

**MINUTES  
CITY OF FALLON  
55 West Williams Ave  
Fallon, Nevada  
July 15, 2025**

The Honorable City Council met at a regular meeting on the above date in the Council Chambers, 55 West Williams Avenue, Fallon, Nevada.

**Present:**

Mayor Ken Tedford  
Councilwoman Kelly Frost  
Councilwoman Karla Kent  
Councilman Paul Harmon  
Chief of Staff Bob Erickson  
Deputy City Attorney Sean Rowe  
Deputy City Attorney Jaren Stanton  
City Clerk Treasurer Michael O'Neill  
Deputy City Clerk Elsie Lee  
Deputy Public Works Adrian Noriega  
Deputy Public Works Marco Guerrero  
Deputy Public Works Erik Fain  
City Engineer Derek Zimney  
Chief of Police Ron Wenger  
Captain Daniel Babiarz  
Director of Tourism Jane Moon

The meeting was called to order by Mayor Tedford at 9:00 a.m.

Mayor Tedford led the Pledge of Allegiance.

Mayor Tedford inquired if the agenda had been posted in compliance with NRS requirements.

City Clerk Treasurer Michael O'Neill advised that the agenda was posted in compliance with the NRS requirements.

**Public Comments**

Mayor Tedford inquired if there were any public comments. He noted that comments are to be general in nature, not relative to any agenda items. No action may be taken on a matter raised under this item until the matter has been specifically included on an agenda as an item upon which action will be taken.

Angela Viera with Oasis Academy greeted the Council.

- Thanked Fallon Police Department for sending their students off to State tournaments.

Mayor Tedford thanked Angela and inquired whether there were further public

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comments.

No further comments were noted.

### **Consideration and possible approval of Council Meeting Minutes for June 3, 2025.**

Councilwoman Kent motioned to approve Council Meeting Minutes for June 3, 2025, with no additions or corrections; seconded by Councilman Harmon and approved with a 3-0 vote by the Council.

### **Approval of Warrants**

- A) Accounts Payable
- B) Payroll
- C) Customer Deposit

Councilman Harmon motioned to approve the accounts payable, payroll and customer deposit warrants; seconded by Councilwoman Kent and approved with a 3-0 vote by the Council.

### **Consideration and possible action to adopt Resolution 25-07-01: A resolution of the City Council of Fallon, Nevada providing for the transfer of the City's 2025 Private Activity Bond Volume Cap to the Nevada Rural Housing Authority; and other matters related thereto.**

City Clerk Treasurer Michael O'Neill stated the Nevada Rural Housing Authority ("NRHA") has submitted a request for the City to transfer its 2025 private activity bond volume cap to the NRHA. The NRHA promotes, provides and finances affordable housing opportunities for rural Nevadans. The City has annually approved the request from the NRHA. If approved, the attached resolution and transfer certificate will be executed and delivered to the Nevada Department of Business and Industry. Katie Coleman with the Nevada Rural Housing Authority is here to answer questions.

Katie Coleman Communications Director with Nevada Rural Housing Authority greeted the Council. I am here to explain and shed a little more light on some of the request materials that were provided to you, to make that request for your City's unused Private Activity Bond Cap. So, really quickly, for more than 50 years Nevada Rural Housing has really evolved into a full spectrum housing finance agency. We are really committed to providing Nevadans with their needs in home ownership. Rental assistance and housing development, to date, since our inception, we have provided more than 11,000 home buyers. This is since our home ownership has been in existence, since 2006, in fact, to the tune of 2.5 billion in mortgage lending. We have saved homebuyers, in tax savings, over 47 million. We assist about 1,300 renters every year. We have invested about 170 million in affordable housing development. Going through to 2027, we have about 600 new rental units planned throughout the state. Our success for the home ownership program, specifically, really is driven by collaboration with your City, and your support has been key. You have been a long-standing contributor to the success of our programs, through the transfers of that unused bond cap. These transfers allow us to create sustained, lasting, housing opportunities, without affecting your local budget. So, as a reminder, bond cap is not

money. Instead, it is a federal allocation that enables us to use tax exempt bonds for funding those qualified housing initiatives. One of the most important outcomes, of recent dates, is our launchpad program. This is the program that we launched last summer, using that Private Activity Bond Cap transfer, from an entity like yours. It provided 25 million in mortgage funds, to about 80 families. That program was really successful. In fact, it was so successful, we are doing another program now. We have another 25 million out there, for rural families, and we are actually partnering with the Nevada Housing Division. Your support helped us launch a program like that. We are doing another one right now. We really appreciate your support. Since June of last year, very specifically, I would like to report on what is going on in your community. We have assisted 6 homebuyers in the amount of 1.9 million in mortgages. I am going to leave with you today, of course with that request for that transfer, some materials, flyers, and custom things for your community. You all know your community best. The folks in this room know your community best. This will allow you to add information to your community members, to your friends, and your family. Help get the word out about this program. This is your program. Please use it. Please help your friends and your family use it. It is for you. It is for our rural folks, and I am happy to answer any questions. I am going to leave this information with your team here. I appreciate the time for us to chat through this.

Mayor Tedford asked Katie to leave the flyers and information with Deputy City Clerk Elsie Lee. I like to keep those in the Clerk's Office for people that are paying their bills, but also for the first time renters. I like the Down Payment Assistance Program. That is my favorite part of this program, that I like. I get wanting to help with the total mortgage program, but just under a million dollars has been used for downpayment assistance, to the City, since 2006. That is the one that I promote the loudest, when I speak, or talk to young couples. I always figure that the ones that are renters, if they could just get that downpayment, the rent they are paying, could be the mortgage they pay each month. That is what keeps people from getting into a house, a lot of times, in my thought process. That is what I think is really the most important part of this program. Now, I could be wrong. You are going all over, to these cities that qualify. Every year we debate these portions of Sparks qualify. Seriously, they are not like a rural community, but they qualify under these rural assistance programs. We argue back-and-forward that we like to see the City of Fallon mentioned, in your media programs. I stress this again, that is important to us. I am sure the Council is going to give you this cap money back, like we do every year, to help support the program. These are just the comments that I have. I think it is a tremendous program. I really have been a strong supporter of it, since the start of it. Elsie is sitting right there, so when you step back from the questions the Council or public might have for you, that is where that information should go.

Kaite Coleman thanked the Mayor. I do want to mention that I help manage this program. I help manage this program, and I also help manage all the marketing and outreach. I make sure to emphasize this community, particularly, to place radio advertising. We do a lot of local advertising in this community, and a lot of our targeted digital advertising here as well. We really want to make sure the message is getting to our real rural areas, to get this money out there.

Mayor Tedford stated that he isn't sure if this information is on our City website. We will talk with Abbi and Ty to make sure that we have a link for this information. Will you check that, Elsie? I am surprised if we don't but trying to remember. I think it is an outstanding program. Bob and I probably aren't going to drill you about your marketing program, for the City of Fallon. I think we have done that enough, in the past. You are

already way ahead by having these numbers here, so we aren't drilling you on them. I really appreciate what you have done, bringing this information, and your work on it throughout the year.

Councilwoman Frost inquired on the 600 planned rentals through 2027. Are any of those here in Fallon or the Churchill County area?

Katie Coleman stated that none of them are here in Fallon, or Churchill County. However, we are always open to having those discussions.

Mayor Tedford stated that we need housing here. We are short housing here, in certain segments. We have some units that are planned. We are just having trouble with getting the construction started. The maps have been approved, and we will just start to get to the point where they are starting to build, and then they don't start. Some of those are multi-family housing units, which are very important right now. If they could just get some of those developments going, it would relieve some of our pain. Some are single-family housing. We are having a problem with some of those developers getting over some financial humps, I think. That is what they are telling staff. So, we do need housing.

Councilman Harmon inquired on the number that they have helped Fallon, specifically.

Katie Coleman stated that since June of last year, 6 homebuyers, in this area, and in total for the year is 34 million and almost 200 homebuyers.

Councilman Harmon stated that on average 6 homebuyers is down a little bit because it is 187, in the last 20 years, and only 6 in the last year. So, besides your flyers and your marketing, what else can we do to help these people out? How do we help you get the word out?

Mayor Tedford stated that he believes we have to spread the word with banks and realtors.

Katie Coleman stated that it would be helpful among lenders and realtors. They are a huge help. That is really our network and how we reach the homebuyers. They are really the conduit, really, that is a good point. It is a magic equation between that, our advertising and the word of mouth. Over the last year, rates have had a big impact on our program. In 2021, we were offering 2.2%, and it has now got into 7%. We aim to offer below market rates for those who are trying to get into homeownership. Affordability is what we have to be able to offer homebuyers. That is how they get into the door, paired with that Down Payment Assistance Program. That is long-term affordability. That is how we serve. So, the last 2 years have been very challenging for our programs. To be able to pair it with that Down Payment Assistance Program. So, it has been a challenge for our program and programs like ours, across the country. That is why we offered the Launchpad Program. That played a huge part in us being able to offer that to 6 home buyers, in this county, and across other cities and counties, in the state. That offered a 6.17% interest rate, paired with 4% down payment assistance. I wish we were offering 4 and 5 percents, but gosh, it has been really tough. We keep cranking away to try and offer better and better, but this market is really challenging. If you talk to any of your agents and lenders, in your community, they have had a tough go of it. We keep trying. That program mechanic, of trying to get the rate down with the word of mouth, is the name of the game. As rates come down, and eventually they will, we will see a more of an uptake of the program. It will cycle through and we will get back to serving dozens in your community, we absolutely will.

Mayor Tedford made comments regarding Jane Cappuro working on this program but has retired. She really worked this with the banks. There is some reluctance with realtors too. I think that is why we have to work hard at this. I had a family member that

was going to buy a home, and the realtor didn't want to do the NRHA Down Payment Assistance Program. There is some kind of hassle to it, it is a little more paperwork. She is doing the program; it is too good of a deal to the buyer. Whether that kicks it into FHA, or whatever. We are walking here if we don't use this program. I don't know what the problem is, and Jane never had a hiccup with it, when she was dealing with it. I just don't get it, but there is something to that and I didn't quite understand what it was. I wonder if more of these young buyers are running into this. The salary limit has gone up, it is 150 thousand, or something, for young people. Teachers, nurses, and contractors, people that are making a higher salary. The range has grown since this program started. So, when you are trying to sell a house to someone that wants to use this program, I am not sure why they aren't. I am trying to answer Paul's question. Why are they not discouraged. Elsie knows what I am talking about. We have had it with people that pick these pamphlets up. We can't find anyone that will help them with it when they want to buy a home.

Katie Coleman agreed. I think education is a huge piece of it. We are doing it right now, which is wonderful, so we appreciate the opportunity here. We can all be educators in this program. In fact, not only ours, but there are also programs like this in all kinds of facets that don't require additional paperwork. Especially for the borrower. The borrower doesn't do anything in addition to our program. The lender is very well educated in our program. They know how to do this. It is baked into their process. There is a bit of a stigma sometimes, on the seller side, on some of these programs. There shouldn't be. In fact, it helps people sell their homes because it gets folks into their home. It gets folks down the road. It is education, I think, is the big piece of it. The rising home prices is another big component to the challenges for a lot of first-time home buyers, or those trying to get into the market. The rising home prices have presented a lot of challenges to people as they are trying to get into the market. These programs help bridge that gap. Sometimes, the gap is a bit too wide and so the last couple of years have been an interesting time. Education is a huge key. If someone can afford the payment, and they can get into this program, it is always the right time. That is another piece of education that we try to get out there. Our agents, who are trained in our program, do a really good job at that. Our lenders, who are trained in our program, they do a really great job at that. It is just trying to get the word out there. We try to do our best at. We can always do more. The whole cliché, it takes a village, it really does.

Mayor Tedford stated that he believes it is a great tool that young people should be able to use. So, thank you.

Katie Coleman thanked Mayor Tedford.

Mayor Tedford inquired whether there were any further comments or questions from the Council or the public.

No further comments were noted.

Councilwoman Frost motioned to adopt Resolution 25-07-01: A resolution of the City Council of Fallon, Nevada providing for the transfer of the City's 2025 Private Activity Bond Volume Cap to the Nevada Rural Housing Authority; and other matters related thereto; seconded by Councilwoman Kent and approved with a 3-0 vote by the Council.

### **Consideration and possible adoption of Resolution No. 25-07-02: Adjustment of Allowance for Doubtful Accounts – Enterprise Funds' Accounts Receivable.**

City Clerk Treasurer Michael O'Neill stated the accounts presented for adjustment

to the allowance for doubtful accounts, have been outstanding prior to July 1, 2023, and are no longer City of Fallon customers. These accounts were forwarded to a collection agency for additional collection efforts; however, no payments were received during the fiscal year ended June 30, 2025. The total proposed adjustment of thirty-two thousand four hundred fifty-five dollars and eighty-seven cents (\$32,455.87) represents 1/10th of one percent (0.1%) of the Enterprise Funds' Total Operating Revenues for the fiscal year ended June 30, 2024.

Mayor Tedford stated that we do this every year. You should know that these accounts are still working on being collected. We are just writing them off, for now. Some of these people will move back to the City. The minute that they move back to the City, they have to pay these charges before they can reconnect to their home or apartment. They never stop getting followed. We do this every couple of years. As Michael said, it is less than 1/10<sup>th</sup> of one percent of the operating revenue for those 2 years. So, it is a small amount of money, in comparison to what we have out there.

Councilwoman Frost stated that it seems like the list is smaller than it has been in previous years.

City Clerk Treasurer Michael O'Neill agreed. These accounts go back to the last 2 years. These accounts have been dormant prior to the beginning of the last 2 fiscal years. We were still in that stage, where we had accounts that were coming out of COVID periods, where we were trying to help people through. We are coming out of the end of that. So, yes, the list is getting much smaller, as we start to get back into the normal operating procedures for collections.

Councilwoman Frost stated that she sees an account that is approximately \$9,500.

City Clerk Treasurer Michael O'Neill stated that there was a lot of extenuating circumstances with this account. The person had life-saving devices that needed power during the COVID period. It did drag out but tried to work with them as much as possible. It is unfortunate.

Mayor Tedford stated that they had a medical device using power that we didn't want to shut off. Any further comments or questions from the Council or the public?

No further comments were noted.

Councilwoman Kent motioned to adopt Resolution No. 25-07-02: Adjustment of Allowance for Doubtful Accounts – Enterprise Funds' Accounts Receivable; seconded by Councilman Harmon and approved with a 3-0 vote by the Council.

### **Public Comments**

Mayor Tedford inquired if there were any public comments.

No comments were noted.

### **Council and Staff Reports**

Mayor Tedford stated that 11-year-olds are playing on the Little League Field, at Oats Park. They were there early this morning. I want to tell you to go down and enjoy them. There are kids running around everywhere, having a lot of fun, even though it was 106 degrees yesterday. They are from all over the place. From Arizona to Hawaii, to the middle of California to northern California. We are glad to be hosting this tournament. Are there any Council or staff reports?

No reports were noted.

## **Adjournment**

There being no further business to come before the Council, Mayor Tedford adjourned the meeting at 9:26 a.m.

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Mayor Ken Tedford

Attest: \_\_\_\_\_  
Michael O'Neill, City Clerk-Treasurer

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