



NORTH CENTRAL PENNSYLVANIA REGIONAL PLANNING and DEVELOPMENT COMMISSION

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North Central Board Meeting
Wednesday, August 25, 2021 – 9:30 AM

Members – via Zoom

Ann Losey	Cameron County
Cliff Clark	Cameron County
Dennis McKimm	Cameron County
Dave Glass	Clearfield County
Jodi Brennan	Clearfield County
Kirsty Smith	Clearfield County
Matt Quesenberry	Elk County
Joe Dagher	Elk County
Tracy Gerber	Elk County
Eric Wolfe	Elk County
Padraic McGrath	Elk County
Jeff Pisarcik	Jefferson County
Jamie Lefever	Jefferson County
Jim Sleigh	Jefferson County
Carol Duffy	McKean County
Nancy Grupp	Potter County
Abbi Peters	At-large PA Wilds
Dr. Jill Martin-Rend	At-large BC3@Brockway

Staff - via Zoom

Jim Chorney
Chris Perneski
Ed Matts
Jennifer Hibbard
Mary Lou Jessop

Guests – via Zoom

Gary Skiba	Marsh Schaaf LLP
Scott North	Jefferson County Commissioner

Chair Carol Duffy called the meeting to order at 9:31 AM with the pledge to the flag.

QUORUM/INTRODUCTIONS

Roll call was taken to make sure everyone on the meeting was captured. There was a quorum for the meeting.

NEW BUSINESS

Jenn presented the following loans for approval.

Loans

Gotcha Covered Metal LLC, Weedville, Elk County, has requested a loan in the amount of \$100,000 from the Economic Development Administration Revolving Loan Fund for 10 years at the rate 2.5% for the purchase of real estate and equipment. This is a startup of a metal roofing and siding business including the purchase of the former Superior Metal Roofing facility, as well as new equipment and inventory. North Central's collateral will be first lien security interest on all business assets, second mortgage on commercial real estate, as well as the secured personal guarantee of the owner. Two new jobs will be created within three years.

Chair Duffy called for a motion to approve the loan to Gotcha Covered Metal LLC

Jamie Lefever moved to approve the loan to Gotcha Covered Metal LLC, seconded by Matt Quesenberry. Motion passed with Padraic McGrath abstaining.

Irelands Bait Shop LLC, Weedville, Elk County, has requested a loan in the amount of \$25,000 from the Economic Development Administration CARES Act Revolving Loan Fund for 5 years at the rate .75% for the purchase of equipment and working capital, purchase a generator and expansion/diversification of inventory. North Central's collateral will be security interest lien on all business assets, as well as the personal guarantees of the owners. Two full-time jobs will be retained

Chair Duffy called for a motion to approve the loan to Irelands Bait Shop LLC.

Nancy Grupp moved to approve the loan to Irelands Bait Shop LLC, seconded by Ann Losey. Motion unanimously passed.

DD's Specialty Bakery & Café, Inc., St. Marys, Elk County, has requested a loan in the amount of \$10,000 from the Economic Development Administration CARES Act Revolving Loan Fund for 3 years at the rate .75% for the purchase of equipment, for upgrades and replacements of a two-door freezer and air conditioning unit. North Central's collateral will be security interest lien on equipment, as well as the personal guarantees of the owners. Four full-time jobs will be retained.

Jenn noted that due to the request of the owners the payback period has been lowered to 3 years from 7 years.

Chair Duffy called for a motion to approve the loan to DD's Specialty Bakery & Café, Inc.

Dave Glass moved to approve the loan to DD's Specialty Bakery & Café, Inc., seconded by Kristy Smith. Motion unanimously passed.

Jenn requested permission to appoint Bob Veilleux to serve on the Microloan Committee as the representative for the McKean County IDC. Bob will fill a vacancy on the committee left by the retirement of Jodi Foster.

Chair Duffy called for a motion to approve the appointment of Bob Veilleux to serve on the Microloan

Committee.

Matt Quesenberry moved to approve the appointment of Bob Veilleux to serve on the Microloan Committee, seconded by Abbi Peters. Motion unanimously passed.

Internet ACH Checking Account

We are changing the process as to how we collect payments from our Internet customers. In the past it has typically been receiving checks from the customers. We are going to start allowing ACH deposits as well as credit card payments. In order to do this, we want to open a new account to be able to have the money directly deposited into that one account before ultimately getting transferred into our general account. In talking with Northwest Bank where we have all our accounts, they require us to have Board approval for opening any accounts and showing who the signatories on that account will be.

Our request is to open a new account at Northwest Bank, specifically for Internet payments, and to have the normal signatories of Jim Chorney, Amy Kessler and Padraic McGrath on it.

Chair Duffy called for a motion to open a new account at Northwest, specifically for Internet payments, and to have the normal signatories of Jim Chorney, Amy Kessler and Padraic McGrath on it.

Carol asked if this would take three signatures to which Jim replied that only two will be required and that will be Jim and Amy, and Padraic in case of an emergency.

Jeff Pisarcik moved to approve the opening of a new account at Northwest, specifically for Internet payments, and to have the normal signatories of Jim Chorney, Amy Kessler and Padraic McGrath on it, seconded by Nancy Grupp. Motion unanimously passed.

Before going into Executive Session, Jim had several things he wanted to bring the Board up-to-date on that just happened recently.

The first was yesterday morning Jim received a letter from the Department of Health in regards to the RFA process that the WIC program has been going through. As you will recall, nearly a year ago, we originally submitted for the initial round in which we received Elk County and didn't receive the other four counties that we applied for. They then put out a new round, but during that process we had requested an appeal process which is scheduled for tomorrow morning with Tom Beveridge and ourselves.

However, the letter we received yesterday morning from the Department of Health stated that all RFA processes, the original and the most recent one, have been cancelled. We are not sure why; but basically, they are reversing all of their decisions, even the ones in the larger cities such as Philadelphia and Pittsburgh where they actually changed vendors.

The only thing we know at this particular time is we will have a contract from October 1, 2021 through September 30, 2022. Beyond that we don't know if they will implement another RFA process or if they will continue to award the contracts as they have in the past. Regarding the appeal process, Jim has an

email into Tom Beveridge's office to find out what that actually means, whether we need to attend that since they cancelled that RFA.

Carol added that she hadn't heard anything on that and didn't have any additional information to offer.

Jim also received something from Senator Dush's office that they must have reached out to all the legislators to let them know this was happening. And we also directly received it as being a current contractor.

Jim will keep the board updated as information is received.

At the last board meeting Jim mentioned that we would have a budget for this meeting. He does have a preliminary budget; however, he hasn't had time to schedule a meeting with the Audit & Finance Committee to thoroughly review the budget. He did say that as of right now we have an operating budget of just slightly over \$4.3 million and the expenditures are slightly over \$4.2 million. The difference is there are a couple of our programs that we have availability of money that we don't necessarily have to spend. Using the Loan program as an example we are allowed to take an administrative piece off that top of that and if we don't use it, it gets put back into the relending pool.

We are just finishing up and will schedule an Audit & Finance Committee meeting prior to the September meeting to have a recommendation for the Board.

Jim also noted that interviews are going to be conducted this afternoon for our HR position. Cheryl is retiring at the end of September. This position was advertised in the Bradford Era, Courier Express and St. Marys Daily Press. We were fortunate to have received a number of qualified applicants and will be interviewing three of them today.

Lastly, Jim stated at the last executive session there was some confusion as to who should stay and who should leave the meeting when we go into executive session. Anyone who is a Board member can and should go into the executive session if they would like to. The only people that typically are removed would be guests and staff, unless the Board requests that staff to be in the meeting.

Before going into the Executive Session Dave Glass mentioned it was brought to his attention that they still had the higher-level billing for FormSite from the CHIRP. That will be cut off at the end of this month. The reason he brought it up is that it is possible that your records that are out there from CHIRP will be taken off of FormSite or may not be as easily accessible. It has been a few months, and he thinks most of you have pulled that information down; but if you haven't, please do so by the end of the month. It is \$100/month and they don't want to keep getting it into perpetuity.

Executive Session

Chair Duffy called for an Executive Session at 9:50 AM regarding a legal loan matter.

Jeff Pisarcik moved to go into Executive Session at 9:50 AM, seconded by Dave Glass. Motion unanimously passed.

Jim asked that Jenn, Chris and himself be allowed to go into the Executive Session.

Chair Duffy called for a motion to reconvene the regular meeting at 10:22 AM

Dave Glass moved to reconvene the regular meeting at 10:22 AM, seconded by Ann Losey. Motion unanimously passed.

The Executive Session was to discuss a legal loan matter.

Carol entertained a motion that we reject the settlement offer and proceed with the foreclosure requesting the full amount be paid.

Dave Glass moved to accept the motion that we reject the settlement offer and proceed with the foreclosure requesting the full amount be paid, seconded by Ann Losey. Motion unanimously passed.

The next Board meeting will be held on Wednesday, September 22, 2021, at 9:30 in person and virtual.

ADJOURN

With no other business, Chair Duffy called for a motion to adjourn the meeting. Jeff Pisarcik moved to adjourn the meeting, seconded by Dave Glass. The meeting adjourned at 10:25 AM.

Respectfully submitted,

Padraic McGrath, CPA
Secretary/Treasurer