



Cedar City Housing Authority
Board of Commissioners
Board Meeting
Thursday, June 26, 2025
364 South 100 East
12:00 noon

The Cedar City Housing Authority Board of Commissioners held a board meeting on Thursday, June 26, 2025, in their office at Mountain View Suites located at 364 South 100 East, at 12:00 noon. Those in attendance were Commissioners Janeen Rasmusson, Georgia Beth Thompson, Cal Robinson, and Larry Pendleton. Chairperson Margaret Miller was excused. Also, in attendance were Executive Director, Heidi Miller and attorney, Jim Jensen.

Chair Pro Tem

Commissioner Thompson made a motion for Cal Robinson to be the Chair Pro Tem for this meeting. The motion was seconded by Commissioner Rasmusson, then voted and passed unanimously.

Opening

The opening was given by Jim Jensen.

Minutes

Minutes of the meeting held on February 27, 2025 were reviewed. A motion was made by Commissioner Thompson to approve the minutes. The motion was seconded by Commissioner Rasmusson, then voted and passed unanimously.

Client Spotlight

For the spotlight, Mrs. Miller shared the sad news that Roger Nyborg had passed away. Roger was one of the first tenants of Mountain View Suites. When Roger and his wife Bonnie first moved in, they had been staying at the Iron County Care and Share. Because animals were not allowed in the shelter, Roger and Bonnie took turns sleeping in their truck with their three dogs.

During his 25 years of tenancy, Roger became one of the most loved tenants. As he aged and especially after the passing of his wife, the staff became more and more involved in his daily life. Mrs. Miller shared a few funny stories about Roger. She highlighted that Roger was the only tenant who ever volunteered to help the Housing Authority. Staff were with Roger in his final days and were grateful his daughter was able to be present, which brought Roger great comfort. Mrs. Miller spoke about the memorial service, and noted that while some of his family had not

visited him during his lifetime, they did attend the service. His passing has been a significant loss to both staff and residents.

Last Meeting Follow-Up

Part-time temp employee

Mrs. Miller reported that after searching for someone with a flexible schedule who could be available a few hours per month as needed, she determined the best option was her daughter, Halle Miller. Halle has worked fewer than 10 hours so far, primarily typing labels and assisting with mailings. This arrangement has worked well since she is able to come in on weekends and help with occasional tasks, typically less than once per month.

Commissioner Thompson inquired about the type of information to which Halle has access. Mrs. Miller clarified that all applicants receive a standard, generic letter and that Halle's responsibilities are limited to printing the letters, stuffing envelopes, and matching addresses to ensure accuracy.

2026 Budget

The 2025-26 budget was reviewed. All major differences from the previous year's budget were discussed.

- **Centennial Park Homes:** Projected rental income increased due to higher rent rates and fewer anticipated vacancies compared to last year.
- **Cedar Park Townhomes:** Projected income increased because of rent increases and the purchase of an additional unit.
- **PORT 15 Funding:** Actual funding exceeded budget. Since PORT 15 School Trust Land funding is sporadic and unpredictable, it is not included in annual budgets.
- **Nichols Landing:** The management fee decreased as this project will be concluding. Nichols Landing is a 15-year rent-to-own program built in 2010; current tenants will have the option to purchase their homes beginning January 2026.
- **Damages:** Income from damages increased because a tenant who had caused extensive damages has made more payments than anticipated.
- **Utilities/HOA Expenses:** Expenses increased for Cedar Park, Fields, and Northfield Townhomes due to higher monthly HOA fees.

Section 8 program expenses not included in the annual budget were reviewed.

There was a discussion about the CROWN program and tenant eligibility. Mrs. Miller explained that tenants with very low-income can move into these homes, rent for 15 years, and then purchase the home for significantly less than market value. The base price of the home is tied to the current debt owed, and the equity at the time of sale is divided into 15 parts; for each year the tenant occupies the home, they earn one fifteenth of the equity.

Commissioner Pendleton inquired about how low-income tenants qualify for a loan. Mrs. Miller informed the Board that participants only need to income-qualify at the time of move-in. After that, even if their income increases, they can continue to occupy the home and hopefully purchase it at year 15. Many tenants do not stay the full 15 years, but current tenants will have the opportunity to purchase their homes. Tenants will be required to obtain a loan for the base amount, while the equity functions as a silent second mortgage, with tenants earning one

fifteenth for each additional year they remain in the home after purchase. The 15-year period is calculated from the date they moved in as renters and continues to accumulate after purchase, reducing the balance owed on the second mortgage each year.

Commissioner Rasmusson shared her experience with the program and expressed gratitude for the opportunity to participate and purchase her home. She also appreciated the Housing Authority's involvement in ensuring as many people as possible could take advantage of the program.

There was a brief discussion about PORT 15 funding. As property in this development is sold, a portion of the proceeds is designated for affordable housing programs. The Housing Authority receives an annual payment from Cedar City from the PORT 15 project.

Commissioner Thompson made a motion to approve the 2025–26 budget, as presented. The motion was seconded by Commissioner Pendleton, and the motion was voted on and passed unanimously.

New Project

The Board reviewed the balance sheet. Mrs. Miller informed the Board that, since cash resources are strong and administrative funding is sufficient to cover expenses, it may be a good time to invest in additional property. She noted she will be exploring potential opportunities, including a small fourplex located near TURN Community Services. Mrs. Miller also mentioned that the Housing Authority has had great success with the Cedar Park Townhomes and that she would consider pursuing similar units. The rents on the three-bedroom townhomes are about \$950 per month, which is dramatically lower than what is available on the open market. Since the income requirements are higher for the townhomes, they have proven to be a great opportunity for the Housing Authority to assist families earning too much to qualify for the lower-income units. Mrs. Miller said she will report back at the next meeting with possible options.

Other Business

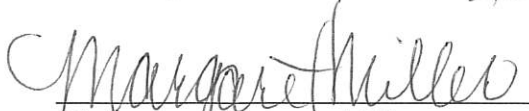
Mrs. Miller reminded the Board that last year she had requested an increase in the credit card limit from \$10,000 to \$20,000. At that time, the process was not completed, as there was no immediate need for larger purchases. However, with rising prices and more vendors now requiring a credit card, it has become necessary to move forward with the increase. Mrs. Miller explained that she had spoken with the bank, and they require a signed Board resolution in addition to the meeting minutes reflecting the approval.

A motion was made by Commissioner Pendleton to increase the credit card limit to \$20,000, the motion was seconded by Commissioner Thompson, then voted and passed unanimously. Mrs. Miller then presented the Board with the resolution for signature.

Adjourn

With no other business, a motion to adjourn was made by Commissioner Robinson and seconded by Commissioner Rasmusson, then voted and passed unanimously.

IN WITNESS THEREOF, the minutes of the above meeting were approved and signed by the following Commissioners on the 28th day of August, 2025.


Chairperson Margaret Miller


Commissioner Georgia Beth Thompson


Commissioner Cal Robinson

Commissioner Janeen Rasmusson


Commissioner Larry Pendleton