

THE MEETING LOCATION WILL BE AT THE COURTHOUSE ANNEX BUILDING, 300 CENTER STREET, RIDGWAY, PA IN CONFERENCE ROOM #1

ELK COUNTY REDEVELOPMENT AUTHORITY

AGENDA – October 1, 2026

- I. CALL TO ORDER**
- II. PLEDGE OF ALLEGIANCE**
- III. APPROVAL OF THE MINUTES OF January 8, 2026**
- III. APPROVAL OF BILLS - none**
- V. OLD BUSINESS**
 - 1. RACP – CAPSEA, Inc. – Everything Under One Roof
 - 2. Review and approve RDA Loan Application
 - 3. Review and approve RDA Guidelines
 - 4. Review and approve RDA By-laws
- VII. NEW BUSINESS**
 - 1. Board vacancy – Joe Haines resignation – term ending 12/31/30
 - 2. Approve 2027 Meeting Dates
 - 3. Discuss loan interest rate
 - 4. Discuss repayment term of 5 years – longer payment terms on a case-by-case basis
 - 5. Application fee – flat fee/1% of loan amount
 - 6. Discuss credit analysis
 - 7. Discuss conflict of interest
 - 8. Discuss running credit reports
 - 9. Discuss expiration date on Commitment Letter
 - 10. Discuss evidence that purchase was made
 - 11. Discuss checklist of necessary documents to give with application and guidelines
 - 12. Reappointment of Jennifer Hibbard for a 5-year term ending 12/31/31
- VIII. GOOD OF THE ORDER**
- IX. SCHEDULING OF NEXT MEETING January 7, 2027**
- X. ADJOURNMENT**