Wasatch County Housing Authority Board Meeting Minutes
25 N Main St., Council Chambers, Heber City, UT 84032
Monday, Aug 18, 2025 5:00 p.m.

<u>Board Members Present</u>
Kendall Crittenden, Chairman
Kevin Payne
Brenda Kozlowski
Sid Ostergaard
Todd Anderson
Alese Overly

<u>Others Present</u>
Jeffery M Bradshaw, Exec Dir
Amy Anderson, Secretary

<u>Excused</u>
Kent Shelton

<u>Visitors</u>
Angelica Espinoza - MCHT, Housing Resource Center
Jason Gliddon - MCHT
Nick Frost - Rosing, Davidson, Frost
Brian & Emma Edwards - deed restricted property owners
Bob Kwalis - Charleston citizen
Jason Corey - Wasatch County Planning

<u>WELCOME</u>

APPROVAL OF THE MINUTES

Kendall welcomed all to the meeting at 5:00 p.m. Todd made a motion to approve the July meeting minutes. Brenda seconded it. All were in favor.

<u>HOUSING DEVELOPMENT ACTIVITY:</u>

Edwards: The Edwards couple came to request that WCHA allow them to rent their deed-restricted property for three years and for more $ than the deed restriction allows so they are asking for an exception to the deed restriction. They are Federal employees that have been out of work due to the federal government agency lay-off issues this year. They've applied for 70 jobs in Utah & haven't even been granted an interview. They have a job opportunity to move to Hawaii for a time limited position, but they don't want to sell their home and would rather rent it. Deed restriction limits rentals to 12 months. Kevin wants to know the total debt obligation of all the loans & what will they need to rent it for… They got a HELOC loan for solar payments and their rent payment is $2200/month & the HELOC payment is $900. They want to rent the unit for $3100 to cover these costs; however, the max rent according to the deed restriction is $2305.00. They are asking to have the rental length requirement increased to 3 years and the rent they can charge to a market rate rent ($3100). Kevin & Todd suggested paying off their HELOC loan & loaning the tenants $70K @ 3% interest so that they could keep the rental as "affordable" -- using affordable funds to pay it off. Sid doesn't feel that loaning money for improvements is the job of the WCHA.

Jason feels that their deed restriction needs to be updated. That could be something to look at which might help just a little. Jason said he would hesitant to set precedence to increase it to market-rate, but he doesn't see a problem extending the rental period to 3 years. Nick said we have already amended 3 of the 5 deed restrictions in the development & he thinks we could do a few things that might help them without doing something that would set precedence. Kevin made a motion to continue this issue to the next meeting & meanwhile have Nick take a closer look at it. Brenda seconded the motion. All were in favor.

MCHT: MCHT gave an update on an Old Mill townhome. Angelica wanted the Board to know about an Old Mill deed restricted home that has added a second mortgage to their home that has now put them $50K over the max selling price. This makes them underwater on the home. In Summit County, MCHT currently is using a new software that will notify the agency when homes come up for resale. This software will monitor a variety of things: a sale, an additional loan, trusts, etc and will send notification to MCHT. Basically the software tracks recordings as well as primary vs non--primary residences. Nick said the deed restriction expressly prohibits the refinance above resale amount and will do some additional research on how WCHA should address the merits of breach of contract. This most likely would include a letter to the homeowner & title company & he assumes he'll hear from their attorney. Another step he proposes is that MCHT send out letters to current homeowners of deed restricted properties and remind them that they cannot refinance above the resale amount. Nick will further research & get back to the Board regarding this issue that was brought to his attention.

DAL Applicants:

None

FINANCIAL REPORT:

Jeff passed out the financials. Monthly expenses are Bradshaw Smith and Great American Financial Insurance. Insurance payment was actually made on 8/13 as an online payment because it was due so we actually only need to ratify this payment. Brenda made a motion to approve the July financials & expenses including ratifying the payment to Great American. Kevin seconded it. All were in favor.

DELINQUENT LOANS:

None

OTHER BUSINESS:

Bob Kwalis from Charleston wanted to come to the meeting to suggest a type of affordable housing -- trailer parks. He is looking to have WCHA shift their view of what is considered affordable housing to something that is truly more affordable housing. Bob wonders if there is a way to break this particular pattern of viewing trailer parks as sub par affordable housing. Jeff mentioned that the biggest issue will probably be zoning. Bob said that zoning can be changed, but wonders if it would be impossible to change? Jason feels that you need to change the narrative & concept. Jason feels that we need to build smaller & cheaper -- by using a land lease option so the homebuyer would only need to be burdened with the price of the home itself. Jason Corey feels that the land lease idea of Jason Gliddon would be the best idea because land is the crux.

Sid mentioned that Lane Lythgoe's son gave an interesting presentation to Heber City on what it really takes to build a house. This explained why the developers can't do it and build less. Bob feels that subsidies may end up being helpful. Bob said it wouldn't be a money maker project -- it would be a civic duty. He just wanted to bring the idea to the Board as something to think about.

Sid will try to get the Lythgoe guy to come present on the 22nd.

ADJOURNMENT:

Kevin made a motion to adjourn. Kent seconded it. The time is 6:30 p.m.

Next Board Meeting will be held on Monday, Sept 22, at 5:00 p.m. at 25 N Main St. Room 104 Heber City, UT 84032