

POLICY MANUAL INDEX

NOTE: The attached 29 policies (also highlighted below) do not have edits.

100 Introduction

200 Administration

A Governance

B Code of Ethics, Conflicts of Interest, and Business Conduct

C Fraud Mitigation, Detection and Awareness

D Contracts and Agreements

E Record Retention and Destruction

F Tax Compliance

G Internal Controls

300 Program

A Program Compliance

B Red Flags

C Publicity of Program

400 Finance

A Segregation of Duties and Lines of Authority

B Physical Security of Assets

C Basis of Accounting

D Month-End Close and Journal Entries

E Bank Reconciliations

F Cost Allocations for Shared Resources

G Budgeting

H Financial Reporting

I Independent Audit

J Revenue Recognition

K Invoice Preparation

L Cash Receipts

M Cash Disbursements

N Purchasing and Procurement

O Petty Cash

P Travel

Q Cell Phone Reimbursement

R Credit Cards

S Cash Management and Investments

T Capital Assets

U Draws

POLICY MANUAL INDEX

500 Payroll and Human Resources

A Organizational Structure

B Employee Handbook

C Background Checks

D Employee Performance Reviews

E Payroll and Time Tracking

F Reporting of Work Related Injury & Annual Safety Training

G Teleworking - Contractors

G Teleworking - Employees and Temporary Workers

900 Appendix

I Corporate By-Laws

II Code of Ethics, Conflicts of Interest, and Business Conduct Guidelines

III Fraud Mitigation, Detection and Awareness Guidelines

IV Internal Control Program (Risk and Control Matrix)

V Red Flags Guidelines

VI Authorization Matrix - Financial

VII Authorization Matrix - Payroll and HR

VII Reporting Work Related Injury Notification and Acknowledgement

IX Airborne & Respiratory Virus Policy

GOVERNANCE

Policy Area: Administration	Number: 200.A
Initial Effective Date: 12-19-2013	Initial Approved Date: 12-19-2013
Revised Policy Effective Date: 12-02-2019	Revision – Date Approved: 12-02-2019
Revised Policy Effective Date: 07-27-2022	Revision – Date Approved: 07-27-2022
Approved by: NAHAC Board of Directors	
<p>PURPOSE:</p> <p>NAHAC’s by-laws provide guidelines for how the organization should be governed to achieve its purpose and maintain its non-profit tax status per section 501(c)(3) of the Internal Revenue Code. The by-laws are intended to define, at a minimum: the size of the Board of Directors and how it will function; the roles and duties of the Chairperson, Directors, and Officers; the rules and procedures for holding meetings, electing Directors, and appointing Officers; how grant monies will be distributed; and other essential corporate governance matters appropriate to the purpose of the NAHAC organization.</p> <p>POLICY:</p> <p>NAHAC’s Board of Directors will ensure that up-to-date by-laws are in place at all times. Should changes to the by-laws be necessary, the Board of Directors will direct that appropriate action be taken to do so. The by-laws will be formally reviewed and approved by the Board of Directors, including any changes, on a regular basis. NAHAC anticipates that this will occur at least annually or upon any amendments to NRS Chapter 82, or material changes to any federal or state regulations or guidelines governing a program administered by NAHAC.</p> <p>RESOURCES:</p> <p>See Appendix I - Corporate By-Laws</p>	

CODE OF ETHICS, CONFLICTS OF INTEREST, AND BUSINESS CONDUCT

Policy Area: Administration	Number: 200.B
Initial Effective Date: 12-19-2013	Initial Approved Date: 12-19-2013
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Revised Policy Effective Date: 07-27-2022	Revision – Date Approved: 07-27-2022
Approved by: NAHAC Board of Directors	
<p>PURPOSE:</p> <p>NAHAC understands the importance of providing a solid organizational structure in which sound ethics are continually spoken of and practiced by all board members, managers, employees, and all interested third parties with access to non-public NAHAC information. This environment ensures, at a minimum, that conflicts of interest are not tolerated, and all business is conducted in an unassailable manner conducive to both the State of Nevada and U.S. Treasury expectations.</p> <p>POLICY:</p> <p>NAHAC will ensure that Code of Ethics guidelines exist to provide moral principles and value parameters in order to properly steer its daily business conduct. This will exist for the benefit and protection of, at a minimum: the NAHAC organization; the homeowners that NAHAC serves, NAHAC employees, and all constituents and interested third parties (to encompass all internal and external business activities).</p> <p>NAHAC will also ensure that Conflict of Interest guidelines exist which will, at a minimum, require any NAHAC board member, manager, or employee to disclose a conflict/potential conflict in a timely manner.</p> <p>Further, NAHAC management will ensure that all third-party entities (vendors, service providers, housing counselors, etc.) are made aware of the contents of NAHAC’s Code of Ethics and Conflict of Interest guidelines and will communicate NAHAC’s expectation that such third-parties act in good faith, meeting high ethical standards at all times, in all related transactions concerning NAHAC.</p> <p>NAHAC will monitor accordingly to ensure that employees will regularly participate in an orientation or training session to discuss employee compliance with the actual supporting guidelines. NAHAC presently anticipates that this training will occur on an annual basis. Additionally, on a regular basis that is currently anticipated to be annually, each employee will be required to submit a signed acknowledgement of the employee’s understanding of, and agreement to comply with, this policy and corresponding guidelines.</p> <p>RESOURCES:</p> <p>See Appendix II - Code of Ethics, Conflicts of Interest, and Business Conduct Guideline</p>	

FRAUD MITIGATION, DETECTION, AND AWARENESS

Policy Area: Administration	Number: 200.C
Initial Effective Date: 12-19-2013 Revised Policy Effective Date: 12-02-2019 Revised Policy Effective Date: 07-27-2022	Initial Approved Date: 12-19-2013 Revision – Date Approved: 12-02-2019 Revision – Date Approved: 07-27-2022
Approved by: NAHAC Board of Directors	
<p>PURPOSE:</p> <p>NAHAC fully appreciates the gravity of its role given by the State of Nevada and its constituents as a sound steward over all monies granted to its care and oversight. As such, the trust that these monies will be properly protected and disbursed in a proper and efficient manner is taken very seriously by all NAHAC Officers and employees. A critical element in achieving this end is the implementation of a multifaceted organization-wide model of fraud prevention, detection and deterrence focusing on both internal and external threats. An effective fraud program needs to encompass an understanding of, and commitment to, the creation and full adherence to approved policies and procedures from the Board of Directors down to all NAHAC employees – including all third-parties that interact with NAHAC (vendors, service providers, housing counselors, etc.).</p> <p>POLICY:</p> <p>NAHAC will ensure that effective Fraud Mitigation, Detection & Awareness Guidelines (guidelines) are in place at all times. These guidelines will be communicated to all NAHAC personnel upon hire, and annually thereafter. NAHAC management will also ensure that all third-party entities (vendors, service providers, housing counselors, etc.) are made aware of the contents of the guidelines in regard to the expectations that they act in good faith, meeting high ethical standards at all times, in all related transactions concerning NAHAC. Each employee will be required to submit a signed acknowledgement for the foregoing guidelines and this policy at least annually, to be included in their personnel file. Failure to comply with the letter and/or spirit of the guidelines could result in disciplinary action for employees, up to and including termination of employment.</p> <p>RESOURCES:</p> <p>See Appendix III - Fraud Mitigation, Detection, and Awareness Guidelines</p>	

CONTRACTS AND AGREEMENTS

Policy Area: Administration	Number: 200.D
Initial Effective Date: 12-19-2013	Initial Approved Date: 12-19-2013
Revised Policy Effective Date: 12-02-2019	Revision – Date Approved: 12-02-2019
Revised Policy Effective Date: 07-27-2022	Revision – Date Approved: 07-27-2022
Approved by: NAHAC Board of Directors	
<p>PURPOSE:</p> <p>Contract and agreement administration and monitoring aims to minimize the risk to NAHAC and ensure compliance with all Federal and State requirements applicable to the performance of the agreement.</p> <p>Contracts are used to record relationships where NAHAC wishes to enter into an enforceable binding agreement. Memorandums of Understanding (MOU) are generally used to record relationships where NAHAC does not wish to be legally bound to another party, but simply intends to express a convergence of will between the parties involved; however, an MOU may contain legally enforceable content as deemed necessary.</p> <p>POLICY:</p> <p>Due to their nature, each individual contract or agreement will vary depending on the terms and conditions desired and agreed upon by all parties involved. All significant terms, conditions, and other relevant details should be documented and agreed to by each party. Such documentation may be accomplished through Statements of Work (SOW), Service Level Agreements (SLA), or other similar documentation. All contracts and agreements or accompanying documentation should be clear, concise, performance-based and in the best interest of NAHAC in achieving its mission and vision. Procedures for administration should be described in the respective contracts or agreements and the responsibilities of each party outlined with a goal of ensuring satisfactory performance by all parties.</p> <p>NAHAC’s Board of Directors or Management will approve all contracts or agreements with external parties upon prior review by NAHAC’s legal counsel, in accordance with procurement policy. NAHAC Management will be responsible for negotiating and preparing all contracts or agreements to be approved in accordance with procurement policy, and for oversight of such contracts or agreements to ensure appropriate progress and performance. This includes appropriate recordkeeping, ensuring fair practices, preventing conflicts of interest, and ensuring compliance with all applicable laws and regulations.</p>	

TAX COMPLIANCE

Policy Area: Administration	Number: 200.F
Initial Effective Date: 12-19-2013 Revised Policy Effective Date: 01-27-2021 Revised Policy Effective Date: 07-27-2022	Initial Approved Date: 12-19-2013 Revision – Date Approved: 01-27-2021 Revision – Date Approved: 07-27-2022
Approved by: NAHAC Board of Directors	
<p>PURPOSE:</p> <p>NAHAC is regulated for tax purposes by the Internal Revenue Service as a 501(c)(3) not-for-profit organization. Accordingly, this policy is intended to address tax reporting and compliance requirements of the organization.</p> <p>POLICY:</p> <p>NAHAC will maintain compliance with tax related laws and regulations by preparing and filing all tax forms on or before their required due dates. Federal Form 990 will be reviewed and approved by the CEO/COO or equivalent management official and the Board Chairman and Board Treasurer prior to filing. Payroll related tax reporting will be completed and filed by a qualified third-party provider. All other tax reporting requirements will be reviewed and approved by the CEO/COO or equivalent management official prior to filing. No actions shall be taken by the Board of Directors, Management, or employees of NAHAC that would jeopardize the organization’s status as a 501(c)(3) not-for-profit reporting entity.</p>	

INTERNAL CONTROLS

Policy Area: Administration	Number: 200.G
Initial Effective Date: 12-19-2013	Initial Approved Date: 12-19-2013
Revised Policy Effective Date: 12-02-2019	Revision – Date Approved: 12-02-2019
Revised Policy Effective Date: 07-27-2022	Revision – Date Approved: 07-27-2022
Approved by: NAHAC Board of Directors	
<p>PURPOSE:</p> <p>NAHAC’s Management is responsible for maintaining a system of internal controls and communicating the expectations and duties as a part of the control environment. The system of internal controls should be established based on objectives set forth to address risks identified by NAHAC’s Management. A well-designed internal control system will safeguard assets of the organization; ensure the reliability and integrity of reporting; ensure compliance with laws, regulations, and contracts; promote efficient and effective operations; and aim to accomplish the organization’s mission and vision. In addition, as previously requested by the U.S. Treasury (Treasury) and the State of Nevada's Housing Division (specific to NAHAC and its accompanying programs), NAHAC has committed to having an effective internal control program (ICP) implemented. As it relates to NAHAC, the primary purpose of the written ICP is to assure Treasury and the State that a well-functioning system is in place that enables the requirements stipulated in the HPA (and all current and future amendments, as well as any other applicable requirements) to be complied with including fraud awareness, training, detection, mitigation, and prevention of fraud or errors. The ICP also must be written in a way that testing, documentation and reporting mechanisms are in place to test for system effectiveness and operational efficiency on a periodic basis.</p> <p>POLICY:</p> <p>NAHAC will ensure that an effective ICP is written, reviewed, and maintained on a timely basis by qualified personnel or third-party providers to not only satisfy any requirements imposed by Treasury, but also to ensure that the organization itself is operating in an effective and efficient manner. NAHAC’s management will determine objectives of internal controls to address identified risks and establish control activities aimed to meet those objectives. Additionally, the ICP will includes regular testing of NAHAC’s activities to determine the effectiveness of internal controls and operating procedures. This testing will be performed at least quarterly, and include both administrative and program related expenses, program eligibility, compliance requirements, and any other pertinent tests. NAHAC will also establish separate policies related to relevant internal control areas including, but not limited to, segregation of duties, travel, procurement, cash receipts and disbursements, financial reporting, budgeting, etc.</p> <p>RESOURCES:</p> <p>See Appendix IV - Internal Control Program.</p>	

PROGRAM COMPLIANCE

Policy Area: Program	Number: 300.A
Initial Effective Date: 12-19-2013 Revised Policy Effective Date: 01-27-2021 Revised Policy Effective Date: 07-27-2022 Revised Policy Effective Date: 06-27-2023	Initial Approved Date: 12-19-2013 Revision – Date Approved: 01-27-2021 Revision – Date Approved: 07-27-2022 Revision – Date Approved: 06-27-2023
Approved by: NAHAC Board of Directors	
<p>PURPOSE:</p> <p>NAHAC may obtain funding from various sources including individuals, companies, or governmental agencies. This policy aims to ensure that these funds are used to provide assistance to eligible Nevada homeowners, and comply with the terms of any applicable laws, regulations, contracts or agreements.</p> <p>POLICY:</p> <p>All programs administered by NAHAC should be adequately documented and appropriate to accomplish the mission and vision of the organization. Such documentation should include underwriting guidelines, or equivalent documentation, to ensure compliance with all applicable contractual or other requirements; and to provide for the efficient and effective administration of the program. These guidelines should be designed to prevent and detect errors and/or fraud in providing assistance to only qualified Nevada homeowners. In addition, these guidelines, along with any related procedures, should be reviewed by NAHAC Management at least annually to ensure that the objectives of those guidelines are still being met, including the terms and conditions set forth in the HFA agreement (or other applicable requirements). If quality control procedures performed by NAHAC determine that changes to these guidelines or related procedures should be made, such changes should be completed in a timely manner. All required program related reporting shall be made in a timely manner as required by contract, agreement, laws, or other regulations.</p>	

RED FLAGS

Policy Area: Program	Number: 300.B
Initial Effective Date: 12-19-2013	Initial Approved Date: 12-19-2013
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Revised Policy Effective Date: 07-27-2022	Revision – Date Approved: 07-27-2022
Approved by: NAHAC Board of Directors	
<p>PURPOSE:</p> <p>NAHAC Management understands that an important component of an effective anti-fraud environment is employee training. This includes both an awareness of actual fraud risks that can occur due to the nature of NAHAC’s operations, in addition to managing those risks. As such, a listing of possible fraud “red flags” is necessary so that NAHAC Managers and employees may be better equipped to identify high-risk transactions (both internal and external) in a timely manner. However, given that the nature of fraud prevention is ever evolving (e.g. as NAHAC creates procedures to address known fraud risks, fraud perpetrators simply change their method of operating thus necessitating the creation of new procedures), this “red flag” listing will be updated accordingly.</p> <p>POLICY:</p> <p>NAHAC Management will collectively ensure that the Red Flag Guidelines are reviewed and updated regularly, to ensure that all NAHAC employees and relevant third-party providers are cognizant of the most recent fraud risks that are known to NAHAC and which could impact the monies it is responsible for protecting. In addition, the organization will provide annual training to ensure this policy is adequately communicated.</p> <p>RESOURCES:</p> <p>See Appendix V - Red Flag Guidelines</p>	

PUBLICITY OF PROGRAM

Policy Area: Program	Number: 300.C
Initial Effective Date: 12-19-2013	Initial Approved Date: 12-19-2013
Revised Policy Effective Date: 12-02-2019	Revision – Date Approved: 12-02-2019
Revised Policy Effective Date: 07-27-2022	Revision – Date Approved: 07-27-2022
Approved by: NAHAC Board of Directors	
<p>PURPOSE:</p> <p>In accordance with best industry practices, specific notification and approval procedures are necessary to be followed by NAHAC (and any affiliates, subcontractors or servicers) related to publicity.</p> <p>POLICY:</p> <p>NAHAC will ensure that proper procedures are implemented and followed as they relate to publicity requirements. NAHAC will develop a marketing and publicity plan. Any such publicity and marketing plan will be approved by the CEO/COO, or equivalent management official, and the Board of Directors.</p>	

SEGREGATION OF DUTIES AND LINES OF AUTHORITY

Policy Area: Finance	Number: 400.A
Initial Effective Date: 12-19-2013	Initial Approved Date: 12-19-2013
Revised Policy Effective Date: 01-27-2021	Revision – Date Approved: 01-27-2021
Revised Policy Effective Date: 07-27-2022	Revision – Date Approved: 07-27-2022
Approved by: NAHAC Board of Directors	
<p>PURPOSE:</p> <p>To ensure adequate segregations of duties are in place to reduce errors (intentional or unintentional) and to ensure such errors do not remain undetected, by providing for separate processing by different individuals at various stages of a transaction and for independent reviews of the work performed. The segregation of duties provides four primary benefits: 1) the risk of a deliberate fraud is mitigated as the segregation of duties allows for inherent oversight of the work of others; 2) the risk of unintended errors is mitigated as the likelihood of detection is increased; 3) the cost of corrective actions is mitigated as errors are generally detected and addressed relatively earlier in their lifecycle; and 4) the organization’s reputation for integrity and quality is enhanced through a system of checks and balances.</p> <p>To establish a sound control environment by the Board for the CEO/COO, or equivalent management official, management and employees. A sound control environment exists when everyone’s role and responsibility in the organization is clearly defined to ensure the appropriate, effective and efficient use of the organization’s funds.</p> <p>POLICY:</p> <p>An appropriate segregation of duties shall be maintained in accordance with the principles set forth in this document and NAHAC’s Internal Control Program. The organization shall identify, remediate, and maintain a separation of incompatible business functions. In permissible instances where business functions cannot be fully and appropriately segregated due to specific circumstances, NAHAC Management shall implement mitigating controls to address such situations. As changes occur in the organizational, functional, and technological environments, assessments shall be performed to address the impact on the segregation of duties, if any, resulting from such changes. NAHAC Management shall review, revise, and enforce this policy as significant developments occur with respect to the segregation of duties.</p> <p>In maintaining a segregation of duties, NAHAC employs several safeguards to ensure that activities and transactions are properly authorized, appropriated, executed and recorded by establishing an Authorization Matrix, which must be approved by NAHAC’s Board of Directors.</p>	

RESOURCES:

See Appendix IV – Internal Control Program

See Appendix VI – Authorization Matrix – Finance

See Appendix VII – Authorization Matrix – Payroll and HR

PHYSICAL SECURITY OF ASSETS

Policy Area: Finance	Number: 400.B
Initial Effective Date: 12-19-2013 Revised Policy Effective Date: 12-02-2019 Revised Policy Effective Date: 07-27-2022	Initial Approved Date: 12-19-2013 Revision – Date Approved: 12-02-2019 Revision – Date Approved: 07-27-2022
Approved by: NAHAC Board of Directors	
<p>PURPOSE:</p> <p>To ensure that physical security of all assets both physical and indirect is properly controlled.</p> <p>POLICY:</p> <p>NAHAC shall maintain physical security of its assets to ensure that only people who are authorized have physical or indirect access to money, securities, real estate or other valuable property.</p>	

BASIS OF ACCOUNTING

Policy Area: Finance	Number: 400.C
Initial Effective Date: 12-19-2013	Initial Approved Date: 12-19-2013
Revised Policy Effective Date: 12-02-2019	Revision – Date Approved: 12-02-2019
Approved by: NAHAC Board of Directors	
<p>PURPOSE:</p> <p>The Governmental Accounting Standards Board (“GASB”) is the accepted standard-setting body for establishing governmental accounting and financial reporting principles. GASB Statement No. 20 requires NAHAC to apply all applicable GASB pronouncements, unless they conflict with or contradict GASB pronouncements or Financial Accounting Standards Board (FASB) Statements and Interpretations. NAHAC is also subject to Title 2 CFR 200 “Uniform Administrative Requirements, Cost Principles and Audit Requirements for Federal Awards”.</p> <p>POLICY:</p> <p>NAHAC shall conform to Generally Accepted Accounting Principles (GAAP) as applied to governmental units on the accrual basis of accounting. The accrual basis is the method of accounting whereby revenue and expenses are identified with specific periods of time, such as month or year and are recorded as incurred. The method of recording revenue and expenses is without regard to date of receipt or payment of cash.</p>	

MONTH-END CLOSE AND JOURNAL ENTRIES

Policy Area: Finance	Number: 400.D
Initial Effective Date: 12-19-2013 Revised Policy Effective Date: 12-02-2019 Revised Policy Effective Date: 07-27-2022 Revised Policy Effective Date: 06-27-2023	Initial Approved Date: 12-19-2013 Revision – Date Approved: 12-02-2019 Revision – Date Approved: 07-27-2022 Revision – Date Approved: 06-27-2023
Approved by: NAHAC Board of Directors	
<p>PURPOSE:</p> <p>In order to provide the Organization and Board of Directors with timely accurate information, and to ensure journal entries entered into the accounting system are both appropriate and authorized.</p> <p>POLICY:</p> <p>The CEO/COO, or equivalent management official, shall designate an individual within the accounting department to be responsible for maintaining the books of the organization, including the monthly financial close process. The monthly financial close process will typically be performed within approximately 20 days after month-end, but always prior to the end of the following month. Invoices received after the month has been closed shall generally be recorded in the month received, except for at year-end. All balance sheet accounts will be reconciled by the 20th day of the following month, or within 20 days from the receipt of an account statement in the case of credit card accounts.</p> <p>General journal entries are made when necessary to record transactions to the appropriate period and account classification. Such entries should be limited to those individuals with management responsibility over the accounting and financial reporting functions and will include a detailed description of the purpose for the entries and relevant supporting documentation. All journal entries will include a detailed description of why the entry is being made, along with supporting documentation.</p>	

COST ALLOCATIONS FOR SHARED RESOURCES

Policy Area: Finance	Number: 400.F
Initial Effective Date: 12-19-2013	Initial Approved Date: 12-19-2013
Revised Policy Effective Date: 12-02-2019	Revision – Date Approved: 12-02-2019
Approved by: NAHAC Board of Directors	
<p>PURPOSE:</p> <p>The Board of Directors recognizes that as the organization grows and evolves, other related programs may be created in order to further its mission to provide, funds, subsidies, and/or other benefits to high-risk, eligible Nevada homeowners and other targeted groups of individuals within the State of Nevada. In providing these resources, certain expenses will be incurred that need to be allocated to the programs to which they relate, including a proportionate allocation of indirect costs.</p> <p>POLICY:</p> <p>All direct costs incurred by the organization will be allocated to the program to which they relate. For shared costs or resources, including allowable indirect costs, an allocation should be made based on a relevant and appropriate basis. This might include time spent by employee, square footage of space used, or another similar basis.</p>	

BUDGETING

Policy Area: Finance	Number: 400.G
Initial Effective Date: 12-19-2013	Initial Approved Date: 12-19-2013
Revised Policy Effective Date: 12-02-2019	Revision – Date Approved: 12-02-2019
Revised Policy Effective Date: 07-27-2022	Revision – Date Approved: 07-27-2022
Approved by: NAHAC Board of Directors	
<p>PURPOSE:</p> <p>To outline the budget process in a coordinated effort to support the goals and objectives that are set by the Board of Directors.</p> <p>POLICY:</p> <p>The CEO/COO, or equivalent management official, acts as the coordinator of the budgeting process with the assistance of other designated management personnel. A financial budget should be prepared and approved by the Board of Directors at least annually, prior to the start of the fiscal year. The budget should include estimated revenues and expenses for the fiscal year. The budget is revised during the year only if approved by the Board of Directors. The budget should be compared with actual results and presented to the Board of Directors on a monthly basis.</p>	

REVENUE RECOGNITION

Policy Area: Finance	Number: 400.J
Initial Effective Date: 12-19-2013	Initial Approved Date: 12-19-2013
Revised Policy Effective Date: 12-02-2019	Revision – Date Approved: 12-02-2019
Revised Policy Effective Date: 07-27-2022	Revision – Date Approved: 07-27-2022
Approved by: NAHAC Board of Directors	
<p>PURPOSE:</p> <p>To provide clear, consistent guidance to individuals conducting activities and receiving payments on NAHAC’s behalf, the following guidelines are provided to assist in the determination of whether a transaction creates revenue for NAHAC under Generally Accepted Accounting Principles (GAAP).</p> <p>POLICY:</p> <p>All revenue will be recorded in accordance with GAAP. Grant revenue will be recognized when corresponding expenditures are incurred and recorded. Interest income will be recognized when earned.</p>	

INVOICE PREPARATION

Policy Area: Finance	Number: 400.K
Initial Effective Date: 12-19-2013	Initial Approved Date: 12-19-2013
Revised Policy Effective Date: 12-02-2019	Revision – Date Approved: 12-02-2019
Approved by: NAHAC Board of Directors	
<p>PURPOSE:</p> <p>In order for NAHAC to ensure a regular healthy cash flow for the organization it is necessary to outline when and how all invoices are prepared.</p> <p>POLICY:</p> <p>NAHAC will invoice all grants, projects including servicer invoices when final approval has been received. All final invoices for the prior month are completed by the 15th of the following month.</p>	

CASH RECEIPTS

Policy Area: Finance	Number: 400.L
Initial Effective Date: 12-19-2013 Revised Policy Effective Date: 12-02-2019	Initial Approved Date: 12-19-2013 Revision – Date Approved: 12-02-2019
Approved by: NAHAC Board of Directors	
<p>PURPOSE:</p> <p>To ensure that controls are established over all forms of payments, that payments are deposited promptly into NAHAC bank accounts, and that receipts are protected from misappropriations.</p> <p>POLICY:</p> <p>NAHAC will manage all receipt transactions in a clear, accurate, timely, and efficient manner. Funds received in the mail shall include an appropriate segregation of duties or compensating control. Appropriate documentation shall be maintained for any and all deposits or receipts. NAHAC shall not accept cash on any regular basis. Bank deposits shall be scanned and remotely deposited whenever possible.</p>	

PURCHASING AND PROCUREMENT

Policy Area: Finance	Number: 400.N
Initial Effective Date: 12-19-2013	Initial Approved Date: 12-19-2013
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Revised Policy Effective Date: 07-27-2022	Revision – Date Approved: 07-27-2022
Approved by: NAHAC Board of Directors	
<p>PURPOSE:</p> <p>To ensure that goods and services are obtained in an efficient, effective manner in accordance with all applicable state and federal requirements.</p> <p>POLICY:</p> <p>NAHAC will obtain goods and services in an efficient, effective manner in accordance with all applicable state, federal or grant requirements.</p> <p>Any expenditure in excess of \$25,000 for the purchase of goods or services should have bids from three (3) suppliers, if possible. These bids will be reviewed by the CEO/COO or equivalent management official, and the bid award must be specifically approved by the Board of Directors. If obtaining proposals or bids is not practical or reasonable due to timing, specialization, or another relevant purpose, the Board of Directors may approve a deviation from this policy as long as such a decision follows applicable laws, regulations, contracts, or other terms and agreements to which the organization is subject.</p> <p>When necessary and approved by the Board of Directors, independent contractors may be utilized in lieu of hiring individuals for specialized projects, for a high level of expertise, or when resulting in cost savings compared to the alternative.</p> <p>RESOURCES:</p> <p>See Appendix VI – Authorization Matrix - Finance</p>	

PETTY CASH

Policy Area: Finance	Number: 400.O
Initial Effective Date: 12-19-2013	Initial Approved Date: 12-19-2013
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Approved by: NAHAC Board of Directors	
<p>PURPOSE:</p> <p>The purpose of a Petty Cash Fund is to facilitate small business purchases or reimbursements needed in the day-to-day operations of the organization, without going through the check writing process.</p> <p>POLICY:</p> <p>The Board of Directors has chosen not to allow any Petty Cash Funds to be established or maintained by NAHAC Management.</p>	

CREDIT CARDS

Policy Area: Finance	Number: 400.R
Initial Effective Date: 12-19-2013	Initial Approved Date: 12-19-2013
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Approved by: NAHAC Board of Directors	
<p>PURPOSE:</p> <p>To ensure proper procedures and controls are in place for the use of an organization credit card. The organization has deemed to provide select Officers/Employees with corporate credit cards for the purpose of conducting NAHAC business.</p> <p>POLICY:</p> <p>All corporate credit cards are the property of the NAHAC, and authorized users shall take the necessary precautions to ensure the safekeeping of the card. Corporate credit cards may not be used for personal expenditures of any kind. No cash advances are allowed. Payments on a corporate credit card account must be made based on an authorized expense report and made by accounts payable. An expense report for credit card purchases must be submitted within 15 days after receipt of the monthly credit card statement. Itemized receipts are required for any expense. Confirmation statements, shipping receipts or similar reports may be used to document telephone orders or fax orders. Any exception shall be explained in writing and signed. Reports will be reviewed for validity and accuracy by the accounting department and the CEO/COO, or equivalent management official, prior to being paid. Any employee noting cardholder irregularities (i.e. overdue expense reports or nonbusiness expense) will report the information, in confidence, to the CEO/COO, or equivalent management official. If the problem is not resolved, he or she should report the irregularities to the Board Chairperson.</p> <p>Misuse of an organization credit card is grounds for disciplinary action, up to and including termination of employment.</p>	

CASH MANAGEMENT AND INVESTMENTS

Policy Area: Finance	Number: 400.S
Initial Effective Date: 12-19-2013	Initial Approved Date: 12-19-2013
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Revised Policy Effective Date: 07-27-2022	Revision – Date Approved: 07-27-2022
Approved by: NAHAC Board of Directors	
<p>PURPOSE:</p> <p>The NAHAC Board of Directors anticipates that NAHAC Management will devise and implement techniques and procedures for the receipt, deposit, and disbursement of monies coming into its control and custody which are designed to maximize interest-bearing investment of cash – as well as short and long-term investments – and to minimize idle and non-productive cash balances.</p> <p>POLICY:</p> <p>NAHAC Management will address the receipt, deposit, and disbursement of monies coming into its control and custody, including appropriate internal controls surrounding such monies. For investments held, all activities will adhere to the individual stipulations with any valid agreement between NAHAC and a federal, state or other grantor agency or organization.</p> <p>As a best practice, NAHAC should maintain a minimum operating reserve at the lowest point during a fiscal year of 25 percent or 3 months of the annual expense budget. Cash and investment balances should be monitored by NAHAC Management on a regular basis to ensure proper cash flow and to determine when additional funds are required.</p>	

CAPITAL ASSETS

Policy Area: Finance	Number: 400.T
Initial Effective Date: 12-19-2013	Initial Approved Date: 12-19-2013
Revised Policy Effective Date: 12-02-2019	Revision – Date Approved: 12-02-2019
Revised Policy Effective Date: 07-27-2022	Revision – Date Approved: 07-27-2022
Approved by: NAHAC Board of Directors	
<p>PURPOSE:</p> <p>The Board of Directors anticipates that Management will devise and implement techniques and procedures for the proper classification and recordation of capital equipment, especially pertaining to Generally Accepted Accounting Principles (GAAP) as well as the Uniform Guidance as set forth under 2 CFR 200, at a minimum.</p> <p>POLICY:</p> <p>All equipment and other significant acquisitions with an individual value of \$5,000 or more and a useful life of one year or more shall be classified as a capital asset. Appropriate documentation shall be maintained for all capital assets, and such assets shall be depreciated over a reasonable useful life in accordance with the Uniform Guidance. All capital equipment owned by NAHAC shall be tagged and tracked to ensure proper recording and disposal.</p> <p>At such time that capital assets have met their useful life or are otherwise no longer required, such assets shall be disposed of in a timely and appropriate manner. Disposals of capital assets shall follow the disposal requirements set forth in the Uniform Guidance. All disposal procedures or activities to be directed in order to avoid any conflicts of interest.</p>	

DRAWS

Policy Area: Finance	Number: 400.U
Initial Effective Date: 12-19-2013 Revised Policy Effective Date: 12-02-2019 Revised Policy Effective Date: 07-27-2022 Revised Policy Effective Date: 06-27-2023	Initial Approved Date: 12-19-2013 Revision – Date Approved: 12-02-2019 Revision – Date Approved: 07-27-2022 Revision – Date Approved: 06-27-2023
Approved by: NAHAC Board of Directors	
<p>PURPOSE:</p> <p>Specific procedures are necessary to be followed by NAHAC for all Capital Draw Requests related to program involvement.</p> <p>POLICY:</p> <p>NAHAC will ensure that proper, specific, and tested procedures exist to allow for all Capital Draw Requests pertaining to NAHAC's programs. Appropriate documentation shall be maintained to support draw requests and ensure that they meet the requirements of any relevant laws, regulations, or agreements. All requests for draws shall be prepared by NAHAC Management and submitted to the grantor or applicable oversight agency for approval. In requesting the draw, NAHAC will ensure the following:</p> <ul style="list-style-type: none"> • No default or Event of Default has occurred and is continuing as of the date and on the funding date; • Each of the representations and warranties made by NAHAC is true and correct on and as of such date, as is made on and as of the date and on the Funding date; • NAHAC is in compliance with the covenants and other agreement set forth in all relevant agreements or contracts with grantors or other regulatory agencies, which shall remain in full force and effect; • All data and information set forth in the Capital Draw request, including the Capital Draw Schedule, is true and correct in all aspects; and • To NAHAC’s best knowledge, there have been no Acts of Bad Faith by any program recipient. 	

ORGANIZATIONAL STRUCTURE

Policy Area: Payroll and Human Resources	Number: 500.A
Initial Effective Date: 12-19-2013 Revised Policy Effective Date: 12-02-2019 Revised Policy Effective Date: 07-27-2022 Revised Policy Effective Date: 03-30-2023	Initial Approved Date: 12-19-2013 Revision – Date Approved: 12-02-2019 Revision – Date Approved: 07-27-2022 Revision – Date Approved: 03-30-2023
Approved by: NAHAC Board of Directors	
<p>PURPOSE:</p> <p>The organizational structure plays an integral role in assisting the organization in achieving its mission and vision, while providing for a sound control environment. Clearly defined responsibilities and lines of authority provide for an adequate level of accountability and a system for measuring performance for NAHAC personnel. Organizational charts and job descriptions are some resources that organizations use to help accomplish this purpose. An organization chart is a depiction of the reporting lines within the organization and relevant supporting positions. A job description is a structured and factual statement of a job’s functions and objectives, defining clearly the boundaries of the job holder’s authority, including the job title, department, location, and reporting lines.</p> <p>POLICY:</p> <p>NAHAC will ensure that a timely and accurate organization chart is both created and maintained, reflecting the names and titles of personnel within the organization. The organizational chart, including any material changes thereto, requires the approval from the Board of Directors.</p> <p>Each NAHAC position of employment will have an accompanying job description. Each job description will have as its aim the goal of providing the job holder and immediate direct report a clear overall view of the essential functions of the position. Periodic and timely updating of job descriptions will occur for material changes to existing job descriptions at the direction of the CEO/COO or equivalent management official. Job descriptions, including any material changes thereto, require the approval from the Board of Directors.</p>	

BACKGROUND CHECKS

Policy Area: Payroll and Human Resources	Number: 500.C
Initial Effective Date: 12-19-2013	Initial Approved Date: 12-19-2013
Revised Policy Effective Date: 12-02-2019	Revision – Date Approved: 12-02-2019
Revised Policy Effective Date: 07-27-2022	Revision – Date Approved: 07-27-2022
Approved by: NAHAC Board of Directors	
<p>PURPOSE:</p> <p>NAHAC believes that hiring qualified individuals to fill positions contributes to the overall goals and strategic success of the Organization. Background checks are an important tool for ensuring a quality driven selection process. The Organization will obtain applicant related information that helps determine the applicant’s overall employability, ensuring the protection of the Organization’s employees, clients, property and information.</p> <p>POLICY:</p> <p>All offers of employment at NAHAC are contingent upon the favourable results of a background check. Background checks will be conducted on all newly hired staff members and on all employees and may also be done again on employees promoted to sensitive positions, if deemed necessary. NAHAC will use a third party agency to conduct a search of the applicant’s criminal history. Background checks for all employees will include:</p> <ul style="list-style-type: none"> • Multi-County Criminal • Federal Criminal History <p>Background checks for management positions will also include:</p> <ul style="list-style-type: none"> • Professional References <p>NAHAC will ensure that background checks are conducted in compliance with federal and state statutes.</p>	

EMPLOYEE PERFORMANCE REVIEWS

Policy Area: Payroll and Human Resources	Number: 500.D
Initial Effective Date: 12-19-2013	Initial Approved Date: 12-19-2013
Revised Policy Effective Date: 12-02-2019	Revision – Date Approved: 12-02-2019
Revised Policy Effective Date: 07-27-2022	Revision – Date Approved: 07-27-2022
Approved by: NAHAC Board of Directors	
<p>PURPOSE:</p> <p>Performance evaluations can be an integral resource for assessing employees’ knowledge and abilities, and can help in determining if objectives of each job position are being met.</p> <p>POLICY:</p> <p>NAHAC Management will ensure that a timely and consistent employee performance review process is in place and followed accordingly. This will include pre-prepared performance review forms and appropriate approval levels.</p>	

**AMENDED AND RESTATED BYLAWS OF
THE NEVADA AFFORDABLE HOUSING
ASSISTANCE CORPORATION
(As Amended Through December 18, 2024)**

These Amended and Restated Bylaws of the Nevada Affordable Housing Assistance Corporation, a Nevada non-profit corporation (the “Corporation”) amend and restate in their entirety the Bylaws of the Corporation entitled the “Amended and Restated Bylaws of the Nevada Affordable Housing Assistance Corporation (As Amended Through September 14, 2022).”

**ARTICLE 1
ORGANIZATION**

Section 1.1 Name. The name of the Corporation is the NEVADA AFFORDABLE HOUSING ASSISTANCE CORPORATION.

Section 1.2 Registered Office and Resident Agent. The Corporation’s registered agent and registered office location are as follows: Christopher Byrd, 9275 W. Russell Road, #240, Las Vegas, Nevada 89148. The Corporation’s registered agent and registered office may be changed by resolution of the Board.

Section 1.3 Principal Business Office and Other Offices. The principal business office of the Corporation is located at 3016 W. Charleston Boulevard, Suite 160, Las Vegas, Nevada 89102. The Board may change the location of the principal business office of the Corporation and the Board may also establish branch or subordinate offices.

Section 1.4 Seal. The Corporation will not utilize a seal.

Section 1.5 Fiscal Year. The fiscal year of the Corporation shall begin on July 1st and end on June 30th of each year.

**ARTICLE 2
MEMBERS**

Section 2.1 Members. This Corporation shall have no members.

**ARTICLE 3
THE BOARD**

Section 3.1 Board Constitution, Selection Process and Term of Office.

(a) The Board shall consist of five (5) members (individually a “Board Member” and collectively the “Board Members”) with additional non-voting seats on the Board for the then Chief Executive Officer (CEO), or equivalent management official of the

Corporation (the “Non-Voting Members”). All of the Board Members shall be residents of Nevada. Two (2) Board Members (the “Housing Division Directors”) will be appointed by the Administrator (the “Administrator”) of the Housing Division of the Nevada Department of Business and Industry. One (1) Board Member (the “B&I Director”) shall be appointed by the Director (the “Head of B&I”) of the Nevada Department of Business & Industry. Two (2) Board Members will be Independent Directors. The Independent Directors shall be persons who are not employees or representatives of the State of Nevada. The Independent Directors shall be persons who have experience with real estate, housing, mortgage lending or some other expertise related to mortgage assistance programs or sustainable housing. Independent Directors may not: (i) personally benefit from any Program administered by the Corporation; (ii) be employed by, or have an ownership interest in (other than ownership of the stock of a publicly traded company in a mutual fund or other retirement account) an organization which has a contract to provide services to the Corporation; or (iii) be employed by, or have an ownership interest in (other than the ownership of stock of a publicly traded company in a mutual fund or other retirement account) an organization that participates in a Program or Programs administered by the Corporation or which receives any sort of funding from the Corporation, including through the Programs that the Corporation administers. The Independent Directors may not be related to other Board members or officers of the Corporation by blood or marriage/domestic partnership within the second degree of consanguinity or affinity.

One of the Housing Division Directors shall serve as the Chairperson of the Board and the Corporation’s President, as elected by the Board. One of the Independent Directors shall serve as the Vice-Chairperson and Vice President of the Corporation as elected by the Board. The Chairperson/President may delegate one or more responsibilities to the Vice-Chairperson/Vice- President.

Unless earlier removed as provided in these Bylaws, all of the Members of the Board serve for a two (2) year term (each a “Service Term”) at which time the Member shall be reappointed in the same manner as originally appointed. Members of the Board may serve terms in succession. There shall be no limits on the number of consecutive terms any Member of the Board of Directors may serve on the Board of Directors.

(b) Selection, Vacancies & Removal.

The initial Independent Directors were seated as of the initial adoption date of these Bylaws. Each Independent Director shall be appointed by the Board from a list of three candidates submitted by the Corporation’s CEO. When selecting candidates, the CEO shall analyze each candidate’s qualifications with input from legal counsel for the Corporation. This analysis should include consideration of the following characteristics of the proposed Independent Director candidates: diversity; skills; integrity and moral responsibility; capacity to evaluate strategy and reach sound conclusions; and availability of time to do justice to duties as a director and willingness to devote the time required. An Independent Director may be removed at any time, with or without cause, by a majority vote of the Board.

The Housing Division Directors shall be appointed by the Administrator and the B&I Director by the Head of B&I when such Director's term expires. Such appointment may be

accomplished by the delivery of written notification from the Administrator or Head of B&I, as applicable, (the "Appointment Notice"), which shall be filed in the minute books of the Corporation and such appointment shall be effective as of the specified future date in the Appointment Notice or if no date is specified, the date of receipt by the Corporation of the Appointment Notice.

The Housing Division Directors serve at the pleasure of the Administrator and may be removed from office by the Administrator at any time with or without cause. The removal of a Housing Division Director may be accomplished by the delivery of written notification from the Administrator (the "Removal Notice") which shall be filed in the minute books of the Corporation and such removal shall be effective as of the specified future date in the Removal Notice, or if no date is specified the date of receipt by the Corporation of the Removal Notice. The B&I Director serves at the pleasure of the Head of B&I and may be removed from office by the Head of B&I at any time with or without cause. The removal of a Housing Division Director may be accomplished by the delivery of written notification from the Administrator (the "Removal Notice") which shall be filed in the minute books of the Corporation and such removal shall be effective as of the specified future date in the Removal Notice or if no date is specified the date of receipt by the Corporation of the Removal Notice. No reduction of the authorized number of Board Members or any other action not specified in these Bylaws shall have the effect of removing any Board Member before that person's term of office expires.

Subject to applicable law, any Board Member may resign effective upon giving written notice to either the Chairperson of the Board, the Secretary, or the Board, unless the notice specifies a later time for the effectiveness of such resignation. If the resignation is effective at a future time, a successor may be selected before such time, to take office when the resignation becomes effective.

A vacancy or vacancies in the Board shall be deemed to exist in case of the death, resignation, or removal of any Board Member or if the authorized number of Board Members is increased.

The Board may declare vacant the office of a Board Member who has been declared of unsound mind by a final order of court, or convicted of a felony, or found by a final order of judgment of any court to have breached any duty arising under NRS Chapter 82.

(c) Fees and Compensation. The Independent Directors shall receive \$100.00 per month or \$80.00 for each meeting attended in the month, whichever is greater, for their services as Board Members (for example compensation for one meeting per month is \$100; compensation for two meetings per month is \$160.) Additionally, the Independent Directors shall receive reimbursement for Board travel for official business duly approved by the majority of the Board that is accordance with the Corporation's travel policy.

(d) Committees. The Board may appoint one or more committees in accordance with NRS Section 82.206, each consisting of at least one (1) Board Member and such other natural persons who need not be Board Members upon approval of the Board. Any

such committee shall have and may exercise the powers of the Board to the extent approved by the Board Members and permitted under NRS Section 82.206.

Section 3.2 Powers of the Board.

3.2.1 *General Powers.* Subject to limitations of the Articles of Incorporation and these Bylaws, the activities and affairs of the Corporation shall be conducted and all corporate powers shall be exercised by or under the direction of the Board. The Board may delegate the management of the activities of the Corporation to any person or persons, a management company, or committees, however composed, provided that the activities and affairs of the Corporation shall be managed and all corporate powers shall be exercised under the ultimate direction of the Board. Without prejudice to such general powers, but subject to the same limitations, it is hereby expressly declared that the Board shall have the following powers in addition to the other powers enumerated in these Bylaws or statute:

(a) To select and remove all the other officers, agents, and employees of the Corporation, prescribe powers and duties for them as may not be inconsistent with law, the Articles of Incorporation, or these Bylaws, fix their compensation, and require from them security for faithful service.

(b) To conduct, manage, and control the affairs and activities of the Corporation and to make such rules and regulations therefor not inconsistent with law, the Articles of Incorporation, or these Bylaws, as they may deem best.

(c) To borrow money and incur indebtedness for the purposes of the Corporation, and to cause to be executed and delivered therefor, in the Corporate name, promissory notes, bonds, debentures, deeds of trust, mortgages, pledges, hypothecations, or other evidences of debt and securities therefor.

(d) To carry on a business at a profit and apply any profit that results from the business activity to any activity in which it may lawfully engage as a tax exempt corporation. No part of such profits shall inure to the benefit of any of its Board Members, trustees, officers, or to individuals.

(e) To promote the development and operation of affordable housing and to stabilize the housing market in the State of Nevada.

To provide funds, subsidies, and/or other benefits to Nevada homeowners or other targeted groups of individuals within the State of Nevada in order to assist with affordable or

(f) subsidized single or multi-family housing.

(g) To provide loans and/or grants to finance and subsidize affordable housing in the State of Nevada and support programs to retain homes in Nevada.

(h) To acquire, preserve, rehabilitate, construct or manage affordable

housing projects in the State of Nevada.

(i) To create subsidiary entities or organizations consistent with the purposes of the Corporation.

(j) To apply for and receive grants from governmental authorities and agencies in connection with affordable housing, assistance to homeowners or any other purpose deemed by the Board to be consistent with the purposes of the Corporation.

(k) To administer programs associated with affordable housing, prevention of homelessness, neighborhood stabilization, homeowner assistance and such other programs determined by the Board to be consistent with the purpose of the Corporation.

(l) To modify the programs and/or purposes of the Corporation as the Board sees fit so long as the Corporation's tax exempt status and primary purpose set forth in Article V of the Articles of Incorporation is not adversely affected.

(m) To carry on such business and activities as the Board deems consistent with the purposes and objectives of the Corporation set forth in its Articles of Incorporation and these Bylaws.

3.2.2 Powers Related to Programs. In addition to the General Powers listed in Section 3.2.1 above, the Board shall have the following additional powers and roles in connection with the administration of the Corporation's programs:

(a) To ensure that program funds are spent in a manner to maximize returns on investment.

(b) To act as the appeal board to the stakeholders of the program.

(c) Overall program oversight.

(d) To ensure that the program is at all times in full compliance with all applicable laws and regulations.

(e) To oversee program marketing initiatives.

(f) To monitor, manage and control cash flow.

(g) To perform, or cause to be performed, any other lawful act which is in furtherance of the purposes of the Corporation or to facilitate the administration of its programs.

Section 3.3 Meetings of the Board.

(a) *Annual Meeting.* The annual meeting of the Board shall be at such place as may be provided in a notice thereof. The Board shall meet each year for the purpose of

organization, election of officers, and consideration of any other business that may properly be brought before the meeting.

(b) *Regular Meetings.* Regular meetings of the Board shall be held at the times and places within or without the State of Nevada as may be designated from time to time by resolution of the Board or by written consent of all Board Members.

(c) *Special Meetings.* Special meetings of the Board for any purpose or purposes may be held at any time upon call by any Board Member or the Chairperson of the Board. The special meetings may be held at any place within or without the State of Nevada as may be designated from time to time by resolution of the Board or by written consent of all Board Members.

(d) *Manner of Notice of Regular and Special Meetings.* Written notice of the time and place of regular and special meetings of the Board shall be delivered personally or sent to each Board Member by mail, email, fax or other form of written communication, addressed to the Board Member at the Board Member's address as it is shown upon the records of the Corporation or, if it is not so shown on the Corporation's records or is not readily ascertainable, at the place in which the meetings of the Board are regularly held. In case the notice is mailed, it shall be deposited in the United States mail, postage prepaid, in the place in which the principal business office of the Corporation is located at least seventy-two (72) hours prior to the time of the holding of the meeting. In case the notice is delivered personally, emailed or faxed as above provided, it shall be so delivered at least twenty-four (24) hours prior to the time of the holding of the meeting. The mailing, email, faxing or personal delivery as above provided shall constitute due, legal and personal notice to the Board Member.

(e) *Notice of Adjourned Meetings.* Notice of the time and place of holding an adjourned meeting need not be given to absent Board Members if the time and place be fixed at the meeting adjourned.

(f) *Entry of Notice.* An entry in the minutes of any regular or special meeting of the Board to the effect that notice has been duly given shall be conclusive and incontrovertible evidence that due notice of the special meeting was given to all Board Members as required by law and by these Bylaws.

(g) *Participation in Meetings by Conference Telephone.* Board Members may participate in a meeting through use of conference telephone or similar communications equipment, so long as all Board Members participating in such meeting can hear one another.

(h) *Waiver of Notice.* The transactions of any meeting of the Board, however called and noticed or wherever held, shall be as valid as though had at a meeting duly held after regular call and notice, if a quorum be present, and if, either before or after the meeting, each of the Board Members not present signs a written waiver of notice or a consent to the holding of the meeting or an approval of the minutes thereof. All such waivers, consents or approvals shall be filed with the corporate records or made a part of the minutes of the meeting.

(i) *Quorum.* A majority of the authorized number of Board Members

shall be necessary to constitute a quorum for the transaction of business, except to adjourn as hereinafter provided. Every act or decision done or made by a majority of the Board Members present at a meeting duly held at which a quorum is present shall be regarded as the act of the Board unless a greater number be required by the Articles of Incorporation, these Bylaws or applicable law. If the number of Board Members is one or two, the unanimous consent of the Board Members shall be necessary for Board's action.

(j) *Adjournment.* A quorum of the Board Members may adjourn any Board meeting to meet again at a stated day and hour; provided, however, that in the absence of a quorum, a majority of the Board Members present at any Board meeting either regular or special, may adjourn from time to time until the time fixed for the next regular meeting of the Board.

(k) *Application of Nevada Revised Statutes Chapter 241.* All meetings of the Board must comply with the provisions of the Nevada Open Meeting Law, Chapter 241 of the Nevada Revised Statutes.

ARTICLE 4 THE OFFICERS

Section 4.1 Officers and Subordinate Officers During Tenure of Board. After the commencement of the tenure of the Board, the officers of the Corporation shall be a Chairperson of the Board, a Vice Chairperson of the Board, a Secretary, and a Treasurer. The Chairperson of the Board shall also serve as the President of the Corporation. The Secretary and the Treasurer of the Corporation, and any other officers of the Corporation selected by the Board, may, but are not required to be, members of the Board.

Any number of offices may be held by the same person, except as provided in the Articles of Incorporation or in these Bylaws and except that neither the Secretary nor the Treasurer may serve concurrently as the Chairperson of the Board/President.

The Secretary and Treasurer shall be chosen annually by the Board when their respective terms expire, and each shall serve at the pleasure of the Board, subject to the rights, if any, of an officer under any contract of employment. Unless earlier removed as provided hereunder, the Secretary and the Treasurer shall hold office for two (2) years and until a successor has been elected. There shall be no limits on the number of consecutive full or partial terms the Secretary or Treasurer may serve.

The Board Members may appoint, and may authorize the Chairperson of the Board or another officer to appoint, any other officers the business of the Corporation may require, each of whom shall have the title, hold office for the period, have the authority, and perform the duties specified in the Bylaws or determined from time to time by the Board Members. The removal of a subordinate officer is subject to the rights, if any, of such subordinate officer under any contract of employment.

Section 4.2 Provisions Regarding Officers Applicable During Tenure of Board.

(a) (Removal, Resignation and Vacancies.

(i) *Removal.* Any officer may be removed at any time, with or without cause, by the Board. The Board shall give written notice of removal to the officer to be removed with copies to the Corporation and the Board Members.

Any such removal shall be without prejudice to the rights, if any, of the officer under any contract of employment of the officer.

(ii) *Resignation.* Any officer may resign at any time by giving written notice to the Corporation with copies to the Board Members. Any resignation shall take effect on the effective date set forth in the notice. If no effective date is specified in the notice of resignation, the resignation is effective on the date the notice is received by the Corporation. Unless otherwise specified in that notice, the acceptance of the resignation shall not be necessary to make it effective. Any resignation is without prejudice to the rights, if any, of the Corporation under any contract to which the resigning officer is a party.

(iii) *Vacancies.* A vacancy in any office because of death, resignation, removal, disqualification, or any other cause shall be filled only in the manner prescribed in these Bylaws for regular election or appointment to that office, provided that such vacancies shall be filled as they occur and not on an annual basis.

(b) General Responsibilities of the Officers of the Corporation.

(i) *Chairperson of the Board/President.* The Chairperson of the Board shall preside at meetings of the Board and exercise and perform such other powers and duties as may be from time to time assigned to him or her by the Board or prescribed by the Bylaws. The Chairperson of the Board shall also serve as President of the Corporation and is authorized to officiate and perform such duties which are commensurate with that of a Chief Executive Officer of an organization.

(ii) *Vice-Chairperson of the Board.* In the absence or disability of the Chairperson of the Board/President, the Vice-Chairperson shall perform all the duties of the Chairperson of the Board/President, and when so acting shall have all the powers of, and be subject to all the restrictions upon the Chairperson of the Board/President. The Vice-Chairperson of the Board shall have such other powers and perform such other duties as from time to time may be prescribed for them respectively by the Chairperson of the Board or the Board.

(iii) *Secretary.* The Secretary shall attend to the following:

(1) Book of minutes. The Secretary shall keep or cause to be kept, at the principal executive office or such other place as the Board may direct, a book of minutes of all meetings and actions of the Board, and committees of the Board, with the time and place of holding, whether regular or special, and, if special, how authorized, the notice given, the names of those present at such meetings, and the proceedings of such meetings.

(2) Notices and other duties. The Secretary shall give, or cause to be given, notice of all meetings of the Board required by the Bylaws to be given. The

Secretary shall have such other powers and perform such other duties as may be prescribed by the Board or the Bylaws.

(iv) *Treasurer*. The Treasurer shall attend to the following:

(1) Books of account. The Treasurer shall keep and maintain, or cause to be kept and maintained, adequate and correct books and records of accounts of the properties and business transactions of the Corporation, including accounts of its assets, liabilities, receipts, disbursements, gains, losses, capital, retained earnings, and other matters customarily included in financial statements. The books of account shall be open to inspection by any Board Member at all reasonable times.

(2) Deposit and disbursement of money and valuables. The Treasurer shall disburse, or cause to be disbursed, the funds of the Corporation as may be ordered by the Board; shall render to the Board Members, whenever they request it, an account of all transactions and of the financial condition of the Corporation. In the absence or disability of both the Chairperson of the Board/President, and the Vice-Chairperson of the Board, the Treasurer shall perform all of the duties of the Chairperson of the Board/President, and when so acting shall have all the powers of, and be subject to all the restrictions upon the Chairperson of the Board/President; and shall have such other powers and perform such other duties as may be prescribed by the Board or the Bylaws.

(c) Compensation. Officers may receive such compensation, if any, for their services, and such reimbursement for expenses, as may be fixed or determined by the Board.

ARTICLE 5 MISCELLANEOUS

Section 5.1 Corporate Records. The Corporation shall keep:

- (a) Adequate and correct books and records of accounts;
 - (b) Written minutes of the proceedings of its Board and its committees;
- and
- (c) The original or a copy of the Articles of Incorporation and Bylaws, as amended, to date.

Section 5.2 Annual Reports.

(a) Financial statements shall be prepared as soon as reasonably practicable after the close of the fiscal year. The financial statements shall contain in appropriate detail the following:

(i) The assets and liabilities, including trust funds, of the Corporation as of the end of the fiscal year;

(ii) The principal changes in assets and liabilities, including trust funds, during the fiscal year;

(iii) The revenue or receipts of the Corporation, both unrestricted and restricted to particular purposes, for the fiscal year;

(iv) The expenses or disbursements of the Corporation, for both general and restricted purposes during the fiscal year; and

(v) The amount and circumstances of any indemnification paid during the fiscal year to any officer or Board Member of the Corporation.

(b) Such financial statements shall be accompanied by any report thereon of independent accountants, or, if there is no such report, the certificate of an authorized officer of the Corporation that such statements were prepared without audit from the books and records of the Corporation.

(c) A report including the financial statements prescribed above shall be furnished annually to all Members of the Board and various stakeholders.

Section 5.3 Checks, Drafts, etc. All checks, drafts, bonds, bills of exchange, or other orders for payment of money, notes, or other evidences of indebtedness issued in the name of or payable to the Corporation shall be signed or endorsed by such person or persons and in such manner as, from time to time, shall be determined by resolution of the Board.

Section 5.4 Contracts, etc., How Executed. Unless otherwise specifically authorized by the Board or otherwise required by law, all contracts to be executed by, for or on behalf the Corporation, shall be executed by the Chairperson of the Board. No officer, agent or employee shall have any power or authority to bind the Corporation by any contract or engagement or to pledge its credit to render it liable for any purpose or to any amount except as specifically authorized in these Bylaws or by the Board in accordance with these Bylaws.

Section 5.5 Representation of Shares of Other Corporations. The Chairperson of the Board and the Secretary of the Corporation are authorized to vote, represent and exercise on behalf of the Corporation all rights incident to any and all shares of any other corporation or corporations standing in the name of the Corporation. The authority herein granted to these officers to vote or represent on behalf of the Corporation any and all shares held by the Corporation in any other corporation or corporations may be exercised either by these officers in person or by any persons authorized so to do by proxy or power of attorney duly executed by these officers.

Section 5.6 Inspection of Bylaws. The Corporation shall keep in its registered office for the transaction of business the original or a copy of the Bylaws as amended or otherwise altered to date, certified by the Secretary, which shall be open to inspection by the Board Members at all reasonable times during office hours.

Section 5.7 Exempt Activities Limitation. Notwithstanding any other provision of these Bylaws, no Director, Officer, employee or representative of this Corporation shall take any action or undertake any activity by or on behalf of the Corporation not permitted to be taken or carried on by an organization exempt under Section 501(c)(3) of the 1986 Internal Revenue Code as it now exists or may be amended or by any organization contributions to which are deductible under Section 170(c)(2) the 1986 Internal Revenue Code as it now exists or may be amended. No part of the earnings of the Corporation shall inure to the benefit of or be distributable to any Officer, Director or other private person, except that the Corporation shall be authorized and empowered to pay reasonable compensation for services rendered and to make payments and distributions in furtherance of the purposes of the Corporation set forth herein and in its Articles of Incorporation, as amended from time to time.

ARTICLE 6 INDEMNIFICATION

Section 6.1 Indemnification of Board Members and Officers.

(a) The Corporation shall indemnify any person who was, or is, a party, or is threatened to be made a party, to any threatened, pending or completed action, suit or proceeding, whether civil, criminal, administrative or investigative (other than an action by or in the right of the Corporation) by reason of the fact that the person is, or was, a Board Member, officer, employee or agent of the Corporation, or is, or was, serving at the request of the Corporation as a Board Member, officer, employee or agent of another corporation, partnership, joint venture, trust or other enterprise, against expenses, including attorneys' fees, judgments, fines and amounts paid or owed in settlement actually and reasonably paid or incurred by the person or rendered or levied against the person in connection with such action, suit or proceeding if the person acted in good faith and in a manner the person reasonably believed to be in or not opposed to the best interests of the Corporation, and with respect to any criminal action or proceeding, had no reasonable cause to believe the person's conduct was unlawful. The termination of any action, suit or proceeding by judgment, order, settlement, conviction, or upon a plea of nolo contendere or its equivalent, shall not, of itself, create a presumption that the person did not act in good faith and in a manner which the person reasonably believed to be in or not opposed to the best interests of the Corporation, or, with respect to any criminal action or proceeding, had reasonable cause to believe that the person's conduct was unlawful.

(b) The Corporation may indemnify any person who was, or is, a party, or is threatened to be made a party, to any threatened, pending or completed action or suit by or in the right of the Corporation to procure a judgment in its favor by reason of the fact that the person is, or was, a Board Member, officer, employee or agent of the Corporation, or is, or was, serving at the request of the Corporation as a Board Member, officer, employee or agent of another corporation, partnership, joint venture, trust or other enterprise against expenses, including attorneys' fees, actually and reasonably paid or incurred by the person in connection with the

defense or settlement of such action or suit if the person acted in good faith and in a manner he reasonably believed to be in or not opposed to the best interests of the Corporation, provided, however, that no indemnification shall be made in respect of any claim, issue or matter as to which such person shall have been adjudged to be liable for misfeasance or nonfeasance in the performance of the person's duty to the Corporation unless and only to the extent that, despite the adjudication of liability but in view of all circumstances of the case, such person fairly and equitably merits indemnification.

(c) To the extent that a person who may be entitled to indemnification by the Corporation under this section is, or has been, successful on the merits or otherwise in defense of any action, suit or proceeding referred to in subsections (a) and (b), or in defense of any claim, issue or matter therein, the person shall be indemnified against expenses, including attorney's fees, actually and reasonably paid or incurred by the person in connection therewith.

(d) Any indemnification under subsections (a) and (b) shall be made by the Corporation only as authorized in the specific case upon a determination that indemnification of the Board Member, officer, employee or agent is proper in the circumstances because the person has met the applicable standard of conduct set forth in subsection (a) or (b). Such determination shall be made (i) by the Board by a majority vote of a quorum consisting of Board Members who were not parties to such action, suit or proceeding, or (ii) if required by law, by the court in which such action, suit or proceeding was brought or another court of competent jurisdiction.

(e) Expenses incurred in defending a civil or criminal action, suit or proceeding may be paid by the Corporation in advance of the final disposition of such action, suit or proceeding if such payment is authorized in the manner provided in subsection (d) upon receipt of an undertaking by or on behalf of the Board Member, officer, employee or agent to repay such amount unless it shall ultimately be determined that the person is entitled to be indemnified by the Corporation as authorized in this section.

(f) The indemnification provided by this section shall not be deemed exclusive of any other rights to which those seeking indemnification may be entitled under any bylaw, agreement, vote of disinterested Board Members or otherwise, both as to action in the person's official capacity and as to action in another capacity while holding such office, shall continue as to a person who has ceased to be a Board Member, officer, employee or agent and shall inure to the benefit of the heirs, executors and administrators of such person.

(g) The Corporation shall have power to purchase and maintain insurance on behalf of any person who is or was a Board Member, officer, employee or agent of the Corporation, or is or was serving at the request of the Corporation as a Board Member, officer, employee or agent of another corporation, partnership, joint venture, trust or other enterprise against any liability asserted against the person and incurred by the person in any such capacity, or arising out of the person's status as such, whether or not the Corporation would have the power to indemnify the person against such liability under the provisions of this section.

(h) For the purposes of this section, references to "the Corporation" include all constituent corporations absorbed in a consolidation or merger as well as the resulting or surviving corporation so that any person who is, or was, a Board Member, officer, employee or agent of such a constituent corporation or is, or was, serving at the request of such constituent corporation as a Board Member, officer, employee or agent of another corporation, partnership, joint venture, trust or other enterprise shall stand in the same position under the provisions of this section with respect to the resulting or surviving corporation as the person would if the person had served the resulting or surviving corporation in the same capacity.

(i) The provisions of this section shall apply to the estate, executors, administrators, heirs, legatees or devisees of a person entitled to indemnification hereunder and the term "person," where used in the section shall include the estate, executors, administrators, heirs, legatees or devisees of such person.

ARTICLE 7 CONFLICTS OF INTEREST

Section 7.1 Purpose. The purpose of the conflict of interest policy is to protect the Corporation's tax-exempt interest when it is contemplating entering into a transaction or arrangement that might benefit the private interest of an Officer or Member of the Board of Directors of the Corporation or which might result in a possible excess benefit transaction. This policy is intended to supplement but not replace any applicable state and federal laws governing conflict of interest applicable to nonprofit and charitable organizations.

Section 7.2 Definitions.

(a) *Interested Person*. Any Director, principal Officer, or Member of a Committee with governing Board delegated powers, who has a direct or indirect financial interest, as defined in subsection (b) below, is an interested person.

(b) *Financial Interest*. A person has a financial interest if the person has, directly or indirectly, through business, investment, or family:

(i) An ownership or investment interest in any entity with which the Corporation has a transaction or arrangement,

(ii) A compensation arrangement with the Corporation or with any entity or individual with which the Corporation has a transaction or arrangement, or

(iii) A potential ownership or investment interest in, or compensation arrangement with, any entity or individual with which the Corporation is negotiating a transaction or arrangement.

Compensation includes direct and indirect remuneration as well as gifts or favors that are not insubstantial.

A financial interest is not necessarily a conflict of interest. Under Section 7.3(b), a person who has a financial interest may have a conflict of interest only if the appropriate governing board or committee decides that a conflict of interest exists.

Section 7.3 Procedures.

(a) *Duty to Disclose.* In connection with any actual or possible conflict of interest, an interested person must disclose the existence of the financial interest and be given the opportunity to disclose all material facts to the directors and members of committees with governing board delegated powers considering the proposed transaction or arrangement.

(b) *Determining Whether a Conflict of Interest Exists.* After disclosure of the financial interest and all material facts, and after any discussion with the interested person, he/she shall leave the governing board or committee meeting while the determination of a conflict of interest is discussed and voted upon. The remaining board or committee members shall decide if a conflict of interest exists.

(c) Procedures for Addressing the Conflict of Interest.

(i) An interested person may make a presentation at the governing board or committee meeting, but after the presentation, he/she shall leave the meeting during the discussion of, and the vote on, the transaction or arrangement involving the possible conflict of interest.

(ii) The chairperson of the governing board or committee shall, if appropriate, appoint a disinterested person or committee to investigate alternatives to the proposed transaction or arrangement.

(iii) After exercising due diligence, the governing board or committee shall determine whether the Corporation can obtain with reasonable efforts a more advantageous transaction or arrangement from a person or entity that would not give rise to a conflict of interest.

(iv) If a more advantageous transaction or arrangement is not reasonably possible under circumstances not producing a conflict of interest, the governing board or committee shall determine by a majority vote of the disinterested directors whether the transaction or arrangement is in the Corporation's best interest, for its own benefit, and whether it is fair and reasonable. In conformity with the above determination it shall make its decision as to whether to enter into the transaction or arrangement.

(d) Violations of the Conflicts of Interest Policy.

(i) If the governing board or committee has reasonable cause to believe a member has failed to disclose actual or possible conflicts of interest, it shall inform the member of the basis for such belief and afford the member an opportunity to explain the alleged failure to disclose.

(ii) If, after hearing the member's response and after making further

investigation as warranted by the circumstances, the governing board or committee determines the member has failed to disclose an actual or possible conflict of interest, it shall take appropriate disciplinary and corrective action.

Section 7.4 Records of Proceedings. The minutes of the governing board and all committees with board delegated powers shall contain:

(a) The names of the persons who disclosed or otherwise were found to have a financial interest in connection with an actual or possible conflict of interest, the nature of the financial interest, any action taken to determine whether a conflict of interest was present, and the governing board or committee's decision as to whether a conflict of interest in fact existed.

(b) The names of the persons who were present for discussions and votes relating to the transaction or arrangement, the content of the discussion, including any alternatives to the proposed transaction or arrangement, and a record of any votes taken in connection with the proceedings.

Section 7.5 Compensation.

(a) A voting member of the governing board who receives compensation, directly or indirectly, from the Corporation for services is precluded from voting on matters pertaining to that member's compensation.

(b) A voting member of any committee whose jurisdiction includes compensation matters and who receives compensation, directly or indirectly, from the Corporation for services is precluded from voting on matters pertaining to that member's compensation.

(c) No voting member of the governing board or any committee whose jurisdiction includes compensation matters and who receives compensation, directly or indirectly, from the Corporation, either individually or collectively, is prohibited from providing information to any committee regarding compensation.

Section 7.6 Annual Statements. Each director, principal officer and member of a committee with governing board delegated powers shall annually sign a statement which affirms such person:

- (a) Has received a copy of the conflicts of interest policy,
- (b) Has read and understands the policy,
- (c) Has agreed to comply with the policy, and

(d) Understands the Corporation is charitable and in order to maintain its federal tax exemption it must engage primarily in activities which accomplish one or more of its tax-exempt purposes.

Section 7.7 Periodic Reviews. To ensure the Corporation operates in a manner consistent with charitable purposes and does not engage in activities that could jeopardize its tax-exempt status, periodic reviews shall be conducted. The periodic reviews shall, at a minimum, include the following subjects:

(a) Whether compensation arrangements and benefits are reasonable, based on competent survey information, and the result of arm's length bargaining.

(b) Whether partnerships, joint ventures, and arrangements with management organizations conform to the Corporation's written policies, are properly recorded, reflect reasonable investment or payments for goods and services, further charitable purposes and do not result in inurement, impermissible private benefit or in an excess benefit transaction.

Section 7.8 Use of Outside Experts. When conducting the periodic reviews as provided for in Section 7.7, the Corporation may, but need not, use outside advisors. If outside experts are used, their use shall not relieve the governing board of its responsibility for ensuring periodic reviews are conducted.

ARTICLE 8 TRANSPARENCY AND ACCOUNTABILITY

Section 8.1 Policy. By making full and accurate information about its mission, activities, finances, and governance publicly available, the Corporation practices and encourages transparency and accountability to the general public.

Section 8.2 Documents Posted For Public Inspection. The Corporation shall post the following documents on its web site:

- (a) Annual Financial Statements.
- (b) Quarterly Reports.
- (c) IRS Form 990.

ARTICLE 9 Amendments

Section 8.3 Power of Board Members. These Bylaws and the Articles of Incorporation for the Corporation may be amended or repealed by the vote of a majority of the Board. Notwithstanding the forgoing, no amendment shall be made to these Bylaws or the Corporation's Articles of Incorporation, which would cause the Corporation to cease to qualify as an exempt Corporation under Section 501(c)(3) of the Internal Revenue Code of 1986 or the corresponding section of any future Federal Tax Code.

CERTIFICATE OF SECRETARY APPEARS ON FOLLOWING PAGE

CERTIFICATE OF SECRETARY

I, the undersigned, certify that I am the presently elected and acting Secretary of the NEVADA AFFORDABLE HOUSING ASSISTANCE CORPORATION, a Nevada nonprofit corporation, and the above Bylaws, consisting of 17 pages (including this page) are the Bylaws of this Corporation as adopted by the unanimous consent of the Members of the Board of Directors on December 18, 2024.

DATED: December 18, 2024



Amanda J. Gavilanes
aka AJ Gavilanes, Secretary

AIRBORNE & RESPIRATORY VIRUS POLICY

Nevada Affordable Housing Assistance Corporation (NAHAC) strives to maintain a safe and healthy workplace that is free from recognized hazards. As part of that effort, NAHAC has implemented the following protocols pertaining to COVID-19, Influenza (flu), Respiratory Syncytial Virus (“RSV”), and other airborne or respiratory viruses (individually and collectively, “Virus” or “Viruses”). All individuals (including contractors, board members, vendors, or any others entering NAHAC premises) are expected to comply in full with these protocols. Any failure to follow these protocols by any individual must be reported immediately to the Administrator and CEO/COO or equivalent management official.

In implementing these policies, NAHAC is looking to the Centers for Disease Control and Prevention (CDC) and other applicable guidance as to the prevention and control of the spread of airborne and respiratory viruses. Since CDC and other guidance changes periodically, as do local health conditions, NAHAC may periodically revise this policy as deemed necessary by the CEO/COO or equivalent management official. Such revisions will occur via email from the CEO/COO or equivalent management official. Upon being sent, such emails will be considered to automatically amend this policy. If you have any questions about the current status of any portion of this policy, please contact the Administrator.

All individuals who enter NAHAC’s premises, must adhere to the following:

1. Hygiene and Cleanliness:

Cover coughs and sneezes to limit the spread of germs and protect others. Wash hands with soap and water regularly, including after eating, using the restroom, and handling documents. If soap and water are not available, use hand sanitizer with at least 60 percent alcohol. Individuals may also choose to wear disposable (vinyl, nitrile, or latex) gloves while in the office.

Do not touch eyes, nose, or mouth. If you do touch your eyes, nose, or mouth, immediately wash hands with soap and water for at least 20 seconds, and if soap and water are not available use hand sanitizer as noted above.

Communal and individual surfaces must be cleaned regularly with cleaners that contain soap or detergent. Individuals must clean their desk, keyboard, and telephone at least once per day. If using a communal surface, such as a shared counter, the surface must be cleaned and disinfected before and after use. Approved disinfecting materials are provided and must be used in each such occurrence. If unable to locate disinfecting materials, please contact the Administrator.

2. *Immunizations:*

Vaccines and immunizations, such as the COVID-19 vaccine, flu vaccine, and RSV immunization, are not mandatory at this time; however, they are encouraged. You are also encouraged to receive vaccine boosters as recommended by your health care provider and the CDC. Vaccinations operate based on a herd immunity system, which means that the vaccine does not become the most effective until enough individuals receive it.

Vaccination does not excuse any individual from complying with the protocols listed in this policy, including washing hands and staying home when required. Moreover, individuals are not permitted to inquire as to the vaccination status of any other staff or individual at NAHAC.

3. *Preventing The Spread of Viruses When You Are Sick:*

Individuals are required to stay home from work if they have respiratory virus symptoms (such as fever, chills, fatigue, cough, runny nose, and headache, among others) that are not better explained by another cause. Individuals who have such symptoms for other reasons, such as ongoing medical issues unrelated to Viruses, are not required to stay home or otherwise comply with this Section 3 in connection with the non-Virus symptoms. However, you will be required to wear a mask while at work, engage in social distancing (remaining at least 6 feet away from others), and should also clean your work area, wash hands, and otherwise follow the hygiene and cleanliness rules.

If you are unable to work as scheduled, you are required to notify your supervisor as soon as possible. You are required to inform your supervisor of the expected duration of any absence. If a leave is granted, then as the leave of absence is nearing completion, it is the individual's responsibility to either provide a return to work note from their medical provider or, if additional leave time is needed, to request and obtain an extension of the leave before the previously approved leave is exhausted.

Individuals may return to work once the individual has not had a fever and the individual's symptoms have been improving overall for at least 24 hours. For the first five (5) days after the individual's return to work, the individual will be required to wear a mask while at work, engage in social distancing (remaining at least 6 feet away from others), and should also clean his or her work area, wash his or her hands, and otherwise follow the hygiene and cleanliness rules stated above with greater frequency.

If, upon returning to work, you develop a fever or start to feel worse, you must return to staying at home again until, for at least 24 hours, both are true: symptoms are improving overall, and you have not had a fever (and are not using fever-reducing medication). Then, take added precautions for the next five (5) days as noted above.

In carrying out the instructions noted above, and since the goal of this policy is to ensure a safe working environment free from recognized hazards, individuals are expected to use common sense and good judgment when reporting (or returning) to the office.

Testing for the presence of Viruses is not required when individuals are experiencing Virus symptoms; however, it is encouraged so that each individual can do his or her part to prevent the spread of Viruses.

While each instance of staying home, described above, is generally unpaid, an individual may use accrued, unused Paid Time Off (if applicable) for this occurrence.

4. *Masks and Social Distancing:*

Masks and social distancing are not required at this time, except as set forth in Section 3, above. However, when in doubt, wear a mask while at work, engage in social distancing (remaining at least 6 feet away from others), and clean your work area, wash hands, and otherwise follow the hygiene and cleanliness rules.

5. *Temperature Checks:*

From time-to-time individuals may be required to complete screenings which include taking their own temperature with the electronic thermometer provided on premises, to ensure it is below 100.4 degrees and assessing if they have any symptoms of illness (such as fever, chills, fatigue, cough, runny nose, and headache, among others).

6. *Travel (domestic or international, for organization business or vacation):*

Upon return from travel individuals who travel domestically or internationally must wear a mask while at work for five (5) days, engage in social distancing (remaining at least 6 feet away from others), and clean their work area, wash hands, and otherwise follow the hygiene and cleanliness rules and other protocols as outlined above.

7. *Accommodation:*

If any accommodation or exemption from any portion of this policy is required, please contact the CEO/COO or equivalent management official.

For further information concerning CDC recommendations on airborne and respiratory viruses, please see: [Respiratory Virus Guidance \(cdc.gov\)](https://www.cdc.gov/respiratory).

I understand that compliance with this NAHAC Airborne & Respiratory Virus policy is a term and condition of my employment, and that failure to comply in full with this policy may result in discipline up to and including termination of employment.

**Nevada Affordable Housing Assistance Corporation
Protocols for Responding to the Presence of Virus Symptoms at NAHAC**

If an individual discloses that he or she has tested positive for a Virus or is experiencing any symptoms of a Virus, the following protocols shall be implemented:

1. Instruct the individual not to report to work on NAHAC premises until further notice. If the individual is already on NAHAC premises, the individual is required to leave the premises immediately.
2. Do not disclose the name of the infected or symptomatic individual. Discuss applicable quarantining requirements with the infected individual.
3. The Administrator will arrange for a deep cleaning (including disinfecting) of the office as soon as possible.
4. If you have any reason to believe that the infected or symptomatic individual contracted a Virus at NAHAC's facility, contact the Administrator.
5. The CEO/COO or equivalent management official may seek legal counsel to ascertain the status of any legal obligations or other required actions.

AIRBORNE & RESPIRATORY VIRUS POLICY ACKNOWLEDGMENT

I acknowledge that I have received and reviewed a copy of the Airborne & Respiratory Virus Policy.

I understand and agree to the terms and conditions set forth in the Airborne & Respiratory Virus Policy.

Furthermore, I acknowledge that I have been given the opportunity to discuss any information contained in the Airborne & Respiratory Virus Policy, and any concerns that I may have.

I acknowledge that NAHAC reserves the right to modify or amend its policies and procedures at any time, without prior notice.

These policies do not create any promises or contractual obligations between NAHAC and the Employee, and do not affect the employment-at-will status of the Employee.

Individual Classification: Employee Officer/Director Contractor/Vendor

Name

Organization (*if other than NAHAC*)

Signature

Date

Original to be placed in appropriate file for individual (personnel, officer/director, or contractor/vendor file) with a copy to be placed in the file for a scheduled training, if applicable.