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Form **990-EZ**Department of the Treasury
Internal Revenue Service**Short Form
Return of Organization Exempt From Income Tax**

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code

(except black lung benefit trust or private foundation)

▶ Sponsoring organizations of donor advised funds, organizations that operate one or more hospital facilities, and certain controlling organizations as defined in section 512(b)(13) must file Form 990. All other organizations with gross receipts less than \$200,000 and total assets less than \$500,000 at the end of the year may use this form.

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

OMB No 1545-1150

2012Open to Public
Inspection**A** For the 2012 calendar year, or tax year beginning **MAR 30, 2012** and ending **DEC 31, 2012****B** Check if applicable

- ☐ Address change
- ☐ Name change
- ☒ Initial return
- ☐ Terminated
- ☐ Amended return
- ☒ Application pending

C Name of organization**NEIGHBORHOOD HOUSING FINANCE CORPORATION**

Number and street (or P.O. box, if mail is not delivered to street address)

422 WASHINGTON STREET

City or town, state or country, and ZIP + 4

QUINCY, MA 02169**D** Employer identification number**45-5094294****E** Telephone number**617-770-2227****F** Group Exemption

Number ▶

G Accounting Method: ☐ Cash ☒ Accrual Other (specify) ▶**I** Website: ▶ **WWW.NEIGHBORHOODHOUSING.ORG****J** Tax-exempt status (check only one) — ☒ 501(c)(3) ☐ 501(c)() (insert no. ☐ 4947(a)(1) or ☐ 527**H** Check ☒ if the organization is not required to attach Schedule B (Form 990, 990-EZ, or 990-PF).**K** Check ☐ if the organization is not a section 509(a)(3) supporting organization or a section 527 organization and its gross receipts are normally not more than \$50,000. A Form 990-EZ or Form 990 return is not required though Form 990-N (e-postcard) may be required (see instructions). But if the organization chooses to file a return, be sure to file a complete return.**L** Add lines 5b, 6c, and 7b, to line 9 to determine gross receipts. If gross receipts are \$200,000 or more, or if total assets (Part II, line 25, column (B) below) are \$500,000 or more, file Form 990 instead of Form 990-EZ. ▶ \$ **62,500.****Part I Revenue, Expenses, and Changes in Net Assets or Fund Balances** (see the instructions for Part I)

Check if the organization used Schedule O to respond to any question in this Part I

☒

Revenue	1	Contributions, gifts, grants, and similar amounts received	1	62,500.
	2	Program service revenue including government fees and contracts	2	
	3	Membership dues and assessments	3	
	4	Investment income	4	
	5a	Gross amount from sale of assets other than inventory	5a	
	5b	Less: cost or other basis and sales expenses	5b	
	5c	Gain or (loss) from sale of assets other than inventory (Subtract line 5b from line 5a)	5c	
	6	Gaming and fundraising events		
	6a	Gross income from gaming (attach Schedule G if greater than \$15,000)	6a	
	6b	Gross income from fundraising events (not including \$ of contributions from fundraising events reported on line 1) (attach Schedule G if the sum of such gross income and contributions exceeds \$15,000)	6b	
	6c	Less: direct expenses from gaming and fundraising events	6c	
	6d	Net income or (loss) from gaming and fundraising events (add lines 6a and 6b and subtract line 6c)	6d	
	7a	Gross sales of inventory, less returns and allowances	7a	
	7b	Less: cost of goods sold	7b	
	7c	Gross profit or (loss) from sales of inventory (Subtract line 7b from line 7a)	7c	
	8	Other revenue (describe in Schedule O)	8	
	9	Total revenue Add lines 1, 2, 3, 4, 5c, 6d, 7c, and 8	9	62,500.
Expenses	10	Grants and similar amounts paid (list in Schedule O)	10	
	11	Benefits paid to or for members	11	
	12	Salaries, other compensation, and employee benefits	12	
	13	Professional fees and other payments to independent contractors	13	1,870.
	14	Occupancy, rent, utilities, and maintenance	14	
	15	Printing, publications, postage, and shipping	15	
	16	Other expenses (describe in Schedule O) SEE SCHEDULE O	16	7,915.
	17	Total expenses Add lines 10 through 16	17	9,785.
Net Assets	18	Excess or (deficit) for the year (Subtract line 17 from line 9)	18	52,715.
	19	Net assets or fund balances at beginning of year (from line 27, column (A)) (must agree with end-of-year figure reported on prior year's return)	19	0.
	20	Other changes in net assets or fund balances (explain in Schedule O)	20	0.
	21	Net assets or fund balances at end of year Combine lines 18 through 20	21	52,715.

LHA For Paperwork Reduction Act Notice, see the separate instructionsForm **990-EZ** (2012)

Part V**Other Information** (Note the Schedule A and personal benefit contract statement requirements in the instructions for Part V) Check if the organization used Sch. O to respond to any question in this Part V ☐

	Yes	No
33 Did the organization engage in any significant activity not previously reported to the IRS? If "Yes," provide a detailed description of each activity in Schedule O		X
34 Were any significant changes made to the organizing or governing documents? If "Yes," attach a conformed copy of the amended documents if they reflect a change to the organization's name. Otherwise, explain the change on Schedule O (see instructions)		X
35a Did the organization have unrelated business gross income of \$1,000 or more during the year from business activities (such as those reported on lines 2, 6a, and 7a, among others)?		X
b If "Yes," to line 35a, has the organization filed a Form 990-T for the year? If "No," provide an explanation in Schedule O	N/A	
c Was the organization a section 501(c)(4), 501(c)(5), or 501(c)(6) organization subject to section 6033(e) notice, reporting, and proxy tax requirements during the year? If "Yes," complete Schedule C, Part III		X
36 Did the organization undergo a liquidation, dissolution, termination, or significant disposition of net assets during the year? If "Yes," complete applicable parts of Schedule N		X
37a Enter amount of political expenditures, direct or indirect, as described in the instructions	37a	0.
b Did the organization file Form 1120-POL for this year?	37b	X
38a Did the organization borrow from, or make any loans to, any officer, director, trustee, or key employee or were any such loans made in a prior year and still outstanding at the end of the tax year covered by this return?	38a	X
b If "Yes," complete Schedule L, Part II and enter the total amount involved	38b	N/A
39 Section 501(c)(7) organizations. Enter.	39a	N/A
a Initiation fees and capital contributions included on line 9	39b	N/A
b Gross receipts, included on line 9, for public use of club facilities		
40a Section 501(c)(3) organizations. Enter amount of tax imposed on the organization during the year under:		
section 4911 0. ; section 4912 0. ; section 4955 0.		
b Section 501(c)(3) and 501(c)(4) organizations. Did the organization engage in any section 4958 excess benefit transaction during the year, or did it engage in an excess benefit transaction in a prior year that has not been reported on any of its prior Forms 990 or 990-EZ? If "Yes," complete Schedule L, Part I	40b	X
c Section 501(c)(3) and 501(c)(4) organizations. Enter amount of tax imposed on organization managers or disqualified persons during the year under sections 4912, 4955, and 4958		0.
d Section 501(c)(3) and 501(c)(4) organizations. Enter amount of tax on line 40c reimbursed by the organization		0.
e All organizations. At any time during the tax year, was the organization a party to a prohibited tax shelter transaction? If "Yes," complete Form 8886-T	40e	X
41 List the states with which a copy of this return is filed MA		
42a The organization's books are in care of KEITH VOISLOW Telephone no. (617) 770-2227		
Located at 422 WASHINGTON ST., QUINCY, MA ZIP + 4 02169		
b 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)?	42b	X
If "Yes," enter the name of the foreign country: _____		
See the instructions for exceptions and filing requirements for Form TD F 90-22.1, Report of Foreign Bank and Financial Accounts		
c At any time during the calendar year, did the organization maintain an office outside of the U.S.?	42c	X
If "Yes," enter the name of the foreign country: _____		
43 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-EZ in lieu of Form 1041 - Check here ☐ and enter the amount of tax-exempt interest received or accrued during the tax year	43	N/A
44a Did the organization maintain any donor advised funds during the year? If "Yes," Form 990 must be completed instead of Form 990-EZ	44a	X
b Did the organization operate one or more hospital facilities during the year? If "Yes," Form 990 must be completed instead of Form 990-EZ	44b	X
c Did the organization receive any payments for indoor tanning services during the year?	44c	X
d If "Yes" to line 44c, has the organization filed a Form 720 to report these payments? If "No," provide an explanation in Schedule O	44d	
45a Did the organization have a controlled entity within the meaning of section 512(b)(13)?	45a	X
45b Did the organization receive any payment from or engage in any transaction with a controlled entity within the meaning of section 512(b)(13)? If "Yes," Form 990 and Schedule R may need to be completed instead of Form 990-EZ (see instructions)	45b	

- 46 Did the organization engage, directly or indirectly, in political campaign activities on behalf of or in opposition to candidates for public office? If "Yes," complete Schedule C, Part I

	Yes	No
46		X

Part VI Section 501(c)(3) organizations only

All section 501(c)(3) organizations must answer questions 47-49b and 52, and complete the tables for lines 50 and 51

Check if the organization used Schedule O to respond to any question in this Part VI ☐

- 47 Did the organization engage in lobbying activities or have a section 501(h) election in effect during the tax year? If "Yes," complete Sch. C, Part II
- 48 Is the organization a school as described in section 170(b)(1)(A)(iii)? If "Yes," complete Schedule E
- 49a Did the organization make any transfers to an exempt non-charitable related organization?
- b If "Yes," was the related organization a section 527 organization?

	Yes	No
47		X
48		X
49a		X
49b		

- 50 Complete this table for the organization's five highest compensated employees (other than officers, directors, trustees and key employees) who each received more than \$100,000 of compensation from the organization. If there is none, enter "None."

(a) Name and title of each employee paid more than \$100,000	(b) Average hours per week devoted to position	(c) Reportable compensation (Forms W-2/1099-MISC)	(d) Health benefits, contributions to employee benefit plans, and deferred compensation	(e) Estimated amount of other compensation
NONE				

f Total number of other employees paid over \$100,000 ▶

- 51 Complete this table for the organization's five highest compensated independent contractors who each received more than \$100,000 of compensation from the organization. If there is none, enter "None."

(a) Name and address of each independent contractor paid more than \$100,000	(b) Type of service	(c) Compensation

d Total number of other independent contractors each receiving over \$100,000 ▶

- 52 Did the organization complete Schedule A? **Note:** All section 501(c)(3) organizations and 4947(a)(1) nonexempt

charitable trusts must attach a completed Schedule A

☒ Yes ☐ No

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 Date 9/10/13

ROBERT CORLEY, EXECUTIVE DIRECTOR

Type or print name and title

Paid Preparer Use Only	Print/Type preparer's name	Preparer's signature	Date	Check ☐ if self-employed	PTIN
	GIUSEPPE FEMIA, CPA	GIUSEPPE FEMIA, CPA	9/13/13		P01438848
	Firm's name ▶ GERALD T. REILLY & COMPANY	Firm's EIN ▶ 04-2513210			
	Firm's address ▶ 424 ADAMS STREET MILTON, MA 02186	Phone no. (617) 696-8900			

May the IRS discuss this return with the preparer shown above? See instructions

☐ Yes ☐ No

Form 990-EZ (2012)

SCHEDULE A
(Form 990 or 990-EZ)

Department of the Treasury
Internal Revenue Service

Public Charity Status and Public Support

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

▶ Attach to Form 990 or Form 990-EZ. ▶ See separate instructions.

OMB No 1545-0047

2012

Open to Public
Inspection

Name of the organization **NEIGHBORHOOD HOUSING FINANCE CORPORATION** Employer identification number **45-5094294**

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

The organization is not a private foundation because it is (For lines 1 through 11, check only one box.)

- 1 ☐ A church, convention of churches, or association of churches described in section 170(b)(1)(A)(i).
- 2 ☐ A school described in section 170(b)(1)(A)(ii). (Attach Schedule E.)
- 3 ☐ A hospital or a cooperative hospital service organization described in section 170(b)(1)(A)(iii).
- 4 ☐ A medical research organization operated in conjunction with a hospital described in section 170(b)(1)(A)(iii). Enter the hospital's name, city, and state _____
- 5 ☐ An organization operated for the benefit of a college or university owned or operated by a governmental unit described in section 170(b)(1)(A)(iv). (Complete Part II.)
- 6 ☐ A federal, state, or local government or governmental unit described in section 170(b)(1)(A)(v).
- 7 ☐ An organization that normally receives a substantial part of its support from a governmental unit or from the general public described in section 170(b)(1)(A)(vi). (Complete Part II.)
- 8 ☐ A community trust described in section 170(b)(1)(A)(vi). (Complete Part II.)
- 9 ☐ An organization that normally receives (1) more than 33 1/3% of its support from contributions, membership fees, and gross receipts from activities related to its exempt functions - subject to certain exceptions, and (2) no more than 33 1/3% of its support from gross investment income and unrelated business taxable income (less section 511 tax) from businesses acquired by the organization after June 30, 1975. See section 509(a)(2). (Complete Part III.)
- 10 ☐ An organization organized and operated exclusively to test for public safety. See section 509(a)(4).
- 11 ☒ An organization organized and operated exclusively for the benefit of, to perform the functions of, or to carry out the purposes of one or more publicly supported organizations described in section 509(a)(1) or section 509(a)(2). See section 509(a)(3). Check the box that describes the type of supporting organization and complete lines 11e through 11h.
- a ☒ Type I b ☐ Type II c ☐ Type III - Functionally integrated d ☐ Type III - Non-functionally integrated
- e ☐ By checking this box, I certify that the organization is not controlled directly or indirectly by one or more disqualified persons other than foundation managers and other than one or more publicly supported organizations described in section 509(a)(1) or section 509(a)(2).
- f If the organization received a written determination from the IRS that it is a Type I, Type II, or Type III supporting organization, check this box ☐
- g Since August 17, 2006, has the organization accepted any gift or contribution from any of the following persons?
- (i) A person who directly or indirectly controls, either alone or together with persons described in (ii) and (iii) below, the governing body of the supported organization?
- (ii) A family member of a person described in (i) above?
- (iii) A 35% controlled entity of a person described in (i) or (ii) above?
- h Provide the following information about the supported organization(s)

	Yes	No
11g(i)		X
11g(ii)		X
11g(iii)		X

(i) Name of supported organization	(ii) EIN	(iii) Type of organization (described on lines 1-9 above or IRC section (see instructions))	(iv) Is the organization in col. (i) listed in your governing document?		(v) Did you notify the organization in col. (i) of your support?		(vi) Is the organization in col. (i) organized in the U.S.?		(vii) Amount of monetary support
			Yes	No	Yes	No	Yes	No	
NEIGHBORHOOD HOUSING SER	04-2732439	501(C)(3)	X		X		X		0.
Total	1								0.

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

Schedule A (Form 990 or 990-EZ) 2012

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) 2008	(b) 2009	(c) 2010	(d) 2011	(e) 2012	(f) Total
1 Gifts, grants, contributions, and membership fees received (Do not include any "unusual grants.")						
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						
5 The portion of total contributions by each person (other than a governmental unit or publicly supported organization) included on line 1 that exceeds 2% of the amount shown on line 11, column (f)						
6 Public support. Subtract line 5 from line 4						

Section B. Total Support

Calendar year (or fiscal year beginning in) ►	(a) 2008	(b) 2009	(c) 2010	(d) 2011	(e) 2012	(f) Total
7 Amounts from line 4						
8 Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources						
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 IV.)						
11 Total support. Add lines 7 through 10						
12 Gross receipts from related activities, etc. (see instructions)					12	
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 2012 (line 6, column (f) divided by line 11, column (f))	14	%
15 Public support percentage from 2011 Schedule A, Part II, line 14	15	%
16a 33 1/3% support test - 2012. 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 ► ☐		
b 33 1/3% support test - 2011. 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 ► ☐		
17a 10% -facts-and-circumstances test - 2012. 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 IV how the organization meets the "facts-and-circumstances" test. The organization qualifies as a publicly supported organization ► ☐		
b 10% -facts-and-circumstances test - 2011. 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 IV how the organization meets the "facts-and-circumstances" test. The organization qualifies as a publicly supported organization ► ☐		
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 ► ☐		

Schedule A (Form 990 or 990-EZ) 2012

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

(Complete only if you checked the box on line 9 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) 2008	(b) 2009	(c) 2010	(d) 2011	(e) 2012	(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) 2008	(b) 2009	(c) 2010	(d) 2011	(e) 2012	(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 IV.)						
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** ☐

Section C. Computation of Public Support Percentage

15 Public support percentage for 2012 (line 8, column (f) divided by line 13, column (f))	15	%
16 Public support percentage from 2011 Schedule A, Part III, line 15	16	%

Section D. Computation of Investment Income Percentage

17 Investment income percentage for 2012 (line 10c, column (f) divided by line 13, column (f))	17	%
18 Investment income percentage from 2011 Schedule A, Part III, line 17	18	%

19a 33 1/3% support tests - 2012. 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 - 2011. If the organization did not check a box on line 14 or line 19a, and line 16 is more than 33 1/3%, and line 18 is not more than 33 1/3%, check this box and **stop here**. The organization qualifies as a publicly supported organization ☐

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

Part IV **Supplemental Information.** Complete this part to provide the explanations required by Part II, line 10, Part II, line 17a or 17b, and Part III, line 12. Also complete this part for any additional information. (See instructions)

THE ORGANIZATION WAS INCORPORATED IN THE STATE OF MASSACHUSETTS ON MARCH 30, 2012 MAKING THIS YEAR'S FILING A SHORT YEAR FILING. THE ORGANIZATION IS SEEKING 501(C)(3) TAX EXEMPT STATUS AS A SUPPORTING ORGANIZATION OF NEIGHBORHOOD HOUSING SERVICES OF THE SOUTH SHORE, INC. - A 501(C)(3) NON FOR PROFIT CORPORATION. THE APPLICATION IS CURRENTLY BEING REVIEWED BY THE ORGANIZATION'S LEGAL COUNSEL AND WILL BE SUBMITTED TO THE IRS IN THE UPCOMING YEAR.

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.

OMB No 1545-0047

2012

Open to Public
Inspection

Name of the organization

NEIGHBORHOOD HOUSING FINANCE CORPORATION

Employer identification number

45-5094294

FORM 990-EZ, PART I, LINE 16, OTHER EXPENSES:

DESCRIPTION OF OTHER EXPENSES:	AMOUNT:
BANK FEES	203.
OFFICE EXPENSE	212.
GRANT EXPENSE	7,500.
TOTAL TO FORM 990-EZ, LINE 16	7,915.

FORM 990-EZ, PART II, LINE 24, OTHER ASSETS:

DESCRIPTION	BEG. OF YEAR	END OF YEAR
NOTES RECEIVABLE	0.	17,500.

FORM 990-EZ, PART II, LINE 26, OTHER LIABILITIES:

DESCRIPTION	BEG. OF YEAR	END OF YEAR
DUE TO NEIGHBORHOOD HOUSING SERVICES	0.	102,085.

FORM 990-EZ, PART III, PRIMARY EXEMPT PURPOSE - TO SERVE AS A NON-PROFIT
SUPPORTING ORGANIZATION FOR NEIGHBORHOOD HOUSING SERVICES BY
FACILITATING THE FINANCING FOR LOW AND MODERATE INCOME PERSONS AND
OTHER DESERVING RESIDENTS IN THE SOUTH SHORE AREA OF MASSACHUSETTS.

FORM 990-EZ, PART III, LINE 28, PROGRAM SERVICE ACCOMPLISHMENTS:

TO SERVE AS A NON-PROFIT SUPPORTING ORGANIZATION FOR
NEIGHBORHOOD HOUSING SERVICES BY FACILITATING THE
FINANCING FOR LOW AND MODERATE INCOME PERSONS AND OTHER
DESERVING RESIDENTS IN THE SOUTH SHORE AREA OF MASSACHUSETTS.



The Commonwealth of Massachusetts
William Francis Galvin

Secretary of the Commonwealth, Corporations Division
 One Ashburton Place, 17th floor
 Boston, MA 02108-1512
 Telephone: (617) 727-9640

NEIGHBORHOOD HOUSING FINANCE CORPORATION Summary Screen



Help with this form

Business Certificate

The exact name of the Nonprofit Corporation: NEIGHBORHOOD HOUSING FINANCE CORPORATION

Entity Type: Nonprofit Corporation

Identification Number: 455094294

Date of Organization in Massachusetts: 03/30/2012

Current Fiscal Month / Day: 12 / 31

The location of its principal office in Massachusetts:

No. and Street: 422 WASHINGTON STREET
 City or Town: QUINCY State: MA Zip: 02169 Country: USA

If the business entity is organized wholly to do business outside Massachusetts, the location of that office:

No. and Street:
 City or Town: State: Zip: Country:

The name and address of the Resident Agent:

Name: ROBERT CORLEY
 No. and Street: 422 WASHINGTON STREET
 City or Town: QUINCY State: MA Zip: 02169 Country: USA

The officers and all of the directors of the corporation:

Title	Individual Name First, Middle, Last, Suffix	Address (no PO Box) Address, City or Town, State, Zip Code	Expiration of Term
PRESIDENT	DAVID KILNAPP	422 WASHINGTON STREET QUINCY, MA 02169 USA	none
TREASURER	KEITH VOISLOW	422 WASHINGTON STREET QUINCY, MA 02169 USA	none
SECRETARY	ROBERT CORLEY	422 WASHINGTON STREET QUINCY, MA 02169 USA	none
DIRECTOR	DAVID KILNAPP	422 WASHINGTON STREET QUINCY, MA 02169 USA	none
DIRECTOR	BRIAN MADDEN	422 WASHINGTON STREET QUINCY, MA 02169 USA	none

DIRECTOR	KEITH VOISLOW	422 WASHINGTON STREET QUINCY, MA 02169 USA	none
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☐ Consent
☐ Manufacturer
☐ Confidential Data
☐ Does Not Require Annual Report

☐ Partnership
☒ Resident Agent
☐ For Profit
☐ Merger Allowed

Select a type of filing from below to view this business entity filings:

☐ Annual Report

☐ Application For Revival

☐ Articles of Amendment

☐ Articles of Consolidation - Foreign and Domestic

☐ Articles of Consolidation - Domestic and Domestic

View Filings

New Search

Comments

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Help



The Commonwealth of Massachusetts
William Francis Galvin

Minimum Fee: \$35.00

Secretary of the Commonwealth, Corporations Division
One Ashburton Place, 17th floor
Boston, MA 02108-1512
Telephone: (617) 727-9640

Articles of Organization

Federal Employer Identification Number: 001075854 (must be 9 digits)

ARTICLE I

The exact name of the corporation is:

NEIGHBORHOOD HOUSING FINANCE CORPORATION

ARTICLE II

The purpose of the corporation is to engage in the following business activities:

1. TO SERVE AS A NON-PROFIT SUPPORTING CORPORATION FOR NEIGHBORHOOD HOUSING SERVICES OF THE SOUTH SHORE, INC. ("NHS"), A MASSACHUSETTS NON-PROFIT COMMUNITY-BASED CORPORATION, THE CORPORATE MISSION OF WHICH IS TO FACILITATE THE ADVANCEMENT OF LOW AND MODERATE INCOME PERSONS AND OTHER UNDERSERVED RESIDENTS IN THE SOUTH SHORE AREA OF MASSACHUSETTS; 2. TO PROVIDE AND TO HELP NHS PROVIDE ACCESS TO CAPITAL IN THE FORM OF LOANS TO BENEFIT UNDERSERVED COMMUNITIES, PARTICULARLY HOMEOWNERS AND OTHERS THROUGHOUT THE SOUTH SHORE AREA; 3. TO QUALIFY AS A COMMUNITY DEVELOPMENT FINANCIAL INSTITUTION AS ESTABLISHED BY THE RIEGLE COMMUNITY DEVELOPMENT AND REGULATORY IMPROVEMENT ACT OF 1994 ("CDFI") AND TO TAKE ALL STEPS NECESSARY TO BE CERTIFIED AS A CDFI BY THE UNITED STATES TREASURY; 4. TO ORIGINATE, UNDERWRITE, AND ADMINISTER LOANS TO BORROWERS, INCLUDING HOMEOWNERS, WHO OTHERWISE LACK SUFFICIENT ACCESS TO CAPITAL TO ECONOMICALLY ADVANCE IN THE SOUTH SHORE COMMUNITY; 5. TO BUY, SELL, MANAGE, LEASE, AND OTHERWISE DEAL WITH REAL PROPERTY, AND TO DO ALL THINGS THAT A CORPORATION MAY DO UNDER THE LAWS OF THE COMMONWEALTH OF MASSACHUSETTS; 6. TO ENGAGE IN ANY OTHER LAWFUL ACT OR ACTIVITY, WHETHER RELATED OR UNRELATED TO THE BUSINESSES DESCRIBED ABOVE, WHICH MAY BE LAWFULLY CARRIED ON BY A CORPORATION ORGANIZED UNDER CHAPTER 180 OF THE MASSACHUSETTS GENERAL LAWS; AND 7. TO QUALIFY AS A NON-PROFIT CORPORATION UNDER SECTION 501(C)(3) OF THE INTERNAL REVENUE CODE.

ARTICLE III

A corporation may have one or more classes of members. If it does, the designation of such classes, the manner of election or appointments, the duration of membership and the qualifications and rights, including voting rights, of the members of each class, may be set forth in the by-laws of the corporation or may be set forth below:

NONE.

ARTICLE IV

Other lawful provisions, if any, for the conduct and regulation of the business and affairs of the corporation, for its voluntary dissolution, or for limiting, defining, or regulating the powers of the corporation, or of its directors or members, or of any class of members, are as follows:
(If there are no provisions state "NONE")

NONE.

Notes: The preceding four (4) articles are considered to be permanent and may only be changed by filing appropriate Articles of Amendment

ARTICLE V

The by-laws of the corporation have been duly adopted and the initial directors, president, treasurer and clerk or other presiding, financial or recording officers, whose names are set out on the following page, have been duly elected.

ARTICLE VI

The effective date of organization of the corporation shall be the date approved and filed by the Secretary of the Commonwealth. If a later effective date is desired, specify such date which shall not be more than *thirty days* after the date of filing.

ARTICLE VII

The information contained in Article VII is not a permanent part of the Articles of Organization.

a. The street address (post office boxes are not acceptable) of the principal office of the corporation in Massachusetts is:

No. and Street: 422 WASHINGTON STREET
City or Town: QUINCY State: MA Zip: 02169 Country: USA

b. The name, residential street address and post office address of each director and officer of the corporation is as follows:

Title	Individual Name First, Middle, Last, Suffix	Address (no PO Box) Address, City or Town, State, Zip Code	Expiration of Term
PRESIDENT	DAVID KILNAPP	422 WASHINGTON STREET QUINCY, MA 02169 USA 422 WASHINGTON STREET QUINCY, MA 02169 USA	none
TREASURER	KEITH VOISLOW	422 WASHINGTON STREET QUINCY, MA 02169 USA 422 WASHINGTON STREET QUINCY, MA 02169 USA	none
SECRETARY	ROBERT CORLEY	422 WASHINGTON STREET QUINCY, MA 02169 USA 422 WASHINGTON STREET QUINCY, MA 02169 USA	none
DIRECTOR	DAVID KILNAPP	422 WASHINGTON STREET QUINCY, MA 02169 USA 422 WASHINGTON STREET QUINCY, MA 02169 USA	none
DIRECTOR	BRIAN MADDEN	422 WASHINGTON STREET QUINCY, MA 02169 USA 422 WASHINGTON STREET QUINCY, MA 02169 USA	none
DIRECTOR	KEITH VOISLOW	422 WASHINGTON STREET QUINCY, MA 02169 USA 422 WASHINGTON STREET QUINCY, MA 02169 USA	none

c. The fiscal year (i.e., tax year) of the business entity shall end on the last day of the month of:
December

d. The name and business address of the resident agent, if any, of the business entity is:

Name: ROBERT CORLEY
No. and Street: 422 WASHINGTON STREET
City or Town: QUINCY State: MA Zip: 02169 Country: USA

I/We, the below signed incorporator(s), do hereby certify under the pains and penalties of perjury that I/we have not been convicted of any crimes relating to alcohol or gaming within the past ten years. I/We do hereby further certify that to the best of my/our knowledge the above-named officers have not been similarly convicted. If so convicted, explain:

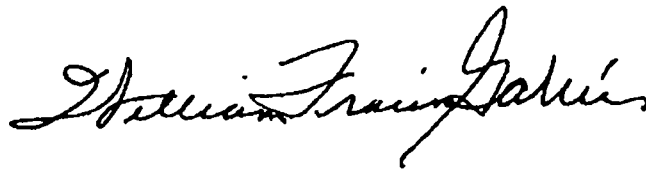
IN WITNESS WHEREOF AND UNDER THE PAINS AND PENALTIES OF PERJURY, I/we, whose signature(s) appear below as incorporator(s) and whose name(s) and business or residential address (es) beneath each signature do hereby associate with the intention of forming this business entity under the provisions of General Law, Chapter 180 and do hereby sign these Articles of Organization as incorporator(s) this 30 Day of March, 2012. (If an existing corporation is acting as incorporator, type in the exact name of the business entity, the state or other jurisdiction where it was incorporated, the name of the person signing on behalf of said business entity and the title he/she holds or other authority by which such action is taken.)

JOEL J. FEINBERG

THE COMMONWEALTH OF MASSACHUSETTS

I hereby certify that, upon examination of this document, duly submitted to me, it appears that the provisions of the General Laws relative to corporations have been complied with, and I hereby approve said articles; and the filing fee having been paid, said articles are deemed to have been filed with me on:

March 30, 2012 09:54 AM

A handwritten signature in black ink, reading "William Francis Galvin". The signature is written in a cursive style with a large, stylized "G" at the end.

WILLIAM FRANCIS GALVIN

Secretary of the Commonwealth



The Commonwealth of Massachusetts
William Francis Galvin

Minimum Fee: \$15.00

Secretary of the Commonwealth, Corporations Division
 One Ashburton Place, 17th floor
 Boston, MA 02108-1512
 Telephone: (617) 727-9640

Annual Report

(General Laws, Chapter 180)

Federal Employer Identification Number: 455094294 (must be 9 digits)

Filing for November 1, 2012

In compliance with the requirements of Section 26A of Chapter one hundred and eighty (180) of the General Laws:

1. Exact name of the corporation: NEIGHBORHOOD HOUSING FINANCE CORPORATION

2. Location of its principal office:

No. and Street 422 WASHINGTON STREET
 City or Town QUINCY State: MA Zip 02169 Country: USA

3. DATE OF THE LAST ANNUAL MEETING: ☒ (mm/dd/yyyy)
 (if none leave blank)

4. State the names and street addresses of all officers, including all the directors of the corporation, and the date on which the term of office of each expires:

Title	Individual Name First, Middle, Last, Suffix	Address (no PO Box) Address, City or Town, State, Zip Code	Expiration of Term
PRESIDENT	DAVID KILNAPP	422 WASHINGTON STREET QUINCY, MA 02169 USA	none
TREASURER	KEITH VOISLOW	422 WASHINGTON STREET QUINCY, MA 02169 USA	none
SECRETARY	ROBERT CORLEY	422 WASHINGTON STREET QUINCY, MA 02169 USA	none
DIRECTOR	DAVID KILNAPP	422 WASHINGTON STREET QUINCY, MA 02169 USA	none
DIRECTOR	BRIAN MADDEN	422 WASHINGTON STREET QUINCY, MA 02169 USA	none
DIRECTOR	KEITH VOISLOW	422 WASHINGTON STREET QUINCY, MA 02169 USA	none

5. Check if the corporation is a cemetery corporation that does NOT hold perpetual care funds in trust. If the corporation is a cemetery corporation that holds perpetual care funds in trust, a copy of the written instrument establishing the trust and any amendments thereto must be attached, and the annual report must be filed by facsimile, mail or in person. ☐

I, the undersigned, KEITH VOISLOW of the above-named business entity, in compliance with the General Laws, Chapter 180, hereby certify that the above information is true and correct as of the dates shown. IN WITNESS WHEREOF AND UNDER PENALTIES OF PERJURY, I hereto sign my name on this 22 Day of October, 2012.

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All Rights Reserved

BYLAWS
OF
NEIGHBORHOOD HOUSING FINANCE CORPORATION

I, Brian Madden, Secretary of NEIGHBORHOOD HOUSING FINANCE CORPORATION (the "Corporation") certify that the following are the official by-laws of the Corporation.

Date:

4/2/2012

Signed:



BY-LAWS OF NEIGHBORHOOD HOUSING FINANCE CORPORATION

ARTICLE I - The Non-Profit Corporation

Name: The name of the corporation shall be the **NEIGHBORHOOD HOUSING FINANCE CORPORATION** (hereinafter referred to as the "Corporation"). The Corporation is a Massachusetts non-profit supporting corporation of **NEIGHBORHOOD HOUSING SERVICES OF THE SOUTH SHORE, INC.** (hereinafter referred to as "NHS").

ARTICLE II - Offices

The principal office of the Corporation headquarters shall be located at 422 Washington Street Quincy MA, 02169. The Corporation may have such other offices, as its Board of Directors may determine, and as approved by the board of directors of NHS, or as the affairs of the Corporation may require from time to time.

ARTICLE III - Purpose

The Corporation is a non-profit community-based organization created to support the mission of the NHS. NHS is a private, community-based non-profit, organized under chapter 180 of the General Laws of Massachusetts and tax exempt under section 501(c)(3) of the Internal Revenue Code, economic development organization founded in 1981. NHS's mission is to drive the economic and social advancement of low- to moderate-income persons and other underserved residents in the South Shore area by providing educational and financial resources they need to achieve financial independence and become community leaders. NHS provides programming in three key areas: Home Owner Rehabilitation Lending, Homeownership Counseling, and Affordable Housing Development. The Corporation shall provide access to capital in the form of loans to benefit underserved communities, particularly homeowners throughout the South Shore area and shall, among other financial activities undertaken as part of its corporate purposes, be responsible for originating, underwriting, and administering loans to borrowers, including homeowners, who otherwise lack sufficient access to capital to economically advance in the community. These loans and terms will be approved in a manner as determined by the Corporation's Board of Directors.

ARTICLE IV –Members

NHS is the sole Member of the Corporation, and agrees to the terms of these By-Laws and to be fully bound hereby. The address of the Member is as follows:

Neighborhood Housing Services of the South Shore, Inc.
422 Washington Street
Quincy, MA 02169

ARTICLE V - Governance

Section 1. Member Voting.

The sole Member possesses all voting rights in the Corporation.

Section 2. Governance.

Except as otherwise specified herein, the Corporation is governed by its Board of Directors (the "Board"). Any decision of the Board may be overridden by the Member. Notwithstanding the foregoing, the Board may make decisions related to the governance and management of the Corporation except to the extent the Member otherwise limits such authority in these By-Laws.

Section 3. Board of Directors and Officers.

(a) The Corporation will have a Board, which shall include at least five persons, and as many as eleven. One member of the Board must be the Executive Director of NHS in order to maintain a continuity of mission and purpose between both organizations. A majority of the individual members of the Board shall be appointed by the Member. Member appointed Board members may include those who serve on the Shareholder's Board of Directors. At least two additional members of the Board shall be selected by those persons who are appointed by the Shareholder. All persons serving on the Board shall have at least a three year term of office, except for the directors appointed in the first year of the Corporation, these persons shall be as evenly as possible, have terms of one, two or three years so that in the future about one-third of the Directors have their terms expire. Any individual on the board may serve for up to two consecutive three-year terms. Individuals who leave the Board in mid-term will be replaced by whichever body selected them, the Shareholder or the Shareholder-selected individuals on the Board, and shall serve for the balance of the term of the person they have replaced, and may then be eligible for a full term on the board. The Shareholder may remove an individual it appointed to the on the Board at any time.

(b) The Board shall elect a Chair of the Board who, will preside at all meetings of the Board and will perform such other duties as may be prescribed by the Board from time to time.

(c) The Corporation's Executive Director (the "ED") shall be same person who is the ED of the Shareholder, and will have general active management of the business of the Corporation, and in the absence of the Chair of the Board or if the office of Chair of the Board is vacant, will preside at meetings of the Board; will see that all orders and resolutions of the Board are carried into effect; will have authority to sign and deliver in the name of the Corporation any deeds, mortgages, bonds, contracts, or other instruments pertaining to the business of the Corporation, except in cases in which the authority to sign and deliver is required by law to be exercised by another person or is expressly delegated by these Bylaws, or the Board to some other manager or agent of the

Corporation; may maintain records of and certify proceedings of the Board and the Member; and will perform such other duties as may from time to time be prescribed by the Board.

(d) The Corporation's Board will have a Treasurer, who, unless provided otherwise by the Board, will keep accurate financial records for the Corporation, and approve all periodic financial statements as presented to the Board. The Treasurer will consult with and advise the ED on the policies and procedures and practices regarding the financial management. The Treasurer will report to the Board on the practices regarding deposit of all moneys, drafts, and checks in the name of and to the credit of the Corporation in such banks and depositories as the Board will designate from time to time, and will co-sign disbursement of Corporation funds and issue of checks and drafts in the name of the Corporation for amounts over \$3,000, or other amount as ordered by the Member or the Board. The Treasurer shall sign a copy of the Corporation's financial statements as periodically presented to the board and as approved by the board at its meetings, as an indication of the Board's acceptance of the financial statements of the Corporation.

(e) The Corporation will have a Secretary, who will have primary responsibility to maintain records of actions of, and whenever necessary, certify all proceedings of the Board. The Secretary will keep the required records of the Corporation, will give or cause to be given notice of meetings of the Directors when so directed by the person or persons authorized to call such meetings, and will also perform such other duties and have such other powers as the Member or the Board may prescribe from time to time. The Secretary shall sign a copy of the minutes of each board meeting, as an indication of the Board's approval of minutes of meetings of the Board.

(f) An individual serving on the Board, as such, will not be obligated to devote his or her full time to the conduct of the Corporation's affairs, but will devote as much time as he or she deems necessary for the proper conduct thereof, and provided further, that nothing in these articles will be deemed to restrict in any way the freedom of an individual serving on the Board to conduct any other businesses or activities whatsoever without any accountability to the Corporation.

(g) The Corporation may have additional officers as provided in herein.

(h) All other officers named in these Bylaws or elected or appointed pursuant to these By-Laws will be responsible to, and subject to the authority and direction of, the Board in connection with matters over which the Board has authority. Except as otherwise provided herein, whenever these By-Laws contemplate action by the Board, the Board may take or cause to be taken such action in connection with the Corporation's business by the vote or agreement of a majority of the members of the Board.

Section 4: Agents and Employees.

The ED shall have the power and authority to appoint all agents and employees of the Corporation.

Section 5: Election and Removal of Officers.

Subject to the other provisions of these By-Laws, the Board may elect or appoint other Officers or agents of the Corporation, with such titles, duties, and authority as they designate. Subject to the other provisions of this Article 5, and to any other limitations that the Board may impose, the ED may delegate authority and appoint other Officers and agents of the Corporation, with such titles, duties, and authority as the ED designates. The Board, at any time, may remove or terminate the authority of any Officer or agent that was appointed by the ED. The Board may at any time remove or terminate the authority of any Officer or agent, whether elected or appointed by the Board or the ED.

Section 6. Place of Meetings.

The Board may designate any place for its meetings. If necessary, meetings will be held virtually.

Section 7. Special Meetings.

Special meetings of the Board may be called by or at the request of the Chair or any three individuals serving on the Board.

Section 8. Notice of Special Meetings, Notice in General.

Notice of any special meeting of the Board shall be given at least ten (10) days prior thereto by written notice to each person serving on the Board at his or her address as shown by the records of the corporation, or at least five (5) days prior thereto by electronic mail to each Director at his or her electronic mail address as shown in the records of the Corporation, or, where a Director does not have an electronic mail address, by direct or telephone communication. If mailed, such notice shall be deemed to be delivered when deposited in the United States mail in a sealed envelope so addressed, with postage thereon prepaid.

Notice of any special meeting of the Board may be waived in writing signed by the person or persons entitled to the notice, either before or after the time of the meeting. The attendance of a Director at any meeting shall constitute a waiver of notice of such meeting, except where a Director attends a meeting for the express purpose of objecting to the transaction of any business because the meeting is not lawfully called or convened. The business to be transacted at, and the purpose of, any regular or special meeting of the Board shall be set forth in the notice or any waiver of notice of such meeting except that for annual meetings, reports, and elections of Directors and Officers, need not be specified in such notice.

Section 9. Quorum.

The simple majority of the Board of record shall constitute a quorum at all regular, special, and annual meetings of the Board and for transaction of business at any meeting of the Board, unless

the act of a greater number is required by law, the Articles of Incorporation, or these Bylaws. If less than a majority of the Directors are present at any meeting, a majority of the Directors present may adjourn the meeting to another time with further notice to all Directors. At such adjourned meeting at which a quorum shall be present, any business may be transacted which might have been transacted at the meeting as originally called.

Section 10. Action by the Board.

The affirmative vote of a majority of the Directors present at any annual, regular, or special meeting (which in no event shall be less than the number required for a quorum) shall be required to take action on behalf of the Corporation, unless the act of a greater number is required by law, the Articles of Incorporation, or these Bylaws.

Section 11. Compensation.

Directors and Officers shall serve for no compensation. The Board may, by resolution passed by a majority of the Directors then in office, determine that Directors and Officers may be paid for expenses incurred, if any, of attendance at each meeting of the Board or of other actions taken in service to the Corporation.

No Director shall be precluded from serving the Corporation in his/her professional capacity and receiving compensation thereof as stated in the Board's conflict of interest policy.

Section 12. Conflict of Interest

Directors are not to pursue any activities which would result in a conflict of interest with the purposes and activities of the Corporation or its sole Member, and shall comply with the requirements and limitations of any funding or contracting entity with which the Corporation is engaged. Directors, in their roles as officers or directors of the Corporation shall conduct business in such a manner as to avoid questionable recourse, self-promotion, or undue economic gain as stated in the Board's conflict of interest policy. Individual members of the Board must sign a conflict of interest statement prior to their initial vote on any matter before the Board. Such a conflicts of interest statement should be signed annually by each individual Board member.

Section 13. Resignation: Removal.

Except as otherwise required by law, any Director or Officer may resign by delivering a written resignation to the Chair of the Board. Such resignation shall be effective upon receipt unless it is specified to be effective at some other time or upon the happening of some other event. Except as otherwise provided in the Articles of Incorporation, a Director or Officer may be removed from office at any time by vote of two-thirds (2/3) of the Directors then in office.

Section 14. Meetings by Means of Conference Telephone.

Unless otherwise provided by the Articles of Incorporation or these Bylaws, members of the Board may participate in any meeting of the Board or a committee thereof by means of a telephone conference, electronic communications by means of which all persons participating in the meeting can hear or communicate with each other and participation in a meeting by such means shall constitute presence in person at such meeting.

Section 15. Action by Consent.

Unless otherwise provided by the Articles of Incorporation or these Bylaws, any action required or permitted to be taken at any meeting of the Board or any committee thereof may be taken without a meeting if all the members of the Board or committee, as the case may be, consent thereto in writing, and the writing or writings are filed with the minutes or proceedings of the Board or committee.

Section 16. Waivers of Notice.

Whenever any notice is required by law, the Articles of Incorporation or these Bylaws, to be given to any Director, a waiver thereof in writing, signed, by the person or persons entitled to said notice, whether before or after the time stated therein, shall be deemed equivalent thereto. A Director's attendance at any meeting shall constitute waiver of notice of such meeting, excepting such attendance at a meeting by the Director for the purpose of objecting to the transaction of business because the meeting is not lawfully called or convened.

ARTICLE VI - Committees of the Board

Section 1. Committees of Directors.

The Board, by resolution adopted by a majority of the Directors in office, may designate and appoint a finance committee, charged with overseeing budgeting and expenditures and corporate financial health and its financial projections, and a loan committee, charged with reviewing loan recommendations over a size to be agreed upon by the Board, and one or more committees, each of which shall consist of two or more Directors, which committee, to the extent provided in the resolution establishing such committee, in the Articles of Incorporation or in these Bylaws, shall make recommendations for action to the Board. The Chair shall appoint the members of the committees, based on the expressed preferences of the members of the Board. Any member of a committee may be removed by the Board or the Board of Directors of NHS or the Chair of the particular committee, whenever in their judgment the best interests of the Corporation shall be served by such removal from the particular committee. Committees may not make decisions on behalf of the Board however they are expected to meet between board meetings and make recommendations to the Board as necessary. The Board as a whole may act as a required committee.

Section 2. Powers of the Chairs of the Committees

Appointed by the Chair of the Board, the Chair of the committee is authorized to receive volunteers to serve on the committee, and remove committee members.

Section 3. Rules

Each committee may adopt rules for its own government not inconsistent with these Bylaws or with rules adopted by the Board. Committee members shall be entitled to notice of meetings as specified in the resolution establishing the committee. Each committee shall keep regular minutes, following the procedures determined by the Board.

Section 4. Committee Definition

The Board shall establish committees as it deems necessary to govern and support the Corporation.

ARTICLE VII - **Executive Director**

The Corporation's ED shall be the chief professional officer for the Corporation and shall be responsible for the day-to-day operation, administrative and financial management of the Corporation.

- A. The ED shall select appropriate support staff for the Corporation. The ED is responsible for all personnel actions
- B. The ED shall be guided by policies, strategic goals and direction established by the Board as reflected in the strategic plan and in official minutes of the Board's meetings.
- C. The ED shall present an activity report at each regular meeting of the Board and its committees when feasible.
- D. The ED or his/her designee shall be an ex-officio participant of all of the meetings of the Board and its committees.

ARTICLE VII -**Contracts, Checks, Drafts, Deposits, and Funds.**

Section 1. Contracts.

The ED, subject to approval by the Board, is the only officer of the Corporation authorized to enter into any contract or execute and deliver any instrument in the name of and on behalf of the Corporation.

Section 2. Checks, Drafts, etc.

All checks, drafts, or orders for the payment of money, notes, or other evidences of indebtedness issued in the name of the corporation, shall be signed by such officer or officers, agent or agents of the corporation and in such manner as shall time to time be determined by resolution of the Board.

Section 3. Deposits.

All funds of the corporation shall be deposited to the credit of the corporation in such banks, trust companies, or other depositories as the ED may select and the Board of Directors approve.

Section 4. Gifts.

The ED and the Board may accept on behalf of the corporation any contribution, gift, bequest, or devise for the general purposes or for any special purpose of the Corporation.

Section 5. Loans to Directors and Officers.

No loans shall be made by the Corporation to its Directors or Officers, ED or staff.

ARTICLE IX - Books and Records

The Corporation shall keep correct and complete books and records of account and shall also keep minutes of the proceedings of its Board and its committees.

ARTICLE XI - Fiscal Year

The fiscal year of the Corporation shall be the same as that of NHS, unless otherwise fixed by resolution of the Board and approved by the Member or otherwise directed by the Member.

ARTICLE XI - Amendments to Bylaws

The Articles of Incorporation and these Bylaws may be altered, amended, or repealed, in whole or in part, and new Articles of Incorporation and bylaws may be adopted by the simple majority of the Directors then in office at any regular meeting or at any special meeting at which there is a quorum present, if at least ten (10) business days' written notice is given of intention to alter, amend, or repeal or to adopt new Articles of Incorporation or Bylaws at such meeting.

ARTICLE XII - Corporate Seal

The Board shall provide a corporate seal which shall be circular in form and shall have inscribed thereon the name of the corporation, the year of its incorporation, and the State of Incorporation, and such other legend as the Board may direct.

ARTICLE XIII - Parliamentary Authority

Robert's Rules of Order, Newly Revised, shall be the parliamentary authority on all matters not conveyed by Articles of Incorporation and by these Bylaws of the Corporation.

ARTICLE XIV - Indemnification and Insurance

Section I. Indemnification

Indemnification is provided to every Board member and employee of the Corporation per the Corporation's Professional Liability Insurance, a copy of which is included in the Board Manual.

Section 2. Insurance

The Board may authorize the purchase of insurance on behalf of any Director, Officer, employee, or other agent against any liability asserted against or incurred by him or her which arises out of such person's status as Director, Officer, employee, or agent or out of acts taken in such capacity, whether or not the Corporation would have the power to indemnify the person against that liability under law. This insurance should be the same as the members of the Board of Directors of NHS and its employees and staff.

Section 3. Exceptions to Indemnification and Insurance

In no case shall the Corporation indemnify, reimburse, or insure any person for any taxes imposed on such individual under chapter 42 of the Internal Revenue Code of 1986, as now in effect or as may hereafter be amended.

If any part of this Article shall be found in any action, suit, or proceeding to be invalid or ineffective, the validity and the effectiveness of the remaining parts shall not be affected.

- If you are filing for an **Additional (Not Automatic) 3-Month Extension**, complete only **Part II** and check this box ☒

Note. Only complete Part II if you have already been granted an automatic 3 month extension on a previously filed Form 8868

- If you are filing for an **Automatic 3-Month Extension**, complete only **Part I** (on page 1)

Part II Additional (Not Automatic) 3-Month Extension of Time. Only file the original (no copies needed).

Type or print File by the due date for filing your return. See instructions	Enter filer's identifying number, see instructions	
	Name of exempt organization or other filer, see instructions	Employer identification number (EIN) or
	NEIGHBORHOOD HOUSING FINANCE CORPORATION	45-5094294
	Number, street, and room or suite no. If a P O box see instructions	Social security number (SSN)
	422 WASHINGTON STREET	
	City, town or post office, state, and ZIP code. For a foreign address, see instructions	
	QUINCY, MA 02169	

Enter the Return code for the return that this application is for (file a separate application for each return)

0 1

Application Is For	Return Code	Application Is For	Return Code
Form 990 or Form 990-EZ	01		
Form 990-BL	02	Form 1041 A	08
Form 4720 (individual)	03	Form 4720	09
Form 990-PF	04	Form 5227	10
Form 990 T (sec 401(a) or 408(a) trust)	05	Form 6069	11
Form 990-T (trust other than above)	06	Form 8870	12

STOP! Do not complete Part II if you were not already granted an automatic 3-month extension on a previously filed Form 8868.

KEITH VOISLOW

- The books are in the care of **422 WASHINGTON ST. - QUINCY, MA 02169**
Telephone No **(617) 770-2227** FAX No
- If the organization does not have an office or place of business in the United States, check this box ☐
- If this is for a Group Return, enter the organization's four digit Group Exemption Number (GEN) If this is for the whole group, check this box ☐ If it is for part of the group, check this box ☐ and attach a list with the names and EINs of all members the extension is for
- 4 I request an additional 3 month extension of time until **NOVEMBER 15, 2013**
- 5 For calendar year , or other tax year beginning **MAR 30, 2012**, and ending **DEC 31, 2012**
- 6 If the tax year entered in line 5 is for less than 12 months, check reason ☒ Initial return ☐ Final return
☐ Change in accounting period
- 7 State in detail why you need the extension **SEE STATEMENT 1**

8a	If this application is for Form 990-BL, 990-PF, 990-T, 4720, or 6069, enter the tentative tax, less any nonrefundable credits. See instructions	8a	\$	0.
b	If this application is for Form 990-PF, 990-T, 4720, or 6069, enter any refundable credits and estimated tax payments made. Include any prior year overpayment allowed as a credit and any amount paid previously with Form 8868	8b	\$	0.
c	Balance due. Subtract line 8b from line 8a. Include your payment with this form, if required, by using EFTPS (Electronic Federal Tax Payment System). See instructions	8c	\$	0.

Signature and Verification must be completed for Part II only.

Under penalties of perjury, I declare that I have examined this form, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete, and that I am authorized to prepare this form

Signature **G.T. Reilly** Title **CPA** Date **8/15/13**
G.T. Reilly & Co., 424 Adams St., Milton, MA 02186 Form 8868 (Rev 1-2013)

Application for Extension of Time To File an Exempt Organization Return

OMB No. 1545-1709

► **File a separate application for each return.**

- If you are filing for an **Automatic 3-Month Extension**, complete only **Part I** and check this box ☒
- If you are filing for an **Additional (Not Automatic) 3-Month Extension**, complete only **Part II** (on page 2 of this form)

Do not complete Part II unless you have already been granted an automatic 3-month extension on a previously filed Form 8868

Electronic filing (e-file). You can electronically file Form 8868 if you need a 3-month automatic extension of time to file (6 months for a corporation required to file Form 990-T), or an additional (not automatic) 3-month extension of time. You can electronically file Form 8868 to request an extension of time to file any of the forms listed in Part I or Part II with the exception of Form 8870, Information Return for Transfers Associated With Certain Personal Benefit Contracts, which must be sent to the IRS in paper format (see instructions). For more details on the electronic filing of this form, visit www.irs.gov/efile and click on **e-file for Charities & Nonprofits**

Part I Automatic 3-Month Extension of Time. Only submit original (no copies needed)

A corporation required to file Form 990-T and requesting an automatic 6-month extension - check this box and complete

Part I only

All other corporations (including 1120-C filers), partnerships, REMICs, and trusts must use Form 7004 to request an extension of time to file income tax returns

Type or print File by the due date for filing your return. See instructions	Name of exempt organization or other filer, see instructions NEIGHBORHOOD HOUSING FINANCE CORPORATION	Employer identification number (EIN) or 45-5094294
	Number, street, and room or suite no. If a P.O. box, see instructions 422 WASHINGTON STREET	Social security number (SSN)
	City, town or post office, state, and ZIP code. For a foreign address, see instructions QUINCY, MA 02169	

Enter the Return code for the return that this application is for (file a separate application for each return)

01

Application Is For	Return Code	Application Is For	Return Code
Form 990 or Form 990-EZ	01	Form 990-T (corporation)	07
Form 990-BL	02	Form 1041-A	08
Form 4720 (individual)	03	Form 4720	09
Form 990-PF	04	Form 5227	10
Form 990-T (sec. 401(a) or 408(a) trust)	05	Form 6069	11
Form 990-T (trust other than above)	06	Form 8870	12

KEITH VOISLOW

- The books are in the care of ► **422 WASHINGTON ST. - QUINCY, MA 02169**

Telephone No ► **(617) 770-2227**

FAX No ►

- If the organization does not have an office or place of business in the United States, check this box ☐
- If this is for a Group Return, enter the organization's four digit Group Exemption Number (GEN) _____ If this is for the whole group, check this box ☐ If it is for part of the group, check this box ☐ and attach a list with the names and EINs of all members the extension is for

1 I request an automatic 3-month (6 months for a corporation required to file Form 990-T) extension of time until **AUGUST 15, 2013**, to file the exempt organization return for the organization named above. The extension is for the organization's return for
► ☐ calendar year _____ or
► ☒ tax year beginning **MAR 30, 2012**, and ending **DEC 31, 2012**

- 2** If the tax year entered in line 1 is for less than 12 months, check reason ☒ Initial return ☐ Final return
☐ Change in accounting period

3a If this application is for Form 990-BL, 990-PF, 990-T, 4720, or 6069, enter the tentative tax, less any nonrefundable credits. See instructions.	3a	\$	0.
b If this application is for Form 990-PF, 990-T, 4720, or 6069, enter any refundable credits and estimated tax payments made. Include any prior year overpayment allowed as a credit.	3b	\$	0.
c Balance due. Subtract line 3b from line 3a. Include your payment with this form, if required, by using EFTPS (Electronic Federal Tax Payment System). See instructions.	3c	\$	0.

Caution. If you are going to make an electronic fund withdrawal with this Form 8868, see Form 8453 EO and Form 8879 EO for payment instructions.

LHA For Privacy Act and Paperwork Reduction Act Notice, see instructions.

Form **8868** (Rev. 1 2013)