

MINUTES
FROM THE
COMMUNITY DEVELOPMENT & CAPITAL IMPROVEMENT PROJECTS
BOARD MEETING (CDCIP)
Monday, October 20th, 2025
5:00pm

1. **Board Members**

Brad Christensen
Joseph Murphy (Jurphy)
Devon Schechinger
Jenny Bonk (Online)
Dallin Jones
Sean Weeks
Cooper Fankhauser

Board Members Not Present

Staff Present

Kerry Thomas
Dennis Rutledge
Sarah Neilsen
Alexandra Hall
Tyler Durfee (Online)

Also Present

Mateo Gobilard (Online) –
VOA
Alexa Wrench (Online) –
TRH
Luis Pineda (Online) -
NeighborWorks
Katee Hansen (Online) –
NeighborWorks
Todd Reeder– CDCU
Russell Goodman – CDCU
Vance Woodward –
(Online) UCA
Abby Feenstra – FSH
Jessica Tanner – FSH
Kristin Lindsey – HC
Marni Timmerman – HC

2. **Terms**

CDCU – Community Development Corporation of Utah
TBRA – Tenant-Based Rental Assistance
DPA – Down Payment Assistance
AMI – Area Median Income
CLT – Community Land Trust
HOPWA – Housing Opportunities for Persons with Aids

CDBG – Community Development Block Grant
ESG – Emergency Solutions Grant

3. Welcome and Introductions

Ms. Thomas begins the board meeting at 5:05 P.M.

4. Approval of Minutes

Mr. Jones motions to approve the minutes from 10.13.25. Ms. Bonk Seconds. Minutes pass unanimously.

5. Application Review (HOME)

Ms. Thomas introduces the application review process.

i. The Road Home (TRH) – Short-Term Rental Assistance

Ms. Wrench introduces TRH's program. She says they offer 4-6 months of support with potential to extend up to 12 months, which decreases return to shelter. Additionally, they receive supportive services and case-management.

Q. Mr. Christensen mentions the worsening housing crisis in the United States and asks what changes TRH's program has changed to better address the issue.

A. Mr. Wrench replies they have restructured how the program is implemented to make it more data-driven and found that households that receive 6-9 months of assistance were significantly less likely to return to shelter, so they push to utilize funds to get clients 6-9 months of assistance.

ii. Volunteers of America (VOA) – TBRA

Mr. Gobillard introduces himself and the YRC TBRA program. He says the program aims to provide assistance to 25 youths or households yearly. Each participant received support from the VOA's housing navigator as well as life-skills training, mental health resources, etc. and connect youth to community resources as they transition into their new homes.

Q. Mr. Jones asks if the VOA visits the homes.

A. Mr. Gobillard answers that they do. They conduct a home inspection as well as help with the transition into the home.

Q. Mr. Christensen asks how many months of assistance they provide.

A. Mr. Gobillard answers a max of 24 months with a minimum of 3 months. They also complete quarterly income verification to find out how much longer the client would need assistance.

Q. Mr. Christensen asks how the program has adapted to the worsening housing crisis.

A. Mr. Gobillard says they have to consider the rising cost of housing and how much funding it would take to realistically support the youths. For example, studios are between 900-1200 dollars, and they allocate their budget accordingly.

iii. **NeighborWorks – DPA**

Mr. Pineda mentions that the past year their program have assisted with 19 home purchases through Funding Our Future dollars. With this funding, they are seeking assistance for 10 households. Ms. Hansen mentions that these are 5-year forgivable loans, so long as the family remains in the household, and that downpayments are a high bar to homeownership which their program helps lower. She adds that these funds are for long-term homeownership and house flippers are ineligible.

Q. Ms. Thomas asks about the CHDO designation in the application.

A. Mr. Pineda answers that it was to show that they are compliant with the CHDO status and are not applying for CHDO funds.

Q. Mr. Weeks asks why they have an income cap at AMI 80% and what the general AMI is for families they work for.

A. Ms. Hansen says that individuals at 80% AMI might be able to afford the mortgage payment but potentially not the downpayment. They try to pick those who are most underserved, and they see a majority of cases close to 80% AMI but have helped those as low as 30% AMI. The 80% AMI cap allows a wide range of clients for them to find those most in need.

Q. Ms. Schechinger confirms that they are asking for \$276,000 to help with 10 downpayments.

A. Ms. Hansen says these funds should serve a minimum of 8-10 homes but could potentially serve more.

Q. Ms. Schechinger and Mr. Murphy ask what the typical dollar amount of DPA is per household.

A. Ms. Hansen answers it is typically a maximum of \$30,000. The \$240,000 budget would serve 8 households at \$30,000 but can supply a partial downpayment if a family is missing a fraction of the funds. She estimates that the beneficiaries would number 8-15 depending on how many partial assistances is awarded.

Q. Mr. Weeks asks about eligibility criteria.

A. Ms. Hansen answers that clients have to qualify for the first mortgage on the loan, so credit scores are a factor, but they don't check the credit as long as they have a lender they qualify with. They must be 80% or below AMI and have no more \$20,000 in net assets excluding retirement. Clients are also required to take a comprehensive homebuyer education course and be under contract for a home before applying.

Q. Mr. Weeks asks how NeighborWorks decides to prioritize their clients.

A. Ms. Hansen answers that their assistance is most often on a 'first come first serve' basis and the applicants need to have a signed home contract.

iv. **CDCU – Capacity Building and Emeril Ave. Construction**

Mr. Reeder introduces the CDCU's three applications. They function on 3 pillars 1) financial security 2) Housing stability, and 3) access to affordable housing. These applications revolve around the 3rd pillar. They would like to use a portion of the

CHDO set-aside funds for capacity building. Their community land trust project aims to take the CLT model state-wide. The second part of their application is for the construction of the Emeril Ave. Apartments. They are looking for a total of \$525,000 to develop a multi-family low-income housing. It is 140 units and over half are 2-3 bedrooms, they also intend to have outdoor community spaces such as a playground and the housing will cost no-more than 30% of their income.

Q. Mr. Murphy asks to what extent do both applications need to be funded for the overall success of the project.

A. Mr. Reeder says that the CHDO set aside is important for getting the Emeril Ave. project finished, but if they don't receive the additional \$200,000 for their other application, they will continue to search for funding. Mr. Murphy clarifies that one application can be successful without the other receiving funding. Mr. Reeder answers yes.

Q. Mr. Christensen asks what the capacity building funds would allow them to do for future projects.

A. Mr. Reeder answers that the CDCU relies on its real-estate department for salaries and training and grant projects for activities and projects such as the CLT model they are implementing.

Q. Mr. Christensen asks how the set-asides are filled.

A. Mr. Goodman answers they are participants in the Salt Lake Valley Coalition, and they work closely with community partners. But they are looking for other sources such as vouchers to subsidize the rent costs. Mr. Reeder adds that a lot of people in need of affordable housing in come to them through the CDCU's tenant resource center.

v. CDCU – Community Development Land Trust

Mr. Goodman says that CDLT is an old way of doing housing where a nonprofit maintains ownership of the land, and the above-ground units are purchased. By separating the home and land they are able to limit the cost of homeownership. They are targeting folks at 80% AMI who can get a mortgage on their home, but at a lower rate due to the CLT. They are looking for funding for the construction costs to offset to something the 80% AMI families can afford. Permitting and an in-house architect are working smoothly, and they are ready to go as soon as they can secure the funding. They will have someone from homeownership on board for the CLT.

Q. Mr. Murphy asks CDCU to rank their three applications.

A. Mr. Goodman says that there are less sources for the CLT program, so this is the top-ranked and also mentions that there is less competition for the CHDO funds. Mr. Reeder mentions that their CDLT project is a game changer for homeowners. Mr. Murphy confirms that this CDLT is number 1, CHDO application is number 2, and the Emeril Ave. Construction is number 3. Mr. Reeder answers yes.

Q. Mr. Murphy asks what the minimum number to do the construction project is.

A. Mr. Goodman estimates that it is about \$800,000, but they have already offset much of the cost of the land. He also mentions that if they cannot get these funds, they would target higher income households for their CDLT.

Q. Mr. Christensen asks if selling constructed property count as revenue for the program and whether those funds would have to go back to the city.

A. Ms. Thomas answers yes. Mr. Reeder confirms that these funds would come back to the city. Mr. Goodwin adds they would go back to the city faster than the funds for the Emeril Ave. Construction.

vi. First Step House (FSH) – TBRA

Ms. Feenstra introduces herself and their TBRA program. She says the majority of their clients are unhoused and unemployed when they begin treatment and often require a lot of support to find someone who is willing to rent/hire them. They need to meet the definition of ‘literally homeless’ so there is a gap in community services they can apply for. TBRA fills that gap and can get assistance with any housing related expenses to help clients get on their feet as they maintain sobriety. The rental assistance along with case-management help find employment and long-term housing.

Q. Mr. Murphy asks about the dollar rise in their request from the previous year.

A. Ms. Feenstra says they are asking for 2 case managers this year and may have only requested 1 the previous year.

Q. Mr. Murphy asks about the unspent funds from prior years.

A. Ms. Thomas interjects that the percentage of unspent is across all programs and HOME and CDBG are more specifically where the unspent funds come from, not ESG.

Q. Mr. Christensen asks if you are required to have treatment to be in this program.

A. Ms. Feenstra answers that all clients for this program have been in the substance use disorder treatment program, that being said not all clients need the additional housing assistance, but most do.

Q. Mr. Murphy asks what the impact on the beneficiaries is for adding another case manager.

A. Ms. Feenstra answers that it lessens the caseload across case managers, which lessens the emotional burden, so they can provide better case-management. Ms. Tanner adds that the case managers can also take on additional case-load and clients can get a little more individualized care.

Q. Mr. Weeks asks about the reason why the beneficiaries are listed as 400 and the project output is listed as 20.

A. Ms. Tanner answers that 20 people would receive housing assistance and 400 people would receive case-management.

Q. Mr. Murphy asks how the different funding streams provide for the beneficiaries.

A. Ms. Tanner answers that the finance division tracks the salary and what funding stream is being used. The 400 applies to those served within the Salt Lake City Boundaries. Mr. Murphy clarifies about 20 beneficiaries would receive rental assistance. Ms. Tanner answers yes.

vii. Utah Community Action (UCA) – TBRA

Mr. Woodward introduces the TBRA program, and they aim to provide rental assistance for survivors of DV and homeless prevention. They use the Arizona Self-Sufficiency Matrix to create individualized goals. The case-managers connect clients with a wide range of services such as heat program, head-start preschool, etc. 100% of clients engage in goal setting, all aimed at directing the clients toward self-sufficiency.

Q. Ms. Schechinger asks how many staff these funds would afford the UCA if granted the full amount.

A. Mr. Woodward estimates it would be 2 staff with one's case management time split in half.

Q. Mr. Weeks asks if the total project budget is about 1.2 million.

A. Mr. Woodward answers no and clarifies that number is for the total of all of UCA's projects.

Q. Mr. Murphy asks if TBRA is for, on average, 1 month of support or if it is for longer.

A. Mr. Woodward answers the average assistance timeline is 3-4 months.

Q. Mr. Murphy asks for clarification on how the funds are spent.

A. Mr. Woodward answers that the average cost of assistance is \$3,000 a month, but clients are expected to pay 30% of their income if they are working at all, which helps to extend the funding. The number listed in their application is the expected cost of using the full amount of assistance every month.

Q. Mr. Christensen asks how the TBRA program has changed to adapt to the worsening housing crisis.

A. Mr. Woodward answers that they've recently adjusted their threshold so they could assist for a longer period of time, and they are focusing on first-time seekers because of the greater need.

viii. Utah Community Action (UCA) – HOPWA

Mr. Woodward introduces the program. The program is for those having difficulty with housing due to medical bills or unable to work traditional jobs. This grant is important to keep clients housed near the treatment they need. They do referrals, create goals, tenant education workshops, etc. They also refer clients to Workforce Development Services to help clients reach self-sufficiency.

Q. Ms. Schechinger asks how many months of rental assistance UCA provides.

A. Mr. Woodward replies that HOPWA allows up to 6-months, but UCA tends to stick to 3-4 months. However, they may extend their assistance for those prioritizing self-sufficiency.

Q. Ms. Schechinger comments that the rental assistance doesn't seem like that much time and asks for more insight into the reason for the short-term assistance.

A. Mr. Woodward answers that during the entirety of the assistance, clients are working on career resources. He says the UCA are looking to support emergency

situations and is not designed as a long-term program.

Q. Ms. Schechinger asks how long the short-term training programs are.

A. Mr. Woodward answers all training programs are less than 12 months with the longer ones being 8-9 months. He says that the UCA continues to work with clients even if they are not paying housing assistance for the remainder of the training programs.

Q. Mr. Murphy asks if the demand for the services exceeds the funding, so even if overfunded for the year there will continue to be a strong demand for the services.

A. Mr. Woodward answers yes and adds that they work with community partners for referrals into UCA's program (or referring clients to other programs) if needed.

ix. Housing Connect (HC) – HOPWA

Ms. Timmerman introduces herself and the program. They provide TBRA in the form of a voucher where the clients pay 30% of income towards rent and HC subsidizes the rest of the rent. The funding serves about 37 low income households with an average annual income of 15,000 dollars. The average rent for this program is 900 dollars.

Q. Mr. Murphy asks staff what area HOPWA serves.

A. Ms. Thomas answers it is the Metropolitan Statistical area of SLC County and Tooele County.

Q. Mr. Christensen asks if there is a cap for how long clients can benefit from the program.

A. Ms. Timmerman replies that there is not and that HC believes in long-term rental assistance. Mr. Rutledge mentions that the state lost HOPWA funding next year so the city is considering 2-year contracts to spread out the funding.

Q. Mr. Murphy asks what the ratio of state versus city funding for HC is.

A. Ms. Timmerman says the state budget is over 800,000 and over 90% goes directly to rental assistance and around 10% goes to administration.

Q. Mr. Christensen asks if the clients receive case-management.

A. Ms. Lindsey answers that the clients do receive case-management as part of the program.

Q. Mr. Weeks asks for more information the community HC is assisting with these funds.

A. Ms. Lindsey answers that they have 45 households on the waiting list so there is still a need despite medical advancements surrounding HIV/AIDS.

6. Other Business

Mr. Christensen mentions it would be best to ask the applicants to come earlier. Mr. Weeks suggests asking everyone in person to come first and start with those, and Ms. Thomas says that for the remainder of this year they need to be consistent, but it may be a good idea for next year.

Mr. Rutledge reminds the board to make sure the Neighborly scoring is working before the mini-funding night. Mr. Murphy asks when to submit as final for this section of applicants, Ms. Thomas answers Sunday (10.26.25) night at 11:59 at the latest.

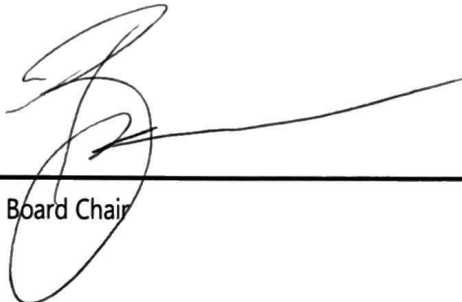
Mr. Murphy adds that the text-box section in Neighborly is for personal use. Mr. Rutledge asks the board to put a dollar amount in there so the staff can consolidate the data for the mini-funding night.

Ms. Thomas offers to send the program sheets presented during the meeting to the board to help with their funding allocations. The board accepts.

Ms. Bonk mentions there's a couple of applications under home that don't have anything in them under applications awaiting score. Mr. Rutledge tells the board to ignore them for now because those aren't complete applications. Mr. Jones clarifies that the only applicants reviewed should be the ones the board scores. Ms. Thomas confirms.

7. Adjourn

Meeting is adjourned at 6:44 P.M.

X 

CDCIP Board Chair

This document along with the digital recording constitute the official minutes of the CDCIP Board meeting held October 20th, 2025.