

PUBLIC INSPECTION COPY

Form **990**

Return of Organization Exempt From Income Tax

OMB No. 1545-0047

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

2020

Department of the Treasury
Internal Revenue Service

▶ Do not enter social security numbers on this form as it may be made public.
▶ Go to www.irs.gov/Form990 for instructions and the latest information.

Open to Public Inspection

A For the **2020** calendar year, or tax year beginning and ending

B Check if applicable: <input type="checkbox"/> Address change <input type="checkbox"/> Name change <input type="checkbox"/> Initial return <input type="checkbox"/> Final return/terminated <input type="checkbox"/> Amended return <input type="checkbox"/> Application pending	C Name of organization MUTUAL HOUSING ASSOCIATION OF SOUTH CENTRAL CONNECTICUT, INC.		D Employer identification number 22-3237413
	Doing business as		E Telephone number 203-562-4514
	Number and street (or P.O. box if mail is not delivered to street address)	Room/suite	G Gross receipts \$ 5,973,784.
	235 GRAND AVENUE, 2ND FLOOR		H(a) Is this a group return for subordinates? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	City or town, state or province, country, and ZIP or foreign postal code NEW HAVEN, CT 06513		H(b) Are all subordinates included? <input type="checkbox"/> Yes <input type="checkbox"/> No
F Name and address of principal officer: TOM CRUESS SAME AS C ABOVE		If "No," attach a list. See instructions	
I Tax-exempt status: <input checked="" type="checkbox"/> 501(c)(3) <input type="checkbox"/> 501(c) () ◀ (insert no.) <input type="checkbox"/> 4947(a)(1) or <input type="checkbox"/> 527			
J Website: ▶ WWW.NWNH.NET			
K Form of organization: <input checked="" type="checkbox"/> Corporation <input type="checkbox"/> Trust <input type="checkbox"/> Association <input type="checkbox"/> Other ▶		L Year of formation: 1992	M State of legal domicile: CT

Part I Summary

Activities & Governance	1 Briefly describe the organization's mission or most significant activities: TO DEVELOP, OWN AND MANAGE AFFORDABLE HOUSING; ENCOURAGE COMMUNITY INVOLVEMENT AND TO PREVENT		
	2 Check this box <input type="checkbox"/> if the organization discontinued its operations or disposed of more than 25% of its net assets.		
	3 Number of voting members of the governing body (Part VI, line 1a)	3	13
	4 Number of independent voting members of the governing body (Part VI, line 1b)	4	13
	5 Total number of individuals employed in calendar year 2020 (Part V, line 2a)	5	46
	6 Total number of volunteers (estimate if necessary)	6	0
	7 a Total unrelated business revenue from Part VIII, column (C), line 12	7a	0.
b Net unrelated business taxable income from Form 990-T, Part I, line 11	7b	0.	
Revenue	8 Contributions and grants (Part VIII, line 1h)	Prior Year 1,537,253.	Current Year 1,618,330.
	9 Program service revenue (Part VIII, line 2g)	3,012,520.	2,965,251.
	10 Investment income (Part VIII, column (A), lines 3, 4, and 7d)	145,013.	297,073.
	11 Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)	1,225,110.	1,093,130.
	12 Total revenue - add lines 8 through 11 (must equal Part VIII, column (A), line 12)	5,919,896.	5,973,784.
Expenses	13 Grants and similar amounts paid (Part IX, column (A), lines 1-3)	0.	0.
	14 Benefits paid to or for members (Part IX, column (A), line 4)	0.	0.
	15 Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10)	1,923,299.	1,988,474.
	16a Professional fundraising fees (Part IX, column (A), line 11e)	0.	0.
	b Total fundraising expenses (Part IX, column (D), line 25) ▶ 15,324.		
	17 Other expenses (Part IX, column (A), lines 11a-11d, 11f-24e)	3,791,754.	6,104,775.
18 Total expenses. Add lines 13-17 (must equal Part IX, column (A), line 25)	5,715,053.	8,093,249.	
19 Revenue less expenses. Subtract line 18 from line 12	204,843.	-2,119,465.	
Net Assets or Fund Balances	20 Total assets (Part X, line 16)	Beginning of Current Year 41,343,737.	End of Year 42,633,372.
	21 Total liabilities (Part X, line 26)	26,935,742.	28,687,331.
	22 Net assets or fund balances. Subtract line 21 from line 20	14,407,995.	13,946,041.

Part II Signature Block

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.

Sign Here	Signature of officer		Date		
	▶ TOM CRUESS, PRESIDENT/CEO Type or print name and title				
Paid Preparer Use Only	Print/Type preparer's name	Preparer's signature	Date	Check <input type="checkbox"/> if self-employed	PTIN
	PATRICIA MCGOWAN	PATRICIA MCGOWAN	11/09/21	<input type="checkbox"/>	P00184514
Firm's name ▶ COHNREZNICK LLP			Firm's EIN ▶ 22-1478099		
Firm's address ▶ 350 CHURCH STREET, 12TH FLOOR HARTFORD, CT 06103			Phone no. 959-200-7000		

May the IRS discuss this return with the preparer shown above? See instructions Yes No

MUTUAL HOUSING ASSOCIATION OF SOUTH
CENTRAL CONNECTICUT, INC.

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Part III Statement of Program Service Accomplishments

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

1 Briefly describe the organization's mission:
TO DEVELOP, OWN AND OPERATE PERMANENTLY AFFORDABLE QUALITY HOUSING
THAT BUILDS STRONG, HEALTHY AND VIBRANT COMMUNITIES THROUGH ACTIVE
RESIDENT AND COMMUNITY PARTICIPATION AND LEADERSHIP.

2 Did the organization undertake any significant program services during the year which were not listed on the
prior Form 990 or 990-EZ? Yes No
If "Yes," describe these new services on Schedule O.

3 Did the organization cease conducting, or make significant changes in how it conducts, any program services? Yes No
If "Yes," describe these changes on Schedule O.

4 Describe the organization's program service accomplishments for each of its three largest program services, as measured by expenses.
Section 501(c)(3) and 501(c)(4) organizations are required to report the amount of grants and allocations to others, the total expenses, and
revenue, if any, for each program service reported.

4a (Code:) (Expenses \$ 1,172,289. including grants of \$) (Revenue \$ 1,532,803.)
REAL ESTATE DEVELOPMENT

THE REAL ESTATE DEVELOPMENT DIVISION PROVIDES A SIGNIFICANT SOURCE OF
NEIGHBORWORKS NEW HORIZONS REVENUE THROUGH THE GENERATION OF
DEVELOPER'S FEES UPON THE COMPLETION AND OCCUPANCY OF EACH DEVELOPMENT.
REAL ESTATE DEVELOPMENT WORKS WITH MUNICIPALITIES ON SITE SELECTION,
OBTAINS FUNDING COMMITMENTS, SELECTS GENERAL CONTRACTORS AND OVERSEES
CONSTRUCTION.

NEW HAVEN
217 WINTHROP AVENUE 4 UNITS
NEW CONSTRUCTION FOR TWO HOMEOWNERSHIP OPPORTUNITIES.

4b (Code:) (Expenses \$ 4,384,309. including grants of \$) (Revenue \$ 2,292,924.)
PROPERTY MANAGEMENT

THIS DIVISION IS RESPONSIBLE FOR THE DAY TO DAY OPERATIONS OF THE
PORTFOLIO WHICH ENCOMPASSES PHYSICAL PLANT AS WELL AS APPLICANT AND
RESIDENT COMPLIANCE. NWNH'S PORTFOLIO, WHICH IS WORTH IN EXCESS OF \$75
MILLION DOLLARS, CONSISTS OF 25 DEVELOPMENTS (OWNED OR MANAGED) WITH
APPROXIMATELY 669 UNITS IN ANSONIA, BRANFORD, BRIDGEPORT, CLINTON, EAST
HAVEN, GUILFORD, HAMDEN, MILFORD, NEW HAVEN, PAWCATUCK, SOUTHLINGTON,
AND WATERBURY.
COLLECTIVELY, MAINTENANCE EMPLOYEES ARE RESPONSIBLE FOR ROUTINE,
EMERGENCY AND CAPITAL MAINTENANCE, CLEANING, GROUNDS AND COMMON AREAS,
GENERAL UPKEEP, LANDSCAPING AND THE SUPERVISION AND SELECTION OF
CONTRACTED VENDORS.

4c (Code:) (Expenses \$ 1,265,610. including grants of \$) (Revenue \$ 232,654.)
COMMUNITY ORGANIZING

THE COMMUNITY BUILDING TEAM AT NEIGHBORWORKS NEW HORIZONS CONTINUES TO
FOCUS ON UPLIFTING AND EMPOWERING RESIDENTS THROUGH EDUCATIONAL
OPPORTUNITIES AND SERVICES. THE ORGANIZATION'S MISSION OF PROVIDING
HOUSING COUPLED WITH A VARIETY OF EMPOWERMENT AND SUPPORT SERVICES IS
ESSENTIAL TO NEIGHBORWORKS NEW HORIZONS' ("NWNH") SUCCESS AND FOR THE
STRENGTH OF ITS RESIDENT COMMUNITIES.
HOMEBUYER EDUCATION COURSES CONTINUED THIS YEAR PROVIDING MANY
INDIVIDUALS WITH BASIC TOOLS AND KNOWLEDGE FOR A SUCCESSFUL FIRST-TIME
HOME-BUYING EXPERIENCE. THE 8 CLASSES PROVIDED IN-DEPTH KNOWLEDGE OF
THE PURCHASING PROCESS FROM PROSPECTING, THE SALES CONTRACT, THE IMPACT
OF FICO CREDIT SCORES AND CREDIT REPAIR, THE MORTGAGE NOTE, AVOIDING

4d Other program services (Describe on Schedule O.)
(Expenses \$ including grants of \$) (Revenue \$)

4e Total program service expenses 6,822,208.

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SEE SCHEDULE O FOR CONTINUATION(S)

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Part IV Checklist of Required Schedules

	Yes	No
1 Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? <i>If "Yes," complete Schedule A</i>	X	
2 Is the organization required to complete <i>Schedule B, Schedule of Contributors</i> ?	X	
3 Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? <i>If "Yes," complete Schedule C, Part I</i>		X
4 Section 501(c)(3) organizations. Did the organization engage in lobbying activities, or have a section 501(h) election in effect during the tax year? <i>If "Yes," complete Schedule C, Part II</i>		X
5 Is the organization a section 501(c)(4), 501(c)(5), or 501(c)(6) organization that receives membership dues, assessments, or similar amounts as defined in Revenue Procedure 98-19? <i>If "Yes," complete Schedule C, Part III</i>		X
6 Did the organization maintain any donor advised funds or any similar funds or accounts for which donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts? <i>If "Yes," complete Schedule D, Part I</i>		X
7 Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas, or historic structures? <i>If "Yes," complete Schedule D, Part II</i>		X
8 Did the organization maintain collections of works of art, historical treasures, or other similar assets? <i>If "Yes," complete Schedule D, Part III</i>		X
9 Did the organization report an amount in Part X, line 21, for escrow or custodial account liability, serve as a custodian for amounts not listed in Part X; or provide credit counseling, debt management, credit repair, or debt negotiation services? <i>If "Yes," complete Schedule D, Part IV</i>		X
10 Did the organization, directly or through a related organization, hold assets in donor-restricted endowments or in quasi endowments? <i>If "Yes," complete Schedule D, Part V</i>		X
11 If the organization's answer to any of the following questions is "Yes," then complete Schedule D, Parts VI, VII, VIII, IX, or X as applicable.		
a Did the organization report an amount for land, buildings, and equipment in Part X, line 10? <i>If "Yes," complete Schedule D, Part VI</i>	X	
b Did the organization report an amount for investments - other securities in Part X, line 12, that is 5% or more of its total assets reported in Part X, line 16? <i>If "Yes," complete Schedule D, Part VII</i>	X	
c Did the organization report an amount for investments - program related in Part X, line 13, that is 5% or more of its total assets reported in Part X, line 16? <i>If "Yes," complete Schedule D, Part VIII</i>		X
d Did the organization report an amount for other assets in Part X, line 15, that is 5% or more of its total assets reported in Part X, line 16? <i>If "Yes," complete Schedule D, Part IX</i>	X	
e Did the organization report an amount for other liabilities in Part X, line 25? <i>If "Yes," complete Schedule D, Part X</i>	X	
f Did the organization's separate or consolidated financial statements for the tax year include a footnote that addresses the organization's liability for uncertain tax positions under FIN 48 (ASC 740)? <i>If "Yes," complete Schedule D, Part X</i>	X	
12a Did the organization obtain separate, independent audited financial statements for the tax year? <i>If "Yes," complete Schedule D, Parts XI and XII</i>		X
b Was the organization included in consolidated, independent audited financial statements for the tax year? <i>If "Yes," and if the organization answered "No" to line 12a, then completing Schedule D, Parts XI and XII is optional</i>	X	
13 Is the organization a school described in section 170(b)(1)(A)(ii)? <i>If "Yes," complete Schedule E</i>		X
14a Did the organization maintain an office, employees, or agents outside of the United States?		X
b Did the organization have aggregate revenues or expenses of more than \$10,000 from grantmaking, fundraising, business, investment, and program service activities outside the United States, or aggregate foreign investments valued at \$100,000 or more? <i>If "Yes," complete Schedule F, Parts I and IV</i>		X
15 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of grants or other assistance to or for any foreign organization? <i>If "Yes," complete Schedule F, Parts II and IV</i>		X
16 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of aggregate grants or other assistance to or for foreign individuals? <i>If "Yes," complete Schedule F, Parts III and IV</i>		X
17 Did the organization report a total of more than \$15,000 of expenses for professional fundraising services on Part IX, column (A), lines 6 and 11e? <i>If "Yes," complete Schedule G, Part I</i>		X
18 Did the organization report more than \$15,000 total of fundraising event gross income and contributions on Part VIII, lines 1c and 8a? <i>If "Yes," complete Schedule G, Part II</i>		X
19 Did the organization report more than \$15,000 of gross income from gaming activities on Part VIII, line 9a? <i>If "Yes," complete Schedule G, Part III</i>		X
20a Did the organization operate one or more hospital facilities? <i>If "Yes," complete Schedule H</i>		X
b If "Yes" to line 20a, did the organization attach a copy of its audited financial statements to this return?		
21 Did the organization report more than \$5,000 of grants or other assistance to any domestic organization or domestic government on Part IX, column (A), line 1? <i>If "Yes," complete Schedule I, Parts I and II</i>		X

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Part IV Checklist of Required Schedules (continued)

	Yes	No
22 Did the organization report more than \$5,000 of grants or other assistance to or for domestic individuals on Part IX, column (A), line 2? <i>If "Yes," complete Schedule I, Parts I and III</i>		X
23 Did the organization answer "Yes" to Part VII, Section A, line 3, 4, or 5 about compensation of the organization's current and former officers, directors, trustees, key employees, and highest compensated employees? <i>If "Yes," complete Schedule J</i>		X
24a Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than \$100,000 as of the last day of the year, that was issued after December 31, 2002? <i>If "Yes," answer lines 24b through 24d and complete Schedule K. If "No," go to line 25a</i>		X
b Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?		
c Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds?		
d Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?		
25a Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations. Did the organization engage in an excess benefit transaction with a disqualified person during the year? <i>If "Yes," complete Schedule L, Part I</i>		X
b Is the organization aware that it engaged in an excess benefit transaction with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization's prior Forms 990 or 990-EZ? <i>If "Yes," complete Schedule L, Part I</i>		X
26 Did the organization report any amount on Part X, line 5 or 22, for receivables from or payables to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons? <i>If "Yes," complete Schedule L, Part II</i>		X
27 Did the organization provide a grant or other assistance to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor or employee thereof, a grant selection committee member, or to a 35% controlled entity (including an employee thereof) or family member of any of these persons? <i>If "Yes," complete Schedule L, Part III</i>		X
28 Was the organization a party to a business transaction with one of the following parties (see Schedule L, Part IV instructions, for applicable filing thresholds, conditions, and exceptions):		
a A current or former officer, director, trustee, key employee, creator or founder, or substantial contributor? <i>If "Yes," complete Schedule L, Part IV</i>		X
b A family member of any individual described in line 28a? <i>If "Yes," complete Schedule L, Part IV</i>		X
c A 35% controlled entity of one or more individuals and/or organizations described in lines 28a or 28b? <i>If "Yes," complete Schedule L, Part IV</i>		X
29 Did the organization receive more than \$25,000 in non-cash contributions? <i>If "Yes," complete Schedule M</i>		X
30 Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? <i>If "Yes," complete Schedule M</i>		X
31 Did the organization liquidate, terminate, or dissolve and cease operations? <i>If "Yes," complete Schedule N, Part I</i>		X
32 Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? <i>If "Yes," complete Schedule N, Part II</i>		X
33 Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? <i>If "Yes," complete Schedule R, Part I</i>	X	
34 Was the organization related to any tax-exempt or taxable entity? <i>If "Yes," complete Schedule R, Part II, III, or IV, and Part V, line 1</i>	X	
35a Did the organization have a controlled entity within the meaning of section 512(b)(13)?	X	
b If "Yes" to line 35a, did the organization receive any payment from or engage in any transaction with a controlled entity within the meaning of section 512(b)(13)? <i>If "Yes," complete Schedule R, Part V, line 2</i>		X
36 Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-charitable related organization? <i>If "Yes," complete Schedule R, Part V, line 2</i>		X
37 Did the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? <i>If "Yes," complete Schedule R, Part VI</i>		X
38 Did the organization complete Schedule O and provide explanations in Schedule O for Part VI, lines 11b and 19?	X	

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

Part V Statements Regarding Other IRS Filings and Tax Compliance

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

	Yes	No
1a Enter the number reported in Box 3 of Form 1096. Enter -0- if not applicable		
b Enter the number of Forms W-2G included in line 1a. Enter -0- if not applicable		
c Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners?	X	

MUTUAL HOUSING ASSOCIATION OF SOUTH
CENTRAL CONNECTICUT, INC.

Part V Statements Regarding Other IRS Filings and Tax Compliance (continued)

		Yes	No
2a	Enter the number of employees reported on Form W-3, Transmittal of Wage and Tax Statements, filed for the calendar year ending with or within the year covered by this return		
	2a		46
b	If at least one is reported on line 2a, did the organization file all required federal employment tax returns? Note: If the sum of lines 1a and 2a is greater than 250, you may be required to e-file (see instructions)	X	
3a	Did the organization have unrelated business gross income of \$1,000 or more during the year?		X
b	If "Yes," has it filed a Form 990-T for this year? If "No" to line 3b, provide an explanation on Schedule O		
4a	At any time during the calendar year, did the organization have an interest in, or a signature or other authority over, a financial account in a foreign country (such as a bank account, securities account, or other financial account)?		X
b	If "Yes," enter the name of the foreign country See instructions for filing requirements for FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR).		
5a	Was the organization a party to a prohibited tax shelter transaction at any time during the tax year?		X
b	Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction?		X
c	If "Yes" to line 5a or 5b, did the organization file Form 8886-T?		
6a	Does the organization have annual gross receipts that are normally greater than \$100,000, and did the organization solicit any contributions that were not tax deductible as charitable contributions?		X
b	If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?		
7	Organizations that may receive deductible contributions under section 170(c).		
a	Did the organization receive a payment in excess of \$75 made partly as a contribution and partly for goods and services provided to the payor?		X
b	If "Yes," did the organization notify the donor of the value of the goods or services provided?		
c	Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282?		X
d	If "Yes," indicate the number of Forms 8282 filed during the year		
	7d		
e	Did the organization receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?		X
f	Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?		X
g	If the organization received a contribution of qualified intellectual property, did the organization file Form 8899 as required?		
h	If the organization received a contribution of cars, boats, airplanes, or other vehicles, did the organization file a Form 1098-C?		
8	Sponsoring organizations maintaining donor advised funds. Did a donor advised fund maintained by the sponsoring organization have excess business holdings at any time during the year?		
9	Sponsoring organizations maintaining donor advised funds.		
a	Did the sponsoring organization make any taxable distributions under section 4966?		
b	Did the sponsoring organization make a distribution to a donor, donor advisor, or related person?		
10	Section 501(c)(7) organizations. Enter:		
a	Initiation fees and capital contributions included on Part VIII, line 12	10a	
b	Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities	10b	
11	Section 501(c)(12) organizations. Enter:		
a	Gross income from members or shareholders	11a	
b	Gross income from other sources (Do not net amounts due or paid to other sources against amounts due or received from them.)	11b	
12a	Section 4947(a)(1) non-exempt charitable trusts. Is the organization filing Form 990 in lieu of Form 1041?	12a	
b	If "Yes," enter the amount of tax-exempt interest received or accrued during the year	12b	
13	Section 501(c)(29) qualified nonprofit health insurance issuers.		
a	Is the organization licensed to issue qualified health plans in more than one state? Note: See the instructions for additional information the organization must report on Schedule O.	13a	
b	Enter the amount of reserves the organization is required to maintain by the states in which the organization is licensed to issue qualified health plans	13b	
c	Enter the amount of reserves on hand	13c	
14a	Did the organization receive any payments for indoor tanning services during the tax year?		X
b	If "Yes," has it filed a Form 720 to report these payments? If "No," provide an explanation on Schedule O	14b	
15	Is the organization subject to the section 4960 tax on payment(s) of more than \$1,000,000 in remuneration or excess parachute payment(s) during the year? If "Yes," see instructions and file Form 4720, Schedule N.	15	X
16	Is the organization an educational institution subject to the section 4968 excise tax on net investment income? If "Yes," complete Form 4720, Schedule O.	16	X

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Part VI Governance, Management, and Disclosure For each "Yes" response to lines 2 through 7b below, and for a "No" response to line 8a, 8b, or 10b below, describe the circumstances, processes, or changes on Schedule O. See instructions.

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

Section A. Governing Body and Management

		Yes	No
1a	Enter the number of voting members of the governing body at the end of the tax year 13 If there are material differences in voting rights among members of the governing body, or if the governing body delegated broad authority to an executive committee or similar committee, explain on Schedule O.		
b	Enter the number of voting members included on line 1a, above, who are independent 13		
2	Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other officer, director, trustee, or key employee?		X
3	Did the organization delegate control over management duties customarily performed by or under the direct supervision of officers, directors, trustees, or key employees to a management company or other person?		X
4	Did the organization make any significant changes to its governing documents since the prior Form 990 was filed?		X
5	Did the organization become aware during the year of a significant diversion of the organization's assets?		X
6	Did the organization have members or stockholders?	X	
7a	Did the organization have members, stockholders, or other persons who had the power to elect or appoint one or more members of the governing body?		X
b	Are any governance decisions of the organization reserved to (or subject to approval by) members, stockholders, or persons other than the governing body?		X
8	Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following:		
a	The governing body?	X	
b	Each committee with authority to act on behalf of the governing body?		X
9	Is there any officer, director, trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization's mailing address? If "Yes," provide the names and addresses on Schedule O		X

Section B. Policies (This Section B requests information about policies not required by the Internal Revenue Code.)

		Yes	No
10a	Did the organization have local chapters, branches, or affiliates?		X
b	If "Yes," did the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with the organization's exempt purposes?		
11a	Has the organization provided a complete copy of this Form 990 to all members of its governing body before filing the form?	X	
b	Describe in Schedule O the process, if any, used by the organization to review this Form 990.		
12a	Did the organization have a written conflict of interest policy? If "No," go to line 13	X	
b	Were officers, directors, or trustees, and key employees required to disclose annually interests that could give rise to conflicts?	X	
c	Did the organization regularly and consistently monitor and enforce compliance with the policy? If "Yes," describe in Schedule O how this was done	X	
13	Did the organization have a written whistleblower policy?	X	
14	Did the organization have a written document retention and destruction policy?	X	
15	Did the process for determining compensation of the following persons include a review and approval by independent persons, comparability data, and contemporaneous substantiation of the deliberation and decision?		
a	The organization's CEO, Executive Director, or top management official	X	
b	Other officers or key employees of the organization	X	
	If "Yes" to line 15a or 15b, describe the process in Schedule O (see instructions).		
16a	Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a taxable entity during the year?		X
b	If "Yes," did the organization follow a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable federal tax law, and take steps to safeguard the organization's exempt status with respect to such arrangements?		

Section C. Disclosure

- 17** List the states with which a copy of this Form 990 is required to be filed **▶CT**
- 18** Section 6104 requires an organization to make its Forms 1023 (1024 or 1024-A, if applicable), 990, and 990-T (Section 501(c)(3)s only) available for public inspection. Indicate how you made these available. Check all that apply.
 Own website Another's website Upon request Other (explain on Schedule O)
- 19** Describe on Schedule O whether (and if so, how) the organization made its governing documents, conflict of interest policy, and financial statements available to the public during the tax year.
- 20** State the name, address, and telephone number of the person who possesses the organization's books and records **▶**
ARLENE LAWRENCE - 203-562-4514
235 GRAND AVENUE, NEW HAVEN, CT 06513

MUTUAL HOUSING ASSOCIATION OF SOUTH
CENTRAL CONNECTICUT, INC.

Part VII Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors

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

Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees

1a Complete this table for all persons required to be listed. Report compensation for the calendar year ending with or within the organization's tax year.

- List all of the organization's **current** officers, directors, trustees (whether individuals or organizations), regardless of amount of compensation. Enter -0- in columns (D), (E), and (F) if no compensation was paid.
- List all of the organization's **current** key employees, if any. See instructions for definition of "key employee."
- List the organization's five **current** highest compensated employees (other than an officer, director, trustee, or key employee) who received reportable compensation (Box 5 of Form W-2 and/or Box 7 of Form 1099-MISC) of more than \$100,000 from the organization and any related organizations.
- List all of the organization's **former** officers, key employees, and highest compensated employees who received more than \$100,000 of reportable compensation from the organization and any related organizations.
- List all of the organization's **former directors or trustees** that received, in the capacity as a former director or trustee of the organization, more than \$10,000 of reportable compensation from the organization and any related organizations. See instructions for the order in which to list the persons above.

Check this box if neither the organization nor any related organization compensated any current officer, director, or trustee.

(A) Name and title	(B) Average hours per week (list any hours for related organizations below line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)						(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former			
(1) DAVID PURVIS CORPORATE COUNSEL	40.00					X	110,267.	0.	14,463.	
(2) THOMAS CRUESS PRESIDENT/CEO	40.00 0.50			X			105,870.	0.	50.	
(3) ARLENE LAWRENCE CFO	40.00 0.50			X			87,583.	0.	5,355.	
(4) ALANA BILLUPS OUTGOING BOARD MEMBER	0.50	X					0.	0.	0.	
(5) CESAR GUITERREZ BOARD MEMBER	0.50	X					0.	0.	0.	
(6) CHRIS CANNA BOARD MEMBER	0.50	X					0.	0.	0.	
(7) DARA GIBBS BOARD MEMBER	0.50 0.50	X					0.	0.	0.	
(8) EDWARD SEIBERT VICE PRESIDENT	0.50	X		X			0.	0.	0.	
(9) HEDWARD FNU BOARD MEMBER	0.50	X					0.	0.	0.	
(10) IRIS SANTIAGO BOARD MEMBER	0.50	X					0.	0.	0.	
(11) JACE D'AMICO BOARD MEMBER	0.50	X					0.	0.	0.	
(12) LEIYANIE OSORIO BOARD MEMBER	0.50	X					0.	0.	0.	
(13) NATALIA KEDVES FEINSTEIN BOARD MEMBER	0.50	X					0.	0.	0.	
(14) PAUL BEGEMANN BOARD MEMBER	0.50 0.50	X					0.	0.	0.	
(15) PETER MOSBACHER BOARD MEMBER	0.50	X					0.	0.	0.	
(16) TANYA SEGEL PRESIDENT	0.50	X		X			0.	0.	0.	
(17) THACH PHAM TREASURER	0.50 0.50	X		X			0.	0.	0.	

MUTUAL HOUSING ASSOCIATION OF SOUTH
CENTRAL CONNECTICUT, INC.

Part VII Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees (continued)

(A) Name and title	(B) Average hours per week (list any hours for related organizations below line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)						(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former			
1b Subtotal							303,720.	0.	19,868.	
c Total from continuation sheets to Part VII, Section A							0.	0.	0.	
d Total (add lines 1b and 1c)							303,720.	0.	19,868.	

2 Total number of individuals (including but not limited to those listed above) who received more than \$100,000 of reportable compensation from the organization **2**

	Yes	No
3 Did the organization list any former officer, director, trustee, key employee, or highest compensated employee on line 1a? <i>If "Yes," complete Schedule J for such individual</i>		X
4 For any individual listed on line 1a, is the sum of reportable compensation and other compensation from the organization and related organizations greater than \$150,000? <i>If "Yes," complete Schedule J for such individual</i>		X
5 Did any person listed on line 1a receive or accrue compensation from any unrelated organization or individual for services rendered to the organization? <i>If "Yes," complete Schedule J for such person</i>		X

Section B. Independent Contractors

1 Complete this table for your five highest compensated independent contractors that received more than \$100,000 of compensation from the organization. Report compensation for the calendar year ending with or within the organization's tax year.

(A) Name and business address	(B) Description of services	(C) Compensation
NONE		

2 Total number of independent contractors (including but not limited to those listed above) who received more than \$100,000 of compensation from the organization **0**

MUTUAL HOUSING ASSOCIATION OF SOUTH
CENTRAL CONNECTICUT, INC.

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Part VIII Statement of Revenue

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

			(A)	(B)	(C)	(D)	
			Total revenue	Related or exempt function revenue	Unrelated business revenue	Revenue excluded from tax under sections 512 - 514	
Contributions, Gifts, Grants and Other Similar Amounts	1 a Federated campaigns	1a					
	b Membership dues	1b					
	c Fundraising events	1c					
	d Related organizations	1d					
	e Government grants (contributions)	1e	729,793.				
	f All other contributions, gifts, grants, and similar amounts not included above	1f	888,537.				
	g Noncash contributions included in lines 1a-1f	1g	\$				
	h Total. Add lines 1a-1f			1,618,330.			
Program Service Revenue	2 a <u>LOW-INCOME HOUSING</u>	Business Code 531110	1,685,983.	1,685,983.			
	b <u>DEVELOPER FEES</u>	531390	731,442.	731,442.			
	c <u>PROPERTY MANAGEMENT FE</u>	531310	382,370.	382,370.			
	d <u>ORGANIZER FEES</u>	532000	165,456.	165,456.			
	e						
	f All other program service revenue						
	g Total. Add lines 2a-2f			2,965,251.			
Other Revenue	3 Investment income (including dividends, interest, and other similar amounts)		139,931.			139,931.	
	4 Income from investment of tax-exempt bond proceeds						
	5 Royalties						
	6 a Gross rents	6a	(i) Real				
			(ii) Personal				
	b Less: rental expenses	6b					
	c Rental income or (loss)	6c					
	d Net rental income or (loss)						
	7 a Gross amount from sales of assets other than inventory	7a	(i) Securities				
			(ii) Other	157,142.			
b Less: cost or other basis and sales expenses	7b		0.				
c Gain or (loss)	7c		157,142.				
d Net gain or (loss)			157,142.		157,142.		
8 a Gross income from fundraising events (not including \$ _____ of contributions reported on line 1c). See Part IV, line 18	8a						
b Less: direct expenses	8b						
c Net income or (loss) from fundraising events							
9 a Gross income from gaming activities. See Part IV, line 19	9a						
b Less: direct expenses	9b						
c Net income or (loss) from gaming activities							
10 a Gross sales of inventory, less returns and allowances	10a						
b Less: cost of goods sold	10b						
c Net income or (loss) from sales of inventory							
Miscellaneous Revenue	11 a <u>MISCELLANEOUS REIMBURS</u>	Business Code 531390	1,030,622.	1,030,622.			
	b <u>FORGIVENESS OF DEBT</u>	531390	62,508.	62,508.			
	c						
	d All other revenue						
	e Total. Add lines 11a-11d			1,093,130.			
12 Total revenue. See instructions			5,973,784.	4,058,381.	0.	297,073.	

MUTUAL HOUSING ASSOCIATION OF SOUTH
CENTRAL CONNECTICUT, INC.

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Part IX Statement of Functional Expenses

Section 501(c)(3) and 501(c)(4) organizations must complete all columns. All other organizations must complete column (A).

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

Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.	(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
1 Grants and other assistance to domestic organizations and domestic governments. See Part IV, line 21 ...				
2 Grants and other assistance to domestic individuals. See Part IV, line 22				
3 Grants and other assistance to foreign organizations, foreign governments, and foreign individuals. See Part IV, lines 15 and 16				
4 Benefits paid to or for members				
5 Compensation of current officers, directors, trustees, and key employees	198,858.	97,973.	100,885.	
6 Compensation not included above to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)				
7 Other salaries and wages	1,021,648.	484,128.	537,520.	
8 Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions)	9,076.	9,076.		
9 Other employee benefits	566,926.	268,457.	298,469.	
10 Payroll taxes	191,966.	91,856.	100,110.	
11 Fees for services (nonemployees):				
a Management	110,535.	110,535.		
b Legal	15,901.	15,901.		
c Accounting	91,977.	70,441.	21,536.	
d Lobbying				
e Professional fundraising services. See Part IV, line 17				
f Investment management fees				
g Other. (If line 11g amount exceeds 10% of line 25, column (A) amount, list line 11g expenses on Sch O.)	105,554.	79,393.	25,128.	1,033.
12 Advertising and promotion				
13 Office expenses	124,216.	63,259.	60,957.	
14 Information technology				
15 Royalties				
16 Occupancy	917,951.	883,291.	34,660.	
17 Travel	2,915.	2,915.		
18 Payments of travel or entertainment expenses for any federal, state, or local public officials ...				
19 Conferences, conventions, and meetings	9,117.	5,949.	3,168.	
20 Interest	474,194.	474,194.		
21 Payments to affiliates				
22 Depreciation, depletion, and amortization	1,347,617.	1,347,617.		
23 Insurance	223,503.	217,010.	6,493.	
24 Other expenses. Itemize expenses not covered above (List miscellaneous expenses on line 24e. If line 24e amount exceeds 10% of line 25, column (A) amount, list line 24e expenses on Schedule O.)				
a BAD DEBTS	1,851,474.	1,851,474.		
b MISCELLANEOUS	437,072.	418,998.	3,783.	14,291.
c REPAIRS & MAINTENANCE	270,874.	231,306.	39,568.	
d RESIDENT ORGANIZING SER	76,476.	76,476.		
e All other expenses	45,399.	21,959.	23,440.	
25 Total functional expenses. Add lines 1 through 24e	8,093,249.	6,822,208.	1,255,717.	15,324.
26 Joint costs. Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation.				
Check here <input type="checkbox"/> if following SOP 98-2 (ASC 958-720)				

MUTUAL HOUSING ASSOCIATION OF SOUTH
CENTRAL CONNECTICUT, INC.

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Part X Balance Sheet

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

		(A) Beginning of year		(B) End of year
Assets	1 Cash - non-interest-bearing	512,679.	1	642,774.
	2 Savings and temporary cash investments	37,230.	2	
	3 Pledges and grants receivable, net		3	500,000.
	4 Accounts receivable, net		4	
	5 Loans and other receivables from any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons		5	
	6 Loans and other receivables from other disqualified persons (as defined under section 4958(f)(1)), and persons described in section 4958(c)(3)(B)		6	
	7 Notes and loans receivable, net	7,458,091.	7	7,793,005.
	8 Inventories for sale or use	558,314.	8	
	9 Prepaid expenses and deferred charges	64,478.	9	81,696.
	10a Land, buildings, and equipment: cost or other basis. Complete Part VI of Schedule D	10a 39,900,208.		
	b Less: accumulated depreciation	10b 17,353,731.	19,880,054.	10c 22,546,477.
	11 Investments - publicly traded securities		11	
	12 Investments - other securities. See Part IV, line 11	4,053,376.	12	4,098,423.
	13 Investments - program-related. See Part IV, line 11		13	
	14 Intangible assets	93,958.	14	30,766.
	15 Other assets. See Part IV, line 11	8,685,557.	15	6,940,231.
16 Total assets. Add lines 1 through 15 (must equal line 33)	41,343,737.	16	42,633,372.	
Liabilities	17 Accounts payable and accrued expenses	5,298,181.	17	1,132,121.
	18 Grants payable		18	
	19 Deferred revenue	41,942.	19	46,788.
	20 Tax-exempt bond liabilities		20	
	21 Escrow or custodial account liability. Complete Part IV of Schedule D		21	
	22 Loans and other payables to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons		22	
	23 Secured mortgages and notes payable to unrelated third parties	20,932,685.	23	21,906,905.
	24 Unsecured notes and loans payable to unrelated third parties		24	
	25 Other liabilities (including federal income tax, payables to related third parties, and other liabilities not included on lines 17-24). Complete Part X of Schedule D	662,934.	25	5,601,517.
	26 Total liabilities. Add lines 17 through 25	26,935,742.	26	28,687,331.
Net Assets or Fund Balances	Organizations that follow FASB ASC 958, check here <input checked="" type="checkbox"/> and complete lines 27, 28, 32, and 33.			
	27 Net assets without donor restrictions	3,408,023.	27	4,649,545.
	28 Net assets with donor restrictions	10,999,972.	28	9,296,496.
	Organizations that do not follow FASB ASC 958, check here <input type="checkbox"/> and complete lines 29 through 33.			
	29 Capital stock or trust principal, or current funds		29	
	30 Paid-in or capital surplus, or land, building, or equipment fund		30	
	31 Retained earnings, endowment, accumulated income, or other funds		31	
	32 Total net assets or fund balances	14,407,995.	32	13,946,041.
	33 Total liabilities and net assets/fund balances	41,343,737.	33	42,633,372.

Form 990 (2020)

MUTUAL HOUSING ASSOCIATION OF SOUTH
CENTRAL CONNECTICUT, INC.

Form 990 (2020)

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Part XI Reconciliation of Net Assets

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

1	Total revenue (must equal Part VIII, column (A), line 12)	1	5,973,784.
2	Total expenses (must equal Part IX, column (A), line 25)	2	8,093,249.
3	Revenue less expenses. Subtract line 2 from line 1	3	-2,119,465.
4	Net assets or fund balances at beginning of year (must equal Part X, line 32, column (A))	4	14,407,995.
5	Net unrealized gains (losses) on investments	5	
6	Donated services and use of facilities	6	
7	Investment expenses	7	
8	Prior period adjustments	8	9,633.
9	Other changes in net assets or fund balances (explain on Schedule O)	9	1,647,878.
10	Net assets or fund balances at end of year. Combine lines 3 through 9 (must equal Part X, line 32, column (B))	10	13,946,041.

Part XII Financial Statements and Reporting

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

	Yes	No
1 Accounting method used to prepare the Form 990: <input type="checkbox"/> Cash <input checked="" type="checkbox"/> Accrual <input type="checkbox"/> Other _____ If the organization changed its method of accounting from a prior year or checked "Other," explain in Schedule O.		
2a Were the organization's financial statements compiled or reviewed by an independent accountant? _____ If "Yes," check a box below to indicate whether the financial statements for the year were compiled or reviewed on a separate basis, consolidated basis, or both: <input type="checkbox"/> Separate basis <input type="checkbox"/> Consolidated basis <input type="checkbox"/> Both consolidated and separate basis		X
b Were the organization's financial statements audited by an independent accountant? _____ If "Yes," check a box below to indicate whether the financial statements for the year were audited on a separate basis, consolidated basis, or both: <input type="checkbox"/> Separate basis <input checked="" type="checkbox"/> Consolidated basis <input type="checkbox"/> Both consolidated and separate basis	X	
c If "Yes" to line 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the audit, review, or compilation of its financial statements and selection of an independent accountant? _____ If the organization changed either its oversight process or selection process during the tax year, explain on Schedule O.	X	
3a As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Single Audit Act and OMB Circular A-133? _____		X
b If "Yes," did the organization undergo the required audit or audits? If the organization did not undergo the required audit or audits, explain why on Schedule O and describe any steps taken to undergo such audits _____		

Form 990 (2020)

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

OMB No. 1545-0047

2020

Open to Public Inspection

Name of the organization: MUTUAL HOUSING ASSOCIATION OF SOUTH CENTRAL CONNECTICUT, INC. Employer identification number: 22-3237413

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 12, 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).
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).
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).
6 A federal, state, or local government or governmental unit described in section 170(b)(1)(A)(v).
7 X 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).
8 A community trust described in section 170(b)(1)(A)(vi).
9 An agricultural research organization described in section 170(b)(1)(A)(ix) operated in conjunction with a land-grant college or university or a non-land-grant college of agriculture.
10 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...
11 An organization organized and operated exclusively to test for public safety.
12 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...
a Type I. A supporting organization operated, supervised, or controlled by its supported organization(s)...
b Type II. A supporting organization supervised or controlled in connection with its supported organization(s)...
c Type III functionally integrated. A supporting organization operated in connection with, and functionally integrated with, its supported organization(s)...
d Type III non-functionally integrated. A supporting organization operated in connection with its supported organization(s) that is not functionally integrated...
e Check this box if the organization received a written determination from the IRS...
f Enter the number of supported organizations

Table with 6 columns: (i) Name of supported organization, (ii) EIN, (iii) Type of organization, (iv) Is the organization listed in your governing document?, (v) Amount of monetary support, (vi) Amount of other support. Includes a Total row at the bottom.

MUTUAL HOUSING ASSOCIATION OF SOUTH

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) 2016	(b) 2017	(c) 2018	(d) 2019	(e) 2020	(f) Total
1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")	3971463.	918,544.	1108436.	1537253.	1618330.	9154026.
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	3971463.	918,544.	1108436.	1537253.	1618330.	9154026.
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)						217,696.
6 Public support. Subtract line 5 from line 4.						8936330.

Section B. Total Support

Calendar year (or fiscal year beginning in) ▶	(a) 2016	(b) 2017	(c) 2018	(d) 2019	(e) 2020	(f) Total
7 Amounts from line 4	3971463.	918,544.	1108436.	1537253.	1618330.	9154026.
8 Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources	176,795.	194,378.	172,210.	145,013.	139,931.	828,327.
9 Net income from unrelated business activities, whether or not the business is regularly carried on						
10 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.)	935,897.	1488484.	2108880.	1225110.	1093130.	6851501.
11 Total support. Add lines 7 through 10						16833854.
12 Gross receipts from related activities, etc. (see instructions)					12	14,002,550.
13 First 5 years. If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and stop here						<input type="checkbox"/>

Section C. Computation of Public Support Percentage

14 Public support percentage for 2020 (line 6, column (f), divided by line 11, column (f))	14	53.09 %
15 Public support percentage from 2019 Schedule A, Part II, line 14	15	64.09 %
16a 33 1/3% support test - 2020. If the organization did not check the box on line 13, and line 14 is 33 1/3% or more, check this box and stop here. The organization qualifies as a publicly supported organization		<input checked="" type="checkbox"/>
b 33 1/3% support test - 2019. If the organization did not check a box on line 13 or 16a, and line 15 is 33 1/3% or more, check this box and stop here. The organization qualifies as a publicly supported organization		<input type="checkbox"/>
17a 10% -facts-and-circumstances test - 2020. If the organization did not check a box on line 13, 16a, or 16b, and line 14 is 10% or more, and if the organization meets the facts-and-circumstances test, check this box and stop here. Explain in Part VI how the organization meets the facts-and-circumstances test. The organization qualifies as a publicly supported organization		<input type="checkbox"/>
b 10% -facts-and-circumstances test - 2019. If the organization did not check a box on line 13, 16a, 16b, or 17a, and line 15 is 10% or more, and if the organization meets the facts-and-circumstances test, check this box and stop here. Explain in Part VI how the organization meets the facts-and-circumstances test. The organization qualifies as a publicly supported organization		<input type="checkbox"/>
18 Private foundation. If the organization did not check a box on line 13, 16a, 16b, 17a, or 17b, check this box and see instructions		<input type="checkbox"/>

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

(Complete only if you checked the box on line 10 of Part I or if the organization failed to qualify under Part II. If the organization fails to qualify under the tests listed below, please complete Part II.)

Section A. Public Support

Calendar year (or fiscal year beginning in) ►	(a) 2016	(b) 2017	(c) 2018	(d) 2019	(e) 2020	(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) 2016	(b) 2017	(c) 2018	(d) 2019	(e) 2020	(f) Total
9 Amounts from line 6						
10a Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources						
b Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975						
c Add lines 10a and 10b						
11 Net income from unrelated business activities not included in line 10b, whether or not the business is regularly carried on						
12 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.)						
13 Total support. (Add lines 9, 10c, 11, and 12.)						

14 First 5 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 2020 (line 8, column (f), divided by line 13, column (f))	15	%
16 Public support percentage from 2019 Schedule A, Part III, line 15	16	%

Section D. Computation of Investment Income Percentage

17 Investment income percentage for 2020 (line 10c, column (f), divided by line 13, column (f))	17	%
18 Investment income percentage from 2019 Schedule A, Part III, line 17	18	%

19a 33 1/3% support tests - 2020. 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 - 2019. 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 Supporting Organizations

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

Section A. All Supporting Organizations

	Yes	No
1 Are all of the organization's supported organizations listed by name in the organization's governing documents? <i>If "No," describe in Part VI how the supported organizations are designated. If designated by class or purpose, describe the designation. If historic and continuing relationship, explain.</i>		
2 Did the organization have any supported organization that does not have an IRS determination of status under section 509(a)(1) or (2)? <i>If "Yes," explain in Part VI how the organization determined that the supported organization was described in section 509(a)(1) or (2).</i>		
3a Did the organization have a supported organization described in section 501(c)(4), (5), or (6)? <i>If "Yes," answer lines 3b and 3c below.</i>		
b Did the organization confirm that each supported organization qualified under section 501(c)(4), (5), or (6) and satisfied the public support tests under section 509(a)(2)? <i>If "Yes," describe in Part VI when and how the organization made the determination.</i>		
c Did the organization ensure that all support to such organizations was used exclusively for section 170(c)(2)(B) purposes? <i>If "Yes," explain in Part VI what controls the organization put in place to ensure such use.</i>		
4a Was any supported organization not organized in the United States ("foreign supported organization")? <i>If "Yes," and if you checked box 12a or 12b in Part I, answer lines 4b and 4c below.</i>		
b Did the organization have ultimate control and discretion in deciding whether to make grants to the foreign supported organization? <i>If "Yes," describe in Part VI how the organization had such control and discretion despite being controlled or supervised by or in connection with its supported organizations.</i>		
c Did the organization support any foreign supported organization that does not have an IRS determination under sections 501(c)(3) and 509(a)(1) or (2)? <i>If "Yes," explain in Part VI what controls the organization used to ensure that all support to the foreign supported organization was used exclusively for section 170(c)(2)(B) purposes.</i>		
5a Did the organization add, substitute, or remove any supported organizations during the tax year? <i>If "Yes," answer lines 5b and 5c below (if applicable). Also, provide detail in Part VI, including (i) the names and EIN numbers of the supported organizations added, substituted, or removed; (ii) the reasons for each such action; (iii) the authority under the organization's organizing document authorizing such action; and (iv) how the action was accomplished (such as by amendment to the organizing document).</i>		
b Type I or Type II only. Was any added or substituted supported organization part of a class already designated in the organization's organizing document?		
c Substitutions only. Was the substitution the result of an event beyond the organization's control?		
6 Did the organization provide support (whether in the form of grants or the provision of services or facilities) to anyone other than (i) its supported organizations, (ii) individuals that are part of the charitable class benefited by one or more of its supported organizations, or (iii) other supporting organizations that also support or benefit one or more of the filing organization's supported organizations? <i>If "Yes," provide detail in Part VI.</i>		
7 Did the organization provide a grant, loan, compensation, or other similar payment to a substantial contributor (as defined in section 4958(c)(3)(C)), a family member of a substantial contributor, or a 35% controlled entity with regard to a substantial contributor? <i>If "Yes," complete Part I of Schedule L (Form 990 or 990-EZ).</i>		
8 Did the organization make a loan to a disqualified person (as defined in section 4958) not described in line 7? <i>If "Yes," complete Part I of Schedule L (Form 990 or 990-EZ).</i>		
9a Was the organization controlled directly or indirectly at any time during the tax year by one or more disqualified persons, as defined in section 4946 (other than foundation managers and organizations described in section 509(a)(1) or (2))? <i>If "Yes," provide detail in Part VI.</i>		
b Did one or more disqualified persons (as defined in line 9a) hold a controlling interest in any entity in which the supporting organization had an interest? <i>If "Yes," provide detail in Part VI.</i>		
c Did a disqualified person (as defined in line 9a) have an ownership interest in, or derive any personal benefit from, assets in which the supporting organization also had an interest? <i>If "Yes," provide detail in Part VI.</i>		
10a Was the organization subject to the excess business holdings rules of section 4943 because of section 4943(f) (regarding certain Type II supporting organizations, and all Type III non-functionally integrated supporting organizations)? <i>If "Yes," answer line 10b below.</i>		
b Did the organization have any excess business holdings in the tax year? <i>(Use Schedule C, Form 4720, to determine whether the organization had excess business holdings.)</i>		

Part IV Supporting Organizations (continued)

	Yes	No
11 Has the organization accepted a gift or contribution from any of the following persons?		
a A person who directly or indirectly controls, either alone or together with persons described in lines 11b and 11c below, the governing body of a supported organization?		
b A family member of a person described in line 11a above?		
c A 35% controlled entity of a person described in line 11a or 11b above? <i>If "Yes" to line 11a, 11b, or 11c, provide detail in Part VI.</i>		
11a		
11b		
11c		

Section B. Type I Supporting Organizations

	Yes	No
1 Did the governing body, members of the governing body, officers acting in their official capacity, or membership of one or more supported organizations have the power to regularly appoint or elect at least a majority of the organization's officers, directors, or trustees at all times during the tax year? <i>If "No," describe in Part VI how the supported organization(s) effectively operated, supervised, or controlled the organization's activities. If the organization had more than one supported organization, describe how the powers to appoint and/or remove officers, directors, or trustees were allocated among the supported organizations and what conditions or restrictions, if any, applied to such powers during the tax year.</i>		
2 Did the organization operate for the benefit of any supported organization other than the supported organization(s) that operated, supervised, or controlled the supporting organization? <i>If "Yes," explain in Part VI how providing such benefit carried out the purposes of the supported organization(s) that operated, supervised, or controlled the supporting organization.</i>		
1		
2		

Section C. Type II Supporting Organizations

	Yes	No
1 Were a majority of the organization's directors or trustees during the tax year also a majority of the directors or trustees of each of the organization's supported organization(s)? <i>If "No," describe in Part VI how control or management of the supporting organization was vested in the same persons that controlled or managed the supported organization(s).</i>		
1		

Section D. All Type III Supporting Organizations

	Yes	No
1 Did the organization provide to each of its supported organizations, by the last day of the fifth month of the organization's tax year, (i) a written notice describing the type and amount of support provided during the prior tax year, (ii) a copy of the Form 990 that was most recently filed as of the date of notification, and (iii) copies of the organization's governing documents in effect on the date of notification, to the extent not previously provided?		
2 Were any of the organization's officers, directors, or trustees either (i) appointed or elected by the supported organization(s) or (ii) serving on the governing body of a supported organization? <i>If "No," explain in Part VI how the organization maintained a close and continuous working relationship with the supported organization(s).</i>		
3 By reason of the relationship described in line 2, above, did the organization's supported organizations have a significant voice in the organization's investment policies and in directing the use of the organization's income or assets at all times during the tax year? <i>If "Yes," describe in Part VI the role the organization's supported organizations played in this regard.</i>		
1		
2		
3		

Section E. Type III Functionally Integrated Supporting Organizations

1 Check the box next to the method that the organization used to satisfy the Integral Part Test during the year (see instructions).		
a <input type="checkbox"/> The organization satisfied the Activities Test. Complete line 2 below.		
b <input type="checkbox"/> The organization is the parent of each of its supported organizations. Complete line 3 below.		
c <input type="checkbox"/> The organization supported a governmental entity. Describe in Part VI how you supported a governmental entity (see instructions).		
2 Activities Test. Answer lines 2a and 2b below.		
a Did substantially all of the organization's activities during the tax year directly further the exempt purposes of the supported organization(s) to which the organization was responsive? <i>If "Yes," then in Part VI identify those supported organizations and explain how these activities directly furthered their exempt purposes, how the organization was responsive to those supported organizations, and how the organization determined that these activities constituted substantially all of its activities.</i>	Yes	No
b Did the activities described in line 2a, above, constitute activities that, but for the organization's involvement, one or more of the organization's supported organization(s) would have been engaged in? <i>If "Yes," explain in Part VI the reasons for the organization's position that its supported organization(s) would have engaged in these activities but for the organization's involvement.</i>		
3 Parent of Supported Organizations. Answer lines 3a and 3b below.		
a Did the organization have the power to regularly appoint or elect a majority of the officers, directors, or trustees of each of the supported organizations? <i>If "Yes" or "No" provide details in Part VI.</i>		
b Did the organization exercise a substantial degree of direction over the policies, programs, and activities of each of its supported organizations? <i>If "Yes," describe in Part VI the role played by the organization in this regard.</i>		
2a		
2b		
3a		
3b		

MUTUAL HOUSING ASSOCIATION OF SOUTH

Part V Type III Non-Functionally Integrated 509(a)(3) Supporting Organizations

1 Check here if the organization satisfied the Integral Part Test as a qualifying trust on Nov. 20, 1970 (explain in Part VI). See instructions.
All other Type III non-functionally integrated supporting organizations must complete Sections A through E.

Section A - Adjusted Net Income		(A) Prior Year	(B) Current Year (optional)
1	Net short-term capital gain	1	
2	Recoveries of prior-year distributions	2	
3	Other gross income (see instructions)	3	
4	Add lines 1 through 3.	4	
5	Depreciation and depletion	5	
6	Portion of operating expenses paid or incurred for production or collection of gross income or for management, conservation, or maintenance of property held for production of income (see instructions)	6	
7	Other expenses (see instructions)	7	
8	Adjusted Net Income (subtract lines 5, 6, and 7 from line 4)	8	

Section B - Minimum Asset Amount		(A) Prior Year	(B) Current Year (optional)
1	Aggregate fair market value of all non-exempt-use assets (see instructions for short tax year or assets held for part of year):		
a	Average monthly value of securities	1a	
b	Average monthly cash balances	1b	
c	Fair market value of other non-exempt-use assets	1c	
d	Total (add lines 1a, 1b, and 1c)	1d	
e	Discount claimed for blockage or other factors (explain in detail in Part VI):		
2	Acquisition indebtedness applicable to non-exempt-use assets	2	
3	Subtract line 2 from line 1d.	3	
4	Cash deemed held for exempt use. Enter 0.015 of line 3 (for greater amount, see instructions).	4	
5	Net value of non-exempt-use assets (subtract line 4 from line 3)	5	
6	Multiply line 5 by 0.035.	6	
7	Recoveries of prior-year distributions	7	
8	Minimum Asset Amount (add line 7 to line 6)	8	

Section C - Distributable Amount			Current Year
1	Adjusted net income for prior year (from Section A, line 8, column A)	1	
2	Enter 0.85 of line 1.	2	
3	Minimum asset amount for prior year (from Section B, line 8, column A)	3	
4	Enter greater of line 2 or line 3.	4	
5	Income tax imposed in prior year	5	
6	Distributable Amount. Subtract line 5 from line 4, unless subject to emergency temporary reduction (see instructions).	6	
7	<input type="checkbox"/> Check here if the current year is the organization's first as a non-functionally integrated Type III supporting organization (see instructions).		

MUTUAL HOUSING ASSOCIATION OF SOUTH

Schedule A (Form 990 or 990-EZ) 2020 CENTRAL CONNECTICUT, INC.

Part V Type III Non-Functionally Integrated 509(a)(3) Supporting Organizations (continued)

Section D - Distributions		Current Year
1	Amounts paid to supported organizations to accomplish exempt purposes	1
2	Amounts paid to perform activity that directly furthers exempt purposes of supported organizations, in excess of income from activity	2
3	Administrative expenses paid to accomplish exempt purposes of supported organizations	3
4	Amounts paid to acquire exempt-use assets	4
5	Qualified set-aside amounts (prior IRS approval required - provide details in Part VI)	5
6	Other distributions (describe in Part VI). See instructions.	6
7	Total annual distributions. Add lines 1 through 6.	7
8	Distributions to attentive supported organizations to which the organization is responsive (provide details in Part VI). See instructions.	8
9	Distributable amount for 2020 from Section C, line 6	9
10	Line 8 amount divided by line 9 amount	10

Section E - Distribution Allocations (see instructions)	(i) Excess Distributions	(ii) Underdistributions Pre-2020	(iii) Distributable Amount for 2020
1	Distributable amount for 2020 from Section C, line 6		
2	Underdistributions, if any, for years prior to 2020 (reasonable cause required - explain in Part VI). See instructions.		
3	Excess distributions carryover, if any, to 2020		
a	From 2015		
b	From 2016		
c	From 2017		
d	From 2018		
e	From 2019		
f	Total of lines 3a through 3e		
g	Applied to underdistributions of prior years		
h	Applied to 2020 distributable amount		
i	Carryover from 2015 not applied (see instructions)		
j	Remainder. Subtract lines 3g, 3h, and 3i from line 3f.		
4	Distributions for 2020 from Section D, line 7: \$		
a	Applied to underdistributions of prior years		
b	Applied to 2020 distributable amount		
c	Remainder. Subtract lines 4a and 4b from line 4.		
5	Remaining underdistributions for years prior to 2020, if any. Subtract lines 3g and 4a from line 2. For result greater than zero, explain in Part VI. See instructions.		
6	Remaining underdistributions for 2020. Subtract lines 3h and 4b from line 1. For result greater than zero, explain in Part VI. See instructions.		
7	Excess distributions carryover to 2021. Add lines 3j and 4c.		
8	Breakdown of line 7:		
a	Excess from 2016		
b	Excess from 2017		
c	Excess from 2018		
d	Excess from 2019		
e	Excess from 2020		

Schedule A (Form 990 or 990-EZ) 2020

MUTUAL HOUSING ASSOCIATION OF SOUTH

Part VI

Supplemental Information.

Provide the explanations required by Part II, line 10; Part II, line 17a or 17b; Part III, line 12; Part IV, Section A, lines 1, 2, 3b, 3c, 4b, 4c, 5a, 6, 9a, 9b, 9c, 11a, 11b, and 11c; Part IV, Section B, lines 1 and 2; Part IV, Section C, line 1; Part IV, Section D, lines 2 and 3; Part IV, Section E, lines 1c, 2a, 2b, 3a, and 3b; Part V, line 1; Part V, Section B, line 1e; Part V, Section D, lines 5, 6, and 8; and Part V, Section E, lines 2, 5, and 6. Also complete this part for any additional information. (See instructions.)

SCHEDULE A, PART II, LINE 10, EXPLANATION FOR OTHER INCOME:

OTHER INCOME

2016 AMOUNT: \$ 81,907.

2017 AMOUNT: \$ 447,795.

2018 AMOUNT: \$ 624,429.

2019 AMOUNT: \$ 664,027.

2020 AMOUNT: \$ 1,030,622.

FORGIVENESS OF DEBT

2016 AMOUNT: \$ 853,990.

2017 AMOUNT: \$ 1,040,689.

2018 AMOUNT: \$ 1,484,451.

2019 AMOUNT: \$ 561,083.

2020 AMOUNT: \$ 62,508.

SCHEDULE D
(Form 990)

Department of the Treasury
Internal Revenue Service

Supplemental Financial Statements

▶ **Complete if the organization answered "Yes" on Form 990, Part IV, line 6, 7, 8, 9, 10, 11a, 11b, 11c, 11d, 11e, 11f, 12a, or 12b.**
▶ **Attach to Form 990.**

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

OMB No. 1545-0047

2020

Open to Public Inspection

Name of the organization **MUTUAL HOUSING ASSOCIATION OF SOUTH CENTRAL CONNECTICUT, INC.** **Employer identification number** **22-3237413**

Part I Organizations Maintaining Donor Advised Funds or Other Similar Funds or Accounts. Complete if the organization answered "Yes" on Form 990, Part IV, line 6.

	(a) Donor advised funds	(b) Funds and other accounts
1 Total number at end of year		
2 Aggregate value of contributions to (during year)		
3 Aggregate value of grants from (during year)		
4 Aggregate value at end of year		
5 Did the organization inform all donors and donor advisors in writing that the assets held in donor advised funds are the organization's property, subject to the organization's exclusive legal control?		<input type="checkbox"/> Yes <input type="checkbox"/> No
6 Did the organization inform all grantees, donors, and donor advisors in writing that grant funds can be used only for charitable purposes and not for the benefit of the donor or donor advisor, or for any other purpose conferring impermissible private benefit?		<input type="checkbox"/> Yes <input type="checkbox"/> No

Part II Conservation Easements. Complete if the organization answered "Yes" on Form 990, Part IV, line 7.

1 Purpose(s) of conservation easements held by the organization (check all that apply).
 Preservation of land for public use (for example, recreation or education) Preservation of a historically important land area
 Protection of natural habitat Preservation of a certified historic structure
 Preservation of open space

2 Complete lines 2a through 2d if the organization held a qualified conservation contribution in the form of a conservation easement on the last day of the tax year.

	Held at the End of the Tax Year
a Total number of conservation easements	2a
b Total acreage restricted by conservation easements	2b
c Number of conservation easements on a certified historic structure included in (a)	2c
d Number of conservation easements included in (c) acquired after 7/25/06, and not on a historic structure listed in the National Register	2d

3 Number of conservation easements modified, transferred, released, extinguished, or terminated by the organization during the tax year ▶ _____

4 Number of states where property subject to conservation easement is located ▶ _____

5 Does the organization have a written policy regarding the periodic monitoring, inspection, handling of violations, and enforcement of the conservation easements it holds?

6 Staff and volunteer hours devoted to monitoring, inspecting, handling of violations, and enforcing conservation easements during the year ▶ _____

7 Amount of expenses incurred in monitoring, inspecting, handling of violations, and enforcing conservation easements during the year ▶ \$ _____

8 Does each conservation easement reported on line 2(d) above satisfy the requirements of section 170(h)(4)(B)(i) and section 170(h)(4)(B)(ii)?

9 In Part XIII, describe how the organization reports conservation easements in its revenue and expense statement and balance sheet, and include, if applicable, the text of the footnote to the organization's financial statements that describes the organization's accounting for conservation easements.

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets. Complete if the organization answered "Yes" on Form 990, Part IV, line 8.

1a If the organization elected, as permitted under FASB ASC 958, not to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide in Part XIII the text of the footnote to its financial statements that describes these items.

b If the organization elected, as permitted under FASB ASC 958, to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items:

(i) Revenue included on Form 990, Part VIII, line 1

(ii) Assets included in Form 990, Part X

2 If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under FASB ASC 958 relating to these items:

a Revenue included on Form 990, Part VIII, line 1

b Assets included in Form 990, Part X

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990. Schedule D (Form 990) 2020

MUTUAL HOUSING ASSOCIATION OF SOUTH
CENTRAL CONNECTICUT, INC.

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets (continued)

- 3 Using the organization's acquisition, accession, and other records, check any of the following that make significant use of its collection items (check all that apply):
- a Public exhibition
 - b Scholarly research
 - c Preservation for future generations
 - d Loan or exchange program
 - e Other _____
- 4 Provide a description of the organization's collections and explain how they further the organization's exempt purpose in Part XIII.
- 5 During the year, did the organization solicit or receive donations of art, historical treasures, or other similar assets to be sold to raise funds rather than to be maintained as part of the organization's collection? Yes No

Part IV Escrow and Custodial Arrangements. Complete if the organization answered "Yes" on Form 990, Part IV, line 9, or reported an amount on Form 990, Part X, line 21.

- 1a Is the organization an agent, trustee, custodian or other intermediary for contributions or other assets not included on Form 990, Part X? Yes No
- b If "Yes," explain the arrangement in Part XIII and complete the following table:
- | | Amount |
|---------------------------------|--------|
| c Beginning balance | 1c |
| d Additions during the year | 1d |
| e Distributions during the year | 1e |
| f Ending balance | 1f |
- 2a Did the organization include an amount on Form 990, Part X, line 21, for escrow or custodial account liability? Yes No
- b If "Yes," explain the arrangement in Part XIII. Check here if the explanation has been provided on Part XIII

Part V Endowment Funds. Complete if the organization answered "Yes" on Form 990, Part IV, line 10.

	(a) Current year	(b) Prior year	(c) Two years back	(d) Three years back	(e) Four years back
1a Beginning of year balance					
b Contributions					
c Net investment earnings, gains, and losses					
d Grants or scholarships					
e Other expenditures for facilities and programs					
f Administrative expenses					
g End of year balance					

- 2 Provide the estimated percentage of the current year end balance (line 1g, column (a)) held as:
- a Board designated or quasi-endowment _____%
 - b Permanent endowment _____%
 - c Term endowment _____%
- The percentages on lines 2a, 2b, and 2c should equal 100%.
- 3a Are there endowment funds not in the possession of the organization that are held and administered for the organization by:
- | | Yes | No |
|---|--------|----|
| (i) Unrelated organizations | 3a(i) | |
| (ii) Related organizations | 3a(ii) | |
| b If "Yes" on line 3a(ii), are the related organizations listed as required on Schedule R? <input type="checkbox"/> | 3b | |
- 4 Describe in Part XIII the intended uses of the organization's endowment funds.

Part VI Land, Buildings, and Equipment.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11a. See Form 990, Part X, line 10.

Description of property	(a) Cost or other basis (investment)	(b) Cost or other basis (other)	(c) Accumulated depreciation	(d) Book value
1a Land		2,689,540.		2,689,540.
b Buildings		36,377,181.	17,006,001.	19,371,180.
c Leasehold improvements				
d Equipment		833,487.	347,730.	485,757.
e Other				
Total. Add lines 1a through 1e. (Column (d) must equal Form 990, Part X, column (B), line 10c.)				22,546,477.

MUTUAL HOUSING ASSOCIATION OF SOUTH
CENTRAL CONNECTICUT, INC.

Part VII Investments - Other Securities.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11b. See Form 990, Part X, line 12.

(a) Description of security or category (including name of security)	(b) Book value	(c) Method of valuation: Cost or end-of-year market value
(1) Financial derivatives		
(2) Closely held equity interests		
(3) Other		
(A) GEORGE STREET MUTUAL		
(B) HOUSING LP	846,106.	COST
(C) HUBBARD WOODS MUTUAL		
(D) HOUSING LP	12,265.	COST
(E) GUILFORD INTERFAITH		
(F) MUTUAL HOUSING LP	69,591.	COST
(G) RICHARD STREET LP	153,700.	COST
(H) KIRKHAM MUTUAL HOUSING LP	45,068.	COST
Total. (Col. (b) must equal Form 990, Part X, col. (B) line 12.) ▶	4,098,423.	

Part VIII Investments - Program Related.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11c. See Form 990, Part X, line 13.

(a) Description of investment	(b) Book value	(c) Method of valuation: Cost or end-of-year market value
(1)		
(2)		
(3)		
(4)		
(5)		
(6)		
(7)		
(8)		
(9)		
Total. (Col. (b) must equal Form 990, Part X, col. (B) line 13.) ▶		

Part IX Other Assets.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11d. See Form 990, Part X, line 15.

(a) Description	(b) Book value
(1) CONSTRUCTION IN PROGRESS	1,715,732.
(2) RESIDENT SECURITY DEPOSITS	157,682.
(3) RESTRICTED CASH (ESCROWS)	31,133.
(4) OTHER ASSETS	177.
(5) DUE TO /FROM AFFILIATES	350,325.
(6) DEVELOPER FEE RECEIVABLE	1,961,906.
(7) ACCRUED INTEREST RECEIVABLE	1,208,948.
(8) OTHER RECEIVABLES	1,514,328.
(9)	
Total. (Column (b) must equal Form 990, Part X, col. (B) line 15.) ▶	6,940,231.

Part X Other Liabilities.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11e or 11f. See Form 990, Part X, line 25.

1. (a) Description of liability	(b) Book value
(1) Federal income taxes	
(2) MEMBERSHIP FEES	60,521.
(3) SECURITY DEPOSITS	141,710.
(4) DEVELOPER FEE PAYABLE	55,587.
(5) LINE OF CREDIT	494,780.
(6) ACCRUED INTEREST PAYABLE	4,848,919.
(7)	
(8)	
(9)	
Total. (Column (b) must equal Form 990, Part X, col. (B) line 25.) ▶	5,601,517.

2. Liability for uncertain tax positions. In Part XIII, provide the text of the footnote to the organization's financial statements that reports the organization's liability for uncertain tax positions under FASB ASC 740. Check here if the text of the footnote has been provided in Part XIII ...

MUTUAL HOUSING ASSOCIATION OF SOUTH
CENTRAL CONNECTICUT, INC.

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

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

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

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

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

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

Part XIII Supplemental Information.

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

PART X, LINE 2:

NWNH HAS NO UNRECOGNIZED TAX BENEFITS AT DECEMBER 31, 2020. NWNH'S FEDERAL INFORMATION RETURNS PRIOR TO FISCAL YEAR 2017 ARE CLOSED AND MANAGEMENT CONTINUALLY EVALUATES EXPIRING STATUTES OF LIMITATIONS, AUDITS, PROPOSED SETTLEMENTS, CHANGES IN TAX LAW AND NEW AUTHORITATIVE RULINGS.

IF APPLICABLE, NWNH WOULD RECOGNIZE INTEREST AND PENALTIES ASSOCIATED WITH TAX MATTERS AS PART OF INTEREST EXPENSE IN THE CONSOLIDATED STATEMENT OF ACTIVITIES AND INCLUDE ACCRUED INTEREST AND PENALTIES IN ACCRUED INTEREST IN THE CONSOLIDATED STATEMENT OF FINANCIAL POSITION. NWNH DID NOT RECOGNIZE ANY INTEREST OR PENALTIES ASSOCIATED WITH TAX MATTERS FOR THE YEAR ENDED DECEMBER 31, 2020.

Part XIII Supplemental Information *(continued)*

Multiple horizontal lines for supplemental information.

Part XIII Supplemental Information (continued)

Part VII Investments - Other Securities. See Form 990, Part X, line 12.

Table with 3 columns: (a) Description of security or category, (b) Book value, and (c) Method of valuation. It lists 'HIGHWOOD SQUARE MUTUAL HOUSING LP' with a book value of 1,233,565 and 'FAIR HAVEN MUTUAL HOUSING LP' with a book value of 1,738,128. Both are valued at COST.

SCHEDULE O
(Form 990 or 990-EZ)

Department of the Treasury
Internal Revenue Service

Supplemental Information to Form 990 or 990-EZ

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

▶ Attach to Form 990 or 990-EZ.

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

OMB No. 1545-0047

2020

Open to Public
Inspection

Name of the organization	MUTUAL HOUSING ASSOCIATION OF SOUTH CENTRAL CONNECTICUT, INC.	Employer identification number	22-3237413
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FORM 990, PART I, LINE 1, DESCRIPTION OF ORGANIZATION MISSION:

AND ELIMINATE NEIGHBORHOOD DETERIORATION.

FORM 990, PART III, LINE 4A, PROGRAM SERVICE ACCOMPLISHMENTS:

RICHARD STREET - 23 UNITS

CONSISTS OF 20 UNITS FROM EXISTING PORTFOLIO IN NEED OF CAPITAL

UPGRADES AND 3 UNITS AT 19 RICHARD STREET. BOTH BUILDINGS COMPLETED

LEAD-BASED PAINT REMEDIATION IN THE SUMMER OF 2016. CONSTRUCTION START

ESTIMATED Q1 2022

PAWCATUCK

SPRUCE RIDGE-86-88 SOUTH BROAD STREET 42 UNITS

THIS IS A NEW CONSTRUCTION DEVELOPMENT, WHICH WILL HAVE 2 THREE-STORY

BUILDINGS. ANTICIPATED COMPLETION BY DEC, 2021.

WATERBURY

LINDEN STREET 44 UNITS

THIS IS A NEW CONSTRUCTION PROJECTS CONSISTING OF TWO BUILDINGS WITH 1-

3 BEDROOM UNITS.

HAMDEN

SPRING ROSE GARDENS 87 UNITS

THIS IS A MIDDLE SCHOOL BEING CONVERTED TO RESIDENTIAL RENTAL WITH

EIGHT NEWLY CONSTRUCTED BUILDINGS, ONE EXISTING REHAB AND ONE COMMUNITY

BUILDING.

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SHELTON

RIVER BREEZE APARTMENTS 68 UNITS

NEW CONSTRUCTION OF 1-3 BEDROOM UNITS. ANTICIPATED COMPLETION Q2 2022.

EAST HAVEN

UNION SCHOOL APARTMENTS 18 UNITS

EXISTING DEVELOPMENT BEING ACQUIRED FROM ANOTHER NON-PROFIT ORGANIZATION. MODERATE REHABILITATION TO TAKE PLACE WITH AN ANTICIPATED COMPLETION DATE IN 2022.

FORM 990, PART III, LINE 4B, PROGRAM SERVICE ACCOMPLISHMENTS:

OCCUPANCY STAFF ARE RESPONSIBLE FOR RESIDENT SELECTION, RENT COLLECTION, MARKETING UNITS, INITIAL LEASE-UP OF NEW DEVELOPMENTS, RESPONDING TO RESIDENT REQUESTS- SUCH AS TRANSFERS, REASONABLE ACCOMMODATION REQUESTS, FAIR HOUSING ISSUES AND THE ANNUAL INCOME RECERTIFICATION AND LEASE RENEWAL.

NEW WAY HORIZON MUTUAL HOUSING - 730 GEORGE STREET, NEW HAVEN - 58 UNITS

COMMONLY KNOWN AS GEORGE STREET, UNITS RANGE FROM 1 BEDROOM TO 4 BEDROOMS IN SIZE. THE BUILDING UNDERWENT A GUT REHAB IN 1996 AND IN 2013 THE LIMITED PARTNERSHIP INTEREST WAS PURCHASED BY NWNH.

HUBBARD WOODS MUTUAL HOUSING- APPLE TREE LANE, GUILFORD - 13 UNITS THE DEVELOPMENT CONSISTS OF SEMI-DETACHED AND DETACHED SINGLE-FAMILY HOMES THAT WERE NEWLY CONSTRUCTED IN 1996. THESE HOMES CONTINUE BE AFFORDABLE IN A COMMUNITY WHERE HOUSING PRICES HAVE TRADITIONALLY BEEN AMONG THE HIGHEST IN THE NATION. NWNH PURCHASED THE LIMITED PARTNERSHIP INTEREST IN 2013. THE DEVELOPMENT RECEIVED A CAPITAL GRANT FROM DOH IN 2016 AND REHABILITATED ALL UNITS.

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GUILFORD INTERFAITH HOUSING - SCATTERED SITES THROUGHOUT GUILFORD - 21
UNITS

DUE TO THE SUCCESS OF THE HUBBARD WOODS DEVELOPMENT, NWNH WAS INVITED
BY THE GUILFORD INTERFAITH HOUSING CORPORATION TO DEVELOP 13 ADDITIONAL
HOUSING UNITS, AND TO ACQUIRE AND RENOVATE EIGHT OTHER SCATTERED SITE
HOMES. THE PROJECT WAS COMPLETED IN 2000.

GILBERT AVENUE/DERBY AVENUE MUTUAL HOUSING 145 -153 GILBERT AVENUE,
NEW HAVEN AND 80-82 DERBY AVENUE - 14 UNITS

NWNH REHABBED THREE BUILDINGS IN 2001, CREATING HOMES FOR TEN FAMILIES.
THE PROPERTIES ARE CONTIGUOUS TO THE NEW WAY HORIZON MUTUAL HOUSING,
AND SHARE A PLAYGROUND WITH NEW WAY HORIZON. IN 2004, NWNH REHABBED
FOUR MORE UNITS ON DERBY AVENUE IN THE WEST RIVER NEIGHBORHOOD.

BRANFORD INTERFAITH HOUSING - 146 N. IVY STREET, BRANFORD - 29 UNITS

FORM 990, PART III, LINE 4C, PROGRAM SERVICE ACCOMPLISHMENTS:

PREDATORY LENDING, THE CLOSING AND SUSTAINING THE HOME AFTER PURCHASE
BOTH FINANCIALLY AND PHYSICALLY. PRE- AND POST-PURCHASE COUNSELING IS
ALSO AVAILABLE FROM OUR COUNSELORS. A NUMBER OF PARTICIPANTS TOOK
ADVANTAGE OF THE ONE-ON-ONE FINANCIAL COUNSELING THIS PAST YEAR.

PARTICIPANTS WHO BECAME HOMEOWNERS IN 2019 TOTALED TO 10. AS OF 2020,
DUE TO THE PANDEMIC, CLASSES ARE BEING HELD VIA ZOOM WHICH HAS PROVEN
TO BE MORE CONVENIENT TO CLIENTS.

NWNH CONTINUES TO OFFER RESIDENT SERVICES TO FAMILIES AND INDIVIDUALS
RESIDING IN NWNH-MANAGED UNITS. THE FOCUS IS TO CONNECT FAMILIES AND
INDIVIDUALS TO EMPOWERMENT, HEALTH, AND FINANCIAL OPPORTUNITIES THAT
WILL IMPROVE THEIR QUALITY OF LIFE. NWNH ALSO FACILITATES YOUTH
PROGRAMMING SUCH AS: AFTER SCHOOL AND SUMMER PROGRAMS THROUGH LEAP
(LEADERSHIP EXCELLENCE, ATHLETIC, PROGRAM), AND JUNIOR ACHIEVEMENT. THE

Name of the organization	MUTUAL HOUSING ASSOCIATION OF SOUTH CENTRAL CONNECTICUT, INC.	Employer identification number	22-3237413
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RESIDENT SERVICES COORDINATORS ALSO SERVE TO ASSIST OUR RESIDENTS AND PROPERTY MANAGEMENT DEPARTMENT IMPROVE COMMUNICATION AND INTERVENE WHEN NECESSARY TO PROVIDE REFERRALS FOR ADDITIONAL SERVICES.

THE COMMUNITY BUILDING STAFF HELD EVENTS WHICH INCLUDED RESIDENT COUNCIL MEETINGS, LEADERSHIP CLASSES, POTLUCKS, BUDGET COACHING, FINANCIAL LITERACY WORKSHOPS, TO NAME A FEW.

IN ADDITION, NWNH STAFF HELPED TO SUPPORT CONTINUED VOLUNTEERISM IN THE COMMUNITY THROUGH ITS RENT REBATE PROGRAM WHICH AWARDS A RENT CREDIT INCENTIVE TO RESIDENTS WHO VOLUNTEER A MINIMUM OF 20 HOURS PER YEAR.

NWNH CONTINUES A CONCERTED EFFORT THROUGH ITS EVICTION PREVENTION PROGRAM TO HELP RESIDENTS AVOID EVICTION AND PAY BACK BALANCES DUE ON THEIR RENT. THIS WAS ACCOMPLISHED BY ENGAGING RESIDENTS IN MANAGEABLE PAYMENT PLANS, PROVIDING PERIODIC ON-SITE FINANCIAL WORKSHOPS, AND OFFERING ONE-ON-ONE BUDGET COACHING.

FORM 990, PART III LINE 4B PROGRAM SERVICE ACCOMPLISHMENTS:

IN 2001 NWNH ENTERED INTO AN AGREEMENT WITH BRANFORD INTERFAITH TO MANAGE A TOWNHOUSE COMPLEX. THE 29 UNITS WERE BUILT IN 1991. DOH PROVIDED A CAPITAL GRANT IN 2016 AND ALL UNITS WERE REHABILITATED.

VALLEY MUTUAL HOUSING - PERSHING DRIVE, ANSONIA - 9 UNITS

NWNH REHABILITATED THREE HOUSES AND PROVIDED AFFORDABLE UNITS WITH OFF STREET PARKING BY TEARING DOWN TWO OTHER HOUSES IN 2004. THE DEVELOPMENT HAS GONE THROUGH ENERGY EFFICIENCY AUDITS VIA THE HEALTHY HOMES INITIATIVE.

RICHARD STREET MUTUAL HOUSING - RICHARD STREET, NEW HAVEN -20 UNITS.

OCCUPIED IN THE LATER HALF OF 2005 THESE 2, 3 & 4 BEDROOM UNITS ARE IN REHABBED BUILDINGS ON ONE OF FAIR HAVEN'S QUIETER STREETS. IN 2014, THE LIMITED PARTNERSHIP INTEREST WAS PURCHASED BY NWNH. FUNDING IS BEING

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REQUESTED FROM THE STATE OF CONNECTICUT AND CITY OF NEW HAVEN TO UPDATE UNITS.

RICHARD STREET II 7-9 & 15-17 RICHARD STREET, NEW HAVEN - 6 UNITS OCCUPIED IN NOVEMBER 2010, RICHARD STREET II IS A CONTINUATION OF OUR RICHARD STREET DEVELOPMENT WHICH IS DESIGNED NOT ONLY TO PROVIDE MORE QUALITY AFFORDABLE HOUSING, BUT TO ELIMINATE BLIGHT IN A BLOCK WIDE AREA ON THE APPROACH TO OUR PRESENTLY OCCUPIED RICHARD STREET DEVELOPMENT.

FERRY MUTUAL HOUSING - FERRY STREET, NEW HAVEN - 24 UNITS AND A FAMILY LEARNING CENTER IN DECEMBER 2006, 24 RESIDENT FAMILIES BEGAN OCCUPANCY AND NWNH BEGAN HOSTING COMMUNITY MEETINGS, EVENTS, TRAININGS, CONFERENCES AND SUPPORT GROUPS IN THE LEARNING CENTER.

WILLOW MUTUAL HOUSING- 203-209, WILLOW ST., 103, 105 & 126 CHESTNUT STREET AND 240-242, 244-246, 248, 252-254 WILLOW STREET. WATERBURY - 33 UNITS LOCATED IN THE HISTORIC OVERLOOK NEIGHBORHOOD THIS SUBSTANTIAL REHAB BROUGHT 33 UNITS FROM SUB-STANDARD TO QUALITY HOUSING STOCK. INTERIORS FEATURE SKYLIGHTS, GRANITE COUNTERTOPS AND BAY AND FLOOR TO CEILING WINDOWS THAT PROVIDE LIGHT, SUNNY VIEWS OF THE DOWNTOWN AREA IN THE VALLEY BELOW.

KIRKHAM MUTUAL HOUSING - 63 KIRKHAM STREET. BRANFORD - 17 UNITS THIS SENIOR HOUSING DEVELOPMENT SITS AMID A RESTORED VICTORIAN ERA GARDEN MAINTAINED BY THE BRANFORD GARDEN CLUB. THE DEVELOPMENT PROVIDES SENIORS THE OPPORTUNITY TO "AGE IN PLACE". EACH UNIT IS EQUIPPED WITH FEATURES THAT CAN BE RETROFITTED SHOULD THE RESIDENT BECOME DISABLED OR NEED LONG TERM CARE. SINKS AND VANITIES CAN BE LOWERED TO ACCOMMODATE WHEELCHAIRS AND DOORWAYS ARE WIDE ENOUGH TO HANDLE HOSPITAL BEDS.

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CANTERBURY GARDENS- 537=545 SHERMAN PARKWAY, NEW HAVEN - 34 UNITS

OCCUPIED IN 2009 THE DEVELOPMENT INCLUDES 9 UNITS OF SUPPORTIVE HOUSING WITH LEEWAY AS THE SERVICE PROVIDER. IT IS A TOWNHOUSE STYLE WITH NO COMMON AREAS EXCEPT THE LAUNDRY ROOM AND COMMUNITY ROOM.

FORM 990, PART III LINE 4B PROGRAM SERVICE ACCOMPLISHMENTS:

BETH-EL MUTUAL HOUSING- 85 NEW HAVEN AVENUE, MILFORD - 5 UNITS

FULL OCCUPANCY WAS ACHIEVED OCTOBER 2010. THE RESIDENTS ARE CLIENTS FROM THE BETH-EL CENTER, INC., WHERE EACH FAMILY RECEIVES A VARIETY OF SUPPORTIVE SERVICES. THE SITE NEEDED LARGE SCALE ENVIRONMENTAL REMEDIATION AFTER SOIL CONTAMINATION WAS FOUND DURING CONSTRUCTION.

HIGHWOOD SQUARE 943-953 DIXWELL AVENUE, HAMDEN 27 UNITS

OUR SECOND DEVELOPMENT FOR AFFORDABLE ARTISAN HOUSING, HIGHWOOD SQUARE BEGAN ITS OCCUPANCY IN AUGUST 2011. IT SITS ON A 2.4 ACRE SITE THAT IS A MIX OF NEW CONSTRUCTION AND REHABILITATION OF EXISTING HISTORIC BUILDING INTO AN ARTS COMPLEX. THIS DEVELOPMENT NOT ONLY HELPS THE ARTISAN COMMUNITY OBTAINING HOUSING BUT HELPS THE TOWN OF HAMDEN FOCUS ON ITS REVITALIZING EFFORTS AS THIS DEVELOPMENT ALSO CONSISTS OF 7 COMMERCIAL SPACES.

FAIR HAVEN MUTUAL HOUSING LP NEW HAVEN 44 SCATTERED SITE UNITS & 3 COMMERCIAL SPACES

THIS DEVELOPMENT CONSISTS OF 6 BUILDINGS THAT WERE REHABILITATED AS WELL AS 10 BUILDINGS OF NEW CONSTRUCTION, ALL OF WHICH ARE LEASED. IN ADDITION, THERE ARE THREE COMMERCIAL AREAS WHICH ARE AT STREET LEVEL ON GRAND AVENUE. NWNH HAS PARTNERED WITH THE HOUSING AUTHORITY OF THE CITY OF NEW HAVEN PROVIDING PROJECT BASED VOUCHERS FOR 20 UNITS, OF WHICH 9 ARE DESIGNATED FOR SUPPORTIVE.

FAIR HAVEN RENTAL OR "HTR", 33, 36, 37 CLAY STREET, 296 POPLAR ST. - 7

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UNITS

PREVIOUSLY DEVELOPED AS A HOMEOWNERSHIP PROJECT, THESE UNITS UNDERWENT FINANCIAL MODIFICATION TO ALLOW FOR USE AS AFFORDABLE RENTAL UNITS WHEN THE MARKET WAS NOT CONDUCIVE TO HOMEOWNERSHIP SALES. UNITS WERE REHABBED AND LEASED IN 2014 AND 2015.

HILL ASSOCIATES LP, SCATTERED SITES IN NEW HAVEN - 65 UNITS

THIS PROJECT WAS ACQUIRED IN 2011 FROM A DEFUNCT DEVELOPMENT AGENCY.

THE VARIOUS PROPERTIES WERE IN SERIOUS DISREPAIR DUE TO MANY YEARS OF MISMANAGEMENT. FUNDING WAS SOUGHT AND USED TO REHAB UNITS AND LEASE TO FAMILIES AND INDIVIDUALS OF VERY-LOW AND LOW INCOME. A PARTNERSHIP WAS FORMED WITH THE NEW HAVEN HOUSING AUTHORITY FOR RENTAL SUBSIDIES TO 15 OF THE 65 UNITS. REHAB WAS COMPLETED IN 2016.

ELIAS HOWE 287 CLINTON AVENUE, BRIDGEPORT 37 UNITS

ELIAS HOWE WAS PREVIOUSLY A SCHOOL WHICH WAS VACANT AND IN NEED OF MAJOR REPAIRS. NWNH PARTNERED WITH A LOCAL DEVELOPER AND OBTAINED FUNDING TO REHAB THE ENTIRE BUILDING INTO ONE-BEDROOM APARTMENTS, LAUNDRY ROOM AND COMMUNITY SPACES. IT SERVES SENIORS OF VERY-LOW INCOME AFFORDABLE HOUSING WITH AMENITIES AND IN CLOSE PROXIMITY TO PUBLIC TRANSPORTATION AND SERVICES. THE BRIDGEPORT HOUSING AUTHORITY IS ALSO A PARTNER AND PROVIDES RENTAL SUBSIDIES TO THE TENANTS.

SOUTHINGTON 497 DARLING STREET 40 UNITS OF AFFORDABLE HOUSING FOR SENIORS. NEW CONSTRUCTION COMMENCED IN AUGUST 2013 AND WAS COMPLETED AND LEASED UP IN MAY 2015.

ST PAUL'S COMMONS 56 UNITS OF AFFORDABLE HOUSING IN ONE THREE STORY BUILDING AND 16 UNITS FOR SENIORS IN FOUR GARDEN STYLE TOWNHOUSES. EACH SITE HAS A COMMUNITY ROOM FOR RESIDENTS. NEW CONSTRUCTION COMMENCED IN OCTOBER 2014 AND WAS COMPLETED AND LEASED UP BETWEEN DECEMBER 2015 THROUGH MAY 2016.

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SPRUCE MEADOWS-100 SOUTH BROAD STREET 43 RENTAL UNITS

THIS IS A NEW CONSTRUCTION DEVELOPMENT, WHICH HAS 2 THREE-STORY BUILDINGS AND ONE MANAGEMENT BUILDING. NEW CONSTRUCTION COMMENCED IN SEPTEMBER, 2015 AND WAS COMPLETE AND LEASED UP BETWEEN APRIL 2017 THROUGH JULY, 2017

UNION SCHOOL APARTMENTS 564 THOMPSON AVENUE, EAST HAVEN - 18 UNITS

THIS PROJECT WAS ACQUIRED IN 2018 FROM A DEFUNCT DEVELOPMENT AGENCY THAT INCLUDED THE CONVERSION OF AN ABANDONED, NEIGHBORHOOD SCHOOL TO BE USED TO PROVIDE AFFORDABLE HOUSING OPPORTUNITIES FOR AREA SENIORS. ALL RESIDENTS OF THE DEVELOPMENT ARE BELOW 60% OF THE AREA MEDIAN INCOME.

LIBERTY PLACE 8 LIBERTY PLACE, CLINTON - 21 UNITS

FULL OCCUPANCY WAS ACHIEVED SEPTEMBER 2018. NEW CONSTRUCTION, MIXED INCOME DEVELOPMENT FUNDED THROUGH THE LOW INCOME HOUSING TAX CREDIT PROGRAM.

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

THE ORGANIZATION WAS INCORPORATED UNDER THE NONSTOCK CORPORATION ACT OF THE STATE OF CONNECTICUT. THE ORGANIZATION IS A NONPROFIT AND SHALL NOT HAVE OR ISSUE SHARES OF STOCK OR PAY DIVIDENDS.

THERE SHALL BE FIVE TYPES OF VOTING MEMBERSHIPS: RESIDENT MEMBERSHIP; CORPORATE MEMBERSHIP; GOVERNMENT MEMBERSHIP; NON-PROFIT MEMBERSHIP; AND COMMUNITY MEMBERSHIP.

RESIDENT MEMBERSHIP: A RESIDENT OF A LOW-INCOME RESIDENCE WITHIN THE ORGANIZATION'S SERVICE AREA; OR AN INDIVIDUAL WHO IS ELECTED OR APPOINTED TO REPRESENT RESIDENTS OF LOW-INCOME COMMUNITIES WITHIN THE ORGANIZATION'S SERVICE AREA; OR AN INDIVIDUAL WHO IS A NWNH RESIDENT AND IS IN GOOD STANDING.

Name of the organization MUTUAL HOUSING ASSOCIATION OF SOUTH CENTRAL CONNECTICUT, INC.	Employer identification number 22-3237413
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COMMUNITY MEMBERSHIP: SHALL BE GRANTED TO A DESIGNATED REPRESENTATIVE FROM HOUSEHOLDS WITHIN THE NEIGHBORHOOD OF ANY NWNH-OWNED DWELLING UNITS OR PROPOSED NWNH PROJECTS; AND A COMMUNITY RESIDENT MUST BE A PERSON WITH A COMMUNITY ORIENTED INTEREST IN THE NWNH, INCLUDING STEERING COMMITTEE MEMBERS.

CORPORATE SECTOR MEMBERSHIP: MAY BE GRANTED TO AN INDIVIDUAL WHO IS EMPLOYED OR ON THE BOARD OF DIRECTORS OF A CORPORATION, OR ASSIGNED TO REPRESENT AN ENTITY IN THE CORPORATE OR BUSINESS SECTOR, WHO HAS ATTAINED THE AGE OF 18 AND WHO HAS EXPRESSED INTEREST IN THE FURTHERANCE OF AND DEMONSTRATED SUPPORT FOR MUTUAL HOUSING. SUCH MEMBERS SHALL PROVIDE ADVICE, EXPERTISE, COUNSEL AND SUPPORT TO THE ASSOCIATION IN SUCH FIELDS AS ORGANIZATION AND ADMINISTRATION, HOUSING DEVELOPMENT, AND CONSTRUCTION, PROPERTY MANAGEMENT, RESOURCE DEVELOPMENT, PUBLIC RELATIONS AND IN LEGAL, FINANCIAL, AND OTHER TECHNICAL AREAS.

GOVERNMENT SECTOR MEMBERSHIP: MAY BE GRANTED TO AN INDIVIDUAL, WHO IS ELECTED, APPOINTED, OR AN EMPLOYEE OF A MUNICIPAL, STATE, OR FEDERAL GOVERNMENT AGENCY AND WHO HAS ATTAINED THE AGE OF 18 YEARS.

NON-PROFIT MEMBERSHIP: MAY BE GRANTED TO A REPRESENTATIVE OF COMMUNITY, RELIGIOUS, SOCIAL SERVICES, OR AFFORDABLE HOUSING GROUPS, 19 YEARS OR OLDER, WHO HAVE DEMONSTRATED INTEREST IN MUTUAL HOUSING, OR WORKS ON BEHALF OF PEOPLE WHO NEED AFFORDABLE HOUSING, AND CAN SERVE AS ADVOCATES FOR THE ON-GOING PRODUCTION OF MUTUAL HOUSING.

MEMBERS SHALL BE ENTITLED TO PARTICIPATE IN THE AFFAIRS OF THE ASSOCIATION AS PROVIDED BY THE BY-LAWS, AND THE CERTIFICATION OF INCORPORATION.

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

MINUTES ARE TAKEN FOR ALL BOARD OF DIRECTORS MEETINGS AND ARE REVIEWED AND APPROVED AT THE NEXT MEETING. AUTHORIZED COMMITTEES OF THE BOARD OF

Name of the organization MUTUAL HOUSING ASSOCIATION OF SOUTH CENTRAL CONNECTICUT, INC.	Employer identification number 22-3237413
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DIRECTORS REPORT TO AND MAKE PRESENTATIONS AT THE BOARD OF DIRECTOR MEETINGS OF THEIR RECOMMENDATIONS OR RESULTS OF THEIR MEETINGS THAT ARE RECORDED IN THE BOARD OF DIRECTORS MEETINGS. IF A COMMITTEE RECOMMENDS THAT AN ACTION SHOULD BE TAKEN, THE BOARD OF DIRECTORS VOTES IN ACCORDANCE WITH THE ORGANIZATION'S BY-LAWS WHETHER TO APPROVE OR NOT TO APPROVE THE RECOMMENDATION.

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

A DRAFT OF THE FORM 990 IS PROVIDED TO AND REVIEWED BY THE PRESIDENT, TREASURER, EXECUTIVE DIRECTOR AND DIRECTOR OF FINANCE PRIOR TO FILING. A COPY OF THE FORM IS SUBSEQUENTLY MADE AVAILABLE AT A SUBSEQUENT BOARD OF DIRECTORS MEETING FOR MEMBERS OF THE BOARD TO REVIEW.

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

DIRECTORS SIGN YEARLY CONFLICT OF INTEREST STATEMENTS AND RECUSE THEMSELVES FROM VOTING IF THERE IS A POTENTIAL CONFLICT.

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

THE BOARD OF DIRECTORS REVIEWS INDUSTRY STANDARDS AND PERFORMANCE REVIEWS.

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

DOCUMENTS ARE SCANNED AND MAINTAINED ON THE ORGANIZATION'S SERVER; COPIES PROVIDED UPON REQUEST.

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

FERRY MUTUAL HOUSING	1,377,688.
SPRUCE RIDGE MEADOWS	235,728.
WILLOW MUTUAL	34,462.

Name of the organization MUTUAL HOUSING ASSOCIATION OF SOUTH CENTRAL CONNECTICUT, INC.	Employer identification number 22-3237413
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TOTAL TO FORM 990, PART XI, LINE 9 1,647,878.

FORM 990 PART XII LINE 2C:

THERE HAVE BEEN NO CHANGES MADE TO THE ORGANIZATION'S OVERSIGHT OR
SELECTION PROCESS DURING THE TAX YEAR.

**SCHEDULE R
(Form 990)**

Department of the Treasury
Internal Revenue Service

Related Organizations and Unrelated Partnerships

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

▶ Attach to Form 990.

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

OMB No. 1545-0047

2020

Open to Public Inspection

Name of the organization **MUTUAL HOUSING ASSOCIATION OF SOUTH CENTRAL CONNECTICUT, INC.** Employer identification number **22-3237413**

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

(a) Name, address, and EIN (if applicable) of disregarded entity	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Total income	(e) End-of-year assets	(f) Direct controlling entity
ELIAS HOWE MUTUAL HOUSING LLC - 45-4077001 235 GRAND AVENUE NEW HAVEN, CT 06513	DEVELOPMENT AND MANAGEMENT OF LOW-INCOME HOUSING	CONNECTICUT	0.	0.	MHA
HILL - MHA LLC - 45-2527235 235 GRAND AVENUE NEW HAVEN, CT 06513	DEVELOPMENT AND MANAGEMENT OF LOW-INCOME HOUSING	CONNECTICUT		3,951,342.	MHA
KIRKHAM MUTUAL HOUSING DEVELOPMENT LLC - 75-3226704, 235 GRAND AVENUE, NEW HAVEN, CT 06513	DEVELOPMENT AND MANAGEMENT OF LOW-INCOME HOUSING	CONNECTICUT	0.	0.	MHA
LIBERTY PLACE AFFORDABLE HOUSING GENERAL PARTNER, 235 GRAND AVENUE, NEW HAVEN, CT 06513	DEVELOPMENT AND MANAGEMENT OF LOW-INCOME HOUSING	CONNECTICUT	0.	2,500.	MHA

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

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Exempt Code section	(e) Public charity status (if section 501(c)(3))	(f) Direct controlling entity	(g) Section 512(b)(13) controlled entity?	
						Yes	No
WINTER GROVE CORPORATION - 45-5559338 235 GRAND AVENUE NEW HAVEN, CT 06513	DEVELOPMENT OF 40 UNITS, ELDERLY SUPPORTIVE HUD 202	CONNECTICUT	501(C)(3)	LINE 7	MHA	X	

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

Schedule R (Form 990) 2020

MUTUAL HOUSING ASSOCIATION OF SOUTH
CENTRAL CONNECTICUT, INC.

Schedule R (Form 990)

22-3237413

Part I Continuation of Identification of Disregarded Entities

(a) Name, address, and EIN of disregarded entity	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Total income	(e) End-of-year assets	(f) Direct controlling entity
MUTUAL RIDGE MEADOWS LLC 235 GRAND AVENUE NEW HAVEN, CT 06513	DEVELOPMENT AND MANAGEMENT OF LOW-INCOME HOUSING	CONNECTICUT	0.	0.	MHA
NWNH HOLDINGS LLC 235 GRAND AVENUE NEW HAVEN, CT 06513	DEVELOPMENT AND MANAGEMENT OF LOW-INCOME HOUSING	CONNECTICUT	0.	0.	MHA
RIVER BREEZE MANAGEMENT - 84-4963150 235 GRAND AVENUE NEW HAVEN, CT 06513	DEVELOPMENT AND MANAGEMENT OF LOW-INCOME HOUSING	CONNECTICUT	0.	0.	MHA
UNION SCHOOL MHA LLC 235 GRAND AVENUE NEW HAVEN, CT 06513	DEVELOPMENT AND MANAGEMENT OF LOW-INCOME HOUSING	CONNECTICUT	0.	0.	MHA
WATERBURY COMMUNITY INVESTMENTS LLC 235 GRAND AVENUE NEW HAVEN, CT 06513	DEVELOPMENT AND MANAGEMENT OF LOW-INCOME HOUSING	CONNECTICUT	0.	0.	MHA
WILLOW MUTUAL HOUSING DEVELOPMENT LLC 235 GRAND AVENUE NEW HAVEN, CT 06513	DEVELOPMENT AND MANAGEMENT OF LOW-INCOME HOUSING	CONNECTICUT	0.	940,983.	MHA

MUTUAL HOUSING ASSOCIATION OF SOUTH
CENTRAL CONNECTICUT, INC.

Schedule R (Form 990) 2020

22-3237413 Page 2

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

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Direct controlling entity	(e) Predominant income (related, unrelated, excluded from tax under sections 512-514)	(f) Share of total income	(g) Share of end-of-year assets	(h) Disproportionate allocations?		(i) Code V-UBI amount in box 20 of Schedule K-1 (Form 1065)	(j) General or managing partner?		(k) Percentage ownership
							Yes	No		Yes	No	
FAIR HAVEN MUTUAL HOUSING LP - 27-0438961, 235 GRAND AVENUE, NEW HAVEN, CT 06513	RENTAL OF LOW-INCOME HOUSING	CT	FAIR HAVEN MUTUAL HOUSING DEVELOPMENT CORP	RELATED	-38.	3,298,293.		X	N/A	X		.01%
FERRY MUTUAL HOUSING LP - 87-0744420, 235 GRAND AVENUE, NEW HAVEN, CT 06513	RENTAL OF LOW-INCOME HOUSING	CT	FERRY MUTUAL HOUSING DEVELOPMENT CORPORATION	RELATED	-24.	333,348.		X	N/A	X		.01%
GEORGE STREET MUTUAL HOUSING LP - 06-1414093, 235 GRAND AVENUE, NEW HAVEN, CT 06513	RENTAL OF LOW-INCOME HOUSING	CT	MUTUAL HOUSING ASSOCIATION, INC.	RELATED	-4.	1,285,896.		X	N/A	X		.01%
GUILFORD INTERFAITH MUTUAL HOUSING LIMITED PARTNERSHIP - 06-1557560, 235 GRAND AVENUE, NEW HAVEN, CT 06513	RENTAL OF LOW-INCOME HOUSING	CT	GUILFORD MUTUAL HOUSING ASSOCIATION, INC.	RELATED	-3.	92,342.		X	N/A	X		.01%

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

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Direct controlling entity	(e) Type of entity (C corp, S corp, or trust)	(f) Share of total income	(g) Share of end-of-year assets	(h) Percentage ownership	(i) Section 512(b)(13) controlled entity?	
								Yes	No
730 GEORGE STREET OF NEW HAVEN CORPORATION - 06-1414094, 235 GRAND AVENUE, NEW HAVEN, CT 06513	DEVELOPMENT AND MANAGEMENT OF LOW-INCOME HOUSING	CT	MUTUAL HOUSING ASSOCIATION OF SOUTH CENTRAL	C CORP	-3,591.	841,888.	100%	X	
ARLOW MUTUAL HOUSING, LLC - 03-0458700 235 GRAND AVENUE NEW HAVEN, CT 06513	DEVELOPMENT AND MANAGEMENT OF LOW-INCOME HOUSING	CT	MUTUAL HOUSING ASSOCIATION OF SOUTH CENTRAL	C CORP	-825.	3,460.	100%	X	
DIXWELL COLUMBUS DEVELOPMENT CORPORATION - 26-3638308, 235 GRAND AVENUE, NEW HAVEN, CT 06513	DEVELOPMENT AND MANAGEMENT OF LOW-INCOME HOUSING	CT	MUTUAL HOUSING ASSOCIATION OF SOUTH CENTRAL	C CORP	-5,067.	1,233,304.	100%	X	
FAIR HAVEN HOUSING CORPORATION, INC. - 06-1465734, 235 GRAND AVENUE, NEW HAVEN, CT 06513	DEVELOPMENT AND MANAGEMENT OF LOW-INCOME HOUSING	CT	MUTUAL HOUSING ASSOCIATION OF SOUTH CENTRAL	C CORP	-51,441.	46,379.	100%	X	
FAIR HAVEN MUTUAL HOUSING DEVELOPMENT CORPORATION - 27-4478376, 235 GRAND AVENUE, NEW HAVEN, CT 06513	DEVELOPMENT AND MANAGEMENT OF LOW-INCOME HOUSING	CT	MUTUAL HOUSING ASSOCIATION OF SOUTH CENTRAL	C CORP	-6,693.	1,870,237.	100%	X	

MUTUAL HOUSING ASSOCIATION OF SOUTH
CENTRAL CONNECTICUT, INC.

Schedule R (Form 990)

22-3237413

Part III Continuation of Identification of Related Organizations Taxable as a Partnership

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Direct controlling entity	(e) Predominant income (related, unrelated, excluded from tax under sections 512-514)	(f) Share of total income	(g) Share of end-of-year assets	(h) Disproportion- ate allocations?		(i) Code V-UBI amount in box 20 of Schedule K-1 (Form 1065)	(j) General or managing partner?		(k) Percentage ownership
							Yes	No		Yes	No	
HIGHWOOD SQUARE LP - 26-3638393, 235 GRAND AVENUE, NEW HAVEN, CT 06513	RENTAL OF LOW-INCOME HOUSING	CT	DIXWELL COLUMBUS DEVELOPMENT CORPORATION	RELATED	-40.	4,412,249.		X	N/A	X		.01%
HILL ASSOCIATES LP 235 GRAND AVENUE NEW HAVEN, CT 06513	RENTAL OF LOW-INCOME HOUSING	CT		RELATED				X	N/A	X		
HUBBARD WOODS MUTUAL HOUSING LP - 06-1442533, 235 GRAND AVENUE, NEW HAVEN, CT 06513	RENTAL OF LOW-INCOME HOUSING	CT	MUTUAL HOUSING ASSOCIATION, INC.	RELATED	-523.	15,388.		X	N/A	X		100%
KIRKHAM MUTUAL HOUSING LP - 43-2115158, 235 GRAND AVENUE, NEW HAVEN, CT 06513	RENTAL OF LOW-INCOME HOUSING	CT	KIRKHAM MUTUAL HOUSING DEVELOPMENT, LLC	RELATED	-13.	233,947.		X	N/A	X		.01%
LIBERTY PLACE AFFORDABLE HOUSING LP - 35-2581759, 235 GRAND AVENUE, NEW HAVEN, CT 06513	RENTAL OF LOW-INCOME HOUSING	CT	LIBERTY PLACE AFFORDABLE HOUSING GP LLC	RELATED	0.	39,956.		X	N/A	X		.01%
RICHARD STREET LP - 06-1465736, 235 GRAND AVENUE, NEW HAVEN, CT 06513	RENTAL OF LOW-INCOME HOUSING	CT	FAIR HAVEN HOUSING CORPORATION	RELATED	-50,093.	356,437.		X	N/A	X		.01%
RIVER BREEZE COMMONS LLC - 83-2242670, 235 GRAND AVENUE, NEW HAVEN, CT 06513	RENTAL OF LOW-INCOME HOUSING	CT	RIVER BREEZE MANAGEMENT	RELATED	0.	883,398.		X	N/A	X		.90%
SAINT PAUL'S LP - 80-0949557 235 GRAND AVENUE NEW HAVEN, CT 06513	RENTAL OF LOW-INCOME HOUSING	CT	SAINT PAUL'S MUTUAL HOUSING ASSOCIATION LLC	RELATED	0.	505,016.		X	N/A	X		.01%
SPRUCE MEADOWS LLC 235 GRAND AVENUE NEW HAVEN, CT 06513	RENTAL OF LOW-INCOME HOUSING	CT		RELATED				X	N/A	X		

MUTUAL HOUSING ASSOCIATION OF SOUTH
CENTRAL CONNECTICUT, INC.

Schedule R (Form 990)

22-3237413

Part III Continuation of Identification of Related Organizations Taxable as a Partnership

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Direct controlling entity	(e) Predominant income (related, unrelated, excluded from tax under sections 512-514)	(f) Share of total income	(g) Share of end-of-year assets	(h) Disproportion- ate allocations?		(i) Code V-UBI amount in box 20 of Schedule K-1 (Form 1065)	(j) General or managing partner?		(k) Percentage ownership
							Yes	No		Yes	No	
WILLOW MUTUAL HOUSING LP - 20-0456038, 235 GRAND AVENUE, NEW HAVEN, CT 06513	RENTAL OF LOW-INCOME HOUSING	CT	WILLOW MUTUAL HOUSING DEVELOPMENT, LLC	RELATED				X	N/A	X		.01%

MUTUAL HOUSING ASSOCIATION OF SOUTH
CENTRAL CONNECTICUT, INC.

Schedule R (Form 990)

22-3237413

Part IV Continuation of Identification of Related Organizations Taxable as a Corporation or Trust

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Direct controlling entity	(e) Type of entity (C corp, S corp, or trust)	(f) Share of total income	(g) Share of end-of-year assets	(h) Percentage ownership	(i) Section 512(b)(13) controlled entity?	
								Yes	No
FERRY MUTUAL HOUSING DEVELOPMENT CORPORATION (A LIMITED LIABILITY COMPANY) -, 235 GRAND AVENUE, NEW HAVEN, CT 06513	DEVELOPMENT AND MANAGEMENT OF LOW-INCOME HOUSING	CT	MUTUAL HOUSING ASSOCIATION OF SOUTH CENTRAL	C CORP	400.	5,937.	100%	X	
GUILFORD MUTUAL HOUSING ASSOCIATION INC. - 06-1557636, 235 GRAND AVENUE, NEW HAVEN, CT 06513	DEVELOPMENT AND MANAGEMENT OF LOW-INCOME HOUSING	CT	MUTUAL HOUSING ASSOCIATION OF SOUTH CENTRAL	C CORP	-1.	40,336.	100%	X	
HUBBARD WOODS MUTUAL HOUSING ASSOCIATION INC - 06-1453177, 235 GRAND AVENUE, NEW HAVEN, CT 06513	DEVELOPMENT AND MANAGEMENT OF LOW-INCOME HOUSING	CT	MUTUAL HOUSING ASSOCIATION OF SOUTH CENTRAL	C CORP	-1,988.	103,061.	100%	X	
S.M. INVESTMENTS LLC 235 GRAND AVENUE NEW HAVEN, CT 06513	DEVELOPMENT AND MANAGEMENT OF LOW-INCOME HOUSING	CT	MUTUAL HOUSING ASSOCIATION OF SOUTH CENTRAL	C CORP	0.	0.	100%		X
ST. PAUL'S MUTUAL HOUSING ASSOCIATION LLC - 46-3551870, 235 GRAND AVENUE, NEW HAVEN, CT 06513	DEVELOPMENT AND MANAGEMENT OF LOW-INCOME HOUSING	CT	MUTUAL HOUSING ASSOCIATION OF SOUTH CENTRAL	C CORP	-825.	0.	100%	X	

MUTUAL HOUSING ASSOCIATION OF SOUTH
CENTRAL CONNECTICUT, INC.

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

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

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

	Yes	No
a Receipt of (i) interest, (ii) annuities, (iii) royalties, or (iv) rent from a controlled entity		X
b Gift, grant, or capital contribution to related organization(s)		X
c Gift, grant, or capital contribution from related organization(s)		X
d Loans or loan guarantees to or for related organization(s)		X
e Loans or loan guarantees by related organization(s)		X
f Dividends from related organization(s)		X
g Sale of assets to related organization(s)		X
h Purchase of assets from related organization(s)		X
i Exchange of assets with related organization(s)		X
j Lease of facilities, equipment, or other assets to related organization(s)		X
k Lease of facilities, equipment, or other assets from related organization(s)		X
l Performance of services or membership or fundraising solicitations for related organization(s)	X	
m Performance of services or membership or fundraising solicitations by related organization(s)		X
n Sharing of facilities, equipment, mailing lists, or other assets with related organization(s)		X
o Sharing of paid employees with related organization(s)	X	
p Reimbursement paid to related organization(s) for expenses		X
q Reimbursement paid by related organization(s) for expenses		X
r Other transfer of cash or property to related organization(s)		X
s Other transfer of cash or property from related organization(s)		X

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

(a) Name of related organization	(b) Transaction type (a-s)	(c) Amount involved	(d) Method of determining amount involved
(1) RIVER BREEZE COMMONS LLC	L	268,193.	COST
(2) SHORELINE	O	58,260.	COST
(3) GEORGE STREET MUTUAL HOUSING	O	71,636.	COST
(4) FAIRHAVEN MUTUAL HOUSING DEVELOPMENT	O	60,749.	COST
(5)			
(6)			

**MUTUAL HOUSING ASSOCIATION OF SOUTH
CENTRAL CONNECTICUT, INC.**

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

Provide the following information for each entity taxed as a partnership through which the organization conducted more than five percent of its activities (measured by total assets or gross revenue) that was not a related organization. See instructions regarding exclusion for certain investment partnerships.

(a) Name, address, and EIN of entity	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Predominant income (related, unrelated, excluded from tax under sections 512-514)	(e) <small>Are all partners sec. 501(c)(3) orgs.?</small>		(f) Share of total income	(g) Share of end-of-year assets	(h) <small>Dispropor- tionate allocations?</small>		(i) Code V-UBI amount in box 20 of Schedule K-1 (Form 1065)	(j) <small>General or managing partner?</small>		(k) Percentage ownership
				Yes	No			Yes	No		Yes	No	

Part VII Supplemental Information

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

PART III, IDENTIFICATION OF RELATED ORGANIZATIONS TAXABLE AS PARTNERSHIP:

NAME OF RELATED ORGANIZATION:

FAIR HAVEN MUTUAL HOUSING LP

DIRECT CONTROLLING ENTITY: FAIR HAVEN MUTUAL HOUSING DEVELOPMENT CORP

NAME OF RELATED ORGANIZATION:

FERRY MUTUAL HOUSING LP

DIRECT CONTROLLING ENTITY: FERRY MUTUAL HOUSING DEVELOPMENT CORPORATION

NAME OF RELATED ORGANIZATION:

GUILFORD INTERFAITH MUTUAL HOUSING LIMITED PARTNERSHIP

DIRECT CONTROLLING ENTITY: GUILFORD MUTUAL HOUSING ASSOCIATION, INC.

NAME OF RELATED ORGANIZATION:

HIGHWOOD SQUARE LP

DIRECT CONTROLLING ENTITY: DIXWELL COLUMBUS DEVELOPMENT CORPORATION

NAME OF RELATED ORGANIZATION:

KIRKHAM MUTUAL HOUSING LP

DIRECT CONTROLLING ENTITY: KIRKHAM MUTUAL HOUSING DEVELOPMENT, LLC

NAME OF RELATED ORGANIZATION:

SAINT PAUL'S LP

DIRECT CONTROLLING ENTITY: SAINT PAUL'S MUTUAL HOUSING ASSOCIATION LLC

NAME OF RELATED ORGANIZATION:

WILLOW MUTUAL HOUSING LP

Part VII Supplemental Information

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

DIRECT CONTROLLING ENTITY: WILLOW MUTUAL HOUSING DEVELOPMENT, LLC

PART IV, IDENTIFICATION OF RELATED ORGANIZATIONS TAXABLE AS CORP OR TRUST:

NAME OF RELATED ORGANIZATION:

730 GEORGE STREET OF NEW HAVEN CORPORATION

DIRECT CONTROLLING ENTITY: MUTUAL HOUSING ASSOCIATION OF SOUTH CENTRAL
CONNECTICUT

NAME OF RELATED ORGANIZATION:

ARLOW MUTUAL HOUSING, LLC

DIRECT CONTROLLING ENTITY: MUTUAL HOUSING ASSOCIATION OF SOUTH CENTRAL
CONNECTICUT

NAME OF RELATED ORGANIZATION:

DIXWELL COLUMBUS DEVELOPMENT CORPORATION

DIRECT CONTROLLING ENTITY: MUTUAL HOUSING ASSOCIATION OF SOUTH CENTRAL
CONNECTICUT

NAME OF RELATED ORGANIZATION:

FAIR HAVEN HOUSING CORPORATION, INC.

DIRECT CONTROLLING ENTITY: MUTUAL HOUSING ASSOCIATION OF SOUTH CENTRAL
CONNECTICUT

NAME OF RELATED ORGANIZATION:

FAIR HAVEN MUTUAL HOUSING DEVELOPMENT CORPORATION

DIRECT CONTROLLING ENTITY: MUTUAL HOUSING ASSOCIATION OF SOUTH CENTRAL
CONNECTICUT

Part VII Supplemental Information

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

NAME OF RELATED ORGANIZATION:

FERRY MUTUAL HOUSING DEVELOPMENT CORPORATION (A LIMITED
LIABILITY COMPANY)

DIRECT CONTROLLING ENTITY: MUTUAL HOUSING ASSOCIATION OF SOUTH CENTRAL
CONNECTICUT

NAME OF RELATED ORGANIZATION:

GUILFORD MUTUAL HOUSING ASSOCIATION INC.

DIRECT CONTROLLING ENTITY: MUTUAL HOUSING ASSOCIATION OF SOUTH CENTRAL
CONNECTICUT

NAME OF RELATED ORGANIZATION:

HUBBARD WOODS MUTUAL HOUSING ASSOCIATION INC

DIRECT CONTROLLING ENTITY: MUTUAL HOUSING ASSOCIATION OF SOUTH CENTRAL
CONNECTICUT

NAME OF RELATED ORGANIZATION:

S.M. INVESTMENTS LLC

DIRECT CONTROLLING ENTITY: MUTUAL HOUSING ASSOCIATION OF SOUTH CENTRAL
CONNECTICUT

NAME OF RELATED ORGANIZATION:

ST. PAUL'S MUTUAL HOUSING ASSOCIATION LLC

DIRECT CONTROLLING ENTITY: MUTUAL HOUSING ASSOCIATION OF SOUTH CENTRAL
CONNECTICUT

Application for Automatic Extension of Time To File an Exempt Organization Return

Department of the Treasury
Internal Revenue Service

▶ **File a separate application for each return.**
▶ **Go to www.irs.gov/Form8868 for the latest information.**

Electronic filing (e-file). You can electronically file Form 8868 to request a 6-month automatic extension of time to file any of the forms listed below with the exception of Form 8870, Information Return for Transfers Associated With Certain Personal Benefit Contracts, for which an extension request 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/e-file-providers/e-file-for-charities-and-non-profits.

Automatic 6-Month Extension of Time. Only submit original (no copies needed).

All corporations required to file an income tax return other than Form 990-T (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	Name of exempt organization or other filer, see instructions. MUTUAL HOUSING ASSOCIATION OF SOUTH CENTRAL CONNECTICUT, INC.	Taxpayer identification number (TIN) 22-3237413
File by the due date for filing your return. See instructions.	Number, street, and room or suite no. If a P.O. box, see instructions. 235 GRAND AVENUE, 2ND FLOOR	
	City, town or post office, state, and ZIP code. For a foreign address, see instructions. NEW HAVEN, CT 06513	

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-T (corporation)	07
Form 990-BL	02	Form 1041-A	08
Form 4720 (individual)	03	Form 4720 (other than individual)	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

ARLENE LAWRENCE

- The books are in the care of ▶ **235 GRAND AVENUE - NEW HAVEN, CT 06513**
Telephone No. ▶ **203-562-4514** 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 TINs of all members the extension is for.

1 I request an automatic 6-month extension of time until **NOVEMBER 15, 2021**, to file the exempt organization return for the organization named above. The extension is for the organization's return for:
▶ calendar year **2020** or
▶ tax year beginning _____, and ending _____.

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 Forms 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 Forms 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 funds withdrawal (direct debit) with this Form 8868, see Form 8453-EO and Form 8879-EO for payment instructions.