



## **MINUTES OF THE MEETING OF THE BOARD OF DIRECTORS OF NEVADA AFFORDABLE HOUSING ASSISTANCE CORPORATION ON SEPTEMBER 1, 2017**

The Board of Directors of the Nevada Affordable Housing Assistance Corporation, a Nevada non-profit corporation ("NAHAC") held a public meeting on September 1, 2017, beginning at 11:00 a.m. PST at the following location:

NAHAC Conference Room: 3016 W. Charleston Blvd., Suite 160, Las Vegas, Nevada 89102

### **1. Call to order, Roll call.**

The meeting was called to order by Timothy Whitright, Board Chairperson.  
Roll was taken by AJ Gavilanes, Secretary.

**Board Members present were:** Timothy Whitright - Board Chairperson; Michael Holliday - Nevada Housing Division Director; Sharath Chandra - Nevada Business & Industry Director; Mohammad Nemati - Independent Director; and Rande Johnsen - Independent Director.

**Board Members absent were:** None.

**Also present were:** Verise Campbell, Chief Operating Officer/Chief Executive Officer - NAHAC; Veronica Lewis, Operations Manager - NAHAC; Tony Cammisio, CPC, HCA & Marketing Manager - NAHAC; Greg Glover, Chief Information Officer (Consultant) – NAHAC; AJ Gavilanes, Office Administrator / Secretary - NAHAC; Ann Morgan (Fennemore Craig P.C.), Legal Counsel – NAHAC and Robert Pusateri (Capstone Brokerage) Benefits Consultant – NAHAC.

**Members of the public attending in person were asked to sign in, and the sign-in-sheet is attached to the original minutes as Exhibit A.**

### **2. Public comment (1st period)<sup>1</sup>: None.**

### **3. Approval of Minutes:**

#### **a. June 9, 2017**

Director Johnsen moved to approve Minutes for June 9, 2017. The Motion was seconded by Director Nemati and approved by unanimous vote.

#### **b. June 30, 2017**

Director Holliday moved to approve Minutes for June 30, 2017. The Motion was seconded by Director Nemati and approved by unanimous vote.

#### **c. August 22, 2013**

Director Nemati moved to approve Minutes for August 22, 2017. The Motion was seconded by Director Holliday and approved by unanimous vote.

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<sup>1</sup> This public comment agenda item is provided in accordance with NRS 241.020(2)(d)(3) which requires an agenda provide for a period devoted to comments by the general public, if any, and discussion of those comments. No action may be taken upon a matter raised under this item of the agenda until the matter itself has been specifically included on an agenda as an item upon which action will be taken. Comments by the public may be limited to five minutes per person as a reasonable time, place and manner restriction, but may not be limited based upon viewpoint.

**\*At this time Director Chandra joined the meeting**

**4. Approval of Agenda for September 1, 2017**

Director Chandra moved to approve Agenda for September 1, 2017. The Motion was seconded by Director Holliday and approved by unanimous vote.

**5. Items for Board Information, Discussion and Possible Action:**

- a. Authorization for President/Chairperson to execute a purchase from New Life Office of 8 - 45" x 65" Call Center Cubicles to include Delivery/Installation in an amount not to exceed a total of \$3400.00.**

Director Holliday expressed his concern regarding not having an approved budget and therefore not knowing what the total cost of the Call Center would be and felt the Board would have a hard time making a decision on one piece without knowing the total cost and seeing how that fits into the budget.

Chief Operating Officer/Chief Executive Officer Campbell understood the concern of Director Holliday and advised that NAHAC was finalizing the entire budget and if the Board desired could table this item and bring back everything all at once at a future meeting.

Ms. Campbell reminded the Board that the goal was to bring the Call Center in-house as a result of complaints and vendor costs (varies by volume), allowing NAHAC a cost savings and the ability to utilize temporary staffing which can be floated from one department to another as needed for volume.

Ms. Campbell advised that NAHAC was working to keep the cost to run the Call Center between \$14,000 - \$20,000 per month for the first year, which would be higher as they absorb the cost of building out the Call Center and estimated following years would be between \$10,000 - \$14,000 per month, which would be considerably lower than what they are paying the current vendor.

CPC, HCA & Marketing Manager Camisso shared some of the vendor invoice amounts:

- August 2017 – Not yet received, but may drop \$5,000-\$10,000 in connection with ceasing document collection.
- July 2017 - \$23,000 (Included some residual document collection)
- Prior to July 2017 - \$28,000 - \$30,000 per month on average with a few in ranges of \$38,000.

Chairman Whitright inquired if the Board had received an estimated budget for the total of the Call Center. Ms. Campbell confirmed that a report with a proposed budget had been previously provided, but advised that NAHAC was now at the point where a more succinct realistic budget could be provided and anticipated all of that would be available by the next Board meeting.

Chairman Whitright inquired if NAHAC would be prepared, as they currently were on the Cubicle expenses with estimates ready to sign off with "not to exceed" costs, at the next Board meeting to be at that level on all other costs with the entire budget. Ms. Campbell confirmed they would, and explained her reason for bringing this piece now.

Chairman Whitright asked the Board if there were any comments or questions in light of the information Ms. Campbell had provided; none were made.

Chairman Whitright asked the Board if there were any comments or desire of the Board to hold the item in abeyance to a future meeting when the entire budget would be available; none were made.

Director Nemati moved to approve authorization for President/Chairperson to execute a purchase from New Life Office of 8 - 45" x 65" Call Center Cubicles to include Delivery/Installation in an amount not to exceed a total of \$3400.00. The Motion was seconded by Director Johnsen. The Motion was opposed by Director Holliday and approved by 3 to 1 vote.

**b. Authorization for President/Chairperson to execute the renewal of the Employee Ancillary Benefit plan with Principal Financial Group.**

Robert Pusateri of Capstone Brokerage advised the Board on the modifications to NAHAC's ancillary benefits plan, including avoidance of a rate increase during 4<sup>th</sup> Quarter.

Chief Operating Officer/Chief Executive Officer Campbell advised of the contributions NAHAC makes on these coverages.

Director Holliday moved to approve authorization for President/Chairperson to execute the renewal of the Employee Ancillary Benefit plan with Principal Financial Group. The Motion was seconded by Director Johnsen and approved by unanimous vote.

**c. Authorization for President/Chairperson to execute a change of the Employee Medical Benefit plan provider from Prominence Health Plan to Health Plan of Nevada.**

Robert Pusateri of Capstone Brokerage explained how group insurance works and the change to an age-banded system for all companies with less than 50 employees. Mr. Pusateri advised that Prominence had rated unstably for the past two years, is currently run in the red, the CEO has left the company and has dissolved the POS plan and increased PPO plan rates by 88 percent. Mr. Pusateri further advised that when he cross-marketed Nevada to see what was competitive, and the only carrier competitive to Prominence was Health Plan of Nevada (HPN – A United Healthcare Company)

Chief Operating Officer/Chief Executive Officer Campbell advised of the challenges NAHAC had faced with Prominence. Ms. Campbell felt that Prominence was not a viable option going forward due to the instability of the company and deep cut of benefits with heavy increase in premiums.

Ms. Campbell provided an overview of the plans offered by Health Plan of Nevada advised of the contributions NAHAC would make on these coverages.

Director Chandra moved to approve authorization for President/Chairperson to execute a change of the Employee Medical Benefit plan provider from Prominence Health Plan to Health Plan of Nevada. The Motion was seconded by Director Nemati and approved by unanimous vote.

**6. General Board Comments, Questions and Items for Future Board Meetings:**

Director Whitright requested that at a future meeting NAHAC bring a full and complete budget for the call center with any estimates in place so the Board has hard costs in front of them.



Director Holliday added that he felt making financial decisions without a completed budget that the Board had weighed in on and approved was not prudent and requested doing those both in conjunction at a future board meeting.

**7. 2nd period of Public Comment and Discussion<sup>2</sup>:** None.

**8. Adjournment.** (For Possible Action)

Director Johnsen moved to adjourn the meeting. The Motion was seconded by Director Chandra and approved by unanimous vote.

**Board approval confirmation:**

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AJ Gavilanes  
NAHAC Corporate Secretary

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**EXHIBIT A**



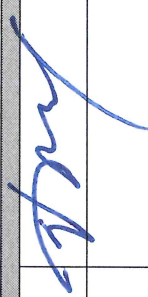

**ATTENDANCE SHEET SEPTEMBER 1, 2017**

**(Attached)**

**PUBLIC MEETING ATTENDANCE RECORD & SIGN-IN**  
**Board of Directors of Nevada Affordable Housing Assistance Corporation (NAHAC)**

Date & Time of Meeting: September 1, 2017 11:00 AM

\*PLEASE PRINT LEGIBLY AND MARK THE APPROPRIATE BOXES\*

Name	Organization (N/A if none)	Title (N/A if none)	General Public	Method of Attendance	Not In Attendance	Signature (In-Person Only)
Timothy Whitright	Nevada Housing Division / NAHAC Board of Directors	Deputy Administrator / NHD Director & President, Chairperson	NO	<input checked="" type="checkbox"/> In-Person (sign) <input type="checkbox"/> Teleconference	<input type="checkbox"/>	
Michael Holliday	Nevada Housing Division / NAHAC Board of Directors	CFO / NHD Director & Treasurer	NO	<input type="checkbox"/> In-Person (sign) <input checked="" type="checkbox"/> Teleconference	<input type="checkbox"/>	
Sharath Chandra	Nevada Real Estate Division / NAHAC Board of Directors	Administrator / Nevada Bus. & Industry Director	NO	<input type="checkbox"/> In-Person (sign) <input checked="" type="checkbox"/> Teleconference	<input checked="" type="checkbox"/>	
Mo Nemati	NAHAC Board of Directors	Independent Director, Vice President & Vice Chairperson	NO	<input type="checkbox"/> In-Person (sign) <input checked="" type="checkbox"/> Teleconference	<input type="checkbox"/>	
Rande Johnsen	NAHAC Board of Directors	Independent Director	NO	<input type="checkbox"/> In-Person (sign) <input checked="" type="checkbox"/> Teleconference	<input type="checkbox"/>	
Verise V. Campbell	NAHAC	Chief Operating Officer/Chief Executive Officer	NO	<input checked="" type="checkbox"/> In-Person (sign) <input type="checkbox"/> Teleconference	<input type="checkbox"/>	
Veronica Lewis	NAHAC	Operations Manager	NO	<input type="checkbox"/> In-Person (sign) <input checked="" type="checkbox"/> Teleconference	<input checked="" type="checkbox"/>	
Tony Cammiso	NAHAC	CPC, HCA & Marketing Manager	NO	<input checked="" type="checkbox"/> In-Person (sign) <input type="checkbox"/> Teleconference	<input type="checkbox"/>	
David "Greg" Glover	NAHAC	Chief Information Officer (Consultant)	NO	<input type="checkbox"/> In-Person (sign) <input checked="" type="checkbox"/> Teleconference	<input checked="" type="checkbox"/>	
A.J. Gavilanes	NAHAC	Office Administrator / Secretary	NO	<input checked="" type="checkbox"/> In-Person (sign) <input type="checkbox"/> Teleconference	<input type="checkbox"/>	
Brian Hardy	Ellsworth & Stout CPA's/ NAHAC	NAHAC CPA	NO	<input type="checkbox"/> In-Person (sign) <input checked="" type="checkbox"/> Teleconference	<input checked="" type="checkbox"/>	
Chantell Legacy	Ellsworth & Stout CPA's/ NAHAC	NAHAC CPA	NO	<input type="checkbox"/> In-Person (sign) <input checked="" type="checkbox"/> Teleconference	<input checked="" type="checkbox"/>	
Ann Morgan	Fennemore Craig P.C. / NAHAC	NAHAC Legal Counsel	NO	<input type="checkbox"/> In-Person (sign) <input checked="" type="checkbox"/> Teleconference	<input type="checkbox"/>	
Chris Byrd	Fennemore Craig P.C. / NAHAC	NAHAC Legal Counsel	NO	<input type="checkbox"/> In-Person (sign) <input checked="" type="checkbox"/> Teleconference	<input checked="" type="checkbox"/>	



**Date & Time of Meeting: September 1, 2017 11:00 AM**

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Attendance 09-01-17



**Board of Directors of Nevada Affordable Housing Assistance Corporation (NAHAC)**

**\*PLEASE PRINT LEGIBLY AND MARK THE APPROPRIATE BOXES\***

				<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> In-Person ( <i>sign</i> ) <input type="checkbox"/> Teleconference
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