

**FAAST Board of Directors/Florida Assistive Technology Advisory Council  
Committee Meeting Minutes**

**Committee:** NHLP Committee

**Date and Time:** July 11, 2018

**Committee Mission:** Works on behalf of FAAST to develop programs to accommodate the needs of its loan recipients, to meet its fiduciary responsibilities, and to follow the appropriate sections of the Laws of Florida.

**Committee Members:**

| <b>Member</b>           | <b>Present</b>                      | <b>Absent</b>                       | <b>Excused</b>                      |
|-------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| Ben Welter, Chairperson | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Thom DeLilla            | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            |
| Paul Tobin              | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Diane Vacca             | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            |

**Ex Officio:**

| <b>Member</b>   | <b>Present</b>                      | <b>Absent</b>                       | <b>Excused</b>                      |
|-----------------|-------------------------------------|-------------------------------------|-------------------------------------|
| Dr. JR Harding  | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            |
| Karla Morris    | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Christinne Rudd | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            |

**Staff Members:**

| <b>Member</b> | <b>Present</b>                      | <b>Absent</b>            | <b>Excused</b>           |
|---------------|-------------------------------------|--------------------------|--------------------------|
| Eric Reed     | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
|               |                                     |                          |                          |
|               |                                     |                          |                          |

**Public:**

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**Start Time: 9:05 PM**

| <b>Agenda Items</b>                               | <b>Notes</b>                                     | <b>Motions</b> | <b>Action Items</b> |
|---|--|----------------|---------------------|
| Welcome and Call Meeting to Order                 | Ms Christinne Rudd called the meeting to order.  | None           | None                |
| Roll Call and Establishment of Quorum (3 Members) | A quorum was present.                            | None           | None                |
| Verbal Authorization to Begin Recording           | No member had issues with recording the meeting. | None           | None                |
| Recognition of Conflict of Interest               | No member identified a conflict of interest.     | None           | None                |

\* - Agenda Item Related to FAAST 2020 Strategic Plan Key Performance Indicators

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| <b>Agenda Items</b>                  | <b>Notes</b>   | <b>Motions</b>  | <b>Action Items</b> |
|--------------------------------------|--|---|---------------------|
| Additions/Adjustments to the Agenda  |  | None  | None                |
| Approval of the Agenda               |  | The agenda was approved by a consensus of committee members.  | None                |
| Reading and approval of the minutes  |  | There were no minutes presented. The minutes from the prior meeting will be voted for approval during the next meeting. | None                |
| Staff Liaison Report on Action Items | There were no action items from the previous meeting |   | none                |

| <b>Agenda Items</b>               | <b>Notes</b>  | <b>Motions</b>   | <b>Action Items</b>   |
|-----------------------------------|---|--|---|
| ACF Report – loan payment updates | Mr. Eric Reed provided a summary of the ACF report, highlighting the successful payoff of loans ahead of schedule as well as past due loans. Mr. Reed explained the status of a couple of loans with growing delinquent concerns and provided short-term action plans for collection efforts. A discussion ensued regarding the limitation of unsecured loans vs secured loans. He completed the report with updates on a potential bankruptcy of a borrower. |  | <b>Draft underwriting and policy changes to mitigate risk on unsecured loans.</b> |
| LM – loan discussion              | Mr. Reed gave a brief review of the loan memo. Concern was raised regarding her employment income vs the limits established to continue receiving SSDI. It appears that her income as a nurse will reduce her SSDI income which will create a DTI above the program guidelines.   | Dr. JR Harding made a motion to decline the loan and encourage her to contact VR. Ms Diane Vacca seconded the motion. The motion passed unanimously. |   |

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|                              |   |  |   |
|------------------------------|---|--|---|
| SC-JC loan discussion        | Mr. Reed provided an update on this prior bank guarantee loan request and the reason for the bank decline and new request for direct loan approval. Following a brief discussion by committee.  | Dr. Harding motioned to approve the loan as presented. Mr. Thom DeLilla seconded the motion. The loan was approved by committee.                           |   |
| CO – loan workout discussion | Mr. Reed provided details of the current situation of the borrowers and a proposed work-out plan following the death of the main AT user. Income has been reduced and the spouse cannot afford the payment any longer. The daughter who is a co-borrower is willing to continue payments and work out a plan including the sale of the equipment and determine a plan with balance. | Dr. Harding motioned for Mr. Reed to create a formal plan with the daughter and report this back to committee. Mr. DeLilla seconded and the motion passed. | Present agreement as discussed with the daughter which includes a continued payment while the equipment is advertised for sale. Provide this at the next meeting. |
| Allotted time for Additions  | Ms Rudd presented a need to discuss a more formal policy of what happens when a borrower dies.  |  | Add an item to the agenda to discuss any policy regarding death of a borrower.  |
| Public Comment               | There was no public comment   |  |   |
| Adjourn                      | None  | The meeting was adjourned by a consensus of committee members.   | None  |

**End Time: 10:12 AM**

|                             |                              |                             |
|-----------------------------|------------------------------|-----------------------------|
| <b>Minutes Prepared by:</b> | <b>Date</b>                  |                             |
| Eric Reed                   | 08/03/2018                   |                             |
| <b>Minutes Approved</b>     | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| <b>Date</b>                 |                              |                             |

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