



7505 S Holden Street
Midvale, UT 84047
801-567-7200
Midvale.Utah.gov

**REDEVELOPMENT AGENCY OF MIDVALE CITY
MEETING AGENDA
September 16, 2025**

Public Notice Is Hereby Given that the **Redevelopment Agency of Midvale City** will hold an electronic and in-person meeting on **September 16, 2025** as follows:

Electronic & In-Person City Council Meeting This meeting will be held electronically and in-person. **Public comments may be submitted electronically to the Board at Midvale.Utah.gov/PublicComment by 5:00 p.m. on September 15, 2025.**

The meeting will be broadcast on **You-Tube (Midvale.Utah.gov/YouTube)**

6:00 p.m. or immediately following the City Council Meeting

I. GENERAL BUSINESS

A. Welcome and Roll Call

II. PUBLIC COMMENTS

Any person wishing to comment on any item not otherwise scheduled for public hearing on the agenda may address the Redevelopment Agency of Midvale City Board at this point by stepping to the microphone and giving their name for the record. **Comments should be limited to not more than three (3) minutes unless additional time is authorized by the Redevelopment Agency of Midvale City Board.** Resident groups will be asked to appoint a spokesperson. This is the time and place for any person who wishes to comment on issues not scheduled for public hearing. Items brought forward to the attention of the Redevelopment Agency of Midvale City will be turned over to staff to provide a response outside of the Redevelopment Agency meeting.

III. CONSENT AGENDA

A. Consider Minutes of September 2, 2025 — *[Rori Andreason, HR Director/City Recorder]*

IV. DISCUSSION ITEM

A. Discussion regarding the Term Sheet for an Adaptive Reuse Loan Agreement between the Redevelopment Agency of Midvale City and 7511 Main Street, LLC — *[Aubrey Ruiz, RDA Program Manager]*

V. POSSIBLE CLOSED SESSION

The Board may, by motion, enter into a Closed Session for:

A. Discussion of the Character, Professional Competence or Physical or Mental Health of an Individual;

- B. Strategy sessions to discuss pending or reasonably imminent litigation;
- C. Strategy sessions to discuss the purchase, exchange, or lease of real property;
- D. Discussion regarding deployment of security personnel, devices, or systems; and
- E. Investigative proceedings regarding allegations of criminal misconduct.

VI. ADJOURN

In accordance with the Americans with Disabilities Act, Midvale City will make reasonable accommodations for participation in the meeting. Request assistance by contacting the City Recorder at 801-567-7207, providing at least three working days' notice of the meeting. TTY 711

The agenda was posted at the following locations on the date and time as posted above: City Hall Lobby, on the City's website at Midvale.Utah.gov and the State Public Notice Website at pmn.utah.gov. Board Members may participate in the meeting via electronic communications. Board Members' participation via electronic communication will be broadcast and amplified so other Board Members and all other persons present in the Council Chambers will be able to hear or see the communication.

Date Posted: September 11, 2025

**Rori L. Andreason, MMC
H.R. Director/City Recorder**



REDEVELOPMENT AGENCY MEETING

Minutes

Tuesday September 2, 2025

Council Chambers
7505 S Holden Street
Midvale, Utah 84047

CHAIR: Dustin Gettel

BOARD MEMBERS: Board Member Paul Glover
Board Member Bonnie Billings
Board Member Denece Mikolash
Board Member Bryant Brown
Board Member Heidi Robinson

STAFF: Matt Dahl, City Manager; Nate Rockwood, Assistant City Manager; Charlie Cressall, Deputy City Recorder; Garrett Wilcox, City Attorney; Mariah Hill, Administrative Services Director; Adam Olsen, Community Development Director; Laura Magness, Communications Director; Glen Kennedy, Public Works Director; Aubrey Ruiz, RDA Project Manager; Kate Andrus, Economic Development Director; Wendelin Knobloch, Planning Director; Chief April Morse, UPD; and Juan Rosario, Systems Administrator.

Chair Gettel called the meeting to order at 8:16 p.m.

I. GENERAL BUSINESS

A. Welcome and Roll Call - Board Members Denece Mikolash, Bonnie Billings, Bryant Brown, Heidi Robinson, and Paul Glover were present at roll call.

II. PUBLIC COMMENTS

There was no one who desired to speak.

III. CONSENT AGENDA

A. CONSIDER MINUTES OF AUGUST 5, 2025

MOTION: Board Member Paul Glover **MOVED** to approve the consent agenda. The motion was **SECONDED** by Board Member Heidi Robinson. Chair Gettel called for discussion on the motion. There being none he called for a roll call vote. The voting was as follows:

Board Member Bryant Brown	Aye
Board Member Denece Mikolash	Aye
Board Member Paul Glover	Aye
Board Member Bonnie Billings	Aye
Board Member Heidi Robinson	Aye

The motion passed unanimously.

IV. ACTION ITEM

A. CONSIDER RESOLUTION NO. 2025-07RDA APPROVING AMENDMENTS TO THE MIDVALE MAIN BUSINESS LOAN PROGRAM.

Aubrey Ruiz said the Business Loan Program was originally adopted in 2021, with subsequent amendments approved in 2024. After processing and approving three separate loan applications under this program, Agency staff have identified the need to provide greater clarity regarding collateral requirements based on the loan amount requested.

Under both the original and amended program guidelines, collateral requirements are stated as a range between 60% and 80%. To better protect the City's financial interests, staff recommend standardizing this requirement at the higher end of the range—specifically, at 80%, as referenced in the current documentation.

Throughout the review period of past applications, Agency staff and the Loan Committee have consistently requested collateral at the higher end of percentage of collateral required. To make expectations clearer for applicants, it would be more effective to require the higher collateral upfront. After careful consideration, both Agency staff and the Loan Committee agree that approving loans with lower collateral coverage introduces an undue financial risk and is not in the best interest of the City.

This recommendation aims to strengthen the program's fiscal responsibility and ensure long term sustainability.

All applications require a background check; however, it was not clearly outlined in the original or amended program which roles in the business were required to submit a copy of their criminal history.

This recommendation will clarify to the applicant that all Owners and Managers outlined in the creation documents of the business are required to submit a criminal history report from the Bureau of Criminal Investigation (BCI).

Major Program Amendments:

Collateral:

- Minimum Collateral Available: 80% of requested loan amount.
- Available Collateral Categories: Commercial Real Estate, Personal Real Estate, Personal Property, and Equipment. All other forms of available collateral will be reviewed on a case-by-case basis.

Background Checks:

- Background checks will now be required for all Owners and Managers listed in the Articles of Organization/Articles of Incorporation. These documents are created and maintained by the Utah Division of Corporations.



Redevelopment Agency of Midvale City

Amendments to Midvale Main Business Loan Program

Program Amendments

The terms and conditions of these programs have been modified to ensure greater protection of the RDA's investments into these projects. These include:

- Specified collateral requirements.
- Greater insight into background of owners/operators.

Proposed Amendments Cont.

Collateral specifications will ease the application process for business owners and allow for a quicker processing timeline. Business owners having the expectations clearly outlined, prior to application, will allow for proper collateral proposal. A more in-depth examination of the personnel involved in the business will safeguard public funds.

Updated collateral requirements:

- Collateral must equate to a minimum 80% of requested loan amount.
 - No loans have been approved at a lower percentage to date.
- Available Collateral Categories:
 - Commercial Real Estate, Personal Real Estate, Personal Property, and Equipment. All other forms of available collateral will be reviewed on a case-by-case basis.

Updated background check requirements:

- Applicant must provide BCI Report for all Owners AND Managers.

Fiscal Impact

No fiscal impact in relation to these amendments.

MOTION: Board Member Heidi Robinson **MOVED** to Suspend the Rules and adopt **RESOLUTION NO. 2025-07RDA** Approving Amendments to the Midvale Main Business Loan Program. The motion was **SECONDED** by Board Member Paul Glover. Chair Gettel called for discussion on the motion. There being none he called for a roll call vote. The voting was as follows:

Board Member Heidi Robinson	Aye
Board Member Denece Mikolash	Aye
Board Member Paul Glover	Aye
Board Member Bonnie Billings	Aye
Board Member Bryant Brown	Aye

The motion passed unanimously.

B. CONSIDER RESOLUTION NO. 2025-08RDA APPROVING THE MIDVALE MAIN ADAPTIVE REUSE LOAN PROGRAM

Aubrey Ruiz said the Adaptive Reuse Loan Program was originally adopted in 2024 after Agency Staff recognized that the Midvale Main Business Loan only catered to business owners. After processing and approving one loan application under this program, Agency staff have identified the need to provide greater clarity regarding collateral requirements based on the loan amount requested.

Under both the original program guidelines, collateral requirements are stated as a range between 60% and 80%. To better protect the City's financial interests, staff recommended standardizing this requirement at the higher end of the range—specifically, at 80%, as referenced in the current documentation.

Throughout the review period of past applications, Agency staff and the Loan Committee have consistently requested collateral at the higher end of percentage of collateral required. To make expectations clearer for applicants, it would be more effective to require the higher collateral upfront. After careful consideration, both Agency staff and the Loan Committee agree that approving loans with lower collateral coverage introduces an undue financial risk and is not in the best interest of the City.

This recommendation aims to strengthen the program's fiscal responsibility and ensure long term sustainability.

Major Program Amendments:

Collateral:

- Minimum Collateral Available: 80% of requested loan amount.
- Available Collateral Categories: Commercial Real Estate, Personal Real Estate, Personal Property, and Equipment. All other forms of available collateral will be reviewed on a case-by-case basis.



Redevelopment Agency of Midvale City

Amendments to
Midvale Main
Adaptive Reuse
Loan Program

Program Amendments

The terms and conditions of these programs have been modified to ensure greater protection of the RDA's investments into these projects. These include:

- Specified collateral requirements.

Proposed Amendments Cont.

Collateral specifications will ease the application process for business owners and allow for a quicker processing timeline. Business owners having the expectations clearly outlined, prior to application, will allow for proper collateral proposal.

Updated collateral requirements:

- Collateral must equate to a minimum 80% of requested loan amount
 - No loans have been approved at a lower percentage to date.
- Available Collateral Categories:
 - Commercial Real Estate, Personal Real Estate, Personal Property, and Equipment. All other forms of available collateral will be reviewed on a case-by-case basis.

Fiscal Impact

No fiscal impact in relation to these amendments.

MOTION: Board Member Bonnie Billings **MOVED** to Suspend the Rules and adopt **RESOLUTION NO. 2025-08RDA** Approving Amendments to the Midvale Main Adaptive Reuse Loan Program. The motion was **SECONDED** by Board Member Heidi Robinson. Chair Gettel called for discussion on the motion. There being none he called for a roll call vote. The voting was as follows:

Board Member Bonnie Billings	Aye
Board Member Heidi Robinson	Aye
Board Member Paul Glover	Aye
Board Member Bryant Brown	Aye
Board Member Denece Mikolash	Aye

The motion passed unanimously.

C. CONSIDER RESOLUTION NO. 2025-09RDA APPROVING CHANGE ORDER NO. 1 IN RELATION TO THE DESIGN BUILD AGREEMENT WITH MOUNTAIN STATES LIGHTING.

Kate Andrus said on March 26, 2024, the RDA Board awarded a contract to J. Lyne Roberts & Sons for the construction of a Food Truck Plaza within the City Hall campus. The scope of work included the procurement and installation of four streetlight poles along the north end of Main Street.

Shortly after construction began, the RDA Board entered a design-build contract with Mountain States Lighting for the design and installation of new streetlights and festival lights along the remainder of Midvale Main Street.

To ensure a cohesive design for all streetlights along Main Street, RDA staff coordinated with J. Lyne Roberts & Sons to have Mountain States Lighting perform the design and installation services for the streetlights associated with the Food Truck Plaza project.

As a result of this change, J. Lyne Roberts & Sons issued a credit for the services that would have been provided by their electrical subcontractor. Mountain States Lighting subsequently submitted a change order to reflect the addition of the four streetlights installed under their contract.

RDA staff is now presenting this change order to the RDA Board for approval, as it exceeds the \$100,000 threshold requiring Board authorization.

Fiscal Impact:

If approved, this change order will increase the overall project budget for the Main Street Lighting Design-Build contract by \$117,800, raising the total cost from \$1,152,255 to \$1,270,055. The additional funding will be sourced from the Bingham Junction Project Area. The improvements associated with the City Hall project, including the installation of these streetlights, provide a direct benefit to the Bingham Junction Area.

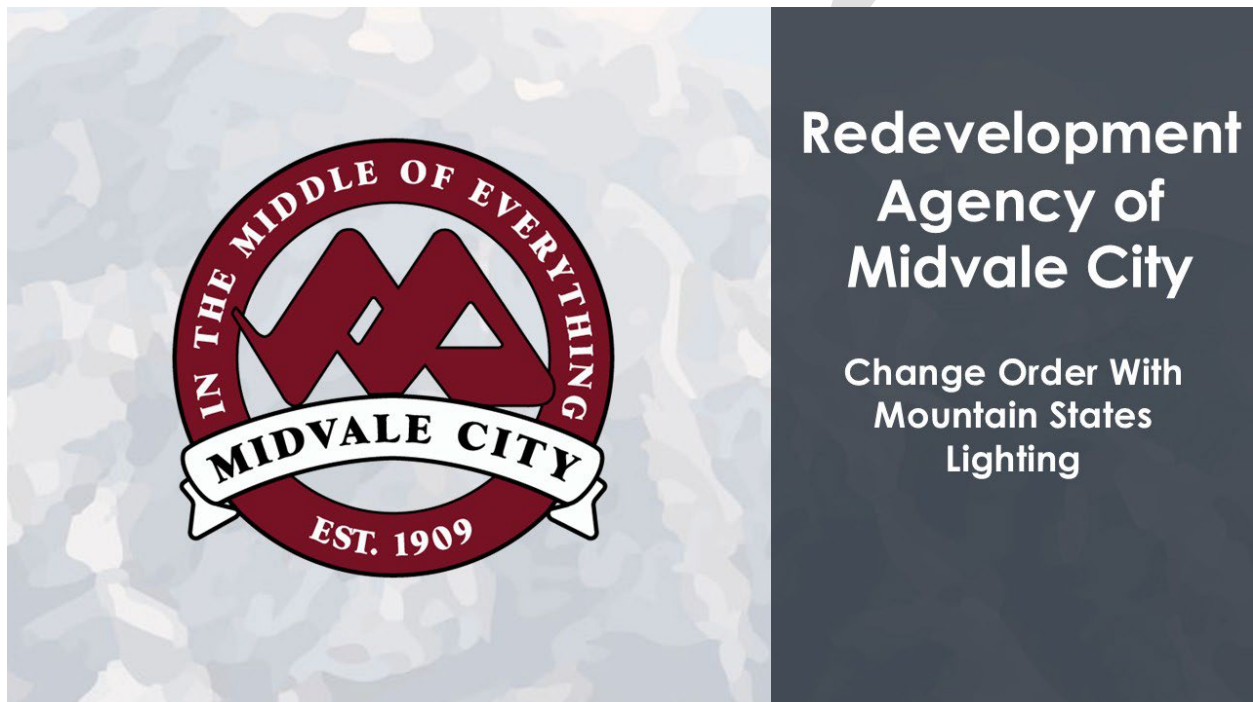
Board Member Bryant Brown asked if this was for the lights that are in front of the building being built now and whether we will have to do another change order or have these already been paid for.

Kate Andrus said yes to the location of the lights and that those were included in the original budget, but they have not been paid for yet. She said they are waiting until they

are sure there won't be any heavy equipment on the sidewalk that could damage the new streetlights.

Board Member Bryant Brown asked if the lights will be up before the end of October, so they are in before the Christmas light up.

Kate Andrus said that the developer is looking for fall occupancy of the building. Mountain States Lighting is ready to go. She said she could talk to them to try and speed things up.



Background

Plaza:

Contract Awarded: March 26, 2024

Contractor: J. Lyne Roberts & Sons (JLR)

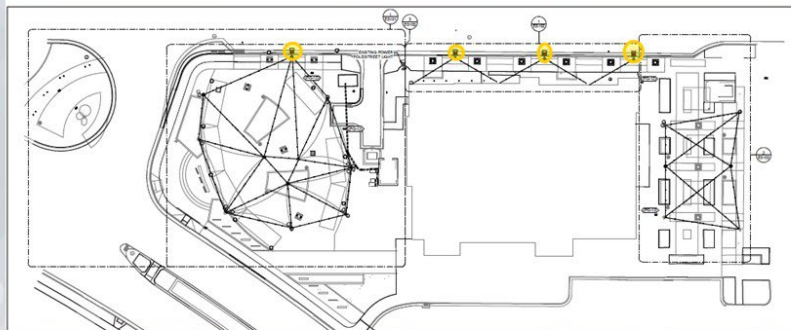
Scope: Construction of Food Truck Plaza + 4 streetlight poles (North Main Street)

Festival and Streetlighting:

Contract Awarded: June 18, 2024

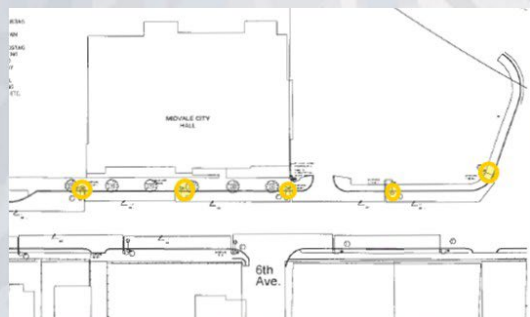
Contractor: Mountain States Lighting (MSL)

Scope: Streetlights & festival lights for remainder of Main Street



Design Coordination

- To ensure a cohesive design across all Main Street streetlighting, the RDA coordinated with JLR to have MSL design and install the streetlights on North Main Street.
- As a result:
 - JLR issued a credit for the four streetlights originally included in their scope.
 - MSL submitted a change order to install five streetlights under their contract.



Fiscal Impact

- This change order requires RDA Board approval, as it exceeds the \$100,000 threshold.
- If approved, the change order will increase the overall budget for the Main Street Lighting Design-Build contract by \$117,800, raising the total cost from \$1,152,255 to \$1,270,055.
- The additional funding will be sourced from the Bingham Junction Project Area, as the improvements associated with the City Hall project—including the installation of these streetlights—provide a direct benefit to the Bingham Junction Area.



MOTION: Board Member Heidi Robinson **MOVED** to Suspend the Rules and Adopt **RESOLUTION NO. 2025-09RDA** Approving Change Order No. 1 in Relation to the Design Build Agreement with Mountain States Lighting. The motion was **SECONDED** by Board Member Paul Glover. Chair Gettel called for discussion on the motion. There being none he called for a roll call vote. The voting was as follows:

Board Member Denece Mikolash	Aye
Board Member Bryant Brown	Aye
Board Member Paul Glover	Aye
Board Member Bonnie Billings	Aye
Board Member Heidi Robinson	Aye

The motion passed unanimously.

V. ADJOURN

MOTION: Board Member Paul Glover **MOVED** to adjourn the meeting. The motion was **SECONDED** by Board Member Heidi Robinson. Chair Gettel called for discussion on the motion. There being none he called for a vote. The motion passed unanimously.

The meeting adjourned at 8:31 p.m.

Rori L. Andreason, MMC
City Recorder

Approved this September 16, 2025.

PENDING



REDEVELOPMENT AGENCY OF MIDVALE CITY SUMMARY REPORT

September 16, 2025

ITEM TYPE: Discussion

SUBJECT: Discussion regarding the Term Sheet for an Adaptive Reuse Loan Agreement between the Redevelopment Agency of Midvale City and 7511 Main Street, LLC.

SUBMITTED BY: Aubrey Ruiz, RDA Program Manager

SUMMARY:

On January 16, 2024, the RDA Board approved the Midvale Main Adaptive Reuse Loan Program. Since its approval, Agency staff received a loan request from Jeff Beck with 7511 Main Street, LLC for \$250,000. Agency staff has reviewed and evaluated the loan application against the program guidelines and criteria, confirming that the applicant successfully met the required threshold for consideration. Given that the loan request exceeds \$25,000, the terms of the loan agreement are now presented for discussion and approval by the RDA Board.

7511 Main Street, LLC, the applicant, is the owner of the property located at 7511 S. Main Street. The applicant intends to rebuild the structure to meet all current Building & Safety requirements. This construction is essential for activating Midvale Main, focusing on the realms of food, retail, and events. The planned renovations are extensive, covering structural upgrades, new framing, new plumbing, drywall installation, new electrical, new flooring, and modernized bathrooms.

The property at 7511 S Main Street will be leased to Honeysuckle Coffee Co. LLC. The residential building will be repurposed into a commercial coffee shop by day and a Carolina BBQ restaurant by night. The outdoor green space will be transitioned into patio seating. These strategic improvements aim to create an inviting and dynamic environment, fostering the success of Midvale Main as a vibrant hub for various activities.

As part of Agency staff's review, it was concluded that the application exceeded the minimum required score threshold outlined in the Adaptive Reuse Loan Program Guidelines. The application received high scores in the Public Benefit Criteria, demonstrating that these funds will contribute significantly to creating a sense of place within the Main Street project area. This contribution involves shaping redevelopment, enhancing arts and culture, preserving and celebrating history, and providing or supporting spaces for people to gather.

The loan proposal from 7511 Main Street, LLC received strong scores under the Public Benefit Criteria, attaining full points in the areas of 1) Economic Impact, 2) Historic Character, 3) Beautification, and 4) Street Activation, making it a qualified applicant for the 0% incentive.

Considering these findings, Agency staff recommend approving a loan of \$250,000 to 7511 Main Street LLC, with the terms outlined in the attached Term Sheet. This recommendation is based on a review of the applicant's proposal and supporting financial documents by Agency staff.

Fiscal Impact:

The current budget for the revolving loan programs is \$1 million to be utilized for individual loans. If this loan is approved, the RDA will provide a \$250,000 loan to 7511 Main Street, LLC. In addition, the Agency Board is currently closing a business loan of \$250,000 for Honeysuckle Coffee Co. LLC. With loan approval, this will bring the current fund balance for the revolving loan programs to \$750,000 available for additional projects.

Recommended Motion

N/A

Attachments:

Term Sheet

Public Benefit Impact Statement

Midvale City Redevelopment Agency
PROPOSED Term Sheet for Loan Agreement
(7511 Main Street LLC)

Borrower:	7511 Main Street LLC (Borrower)
Lender:	Redevelopment Agency of Midvale City (Lender)
Loan Amount:	\$250,000.00
Interest Rate:	0% Interest
Term:	7 Years
Payments:	1. Borrower shall pay to RDA equal monthly payments of principal and interest based on the outstanding Loan Amount.
First Payment	2. The first payment shall be the sooner of: a) The first day of the first full month following obtaining the certificate of occupancy for any portion of the building located at 7511 S. Main Street or b) June 1, 2026.
Security:	3. Borrower pledges the equity from property located at 7511 S Main Street, Midvale, UT 84047 as collateral with a loan ratio of 100%. The lender agrees that this loan will be subordinate to borrower's additional financing for this project. Additional loans shall not exceed maximum equity of building including the lender's equity share in the property.
Late Fee:	4. Borrower agrees to pay a late payment fee equal to five percent (5%) of the late amount, if payment is received after the 15 th day of in which the payment is due. All sums in default will accrue interest at the rate of 18% per annum, compounded monthly, before and after judgment, until paid in full.
Prepayment:	5. Prepayment of the outstanding balance of the Loan, in whole or in part, may be made prior to the Maturity Date without a prepayment penalty.
Personal Guarantee	6. The Loan must have a personal guarantee from the borrower.
Use of Proceeds	7. Borrower shall use the proceeds of the Loan for the permitted uses which includes a complete rebuild of the existing structure.
	8. Borrower agrees to submit receipts, invoices, or other reasonable evidence as requested by the RDA to verify that the Loan is being used for the permitted use.

Default	9. Defaulting on the Loan will result in the loss of collateral.
Miscellaneous	<p>10. The Borrower shall maintain a diverse and active tenancy comprising retail, food, and event-based businesses within the secured property during the term of this Loan. The composition of tenants should reasonably align with the originally approved business types.</p> <p>11. In the event that the Borrower loses a tenant during the term of this Loan, the Borrower shall diligently make efforts to secure a replacement tenant of the same business type within a period of one (1) year from the date of vacancy.</p> <p>12. In the event that the Borrower fails to maintain a tenant of the agreed-upon business types, the interest rate on the loan shall be adjusted. Specifically, if any of the tenants deviate from the specified business types, the interest rate will revert to prime rate + 1.5%.</p> <p>13. Borrower shall have executed and delivered to Lender the Loan documents in a form satisfactory to Lender. The personal guarantee shall have executed and delivered to Lender the Guaranty in a form satisfactory to Lender.</p> <p>14. Borrower's personal guarantee shall pay any outstanding balance of the loan amount in the event that the collateral is no longer viable.</p> <p>15. Borrower shall comply with all other terms outlined in the Midvale Main Adaptive Reuse Loan Program guidelines.</p> <p>16. The disbursement of loan funds is contingent on the compliance and approvals of the plans and construction materials with the Midvale City Planning Department.</p>

7511 Main Street: Public Impact

Economic Impact: We believe that through rehabilitating and transforming the existing house and garage into a cafe, bakery and BBQ shop, it will have an enormous economic impact on Main Street Midvale. We are already seeing the energy that our other projects are having on driving local and regional traffic to the street and we feel like having this concept anchor the north end of the street will further solidify the idea that Main Street is one of the hottest up and coming areas in the valley.

Public Amenities: By bringing another food concept to the street, it will further encourage customers to explore the street, either by coming directly to this location or wanting to explore the rest the street has to offer. We plan on activating the outdoor dining and garden areas into an amazing space for people to hang out and enjoy the vibe of the street. It will be open to the public who choose to shop at the restaurants. It will benefit everyone walking by and every customer that visits any of these spaces. The tenant plans on activating the outdoor space with music and concerts in the summer months.

Preservation: We have looked at various projects for this property. Several have shown us tearing down the existing structures. We ultimately decided on preserving the existing house and garage and creating a unique experience for the street. We feel the best places in the world have diverse offerings concentrated on the same street. This will certainly create that diversity. We also feel how the buildings are currently built on the lot; it creates a very unique border for what will be an amazing courtyard. We anticipate a lot of energy and community gathering because of the existing environment that exists and that will be enhanced.

Beautifiation: The existing structure and property appear to be quite blighted and don't create a great first impression on the street. By remodeling the existing structures and courtyard, it will create the right first impression for the street and complement the other projects (public and private) that have recently been completed on the north end of the street.

Educational based Business: The tenant will offer cooking and coffee making classes.

Sustainability: Remodeling vs. Rebuilding is better for the environment. It creates less waste and uses less resources. We believe because we are remodeling, rather than rebuilding, this is considered a sustainable project

Street Activation: We believe the design of the courtyard, with the outdoor dining, will activate the street in a unique way. When we program concerts and musicians it will further activate the street.