

## RetroACTIVE Reinstatement

Form 990-PF

OMB No. 1545-0052

2015

Open to Public Inspection

436814420NOV1821  
POSTMARK DATE OCT 06 2021  
ENVELOPE  
State: clearDepartment of the Treasury  
Internal Revenue Service

## Return of Private Foundation

or Section 4947(a)(1) Trust Treated as Private Foundation

- Do not enter social security numbers on this form as it may be made public.
- Information about Form 990-PF and its separate instructions is at [www.irs.gov/form990pf](http://www.irs.gov/form990pf).

For calendar year 2015, or tax year beginning Oct. 1, 2015, and ending Sep. 30, 2016

Name of foundation

INTERFAITH HOUSING CORPORATION OF AMHERST

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

DWYER &amp; SANDERSON, PO BOX 658

Room/suite

City, town, state or province, country, and ZIP or foreign postal code

HADLEY

MA 01035-0658

G Check all that apply:

- Initial return
- Initial return of a former public charity
- Final return
- Amended return
- Address change
- Name change

H Check type of organization:

- Section 501(c)(3) exempt private foundation
- Section 4947(a)(1) nonexempt charitable trust
- Other taxable private foundation

I Fair market value of all assets at end of year  
(from Part II, column (c), line 16)

J Accounting method:

- Cash
- Accrual
- Other (specify)

► \$ 213,171.

(Part I, column (d) must be on cash basis.)

**Part I** Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions).)

	(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
1 Contributions, gifts, grants, etc., received (attach schedule)				
2 Ck ► <input checked="" type="checkbox"/> If the foundation is not required to attach Sch B				
3 Interest on savings and temporary cash investments	409.	409.	409.	
4 Dividends and interest from securities				
5 a Gross rents				
b Net rental income or (loss)				
6 a Net gain or (loss) from sale of assets not on line 10				
b Gross sales price for all assets on line 6				
7 Capital gain net income (from Part IV, line 2)				
8 Net short-term capital gain				
9 Income modifications				
10 a Gross sales less returns and allowances	1,250.	1,250.	1,250.	
b Less: Cost of goods sold	1,250.	1,250.	1,250.	
c Gross profit or (loss) (attach schedule)				
11 Other income (attach schedule)				
12 Total. Add lines 1 through 11.	409.	409.	409.	
13 Compensation of officers, directors, trustees, etc.				
14 Other employee salaries and wages				
15 Pension plans, employee benefits				
16 a Legal fees (attach schedule)	1,250.	1,250.	1,250.	
b Accounting fees (attach sch)				
c Other prof. fees (attach sch)				
17 Interest				
18 Taxes (attach schedule)(see Insts)				
19 Depreciation (attach schedule) and depletion				
20 Occupancy				
21 Travel, conferences, and meetings				
22 Printing and publications				
23 Other expenses (attach schedule)	136.			
See Line 23 Stmt				
24 Total operating and administrative expenses. Add lines 13 through 23	1,386.	1,250.	1,250.	
25 Contributions, gifts, grants paid	40,000.			
26 Total expenses and disbursements. Add lines 24 and 25	41,386.	1,250.	1,250.	
27 Subtract line 26 from line 12:				
a Excess of revenue over expenses and disbursements	-40,977.			
b Net investment income (if negative, enter -0-)		0.		
c Adjusted net income (if negative, enter -0-)			0.	

Part II		Attached schedules and amounts in the description column should be for end-of-year amounts only. (See Instructions.)	Beginning of year	End of year
			(a) Book Value	(b) Book Value
A S S E T S	1	Cash – non-interest-bearing . . . . .	90,957.	49,571.
	2	Savings and temporary cash investments . . . . .	163,191.	163,600.
	3	Accounts receivable . . . . .		
		Less: allowance for doubtful accounts ►		
	4	Pledges receivable . . . . .		
		Less: allowance for doubtful accounts ►		
	5	Grants receivable . . . . .		
	6	Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see Instructions) . . . . .		
	7	Other notes and loans receivable (attach sch) . . . . .		
		Less: allowance for doubtful accounts ►		
	8	Inventories for sale or use . . . . .		
	9	Prepaid expenses and deferred charges . . . . .		
	10a	Investments – U.S. and state government obligations (attach schedule) . . . . .		
	b	Investments – corporate stock (attach schedule) . . . . .		
	c	Investments – corporate bonds (attach schedule) . . . . .		
L I A B I L I T I E S	11	Investments – land, buildings, and equipment: basis . . . . .		
		Less: accumulated depreciation (attach schedule) . . . . .		
	12	Investments – mortgage loans . . . . .		
	13	Investments – other (attach schedule) . . . . .		
	14	Land, buildings, and equipment: basis . . . . .		
		Less: accumulated depreciation (attach schedule) . . . . .		
	15	Other assets (describe ►) . . . . .		
	16	Total assets (to be completed by all filers – see the instructions. Also, see page 1, item I) . . . . .	254,148.	213,171.
	17	Accounts payable and accrued expenses . . . . .		
	18	Grants payable . . . . .		
	19	Deferred revenue . . . . .		
	20	Loans from officers, directors, trustees, & other disqualified persons . . . . .		
	21	Mortgages and other notes payable (attach schedule) . . . . .		
	22	Other liabilities (describe ►) . . . . .		
	23	Total liabilities (add lines 17 through 22) . . . . .		
		Foundations that follow SFAS 117, check here and complete lines 24 through 26 and lines 30 and 31. ►		
N F E U T N D A S B S A E L T A S N C O R S K O H	24	Unrestricted . . . . .		
	25	Temporarily restricted . . . . .		
	26	Permanently restricted . . . . .		
		Foundations that do not follow SFAS 117, check here and complete lines 27 through 31. ►	X	
	27	Capital stock, trust principal, or current funds . . . . .		
	28	Paid-in capital surplus, or land, bldg., and equipment fund . . . . .		
	29	Retained earnings, accumulated income, endowment, or other funds . . . . .	254,148.	213,171.
	30	Total net assets or fund balances (see instructions) . . . . .	254,148.	213,171.
	31	Total liabilities and net assets/fund balances (see instructions) . . . . .	254,148.	213,171.

## Part III | Analysis of Changes in Net Assets or Fund Balances

1	Total net assets or fund balances at beginning of year – Part II, column (a), line 30 (must agree with end-of-year figure reported on prior year's return) . . . . .	1	254,148.
2	Enter amount from Part I, line 27a . . . . .	2	-40,977.
3	Other increases not included in line 2 (itemize) . . . . .	3	
4	Add lines 1, 2, and 3 . . . . .	4	213,171.
5	Decreases not included in line 2 (itemize) . . . . .	5	
6	Total net assets or fund balances at end of year (line 4 minus line 5) – Part II, column (b), line 30 . . . . .	6	213,171.

**Part IV Capital Gains and Losses for Tax on Investment Income**

(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse; or common stock, 200 shares MLC Company)			(b) How acquired P — Purchase D — Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
1 a					
b					
c					
d					
e					
(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)		
a					
b					
c					
d					
e					
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(i) Gains (Col. (h)) gain minus col. (k), but not less than -0- or Losses (from col. (h))		
(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any			
a					
b					
c					
d					
e					
2 Capital gain net income or (net capital loss). . . . .	[ If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 ]		2		
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6):	[ If gain, also enter in Part I, line 8, column (c) (see instructions). If (loss), enter -0- in Part I, line 8 ]		3		

**Part V Qualification Under Section 4940(e) for Reduced Tax on Net Investment Income**

(For optional use by domestic private foundations subject to the section 4940(a) tax on net investment income.)

If section 4940(d)(2) applies, leave this part blank.

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period? . . . . .  Yes  No  
If 'Yes,' the foundation does not qualify under section 4940(e). Do not complete this part.

1 Enter the appropriate amount in each column for each year; see the instructions before making any entries.

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col. (b) divided by col. (c))
2014	0.	11,870.	0.000000
2013	0.	14,307.	0.000000
2012	165,830.	109,110.	1.519842
2011	112,500.	40,000.	2.812500
2010	47,500.	35,000.	1.357143

- 2 Total of line 1, column (d) . . . . . 2 5.689485
- 3 Average distribution ratio for the 5-year base period — divide the total on line 2 by 5, or by the number of years the foundation has been in existence if less than 5 years . . . . . 3 1.137897
- 4 Enter the net value of noncharitable-use assets for 2015 from Part X, line 5 . . . . . 4 8,660.
- 5 Multiply line 4 by line 3 . . . . . 5 9,854.
- 6 Enter 1% of net investment income (1% of Part I, line 27b) . . . . . 6 0.
- 7 Add lines 5 and 6 . . . . . 7 9,854.
- 8 Enter qualifying distributions from Part XII, line 4 . . . . . 8

If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate. See the Part VI instructions.

**Part VI** Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948 — see instructions)

1 a Exempt operating foundations described in section 4940(d)(2), check here <input type="checkbox"/> and enter 'N/A' on line 1.	
Date of ruling or determination letter: _____ (attach copy of letter if necessary — see Instrs)	
b Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input type="checkbox"/> and enter 1% of Part I, line 27b	1 0.
c All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col. (b)	
2 Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-) . . . . .	2 0.
3 Add lines 1 and 2. . . . .	3 0.
4 Subtitle A (Income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-) . . . . .	4 0.
5 Tax based on Investment Income. Subtract line 4 from line 3. If zero or less, enter -0- . . . . .	5 0.
6 Credits/Payments:	
a 2015 estimated tax paid and 2014 overpayment credited to 2015 . . . . .	6 a
b Exempt foreign organizations — tax withheld at source . . . . .	6 b
c Tax paid with application for extension of time to file (Form 8868) . . . . .	6 c 0.
d Backup withholding erroneously withheld . . . . .	6 d
7 Total credits and payments. Add lines 6a through 6d . . . . .	7 0.
8 Enter any penalty for underpayment of estimated tax. Check here <input type="checkbox"/> if Form 2220 is attached . . . . .	8
9 Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed . . . . .	9 0.
10 Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid . . . . .	10 0.
11 Enter the amount of line 10 to be: Credited to 2016 estimated tax . . . . .	Refunded . . . . .
	11

**Part VII-A** Statements Regarding Activities

1 a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign? . . . . .	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see Instructions for the definition)? . . . . .	1 b	<input checked="" type="checkbox"/> X
<i>If the answer is 'Yes' to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities.</i>		
c Did the foundation file Form 1120-POL for this year? . . . . .	1 c	<input checked="" type="checkbox"/> X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year:		
(1) On the foundation . . . . . (2) On foundation managers . . . . .		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers . . . . .		
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? . . . . .	2	<input checked="" type="checkbox"/> X
<i>If 'Yes,' attach a detailed description of the activities.</i>		
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? If 'Yes,' attach a conformed copy of the changes . . . . .	3	<input checked="" type="checkbox"/> X
4 a Did the foundation have unrelated business gross income of \$1,000 or more during the year? . . . . .	4 a	<input checked="" type="checkbox"/> X
b If 'Yes,' has it filed a tax return on Form 990-T for this year? . . . . .	4 b	
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? . . . . .	5	<input checked="" type="checkbox"/> X
<i>If 'Yes,' attach the statement required by General Instruction T.</i>		
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either:		
• By language in the governing instrument, or		
• By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument? . . . . .	6	<input checked="" type="checkbox"/> X
7 Did the foundation have at least \$5,000 in assets at any time during the year? If 'Yes,' complete Part II, col. (c), and Part XV . . . . .	7	<input checked="" type="checkbox"/> X
8 a Enter the states to which the foundation reports or with which it is registered (see instructions) . . . . .		
<u>MA - Massachusetts</u>		
b If the answer is 'Yes' to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? If 'No,' attach explanation . . . . .	8 b	<input checked="" type="checkbox"/> X
9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2015 or the taxable year beginning in 2015 (see instructions for Part XIV)? If 'Yes,' complete Part XIV . . . . .	9	<input checked="" type="checkbox"/> X
10 Did any persons become substantial contributors during the tax year? If 'Yes,' attach a schedule listing their names and addresses . . . . .	10	<input checked="" type="checkbox"/> X

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**Part VII-A Statements Regarding Activities (continued)**

11	11	X
12	12	X
13	13	X
Website address . . . . . ▶ N/A		
14	Telephone no. ▶ (413) 584-1275	
Located at ▶ C/O DWYER & SANDERSON, 190 RUSSELL ST., HADLEY, MA ZIP + 4 ▶ 01035-0658		
15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 – Check here □ and enter the amount of tax-exempt interest received or accrued during the year ▶ 15	
16	Yes	No
See the Instructions for exceptions and filing requirements for FinCEN Form 114. If 'Yes,' enter the name of the foreign country ▶		

**Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required**

File Form 4720 if any item is checked in the 'Yes' column, unless an exception applies.

	Yes	No
1 a During the year did the foundation (either directly or indirectly):		
(1) Engage in the sale or exchange, or leasing of property with a disqualified person? . . . . .	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? . . . . .	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? . . . . .	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? . . . . .	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? . . . . .	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(6) Agree to pay money or property to a government official? (Exception. Check 'No' if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.) . . . . .	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
b If any answer is 'Yes' to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)? . . . . .		
Organizations relying on a current notice regarding disaster assistance check here ▶ <input type="checkbox"/>		
c Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2015? . . . . .		X
2 Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5)): . . . . .		
a At the end of tax year 2015, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2015? . . . . .	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
If 'Yes,' list the years ▶ 20 __ , 20 __ , 20 __ , 20 __ .		
b Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer 'No' and attach statement – see instructions.) . . . . .		
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here. ▶ 20 __ , 20 __ , 20 __ , 20 __ .		
3 a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? . . . . .	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
b If 'Yes,' did it have excess business holdings in 2015 as a result of (1) any purchase by the foundation or disqualified persons after May 26, 1969; (2) the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest; or (3) the lapse of the 10-, 15-, or 20-year first phase holding period? (Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2015.) . . . . .		
4 a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes? . . . . .		X
b Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2015? . . . . .		X

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**Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required (continued)**

5a During the year did the foundation pay or incur any amount to:

(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? . . . . .	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(2) Influence the outcome of any specific public election (see section 4955); or to carry on, directly or indirectly, any voter registration drive? . . . . .	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(3) Provide a grant to an individual for travel, study, or other similar purposes? . . . . .	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(4) Provide a grant to an organization other than a charitable, etc, organization described in section 4945(d)(4)(A)? (see instructions) . . . . .	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? . . . . .	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b If any answer is 'Yes' to 5a(1)-(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see instructions)? . . . . .		5 b	
Organizations relying on a current notice regarding disaster assistance check here . . . . .	<input type="checkbox"/>		
c If the answer is 'Yes' to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? . . . . .	<input type="checkbox"/> Yes <input type="checkbox"/> No		
If 'Yes,' attach the statement required by Regulations section 53.4945-5(d).			
6a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? . . . . .	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? . . . . .	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	6 b	X
If 'Yes' to 6b, file Form 8870.			
7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction? . . . . .	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b If 'Yes,' did the foundation receive any proceeds or have any net income attributable to the transaction? . . . . .		7 b	

**Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors**

1 List all officers, directors, trustees, foundation managers and their compensation (see Instructions).

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
ROBERT RYAN 120 COTTAGE ST AMHERST MA 01002	PRESIDENT 1.00	0.	0.	0.
JAMES LUMLEY 24 HARKNESS ROAD AMHERST MA 01002	VP/TREASURER 0.25	0.	0.	0.
C. THOMAS HANCOCK 28 VILLAGE PARK AMHERST MA 01002	CLERK/DIRECTOR 0.25	0.	0.	0.
See Information about Officers, Directors, Trustees, Etc.		0.	0.	0.

2 Compensation of five highest-paid employees (other than those included on line 1 — see Instructions). If none, enter 'NONE.'

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

Total number of other employees paid over \$50,000 . . . . .

None

**Part VIII** Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors (continued)

**3 Five highest-paid independent contractors for professional services (see Instructions). If none, enter 'NONE.'**

(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
NONE		

Total number of others receiving over \$50,000 for professional services . . . . . None

**Part IX-A Summary of Direct Charitable Activities**

List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc.		Expenses
1	<u>CONTRIBUTION TO AMHERST COMMUNITY LAND TRUST FOR LOW-INCOME HOUSING INITIATIVES</u>	20,000.
2	<u>CONTRIBUTION TO AMHERST AFFORDABLE HOUSING TRUST FOR LOW-INCOME HOUSING INITIATIVES</u>	20,000.
3	<u>INTERFAITH'S ENTIRE FUND BALANCE CONTINUES TO BE DEDICATED TO TO THE DEVELOPMENT OF LOW-INCOME RENTAL HOUSING AND HOUSING FOR THE HOMELESS</u>	205,000.
4		

**Part IX-B Summary of Program-Related Investments (see instructions)**

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2.		Amount
1	_____	_____
2	_____	_____
All other program-related investments. See instructions.		
3	_____	_____
Total. Add lines 1 through 3 . . . . .		

All other program-related investments. See instructions.

**Total:** Add lines 1 through 3

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**Part X** Minimum Investment Return (All domestic foundations must complete this part. Foreign foundations, see instructions.)

1 Fair market value of assets not used (or held for use) directly in carrying out charitable, etc, purposes:	
a Average monthly fair market value of securities . . . . .	0.
b Average of monthly cash balances . . . . .	233,660.
c Fair market value of all other assets (see instructions) . . . . .	0.
d Total (add lines 1a, b, and c) . . . . .	233,660.
e Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation) . . . . .	1e
2 Acquisition indebtedness applicable to line 1 assets . . . . .	2
3 Subtract line 2 from line 1d . . . . .	3 233,660.
4 Cash deemed held for charitable activities. Enter 1-1/2% of line 3 (for greater amount, see instructions) . . . . .	4 225,000.
5 Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4 . . . . .	5 8,660.
6 Minimum investment return. Enter 5% of line 5 . . . . .	6 433.

**Part XI** Distributable Amount (see instructions) (Section 4942(j)(3) and (j)(5) private operating foundations and certain foreign organizations check here  and do not complete this part.)

1 Minimum investment return from Part X, line 6 . . . . .	1 433.
2 a Tax on investment income for 2015 from Part VI, line 5 . . . . .	2a 0.
b Income tax for 2015. (This does not include the tax from Part VI.) . . . . .	2b
c Add lines 2a and 2b . . . . .	2c 0.
3 Distributable amount before adjustments. Subtract line 2c from line 1 . . . . .	3 433.
4 Recoveries of amounts treated as qualifying distributions . . . . .	4
5 Add lines 3 and 4 . . . . .	5 433.
6 Deduction from distributable amount (see instructions) . . . . .	6
7 Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1 . . . . .	7 433.

**Part XII** Qualifying Distributions (see instructions)

1 Amounts paid (including administrative expenses) to accomplish charitable, etc, purposes:	
a Expenses, contributions, gifts, etc — total from Part I, column (d), line 26 . . . . .	1a
b Program-related investments — total from Part IX-B . . . . .	1b
2 Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc, purposes . . . . .	2
3 Amounts set aside for specific charitable projects that satisfy the:	
a Suitability test (prior IRS approval required) . . . . .	3a
b Cash distribution test (attach the required schedule) . . . . .	3b
4 Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4 . . . . .	4
5 Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b (see Instructions) . . . . .	5 0.
6 Adjusted qualifying distributions. Subtract line 5 from line 4 . . . . .	6 0.

Note. The amount on line 6 will be used in Part V, column (b), in subsequent years when calculating whether the foundation qualifies for the section 4940(e) reduction of tax in those years.

**Part XIII: Undistributed Income (see instructions)**

	(a) Corpus	(b) Years prior to 2014	(c) 2014	(d) 2015
1 Distributable amount for 2015 from Part XI, line 7 . . . . .				433.
2 Undistributed Income, if any, as of the end of 2015:				
a Enter amount for 2014 only . . . . .			594.	
b Total for prior years: 20 20 20 . . . . .				
3 Excess distributions carryover, if any, to 2015:				
a From 2010 . . . . .	47,500.			
b From 2011 . . . . .	112,500.			
c From 2012 . . . . .	165,830.			
d From 2013 . . . . .	0.			
e From 2014 . . . . .	0.			
f Total of lines 3a through e . . . . .	325,830.			
4 Qualifying distributions for 2015 from Part XII, line 4: ► \$ . . . . .				
a Applied to 2014, but not more than line 2a . . . . .				
b Applied to undistributed income of prior years (Election required — see instructions) . . . . .				
c Treated as distributions out of corpus (Election required — see instructions) . . . . .				
d Applied to 2015 distributable amount . . . . .				
e Remaining amount distributed out of corpus . . . . .	0.			
5 Excess distributions carryover applied to 2015 . . . . . <i>(If an amount appears in column (d), the same amount must be shown in column (a).)</i>				
6 Enter the net total of each column as indicated below:				
a Corpus. Add lines 3i, 4c, and 4e. Subtract line 5 . . . . .	325,830.			
b Prior years' undistributed Income. Subtract line 4b from line 2b . . . . .		0.		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed . . . . .				
d Subtract line 6c from line 6b. Taxable amount — see instructions . . . . .		0.		
e Undistributed Income for 2014. Subtract line 4a from line 2a. Taxable amount — see instructions . . . . .			594.	
f Undistributed Income for 2015. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2016 . . . . .				433.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required — see instructions) . . . . .				
8 Excess distributions carryover from 2010 not applied on line 5 or line 7 (see instructions) . . . . .	47,500.			
9 Excess distributions carryover to 2016. Subtract lines 7 and 8 from line 6a . . . . .	278,330.			
10 Analysis of line 9:				
a Excess from 2011 . . . . .	112,500.			
b Excess from 2012 . . . . .	165,830.			
c Excess from 2013 . . . . .	0.			
d Excess from 2014 . . . . .	0.			
e Excess from 2015 . . . . .	0.			



## Part XV Supplementary Information (continued)

## 3. Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
<i>a Paid during the year</i>				
Amherst Community Land Trust PO Box 395 Amherst MA 01004	NA	501 (C) (3)	Affordable Housing No. Pleasant Duplex	20,000.
Amherst Affordable Housing Trust 4 Boltwood Ave Amherst MA 01002	NA	Municipal Trust	Affordable Rental Units	20,000.
<b>Total</b>				<b>40,000.</b>
<i>b Approved for future payment</i>				
<b>Total</b>				<b>3 b</b>

## Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated.	Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income (See instructions.)
	(a) Business code	(b) Amount	(c) Exclu- sion code	(d) Amount	
<b>1 Program service revenue:</b>					
a					
b					
c					
d					
e					
f					
<b>g Fees and contracts from government agencies . . .</b>					
<b>2 Membership dues and assessments . . . . .</b>					
<b>3 Interest on savings and temporary cash investments . . . .</b>			14	409.	
<b>4 Dividends and interest from securities . . . . .</b>					
<b>5 Net rental income or (loss) from real estate:</b>					
a Debt-financed property . . . . .					
b Not debt-financed property . . . . .					
<b>6 Net rental income or (loss) from personal property . . . .</b>					
<b>7 Other investment income . . . . .</b>					
<b>8 Gain or (loss) from sales of assets other than inventory . . .</b>					
<b>9 Net income or (loss) from special events . . . .</b>					
<b>10 Gross profit or (loss) from sales of inventory . . .</b>					
<b>11 Other revenue:</b>					
a					
b					
c					
d					
e					
<b>12 Subtotal. Add columns (b), (d), and (e). . . . .</b>	409.			409.	
<b>13 Total. Add line 12, columns (b), (d), and (e) . . . . .</b>				13	409.

**Part XVI-B: Relationship of Activities to the Accomplishment of Exempt Purposes**

**Part XVII** Information Regarding Transfers To and Transactions and Relationships With Noncharitable Exempt Organizations

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

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

(1) Cash . . . . .  
(2) Other assets . . . . .

**b Other transactions:**

- (1) Sales of assets to a noncharitable exempt organization . . . . .
- (2) Purchases of assets from a noncharitable exempt organization . . . . .
- (3) Rental of facilities, equipment, or other assets . . . . .
- (4) Reimbursement arrangements . . . . .
- (5) Loans or loan guarantees . . . . .
- (6) Performance of services or membership or fundraising solicitations . . . . .

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

	Yes	No
1a (1)	X	
1a (2)	X	
1b (1)	X	
1b (2)	X	
1b (3)	X	
1b (4)	X	
1b (5)	X	
1b (6)	X	
1.c	X	

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

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

Yes  No

b If 'Yes,' complete the following schedule.

B II- Yes, complete the following schedule:	(a) Name of organization	(b) Type of organization	(c) Description of relationship

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 taxpayer) is based on all information of which preparer has any knowledge.

Sign  
Here

### Evaluation of different methods

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May the IRS discuss  
this return with the  
preparer shown below  
(see Instructions)?

Signature of officer/trusted		Date	Title	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
<b>Paid Preparer Use Only</b>	Print/Type preparer's name:	Preparer's signature	Date	Check <input type="checkbox"/> self-employed	PTIN
	William E Dwyer Jr	William E Dwyer Jr.	01/28/18	P01950414	
	Firm's name Firm's address	Dwyer & Sanderson 190 Russell St, P O Box 658 Hadley		Firm's EIN 04-3071826	Phone no. (413) 584-1275

## Form 990-PF, Page 1, Part I, Line 23

## Line 23 Stmt

Other expenses:	Rev/Exp Book	Net Inv Inc	Adj Net Inc	Charity Disb
BANK CHARGES	10.			
MASS ANNUAL REPORT FILING FEES	15.			
MASS FORM PC FILING FEES	35.			
TAX PROGRAM FEES	50.			
Copies, Postage, Expenses	26.			
<b>Total</b>	<b>136.</b>			

## Form 990-PF, Page 6, Part VIII, Line 1

## Information about Officers, Directors, Trustees, Etc.

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
Person.. . <input checked="" type="checkbox"/> Business . <input type="checkbox"/> SEREN DERIN 22 ALYSSUM DRIVE AMHERST MA 01002	DIRECTOR 0.25	0.	0.	0.
Person.. . <input checked="" type="checkbox"/> Business . <input type="checkbox"/> DOUG RAYBECK 500 S. PLEASANT STREET AMHERST MA 01002	DIRECTOR 0.25	0.	0.	0.
Person.. . <input checked="" type="checkbox"/> Business . <input type="checkbox"/> ROBERT RYAN 120 COTTAGE STREET AMHERST MA 01002	DIRECTOR 0.25	0.	0.	0.

Total

0. 0. 0.

## Explanation Statement

Form/Line: Form 990-PF, Page 8, Part X Line 4

Explanation of: Minimum Investment Return - Cash Deemed Held for Charity

The Interfaith Board of Directors continues to be committed to Interfaith's mission to provide low-income persons and families, rental housing and related facilities and services, primarily in Amherst, Massachusetts and the abutting communities.

SEE COMPLETE STATEMENT, ATTACHED

## Form 990-PF, Page 1, Part I

## Line 16a - Legal Fees

Name of Provider	Type of Service Provided	Amount Paid Per Books.	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
Dwyer & Sanderson	LEGAL FEES	250.	250.	250.	
Dwyer & Sanderson	TAX/CORP DOC FEES	1,000.	1,000.	1,000.	
Total		<u>1,250.</u>	<u>1,250.</u>	<u>1,250.</u>	

**INTERFAITH HOUSING CORPORATION OF AMHERST**

04-2753665

**Form 990-PF- 2014- IRS Return of Private Foundation  
Part X, Line 4- Cash Deemed Held for Charitable Purposes**

The Interfaith Board of Directors continues to be committed to Interfaith's mission "to provide low-income persons and families, rental housing and related facilities and services", primarily in Amherst, Massachusetts and the abutting communities.

The Board of Directors has been working with Craig's Doors (another Amherst, Massachusetts-based not-for-profit) since early 2011 to realize the goal of establishing a residence for the homeless in Amherst. Interfaith initially pledged up to \$500,000 to purchase and construct/renovate property suitable for low-income housing in the Craig's Doors model. In the same time frame, Interfaith contributed \$55,000 towards the transitional emergency cot shelter set up at First Baptist Church in Amherst under the management of the Craig's Doors staff.

The original plan for the Interfaith/Craig's Doors joint venture, as reflected in a 2011 Memorandum of Understanding, would have seen Interfaith increasing its commitment to Craig's Doors until the available Interfaith funds were exhausted. Drawing in part on the seed-money contributions from Interfaith, and reflecting both the community need for low-income housing and the effectiveness of the Craig's Doors model, Craig's Doors has been able to establish independent sources of support that were not anticipated at the time of the 2011 MOU. Accordingly, Interfaith has been able to consider other methods to accomplish its mission.

Interfaith continues to actively support Craig's Doors by providing short-term loans for projects for which it anticipates eventually receiving funding, thus allowing the project to proceed more quickly. During the prior year, \$70,000 was provided to Craig's Doors for the installation of Dining Commons at the Emergency Shelter located at the First Baptist Church. The loan was repaid over the next 8-9 months.

The Board of Directors is exploring a public-private partnership with the Town of Amherst, Massachusetts for a revolving fund to support acquisition of affordable properties in Amherst. In August 2013, \$100,000 was contributed to 'Olympia Oaks' low-income rental housing being developed through the Housing Allowance Project (HAP), with a goal of securing two to four very-low-income units for small families/single parent.

During the past year, \$20,000 was contributed to the Amherst Community Land Trust and \$20,000 to the Amherst Affordable Housing Trust in support of additional low-income housing initiatives.

The Board considers the full balance of its available corpus as set aside and dedicated to these purposes.

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OCT 19 2021

OGDEN, UTAH