



**MINUTES OF THE MEETING OF THE BOARD OF DIRECTORS
OF NEVADA AFFORDABLE HOUSING ASSISTANCE CORPORATION ON JULY 19, 2021**

The Board of Directors of the Nevada Affordable Housing Assistance Corporation, a Nevada non-profit corporation (“NAHAC”), held a public meeting on July 19, 2021 beginning at 10:00 a.m. PST at the following location:

Housing Division, 3rd Floor Conference Room: 3300 W Sahara Ave Ste 300 Las Vegas, NV 89102

1. Call to order, Roll call.

The meeting was called to order by Timothy Whitright, Board Chairperson at 10:03 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; Rande Johnsen - Independent Director; and Jim Hastings - Independent Director.

Board Members absent: Sharath Chandra (*Nevada Department of Business & Industry, Real Estate Division*) Director;

Also present:

- Verise Campbell, Chief Operating Officer/Chief Executive Officer
- Veronica Lewis, Operations Manager
- Jennifer Varsallona, Assistant 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

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)¹: None.

3. Approval of July 12, 2021 Minutes

Director Hastings moved to approve Minutes for July 12, 2021. The Motion was seconded by Director

¹ 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.



Holliday and approved by unanimous vote.

4. Approval of July 19, 2021 Agenda

Agenda item 5(a) was tabled.

Director Holliday moved to approve Agenda for July 19, 2021 as noted above. The Motion was seconded by Director Johnsen and approved by unanimous vote.

5. Items to be Presented for Information and Discussion:

a. **June 2021 Financials** This item was tabled.

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

a. **Approval of Homeowner Assistance Fund (HAF) Plan.**

The draft was presented at the open board meeting on July 12, 2021. Members of the public were invited, and numerous housing counseling agencies were in attendance.

Mrs. Veronica Lewis advised NAHAC has received feedback from Housing Counseling Agencies (HCAs) and Servicers.

Mrs. Lewis shared the following changes made to the plan since the July 12th presentation:

- Page 5 – Public Participation and Community Engagement was updated to include information about the plan being shared with our stakeholders and feedback and input was received.
- Page 8 – Section 10, number of households & average funding amount was adjusted.
- Page 11 – Section 10, number of households & average funding amount was adjusted.

Mrs. Lewis advised the HCA’s and Servicers provided the following feedback:

HCAs

- Mandatory homeowner education
- Coordination between local government systems for input of homeowner information and minimize the amount of information requested by homeowners.

All the participating HCAs expressed their enthusiasm for the opportunity to work together again to assist homeowners effected by the COVID-19 pandemic.

Servicers

Some servicers are not in favor of a servicer participation agreement. Mrs. Lewis explained the primary concern of not having a participation agreement is not being able to mandate the following:

- Waiver/removal of late fees.
- Placing loans that are in foreclosure proceedings on hold while the case is being reviewed for assistance.
- Requiring assistance to be applied in accordance with the payment schedule.



- Requiring the Common Data File (CDF) communication, which is the preferred method used to communicate with servicers.

Ms. Verise Campbell advised the public has had the option to provide input by way of today's meeting and the previous meeting on July 12th. Other than communication from the HCA's and Servicers, there has not been any additional public input on the HAF plan, and NAHAC is aggressively moving forward.

Ms. Campbell also shared that the National Council of State Housing Agencies (NCSHA), (consortium of state housing agencies across the country), is coordinating efforts with all HAF states to achieve continuity of program documents, processes, and internal guidelines. NAHAC regularly participates in the NCSHA meeting several times a week and has been able to share vital information with all states, such as the importance of the CDF and lessons learned. NCSHA has also been instrumental in allowing the states to discuss suggestions, comments, and concerns in real time.

Director Hastings moved to approve Homeowner Assistance Fund (HAF) Plan. The Motion was seconded by Director Johnsen and approved by unanimous vote.

b. Approval of revised COVID-19 policy.

Director Holliday moved to approve revised COVID-19 policy. The Motion was seconded by Director Hastings and approved by unanimous vote.

c. Annual Review of Amended and Restated Bylaws of the Nevada Affordable Housing Assistance Corporation (As Amended Through December 20, 2018).

Secretary AJ Gavilanes presented.

Director Hastings moved to approve Amended and Restated Bylaws of the Nevada Affordable Housing Assistance Corporation (As Amended Through July 19, 2021). The Motion was seconded by Director Johnsen and approved by unanimous vote.

7. General Board Comments, Questions and Items for Future Board Meetings: None.

8. 2nd period of Public Comment and Discussion²: None.

9. Adjournment.

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

The meeting adjourned at 10:30 a.m.

² 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.



NEVADA AFFORDABLE HOUSING ASSISTANCE CORPORATION

Board approval confirmation:

A handwritten signature in black ink, appearing to read "AJ Gavilanes", written over a horizontal line.

AJ Gavilanes
NAHAC Corporate Secretary



NEVADA AFFORDABLE HOUSING ASSISTANCE CORPORATION

Board approval confirmation:

AJ Gavilanes
NAHAC Corporate Secretary



EXHIBIT A

ATTENDANCE SHEET JULY 19, 2021

(Attached)



PUBLIC MEETING ATTENDANCE RECORD & SIGN-IN

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

Date & Time of Meeting: July 19, 2021 10:00am

NAHAC Directors, Officers, Employees and Contractors					
Attendee Name	Organization(s) (N/A if none)	Title(s) (N/A if none)	Attended via Phone	Not In Attendance	Signature (In Person Only)
Timothy Whitright	Nevada Housing Division / NAHAC Board of Directors	Deputy Administrator / NHD Director & President, Chairperson	<input type="checkbox"/>	<input type="checkbox"/>	
Michael Holliday	Nevada Housing Division / NAHAC Board of Directors	CFO / NHD Director & Treasurer	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Sharath Chandra	Nevada Real Estate Division / NAHAC Board of Directors	Administrator / Nevada Bus. & Industry Director	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Rande Johnsen	NAHAC Board of Directors	Independent Director, Vice President & Vice Chairperson	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Jim Hastings	NAHAC Board of Directors	Independent Director	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Verise V. Campbell	NAHAC	Chief Executive Officer & Chief Operating Officer	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Veronica Lewis	NAHAC	Operations Manager	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Jennifer Varsallona	NAHAC	Assistant Operations Manager	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Tony Cammiso	NAHAC	Call Center Manager & Payroll Manager	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
David Greg Glover	NAHAC	I.T. Systems Manager	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
A.J. Gavilanes	NAHAC	Office Administrator & Secretary	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Brian Hardy	Ellsworth & Stout CPA's	NAHAC Financial/Compliance	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Ryan Garner	Ellsworth & Stout CPA's	NAHAC Financial/Compliance	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Katie Hoffman	Fennemore Craig P.C.	NAHAC Legal Counsel	<input checked="" type="checkbox"/>	<input type="checkbox"/>	



PUBLIC MEETING ATTENDANCE RECORD & SIGN-IN

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

Date & Time of Meeting: July 19, 2021 10:00am

NAHAC Directors, Officers, Employees and Contractors (continued)					
Attendee Name	Organization(s) (N/A if none)	Title(s) (N/A if none)	Attended via Phone	Not In Attendance	Signature (In-Person Only)
			<input type="checkbox"/>	<input type="checkbox"/>	
			<input type="checkbox"/>	<input type="checkbox"/>	
			<input type="checkbox"/>	<input type="checkbox"/>	
			<input type="checkbox"/>	<input type="checkbox"/>	
			<input type="checkbox"/>	<input type="checkbox"/>	

Members of the General Public

Attendee Name	Organization(s) (N/A if none)	Title(s) (N/A if none)	Number(s) of agenda item(s) to comment on	Signature