:

FEDERAL FORM 990

Name of the organization NATIONAL COMMUNITY REINVESTMENT
COALITION, INC.Employer identification number
52-1766126

CONFLICT OF INTEREST POLICY

FORM 990, PART IX, LINE 11G, OTHER FEES:

CONSULTING FEES:

PROGRAM SERVICE EXPENSES 1,196,874.

MANAGEMENT AND GENERAL EXPENSES 168,052.

FUNDRAISING EXPENSES 25,135.

TOTAL EXPENSES 1,390,061.

TOTAL OTHER FEES ON FORM 990, PART IX, LINE 11G, COL A 1,390,061.

FORM 990, PART XI, LINE 9, CHANGES IN NET ASSETS:

UNREALIZED LOSS ON INTEREST RATE SWAP -4,021,800.

GAIN ON AFFILIATE 697,616.

TOTAL TO FORM 990, PART XI, LINE 9 -3,324,184.

SCHEDULE R
(Form 990)

Department of the Treasury
Internal Revenue Service

Related Organizations and Unrelated Partnerships

▶ Complete if the organization answered "Yes" on Form 990, Part IV, line 33, 34, 35b, 36, or 37.

▶ Attach to Form 990.

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

Name of the organization

NATIONAL COMMUNITY REINVESTMENT
COALITION, INC.

Employer identification number

52-1766126

OMB No. 1545-0047

2019

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Part I Identification of Disregarded Entities. Complete if the organization answered "Yes" on Form 990, Part IV, line 33

(a) Name, address, and EIN (if applicable) of disregarded entity	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Total income	(e) End-of-year assets	(f) Direct controlling entity
740 FIFTEENTH STREET JV, LLC - 81-2842259					
740 15TH STREET N.W., SUITE 400	RENTAL COMMERCIAL OFFICE	DELAWARE	10,649,717.	97,142,499.	NATIONAL COMMUNITY REINVESTMENT COALITION, INC.
WASHINGTON, DC 20005	BUILDING				

Part II Identification of Related Tax-Exempt Organizations. Complete if the organization answered "Yes" on Form 990, Part IV, line 34, because it had one or more related tax-exempt organizations during the tax year

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Exempt Code section	(e) Public charity status (if section 501(c)(3))	(f) Direct controlling entity	(g) Section 512(b)(13) controlled entity?	
						Yes	No
NATIONAL COMMUNITY REINVESTMENT COALITION					NATIONAL COMMUNITY REINVESTMENT		
COMMUNITY DEVELOPMENT FUND INC - 2, 740 15TH STREET NW, WASHINGTON, DC 20005	MICRO LENDING	DISTRICT OF COLUMBIA	501(C)(3)	LINE 7			X
AMERICANS FOR A FAIR DEAL - 81-4534656	PROMOTE INTEREST OF WORKING CLASS COMMUNITIES	DISTRICT OF COLUMBIA	501(C)(4)	N/A	NATIONAL COMMUNITY REINVESTMENT		X
740 15TH STREET NW							
WASHINGTON, DC 20005							

For Paperwork Reduction Act Notice, see the Instructions for Form 990.

SEE PART VII FOR CONTINUATIONS

Schedule R (Form 990) 2019

Part III Identification of Related Organizations Taxable as a Partnership. Complete if the organization answered "Yes" on Form 990, Part IV, line 34, because it had one or more related organizations treated as a partnership during the tax year.

[illegible]

Part IV Identification of Related Organizations Taxable as a Corporation or Trust. Complete if the organization answered "Yes" on Form 990, Part IV, line 34, because it had one or more related organizations treated as a corporation or trust during the tax year

[illegible]

**NATIONAL COMMUNITY REINVESTMENT
COALITION, INC.**

52-1766126 Page 3

Schedule R (Form 990) 2019

Part V Transactions With Related Organizations. Complete if the organization answered "Yes" on Form 990, Part IV, line 34, 35b, or 36.

Note: Complete line 1 if any entity is listed in Parts II, III, or IV of this schedule

1 During the tax year, did the organization engage in any of the following transactions with one or more related organizations listed in Parts II-IV?

a Receipt of (i) interest, (ii) annuities, (iii) royalties, or (iv) rent from a controlled entity

b Gift, grant, or capital contribution to related organization(s)

c Gift, grant, or capital contribution from related organization(s)

d Loans or loan guarantees to or for related organization(s)

e Loans or loan guarantees by related organization(s)

f Dividends from related organization(s)

g Sale of assets to related organization(s)

h Purchase of assets from related organization(s)

i Exchange of assets with related organization(s)

j Lease of facilities, equipment, or other assets to related organization(s)

k Lease of facilities, equipment, or other assets from related organization(s)

l Performance of services or membership or fundraising solicitations for related organization(s)

m Performance of services or membership or fundraising solicitations by related organization(s)

n Sharing of facilities, equipment, mailing lists, or other assets with related organization(s)

o Sharing of paid employees with related organization(s)

p Reimbursement paid to related organization(s) for expenses

q Reimbursement paid by related organization(s) for expenses

r Other transfer of cash or property to related organization(s)

s Other transfer of cash or property from related organization(s)

2 If the answer to any of the above is "Yes," see the instructions for information on who must complete this line, including covered relationships and transaction thresholds

	(a) Name of related organization	(b) Transaction type (a-s)	(c) Amount involved	(d) Method of determining amount involved
(1)				
(2)				
(3)				
(4)				
(5)				
(6)				

Part VII **Unrelated Organizations Taxable as a Partnership.** Complete if the organization answered "Yes" on Form 990, Part IV, line 37

Provide the following information for each entity taxed as a partnership through which the organization conducted more than five percent of its activities (measured by total assets or gross revenue)

[illegible]

Part VII Supplemental Information

Provide additional information for responses to questions on Schedule R. See instructions.

PART II, IDENTIFICATION OF RELATED TAX-EXEMPT ORGANIZATIONS:

NAME OF RELATED ORGANIZATION:

NATIONAL COMMUNITY REINVESTMENT COALITION COMMUNITY

DEVELOPMENT FUND INC

DIRECT CONTROLLING ENTITY: NATIONAL COMMUNITY REINVESTMENT COALITION INC

NAME OF RELATED ORGANIZATION:

AMERICANS FOR A FAIR DEAL

DIRECT CONTROLLING ENTITY: NATIONAL COMMUNITY REINVESTMENT COALITION INC