



**MINUTES OF THE MEETING OF THE BOARD OF DIRECTORS  
OF NEVADA AFFORDABLE HOUSING ASSISTANCE CORPORATION ON SEPTEMBER 23, 2020**

The Board of Directors of the Nevada Affordable Housing Assistance Corporation, a Nevada non-profit corporation (“NAHAC”), held a public meeting on September 23, 2020 beginning at 10:00 a.m. PST via teleconference, [pursuant to NRS 241.023 and Declaration of Emergency Directive 029.](#)

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

The meeting was called to order by Timothy Whitright, Board Chairperson at 10:10 a.m.  
Roll was taken by AJ Gavilanes, Secretary.

**Board Members present:** Timothy Whitright (*Nevada Department of Business & Industry, Housing Division*) Board Chairperson; Michael Holliday (*Nevada Department of Business & Industry, Housing Division*) Director; Sharath Chandra (*Nevada Department of Business & Industry, Real Estate Division*) Director; Rande Johnsen - Independent Director; and Jim Hastings - Independent Director.

**Board Members absent:** None.

**Also present:**

- Verise Campbell, Chief Operating Officer/Chief Executive Officer
- Veronica Lewis, Operations Manager
- Tony Cammisio, Call Center Manager & Payroll Manager
- David Greg Glover, I.T. Systems Manager
- AJ Gavilanes, Office Administrator / Secretary
- Brian Hardy (Ellsworth & Stout CPA’s) Financial and Compliance
- Katie Hoffman (Fennemore Craig P.C.), Legal Counsel
- Kathy Freeman (Neighborhood Housing Services of Southern Nevada), Housing Counseling Agency
- Michelle Merced (Neighborhood Housing Services of Southern Nevada), Housing Counseling Agency

**Participating members of the public are asked to identify themselves and are noted on the attendance sheet attached to the original minutes as Exhibit A.**

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

**3. Approval of Minutes for July 22, 2020**

Director Chandra moved to approve Minutes for July 22, 2020. The Motion was seconded by Director Johnsen 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 person as a reasonable time, place and manner restriction, but may not be limited based upon viewpoint.



#### 4. Approval of Agenda for September 23, 2020

Director Hastings moved to approve Agenda for September 23, 2020. The Motion was seconded by Director Holliday and approved by unanimous vote.

#### 5. Items to be Presented for Information and Discussion:

##### a. July 2020 Financials

Mr. Brian Hardy advised the report had been updated to show the budget for the new fiscal year (July 1, 2020 - June 30, 2021), including budget items recently approved.

##### b. August 2020 Financials

Mr. Hardy reported the annual audit is wrapping up. He expects it will be presented at the next Board meeting.

Mr. Hardy advised the August numbers were mostly comparable to the prior period, except for fluctuation in temporary labor and consulting fees, as well as costs related to the ramp up in funding of files. NAHAC recently implemented upgrades to computer hardware and increased accounting services. July and August were still under budget, which provides a slight cushion.

Mr. Hardy advised NAHAC had received a \$604.28 rebate check from Health Plan of Nevada for 2019 Medical Loss Premium as required under the plan.

##### c. NAHAC Operations

###### i. July 2020 Performance Report

Mr. Tony Cammiso presented on Home Retention programs, and amounts funded.

Mrs. Veronica Lewis presented on Down Payment Assistance (DPA) Program and program wind down.

###### ii. August 2020 Performance Report

Mr. Cammiso presented on Home Retention programs and amounts funded

Mrs. Lewis presented on Down Payment Assistance (DPA) Program and program wind down.

Ms. Verise Campbell advised NAHAC was experiencing a back log of files initiated in May, June and July, which is currently being assessed. The goal is to disposition files within 45 days. A large majority of applicants were not timely submitting required documents; and many homeowners received large lump sums from unemployment; and many homeowners returned to work. NAHAC is fully staffed and moving quickly to work out processing issues.

Mrs. Lewis provided the following update. Since relaunch NAHAC has taken 1875 applications (pre-eligible). Of the 1875 applications, 43 were deemed incomplete (incomplete application and withdrawn). Additionally, 641 were withdrawn due to non-response and/or documents not received, or the homeowner requested to be withdrawn. Withdrawals represent approximately 34 percent of total intake applications.

Currently, 138 files have been deemed ineligible, and 129 have been approved (68 have been funded). Because of the pandemic, homeowners are required to sign documents and mail



originals or deliver them to the office. The mail process has resulted in slower delivery than usual and other methods are being considered.

There are 924 applications remaining in process; 855 were initiated by NAHAC, and 69 were initiated by housing counseling agencies. Additionally, 111 files are slated to be withdrawn which will result in 813 still in process. Based on remaining uncommitted program dollars, approximately 480 more applications could still be processed and funded (for a total of approximately 1300 funded files).

Due to the fallout rate and the current state of the economy, program criteria are under review for potential changes.

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

- a. Authorization for payment of September invoice to the Nevada Housing Division for reimbursement of 25 Down Payment Assistance (DPA) Program fundings in the amount of \$463,289.**

Mrs. Lewis advised of the two files remaining for possible reimbursement, one has already cancelled, and the other is expected to be invoiced shortly.

Director Hastings moved to authorize payment of September invoice to the Nevada Housing Division for reimbursement of 25 Down Payment Assistance (DPA) Program fundings in the amount of \$463,289. The Motion was seconded by Director Johnsen and approved by unanimous vote.

- b. Authorization for President/Chairperson to execute the renewal of the Employee Ancillary Benefit plans with Principal Life Insurance Company effective October 1, 2020.**

Ms. Campbell advised there will be an increase of \$56, year-over-year, with the majority on the employee paid side. Benefits will remain the same with a \$3 increase on the employer paid side.

Director Holliday moved to authorize President/Chairperson to execute the renewal of the Employee Ancillary Benefit plans with Principal Life Insurance Company effective October 1, 2020. The Motion was seconded by Director Chandra and approved by unanimous vote.

- c. Authorization for President/Chairperson to execute renewal of Workers' Compensation coverage in an annual amount not to exceed \$1300 commencing on October 1, 2020.**

Ms. Campbell advised the estimate is approximately \$872, however, NAHAC is requesting additional funds because an audit of coverage is expected due to the extension of the business term.

Director Holliday moved to authorize President/Chairperson to execute renewal of Workers' Compensation coverage in an annual amount not to exceed \$1300 commencing on October 1, 2020. The Motion was seconded by Director Hastings and approved by unanimous vote.

- d. Authorization for President/Chairperson to execute a Sixth Amendment to Professional Services Agreement with Speridian Technologies, LLC in a one-time amount not to exceed \$1,518 to create a Full Pipeline Report in the Nevada Mortgage Assistance System (NMAS) Report Manager.**

Director Chandra moved to authorize President/Chairperson to execute a Sixth Amendment to Professional Services Agreement with Speridian Technologies, LLC in a one-time amount not to exceed \$1,518 to create a Full Pipeline Report in the Nevada Mortgage Assistance System (NMAS)

Report Manager. The Motion was seconded by Director Hastings and approved by unanimous vote.

- e. **Authorization for President/Chairperson to execute an Addendum to the Third Amendment to Professional Services Agreement with Agilitec IT, LLC in an amount not to exceed \$8,500 annually to provide SRFax services.**

Ms. Campbell advised this solution had to be implemented immediately to adequately handling thousands of homeowner documents, and a couple of invoices have already been processed.

Mr. Hardy advised when the budget was drafted (and approved by the board), additional costs in this area were anticipated.

Director Johnsen moved to authorize President/Chairperson to execute an Addendum to the Third Amendment to Professional Services Agreement with Agilitec IT, LLC in an amount not to exceed \$8,500 annually to provide SRFax services. The Motion was seconded by Director Hastings and approved by unanimous vote.

- f. **Authorization for President/Chairperson to execute an Amendment to Professional Services Agreement with BTMC, LLC (dba BRAINtrust) in an amount not to exceed \$17,500 for a period of 5 months from October 1, 2020 through February 28, 2021 for Organic Social Media (\$3,500 per month).**

Ms. Campbell additional marketing efforts would be required due to the extension of the program. Mr. Hardy confirmed this was also included in the budget approved by the Board.

Director Hastings moved to authorize for President/Chairperson to execute an Amendment to Professional Services Agreement with BTMC, LLC (dba BRAINtrust) in an amount not to exceed \$17,500 for a period of 5 months from October 1, 2020 through February 28, 2021 for Organic Social Media (\$3,500 per month). The Motion was seconded by Director Holliday and approved by unanimous vote.

- g. **Authorization for President/Chairperson to execute Memorandum of Understanding with Neighborhood Housing Services of Southern Nevada (NHSSN) regarding coordination of homeowner information for the CARES (Coronavirus Aid, Relief, and Economic Security Act) Housing Assistance Program (CHAP).**

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- h. **Authorization for President/Chairperson to execute an amendment to Section 3, Devotion to Company Business, of the employment agreement with Verise Campbell.**

Director Hastings moved to authorize President/Chairperson to execute an amendment to Section 3, Devotion to Company Business, of the employment agreement with Verise Campbell. The Motion was seconded by Director Holliday and approved by unanimous vote.

- i. **Approval to establish and fill new “Floater” position - Regular Full-Time Employee - Non-Exempt - \$36,420.80 annually.**

Ms. Campbell advised an employee currently in the “Outreach Coordinator” position will transition

into this position.

Director Hastings moved to approve NAHAC to establish and fill new “Floater” position - Regular Full-Time Employee - Non-Exempt - \$36,420.80 annually. The Motion was seconded by Director Chandra and approved by unanimous vote.

**j. Approval to eliminate “Outreach Coordinator” position.**

Director Holliday moved to approve NAHAC to eliminate “Outreach Coordinator” position. The Motion was seconded by Director Hastings and approved by unanimous vote.

**k. Approval of updated Organizational chart.**

Director Hastings moved to approve updated Organizational chart. The Motion was seconded by Director Chandra and approved by unanimous vote.

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

Ms. Campbell advised future items may include additional changes to NMAS (Speridian Technologies, LLC); and potential program changes.

Director Holliday commented that he is proud of the NAHAC team, including AJ, Veronica, Tony, Greg and Verise, for doing a great job through the COVID crisis. He also recognized the demonstrated hard work of the team. The sentiment was echoed by Chairman Whitright.

**8. 2nd period of Public Comment and Discussion<sup>2</sup>: None.**

**9. Adjournment.**

Director Hastings moved to adjourn the meeting. The Motion was seconded by Director Johnsen.

The meeting adjourned at 11:04 a.m.

**Board approval confirmation:**

  
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AJ Gavilanes  
NAHAC Corporate Secretary

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