

**WYOMING COUNTY BUSINESS ASSISTANCE CORPORATION
BOARD MEETING MINUTES**

The WCBAC Board of Directors met on December 11, 2025 at 2:30 PM at the Wyoming County Agriculture and Business Center 36 Center Street, 2nd Floor Conference Room Warsaw, NY 14569

Chairman Dadd called the meeting to order at 3:14 PM

1. Roll call:

In attendance were: Mark Dadd, Chairman; A. D. Berwanger, Vice-Chairman; Rebecca Ryan, Treasurer; Thomas McCormick, Secretary; E. Joseph Gozelski, Director; Brianna Stone, Director; Scott Gardner Executive Director; Robin Marschilok, Director of Operations; Jennifer Tyczka, Program Manager; and Kevin Zanner, Agency Counsel.

Guests: Mark George, Underwriter

Rick Hauser, Perry NY, LLC (left the meeting at 3:24 PM)

2. Administrative

A. Review/approve minutes from November 13, 2025

Minutes of the November 13, 2025 Board meeting were reviewed. A motion was made to accept the minutes by B. Stone and seconded by T. McCormick. The motion was unanimously carried.

B. Review/approve financial report November 2025

The financial report from November 2025 was reviewed. The financial report was accepted on a motion made by T. McCormick and seconded by R. Ryan. The motion was unanimously carried.

C. Audit Engagement plan presentation by Chris Johnston from EFPR

Chris Johnston, a partner of EFPR, presented the audit plan for the 2025 BAC audit in the WCIDA meeting preceding the WCBAC meeting.

D. 2026 meeting dates (second Thursday of each month)

The Board approved the meeting schedule for 2026 in the WCIDA Meeting, preceding the WCBAC Meeting.

3. Action Item

A. Loan application from Perry New York LLC, (Rick Hauser) in the amount of \$200,000 for a requested 15-year term at 3% interest. The property is the Rufus Smith Building, located at 23-25 S Main/1 Lake St, Perry. This building is one of the approved DRI projects and is a conversion of the upper floors of this

downtown building to 7 residential units. Improvements to the first-floor commercial spaces are also planned including storefront, lighting, awning, windows, and a building-wide fire protection system.

Gardner informed the Board that Perry New York LLC submitted an application requesting a \$200,000 loan for a 15-year term at 3% interest. Gardner introduced Rick Hauser to present the project and loan request on behalf of Perry New York LLC. Hauser explained to the Board that the company acquired the building in 2007 and renovated the building to house commercial office space. The building was completely utilized until COVID-19, and then businesses did not desire the upper floor office space. Currently the upper floors are being used by artists, co-work space and an incubator. The income from these tenants is not enough to maintain the building, and there is a high demand in Perry for upper floor apartments. The project consists of remodeling the 2nd and 3rd floors to house 7 market rate apartments. Hauser answered questions from the Board including who will the apartments be marketed to and how much will the monthly rent be. The apartments will be large enough for single, couple or a small family. The rental rates are market-rate and in-line with the current rental rates for the area. Hauser also stated that there is adequate parking in the rear of the building and a lift accessible to the second floor. Once Hauser was finished with his presentation, he thanked the Board and then left the meeting at 3:24 PM.

The Board moved into executive session at 3:25 PM on a motion made by R. Ryan seconded by T. McCormick and unanimously carried, to discuss the financial information of the applicant and the loan analysis completed by Mark George. While in executive session, a motion was made by M. Dadd to approve the loan request as presented with terms of 15 yrs. at 3% interest. There was no second to the motion. M. Dadd withdrew his motion. After further discussion, B. Stone moved to approve the loan with a term of 10 yrs. at 4% interest. R. Ryan seconded the motion and a vote was taken. The Board members voting in favor of the motion were D. Berwanger, R. Ryan and B. Stone. Those opposed to the motion were T. McCormick, M. Dadd and J. Gozelski. The motion did not carry.

The Board remained in executive session to discuss the next Agenda Item.

4. Discussion Item

A. Status of Drasgow Inc. Loan

While in executive session, Gardner informed the Board of the status of the loan with Drasgow, Inc. and to discuss the financial condition of the borrower.

While in executive session the Board also discussed Bert Heinrich's delinquent loan. Legal counsel was consulted regarding the loans. The Board moved to have legal counsel prepare letters to both borrowers on a motion made by D. Berwanger, seconded by T. McCormick and unanimously carried.

The Board exited executive session at 4:06 PM, on a motion made by D. Berwanger, seconded by R. Ryan and unanimously carried. Once back in regular session, no further action was taken.

5. **Next Meeting** – The next meeting will be January 15, 2026.

6. **Adjournment**

The Board moved to adjourn the meeting at 4:07 PM on a motion made by T. McCormick, seconded by D. Berwanger and unanimously carried.

Minutes prepared by R. Marschilok

<https://www.youtube.com/watch?v=GAAF6SuMECM>