

ELK COUNTY REDEVELOPMENT AUTHORITY
Minutes of January 8, 2026

The regular meeting of the Elk County Redevelopment Authority was held on Thursday, January 8, 2026, 2025 at the Elk County Courthouse Annex, Conference Room #1. Tracy Gerber called the meeting to order at 1:00 PM. The following were present:

Board Members: Tracy Gerber, Jennifer Hibbard and Heather Serafini
Phone In: Joe Haines
Administrator: Kathy McClelland

APPROVAL OF MINUTES

Heather Serafini made a motion to approve the minutes from October 2, 2025 as presented; seconded by Jennifer Hibbard and carried unanimously.

RECORD OF BILLS

None.

OLD BUSINESS

RCAP – CAPSEA, Inc. Everything Under One Roof

Tracy Gerber stated that there are no updates. The RCAP grant hasn't been officially approved through the Office of the Budget.

NEW BUSINESS

2026 Budget

Kathy McClelland stated that she didn't attach it to email with the Boards information. We can approve the 2026 at the next meeting.

Election of Officers

Tracy Gerber stated that at this time, Pat Brennen is Chair, Tracy Gerber is Vice-Chair and Joe Haines is Secretary/Treasurer. Tracy Gerber stated that Pat Brennen stopped by the planning office and requested to step down as Chair due to her availability and recommended Jen Hibbard for Chair. Discussion held.

Joe Haines made a motion to approve the slate of officers as presented: Jen Hibbard as Chair, Tracy Gerber as Vice-Chair, Joe Haines as Secretary/Treasurer and Heather Serafini as Assistant Secretary/Treasurer. The motion also included authorizing all RDA Board members as check signers on both accounts, with the requirement that two signatures be obtained per check. Tracy Gerber seconded the motion, and it carried unanimously.

Loan Late Fee Increase

Tracy Gerber stated that our late fee charge is \$12.50 which doesn't really deter anyone from paying late. After discussion, it was decided that moving forward we can make the late fee \$25.00.

Heather Serafini mentioned that she was looking at RDA interest rates for the state of Pennsylvania and the average rate is 3.63%.

Tracy Gerber asked if there were any ties to the grant that we can only charge 3%.

Jen Hibbard said that the grant may have ceilings of what percentage can be charged; she doubts that we would be anywhere near that. Ms. Hibbard also mentioned that you are able to generate enough to administer the program.

Heather Serafini asked how long we have been charging 3% interest.

The Board decided it was set at 3% before we sat on the RDA Board.

Jen Hibbard added that the loans we do are riskier loans. Discussion followed.

Jen Hibbard said that when we revise the policies, they will need to be sent to USDA for their approval before we can enforce the new changes.

Heather Serafini made a motion to increase the Late Fee to \$25 moving forward; Jen Hibbard seconded the motion and carried unanimously.

Resolution 2026-001 – CAPSEA - Filing of a Local Share Assessment Grant

Tracy Gerber stated that we need to approve Resolution 2026-001 for CAPSEA. CAPSEA is applying for a Local Share Grant in the amount of \$1,000,000 to be used for the CAPSEA Under One Roof – Phase II Project. Ms. Gerber asked if we need to have an agreement or a memorandum of understanding in place with CAPSEA or consultant that the Board is in name only, the Board is not responsible for administering this grant if awarded.

Jen Hibbard suggested an indemnification in place with CAPSEA.

Tracy Gerber said that when she returns the Resolution to the consultant, she will request something in writing.

State Ethics Forms

Tracy Gerber stated to fill these out and return them to Kathy as soon as possible.

Review Loan Application and Guidelines

Tracy Gerber Stated that Jen Hibbard will work on the Guidelines and send them to the Board for review. Heather Serafini is willing to work on the Loan Application and will send to the Board for review.

Review RDA By-Laws

Tracy Gerber pointed out the following changes she feels should be made:

- Article 3 – Officers-the Board should consist of Chairperson, Vice Chair, Secretary, Treasurer, Assistant Secretary/Treasurer.
- Meetings – First Thursday of every quarter at noon. The Board agreed to change the time to 1:00PM as regularly scheduled.
- #5 Order of Business – The agenda is not how we currently have the agenda set up. The Board decided to remove #5 from the By-Laws.
- #6 Manner of Voting – Tracy Gerber stated that she will come up with a way to cover all aspects of voting to keep it all under one umbrella.
Joe Haines suggested to spell out if email voting has to be everyone or majority.
- Article 4 – Joe Haines stated that an Attorney would need to review this Article before changes are made.
- Article 5 Staff –

GOOD OF THE ORDER

SCHEDULING OF NEXT MEETING

The next regularly scheduled meeting of the RDA will be Thursday, April 2, 2026, at 1:00 PM at the Courthouse Annex, Conference Room 1, 300 Center Street, Ridgway. A Zoom link will also be available.

ADJOURNMENT

With no further business at hand, the meeting adjourned at 1:42 p.m. on a motion by Joe Haines and seconded by Heather Serafini.