

**MINUTES
CITY OF FALLON
55 West Williams Ave
Fallon, Nevada
July 7, 2026**

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
City Attorney Trent deBraga
Deputy City Attorney Sean Rowe
City Clerk Treasurer Michael O'Neill
Deputy City Clerk Elsie Lee
Public Works Director Brian Byrd
Deputy Public Works Adrian Noriega
Chief Daniel Babiarz
City Engineer Derek Zimney

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.

No comments were noted.

Consideration and possible approval of Council Meeting Minutes for June 16, 2026, and June 18, 2026.

Councilwoman Kent motioned to approve the Council Meeting Minutes for June 16, 2026, and June 18, 2026; seconded by Councilwoman Frost and approved with a 3-0 vote by
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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 of an application by Jose Martinez Maya for a mobile food vendor license for Pocar De Aces, LLC.

Deputy City Clerk Elsie Lee stated that Jose Martinez Maya, owner of Pocar De Aces, LLC has made an application for a mobile food vendor license for Pocar De Aces, LLC. A mobile food vendor license is a privileged license that allows the licensee to sell food from a motor vehicle, or other type of food service conveyance, for human consumption and which is used to sell and dispense food or beverages to customers. The application has been reviewed by Chief Daniel Babiarz, City Attorney Trent deBraga, Chief of Staff Robert Erickson, City Engineer Derek Zimney and Deputy City Clerk Elsie Lee and has been recommended for approval. Mayor Tedford inquired if there were any questions or comments from the Council or public.

Councilwoman Frost inquired on where the food truck would be stored.

Juan Martinez Juarez greeted the Council. The food truck will be located at home.

Mayor Tedford inquired if that would be the address at 3500 Cushman Rd.

Sofia Juarez greeted the Council and confirmed the address was correct. We would like to offer our services and give Fallon a little taste of our personal homemade food.

Mayor Tedford thanked Sofia and inquired if there were any further questions or comments from the Council or public.

No further comments were noted.

Councilwoman Frost motioned to approve the application by Jose Martinez Maya for a mobile food vendor license for Pocar De Aces, LLC; seconded by Councilman Harmon and approved with a 3-0 vote by the Council.

Consideration and possible action to adopt Resolution 26-07-01: A resolution of the City Council of Fallon Nevada providing for the transfer of the City's 2026 Private Activity Bond Volume Cap to the Nevada Rural Housing Authority.

City Clerk Treasurer Michael O'Neill stated that the Nevada Rural Housing Authority ("NRHA") has submitted a request for the City to transfer its 2026 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.

Shawn Heusser greeted the Council. I am the Director of Finance for Nevada Rural Housing. We are happy to be here with you this morning and talk a little bit about the Private

Activity Bond Cap and what Nevada Rural Housing stands for and what we are striving to do, here in Fallon, and throughout rural Nevada. Since 2006, we have assisted in over 2.5 billion dollars in mortgages for rural Nevadans. 69 million dollars in downpayment assistance and also assist 1,300 renters annually across rural Nevada. Since 2006, in your community, specifically, we have been able to help provide 34.4 million dollars for mortgages to 188 different homeowners and about 1 million dollars in downpayment assistance, during that time period. That has been part of the transfer that we've received from you during that same time, is 7.7 million dollars, in total Private Activity Bond. Your partnership is what makes this possible to help rural Nevadans, with their homeownership dreams. The Private Activity Bond Cap is critical for that. What we are doing with it now, is we are partnering with the State of Nevada. By doing that, we are able to better leverage with that Private Activity Bond Cap. We have a program called Launchpad. Within Launchpad, we have partnered with the State of Nevada, and they help us offer a quarter percent lower interest rate than their regular program. During the last year, we were able to assist 5 homebuyers, in Fallon, and 1.5 million dollars on mortgages. We continue to strive to provide homeownership and rental assistance to all throughout rural Nevada. I do have some QR codes with me that I wanted to share with you. One side explains rental assistance; the other side talks about homeownership. Our programs are constantly changing, so it is important that we are able to get the word out and get that message out to the citizens of Fallon and rural Nevada.

Mayor Tedford inquired about how many years was included in that 188 number of homeowners the program has assisted.

Shawn Heusser stated that has been since 2006. So, in the last 20 years.

Mayor Tedford stated this is a down payment assistance program. 1 million dollars means a lot to me because that is the program I promote the most, amongst younger people, who might not think they can get into a home. A lot of times, that is all it takes is that downpayment they need to get into their first home. I don't think that it is marketed well. Once in a while we see tv ads that show it. I think some realtors are hesitant to use the program. Sometimes, this is the only way someone would be able to get into a home. The Clerk's Office has the information for people to see when they sign up for utilities, and they are renting apartments. I went to the realtor with my daughter and made her sign up for the program. There was a reluctance on the realtor to use the program. I made sure that she signed the form for the downpayment assistance program. I don't understand the reluctance. Sometimes it is working with the right bank that works with you. That's what we did in her case. Is that prevalent outside the rural areas?

Shawn Heusser stated that it is very important, within their programs, that we have a person on our staff that specifically works with the lenders. They are daily taking these questions and working with them. The key is getting to these lenders. That is why I have these QR codes that help get connected to us. We cannot steer someone to a specific lender. That is against the law. We can provide them with a list. They are the ones that know our program and are able to help get our program out to people. It really does come down to those questions. People often times think they need to save up 20% in order to get into a home. That simply is not true. We have these programs where people can get into homes for a very low amount of money and to be able to get on that path to homeownership.

Mayor Tedford stated that often times they are paying the same amount in rent that they would for a payment on a home. The requirement for wage-earners is quite high now. It is always frustrating to me; to hear someone say, I just can't afford that downpayment to get into a house. I get a pamphlet and bring it to them to read through. I know that we had one realtor here, who retired, who was an all-star. She would bring in a lot of people and had a bank she

worked with. That was very helpful for us, in Churchill County. I know that you aren't just in rural areas because you have part of Washoe County and Sparks, in what you determine as rural, which boggles my mind. I just wish there was a way that we could market that better, in our rural areas. I often wonder whether that could be done out of here, the City, which would be economic development, and the Chamber. I have never quite figured that out. We put the information out, here. It is just frustrating to me. The downpayment seems to be the issue with the young wage-earners.

Councilwoman Kent inquired if the QR code would be taking the place of the pamphlet.

Shawn Heusser stated that yes, it would. It will direct people more specifically to the website. Rather than getting a pamphlet that may get outdated, it would get you right to the website to see what is available. For example, we have a program that we call Rural Rocks. It is part of AB540. It has been limited in the rural areas because of the essential worker tag. Within the rural areas, we have a smaller amount of healthcare workers, and different folks like that. It is going to be opening up in the next couple of weeks, to where a lot more people will be eligible for it. That is why we are doing the QR code, so when you go to the website, it gives you the most up-to-date information, as opposed to something that may be three months old.

Councilwoman Kent inquired where the QR code could be found.

Shawn Heusser stated that it is located on cards that he will provide to the City Clerk's office. You can just give these out. One side is rental assistance, and the other side is homeownership, and it will take you to our website that will provide more up-to-date information.

Mayor Tedford stated that he would like to carry some of the cards.

Cards were provided to the Mayor, Council, and City Clerk's office.

Councilman Harmon stated that his daughter is closing on a house in the next couple of days in Arizona. I am a little familiar with programs here in Nevada and when I was helping her ask questions there, I was getting different answers than what I am hearing here. So, they have different rules down there. She isn't in a rural area, she lives in Mesa, so it is a big City. I appreciate what you do for rural housing. I have a couple of questions. If, for some reason, the people you assist, move or change things within a few years, are they penalized and having to pay back the assistance that was given to them?

Shawn Heusser stated that what happens is that downpayment assistance comes back into the program. So, what is anticipated is that the equity that they are going to gain in their home is going to be greater than the \$6,000-\$12,000 that they receive. So, for example, their house goes up in value, maybe \$50,000, when they move, refinance, or sell, then that down payment assistance would go back into the program, to be able to be used again. Now, that individual has a \$38,000 equity that they did not have at the start of the program. So, yes, it does come back.

Councilman Harmon stated that he also mentioned 1.5 million went to 5 homeowners, in Fallon, in the last year. Is that correct?

Shawn Heusser stated that was correct.

Councilman Harmon stated he wanted to clarify that was in the City of Fallon, not Churchill County. I just wanted to clarify that money was spent on homes within the City of Fallon limits.

Shawn Heusser stated that was correct. Those 5 homeowners are specifically in Fallon.

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

No further comments were noted.

Councilwoman Kent motioned to approve and adopt Resolution 26-07-01: A resolution

of the City Council of Fallon Nevada providing for the transfer of the City's 2026 Private Activity Bond Volume Cap to the Nevada Rural Housing Authority; 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.

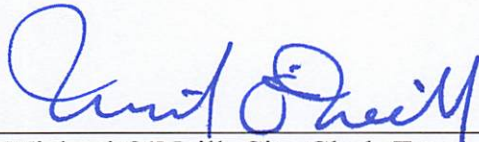
Council and Staff Reports

Mayor Tedford inquired if there were 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 9:19 a.m.

Attest:



Michael O'Neill, City Clerk-Treasurer



Mayor Ken Tedford