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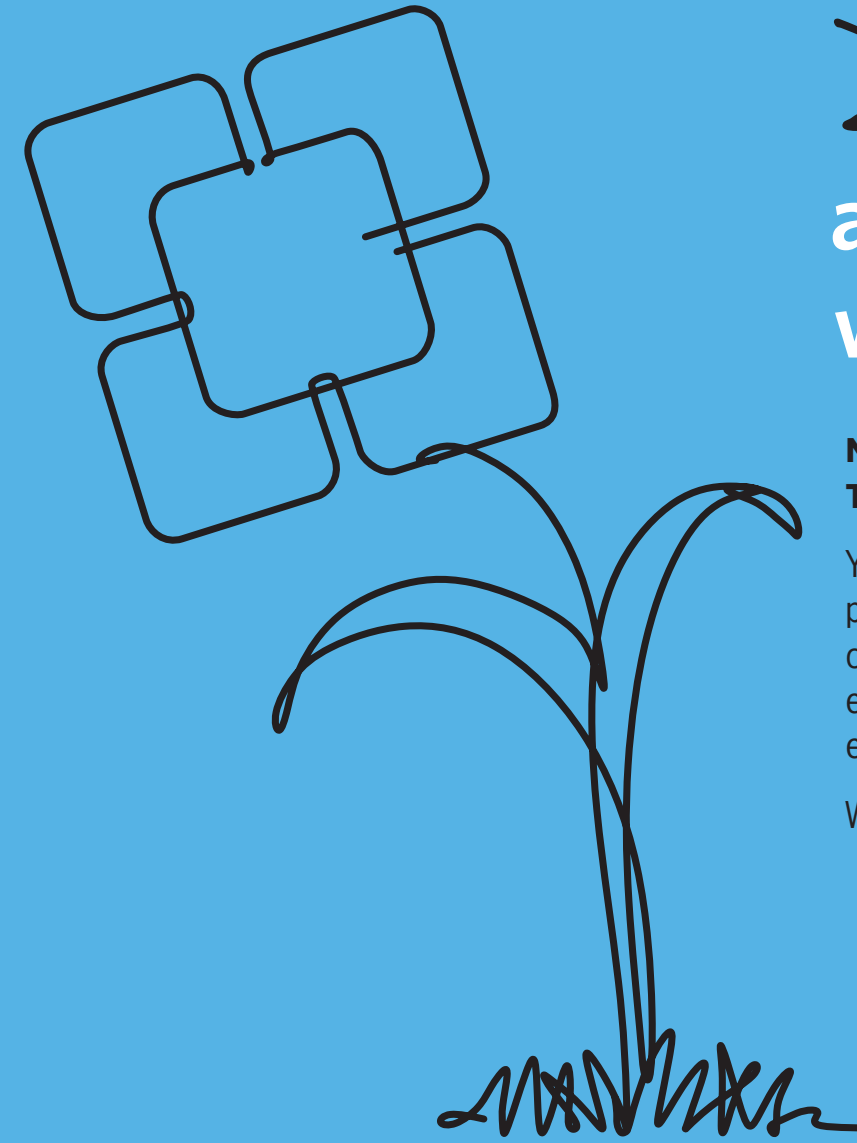
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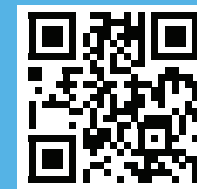
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Publisher and Chairman

Please join us in applauding the people highlighted in this issue of Kaleidoscope Magazine and their dedication to guiding this city toward a dynamic future. Our city's history is one of grit, determination and innovation. When economic adversity has challenged us, we've responded.

This issue highlights the positive direction of economic development in our community. There are multiple examples of commitment and collaboration, which speaks volumes about where this region's economy is heading.

It's encouraging to see the changes to neighborhoods all around the city, including an emphasis on urban renewal, new and renovated housing projects, business growth and expansion, and neighborhood beautification.

Many thanks to those in our community who are committed to making Cleveland a better place to live, work and play and are doing the necessary hard work to make this happen.



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Herlinda Bradley, 40

manager, emerging business enterprise development, Cleveland Airport System



Bradley ensures that Cleveland Hopkins Airport adheres to federal requirements to provide equal opportunities for minorities and women. That includes administering the Disadvantaged Business Enterprise Program, Airport Concessions Disadvantaged Enterprise Program and Small Business Enterprise Program.

“My office acts as the airport liaison to the Mayor’s Office of Equal Opportunity Minority and Small Business Program, responsible for locally funded contracts at the airport,” she says.

The DBE and ACDE programs garnered the 2011 Federal Aviation Administration Partnership in Advocacy Award.

Bradley, who ran a mall kiosk with a classmate during graduate school, occasionally encounters negative attitudes toward minority programs and contract opportunities. She points to achievements in helping minorities and females gain opportunities at the airport.

“The success of small businesses directly impacts the regional and national economy,” she says. “Once people see the impact in their neighborhoods, they get it.”

Switching from government social work to the Cleveland Airport System is not as incongruous as it seems, says Herlinda Bradley, manager, emerging business enterprise development.

“Social workers are advocates,” she says. “This is another way to be an advocate, but this time assisting in growth, development and opportunities for small and minority businesses. I wanted more of a business environment, but still within government.”



Kevin Carpenter, 39

director of engineering, industrialization, Rockwell Automation

design and manufacturing and launches new products into 18 plants throughout Singapore, Mexico, Switzerland, Canada, China and the United States.

His goal is to standardize the industrialization process, so that each manufacturing site is identical and creates consistent and quality products worldwide. He also focuses on cost, pilot readiness and production readiness.

A member of the National Society of Black Engineers and a Mason, Carpenter volunteers with the Pythagoreans Youth Program and the United Way’s Harvest for Hunger campaign. He also speaks to students about how they can make the world a better place by pursuing a career in engineering.

“I don’t feel like I work,” says the father of two children. “I enjoy what I do.”

Kevin Carpenter insists that life does not contain obstacles, only opportunities.

“My favorite part of the job is to take information, dive into the details and figure it out,” says Carpenter, Rockwell Automation’s director of engineering, industrialization. “There’s nothing like making a design come to life and working with a group to get it implemented and into one of our manufacturing plants.”

Since last October, Carpenter has overseen the team that bridges the gap between



Rhonda DeCambre Stroman, 38

director of compliance, Cuyahoga Metropolitan Housing Authority

Rhonda DeCambre Stroman participates on a line-dancing team at Cuyahoga Metropolitan Housing Authority, which seems fitting for someone whose job is to assure conformity.

“I assist the agency with complying with federal, state, local and internal policies, procedures and regulations that govern the public housing industry,” says DeCambre Stroman, CMHA’s director of compliance.

Compliance is a challenging industry that attracts many attorneys, such as DeCambre Stroman, who practiced law in Florida for a decade and still maintains her law license there.

Many attorneys now have compliance jobs in industries such as health care, housing and finance.

“We all make sure the entity is following the rules by performing in-depth analysis, enforcement and heightening awareness of risk, liability and ethics, all while delivering good quality customer service” she says.

Of Caribbean descent, she is active in Cleveland’s Jamaican Cultural Association and the First Assembly of God church, whose congregation has dubbed her “an honorary Nigerian.” She also belongs to the Housing and Development Law Institute, the University of Florida Alumni Association and recently graduated from CSU’s Leadership Academy.

DeCambre Stroman works tirelessly to achieve CMHA’s mission to provide safe, quality, affordable housing for individuals



Anthony Henderson, 36

director of athletic development, The University of Akron

Anthony Henderson’s discovery of baseball and basketball at age five morphed into a passion for playing football in high school and college. But it was not until he was a marketing student at Hampton University that he developed his most important game plan.

“I’m very calculated about my career path,” says Henderson, director of athletic development at The University of Akron. “I want to be the athletic director of a Division I institution. I’m obtaining the necessary skills and background to get to my ultimate goal.”

And he is having a ball along the way. Henderson especially enjoys developing relationships with potential donors as he raises funds for the athletic department’s facilities, scholarships and other needs.

“No two days are alike,” he says. “I may have breakfast or lunch with a donor, take coaches into the community to get them better acclimated, or attend meetings on campus with the board of trustees and others.”

Raising funds during tough economic times is challenging, but Henderson tells prospective donors that athletic programs are not fully funded by the university. Matching potential donors with causes that interest them is gratifying, he says.

An avid golfer, the married father of a young son is active with the National Association of Athletic Development Directors.



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Brandon Moore, 27
assistant project manager, Geis Companies

As a child, Brandon Moore drew pictures of buildings and houses before constructing cardboard models of them. Witnessing construction of the Key Tower and a downtown stadium cemented an early interest in the building industry.

Today, The Ohio State University graduate is realizing his dream as assistant project manager of Geis Companies, which is building the new Cuyahoga County Headquarters.

“It’s exciting to redevelop this part of Euclid at East Ninth Street that’s been vacant for over 20 years,” he says. “We’re pumping new life into it and turning it into something that’s going to be special for the city.”

Among his responsibilities are tracking compliance with contractors, running scope review meetings with contractors and handling permitting issues and submittals.

Moore met his current employer when Fred Geis was a presenter in the Real Estate Associate Program, a series of classes for minority students taught by local and national real estate professionals. Seeking mentors, maintaining contact with them and working hard are keys to success, Moore says.

With his Phi Beta Sigma brothers, Moore has served food to the homeless, raised money for the March of Dimes and participated in numerous community service events.



Daphne Robinson, 37
global project manager,
The Lubrizol Corporation

Like many children who grew up watching “The Cosby Show,” Daphne Robinson wanted to be a doctor or lawyer. But a high school chemistry teacher sparked an interest in chemical engineering that motivated her to earn undergraduate and graduate science degrees from Prairie View A&M University and Purdue University, respectively, and pursue a challenging career in the chemical industry.

“I work directly with customers to develop and finalize their engine oil products using Lubrizol’s additives,” says Robinson, Lubrizol Corporation’s global project manager. “My job is to work with my customers to differentiate their products in the marketplace. It’s rewarding, after development, to see their products on the shelves in auto-parts stores or big-box stores.”

Because, at times, Robinson has been the only minority and/or female within her group, she is active with the company’s African-American Resource Group and Women in Lubrizol Leadership Resource Group.

“Both groups’ goals are to support Lubrizol’s inclusion strategies to recruit, retain and develop underrepresented minorities and women at Lubrizol by providing programming to help us excel within the company,” she says. “We reach out to new employees so they have a built-in community to support them.”

The married mother of a daughter and two stepsons belongs to The National Society of Black Engineers, National Organization for the Professional Advancement of Black Chemists and Chemical Engineers, and is a member of Delta Sigma Theta Sorority.

Shawnte Thompson, 34
president and owner,
Brigadier Construction Services

Shawnte Thompson grew up in a family of carpenters, roofers, masons and small-business owners.

“It’s in my blood,” says Thompson, who purchased Brigadier Construction Services eight years ago. “We’re a general contractor who manages multiple trades on any given project.”

Thompson, a disabled Army veteran, has a soft spot for projects that benefit military personnel. These include jobs with the Veterans Administration and a dining facility for the Army Corps of Engineers.

“No day is ever the same,” she says. “I enjoy working with clients and watching a project from start to finish.”

The economic downturn and the fact that Thompson is a woman in a largely male-dominated field have, at times, proved taxing. She overcomes these challenges by bidding competitively, cultivating relationships and delivering quality service.



“I dive into the nuts and bolts of each project,” she says. “It’s normal for me to interact with the project managers, owners and subcontractors. The proof is in the pudding and we have a good track record.”

In addition to being active in several professional groups, Thompson donates to a program that makes T-shirts for high-school athletic teams.

EVEN BIG IDEAS NEED A LITTLE HELP.

Big ideas don’t grow into big companies without a little nurturing. From seed funds and incubators to educational opportunities, learn about some of the programs, events and mentors available in Northeast Ohio for minority and women entrepreneurs leading high potential companies.

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Eric White, 26
corporate banking credit analyst, RBS Citizens

When Eric White sees clients doing remarkable things with funds they borrowed from his employer, RBS Citizens, he smiles.

“This is different from normal banking, where people use borrowed money for personal gain,” says White, corporate banking credit analyst. “I work with health care and nonprofit organizations who use the money to help the community.”

Time management is sometimes tricky when dealing with multimillion-dollar accounts, White says, but he remains focused and does not let the pressure get to him. He is grateful for his mentor, Rufus Heard, who counsels him on the challenges that occasionally arise from being a minority in the corporate banking industry.

Deeply committed to community service and a fashion aficionado, White is beginning his own nonprofit organization, The Affluent Academy, to teach inner-city children about fashion.



“There are kids who say, ‘I want to do fashion for a living,’ but they don’t have parents telling them they can do that, they tell them to be a doctor or something similar,” White says. “Fashion is about style. It does not matter if they are a minority or lack finances.”

He advises young people to forge personal connections.

“Everyone has something to offer — whether they are homeless or a CEO,” he says. “If you take something and give something from every relationship you encounter, you’ll be well off.”

BW jobs program to give region some backbone

African-American businesses the focus of Emerging Entrepreneur Program

By Douglas J. Guth

President Barack Obama once called small businesses “the backbone of our economy and the cornerstones of our communities.” This sentiment has resonated with Baldwin Wallace University in a big way through the Emerging Entrepreneur Program.

The program, started by the Cleveland-based Presidents’ Council Foundation, provides research and entrepreneurial education to Northeast Ohio’s African-American community to help them take their businesses to the next level.

BW acts as the program’s host entity, with entrepreneurs attending monthly sessions facilitated by university professors. Harvey Hopson, director of BW’s international MBA program, is the school’s liaison for the enterprise.

“In growing African-American businesses we’re helping to stabilize the region,” said Hopson, who also serves as a business law professor at BW.

Program curriculum includes accounting, business plan development, marketing and social media. There is no particular kind of candidates targeted. The 10 to 18 participants involved per class range from those involved in the service industry to entrepreneurial hopefuls with information technology backgrounds. All levels of educational experience are welcome as well.

There are a number of criteria program contenders must abide by, noted Hopson. Each business must be at least 51 percent African-American owned, have high-growth potential and have been in operation for three years.

“If a business fails, it will usually do so in its first three years,” Hopson said. “We’re looking at developing wealth creation and business succession.”



Harvey Hopson, director, international MBA program, Baldwin Wallace University
Photo by Dan Martinez

These lofty goals are accomplished not just through number-crunching accounting knowledge, but by providing attendees with a network of experienced minority entrepreneurs acting as mentors.

“All of the professors teaching the program have unique backgrounds, and all of them have been successful in business,” said Hopson.

Guidance is needed for business owners who get so embroiled in the day-to-day functions of their business they forget the larger picture of actually trying to evolve their venture, said Hopson.

African-American entrepreneurs face additional obstacles in the business world, maintained the BW professor. Emerging Entrepreneurs was initially launched based on studies proclaiming that, among other issues, black business owners did not have the same access to capital as their non-minority counterparts. This was because most African-Americans did not form proper relationships with financial institutions growing up.

Hopson views it as a generational gap. His own parents did not graduate college, and had little understanding of the permutations of 401(k)s and other business-related jargon.

“When it was time to start a business, we (African-Americans) didn’t know what went into a business plan,” said Hopson.

To date, 125 entrepreneurs have graduated from the program. Project officials measure success by students who emerge with a solid plan, are able to attract capital and eventually hire new employees as their enterprise grows.

Helping industrious African-Americans face down unique business challenges jibes with BW’s institutional commitment to diversity and inclusion. If empowering black business owners leads to a stronger regional economy, then all the better, believes the project head.

“It’s about helping them develop an entrepreneurial mindset,” Hopson said.

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Greener pastures in Ohio

Farmers' markets offer nutritious, locally grown food

By Margaret Briller

The atmosphere is lively, the crowd is energetic and the purpose is healthy eating at Cleveland Clinic Community Farmers' Markets. This endeavor — sponsored by the Cleveland Clinic Office for a Healthy Environment, Wellness Institute and Community Outreach — is a collaborative effort that has successfully been available for six seasons, according to Pamela Marshall Holmes, senior director, Community Outreach at Cleveland Clinic.

“Affordable healthy foods are important to the health of our communities,” Holmes stated. “To support broader access to fresh local foods available at the Farmers’ Market, our farmers participate in assistance programs including Cuyahoga County Women, Infant and Children (WIC) program; Ohio Electronic Benefit Transfer cards and the USDA Senior Farmers’ Market Nutrition Program.”

“You are what you eat” provides the cornerstone for eating well and enjoying a healthy lifestyle. Scientific evidence links eating habits to increased risk of certain diseases and conditions.

Cleveland Clinic Farmers' Markets run through October, bringing a source of fresh, natural seasonal foods to sell to the community. All foods at the markets originate from within 115 miles of the market and are sold directly by the 30 to 35 farmers who participate weekly. Local foods have a higher nutrient density that translates to flavor and health.

Most Clevelanders are not aware that fresh, locally grown food can be cost-effective as well as healthier than processed



Employees and local residents are encouraged to attend Cleveland Clinic's Community Farmers' Markets. Here, shoppers visit one of 30–35 vendor tents to purchase locally grown, environmentally friendly produce.


food items. Buying locally and regionally reduces fuel consumption and emissions from transportation while supporting rural neighborhoods.

“Our neighbors have told us that our main campus Farmers' Market is a virtual ‘oasis’ in what is otherwise a bit of a food desert,” said Holmes. “With the support of our city and county partners, financial assistance programs are available at the market for our caregivers and community members to purchase freshly harvested local produce.”

The markets offer fresh fruits and vegetables, herbs, pastries, flowers, eggs and dairy products along with other seasonal produce. “In addition to the farmers, we routinely have live music, demonstrations and ‘green’ giveaways,” said Holmes. “We encourage everyone to enjoy the atmosphere of the market. We routinely have our employees, local neighbors, patients and their families comment on their positive experience at the market.”

According to Holmes, the collaboration uses the expertise of the Clinic and the farmers to provide a market experience for many of its community partners. On any given Market Day, the team hosts different community groups providing education on the benefits of healthy eating as well as market tours and samples.

The main campus Clinic Farmers' Market is located on the Crile Mall near E. 100th St., between Euclid and Carnegie Avenues. The market at the main campus is open every Wednesday 10:30 a.m. to 1:30 p.m. It offers free parking up to one hour. Farmers' Markets are also located at the Beachwood, Independence, Stephanie Tubbs Jones Health Center and the Strongsville Clinic locations, as well as Cleveland Clinic Florida.

For more information on the 2013 Community Farmers' Markets, including updates on the regional markets, visit www.clevelandclinic.org/farmersmarket. 

FIND YOUR INNER LEADER



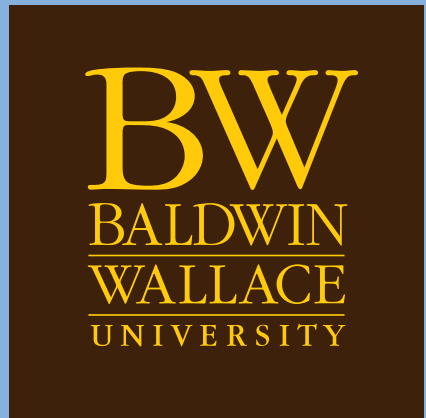
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Uptown, the new mixed-use development in the University Circle area, is set to tie together the institutions of University Circle.
Photo courtesy of KeyBank

Balancing mission and margin, Key makes a difference in communities

By Kevin J. Nowak



Kevin J. Nowak, national equity investment manager, Community Development Corporation, KeyBank

Anyone familiar with community revitalization knows that getting to a picturesque ideal when starting with buildings in decay and neighborhoods at risk is a complex process. It requires the public, private and nonprofit sectors of a region to share a vision that thriving communities are not just possible but necessary. It also demands the recognition that community development is an industry. For development to occur, companies must be able to do well by doing good.

KeyBank has found a way to strike this balance between mission and margin. Many of the developments that have gone up in Cleveland neighborhoods are a result of tax credit financing through Key's Community Development Lending (CDL) department. You may have driven by Greenbridge Commons, a permanent supportive housing apartment complex for formerly homeless individuals on Euclid Avenue. You might have marveled at Uptown, a powerful mixed-use development that ties together the institutions of University Circle. Or you might have witnessed a stellar performance at the renovated Allen Theatre Complex, which makes PlayhouseSquare a destination for theatergoers and a learning center for aspiring artists. All of these projects were strategic investments by KeyBank, through CDL and its use of tax credits.


Tax credits are mostly a "behind the scenes" financing tactic, but the credits are critical because they make large-scale projects more attractive for a bank to invest in and more attractive to developers, who then pay less to build in an area they might not have considered. Through federal tax credits programs like New Markets Tax Credits, Low-Income Housing Tax Credits, and Historic Tax Credits, neighborhood projects arise that create jobs, increase affordable housing units, and expand people's access to goods and services throughout Cleveland. We've taken the time, energy and resources to develop one of the nation's best Community Development Lending departments because we know that, when our communities thrive, so do we. As a bank invested in Cleveland for more than 160 years, we believe that neither our neighbors nor we can afford to fail.

The multiphase Uptown project is bringing 152 units of much needed market-rate housing to the University Circle area, as well as 77,000 feet of retail space and 130 beds of housing for the Cleveland Art Institute. The Allen Theatre Complex is widely regarded as a cutting edge performing arts space with significant public and private support, which will have a stabilizing effect on the neighborhood and attract permanent residents. And

Greenbridge Commons is the fifth permanent supportive housing project developed by the Cleveland Housing Network for Cuyahoga County Housing First Initiative. Years ago, the Housing First Initiative built a partnership with KeyBank with the mission of eradicating homelessness in Cleveland. Since then, the chronic homelessness rate in Cleveland has dropped 25 percent.

These complexes have been developed in technically "low-to-moderate-income" areas, defined by the median income of individuals living there. The government rates a bank's commitment to invest in low- and moderate-income neighborhoods, and recently, Key earned its eighth "Outstanding" rating from the Office of the Comptroller of the Currency on the Community Reinvestment Act exam. KeyBank is now the only one among the top 25 U.S. banks to be rated Outstanding for eight consecutive review periods for investing in low- and moderate-income areas. Perhaps most notable is the fact that Key's substantial investments in underserved communities did not waver during the height of the economic recession. From 2008 to 2011, KeyBank extended more than \$135 million in loans and more than \$104 million in equity to local development projects that are stabilizing and revitalizing neighborhoods across the city.

We commit to continue working with city, state and federal departments, as well as local developers and nonprofits, to finance the deals that drive commerce and well-being in our neighborhoods. Everyone benefits when we profitably grow mission-based revenue. If you believe in what we're doing, please send us a note. Thanks for your partnership, Cleveland. Let's continue the momentum!

About the author: Kevin J. Nowak is national equity investment manager of the Community Development Corporation of KeyBank. He can be reached by email at kevin_j_nowak@keybank.com or by phone at (216) 689-4313. 



Robert Peterson, president and chief executive officer of Corporate College, a division of Cuyahoga Community College
Photo by Dan Martinez

Return on investment key to Corporate College programs

By Margaret Briller

As the economy strengthens, more companies have discovered the importance of investing in their human capital according to Robert Peterson, president and chief executive officer of Corporate College, a division of Cuyahoga Community College.

“Companies are proactively working to keep their teams intact by investing in more extensive training to grow their business with their existing talent,” Peterson noted. “Organizations are seeking new ways to be more effective, and we work directly with them to identify their needs and customize a solution that directly addresses their needs.”

Peterson, who joined Corporate College in October 2012, is knowledgeable about this viewpoint, relying on his 30-plus-year career in the private sector. His background includes tax law with both Squire Sanders and Ernst & Young, where he worked as a tax adviser to many large- and middle-market companies in Northeast Ohio before joining Park Corporation to develop its corporate tax department. He remained there 24 years and rose to the position of vice president and general counsel where he worked on mergers and acquisitions directly with Park’s founder and chairman, Raymond P. Park.

“During my last six years at Park Corporation, I was also president of Park’s wholly owned subsidiary, I-X Center Corporation. My business background gives me the ability to relate to our corporate clients that utilize Corporate College for their training needs,” Peterson said.

Organizations are seeking new ways to be more effective and Peterson and his team of program directors customize solutions

that directly address their needs. “Continuous improvement is a way for organizations to become more effective and efficient,” he said. “This subject is in great demand and our Lean Six Sigma and Project Management programs directly address these business needs.”

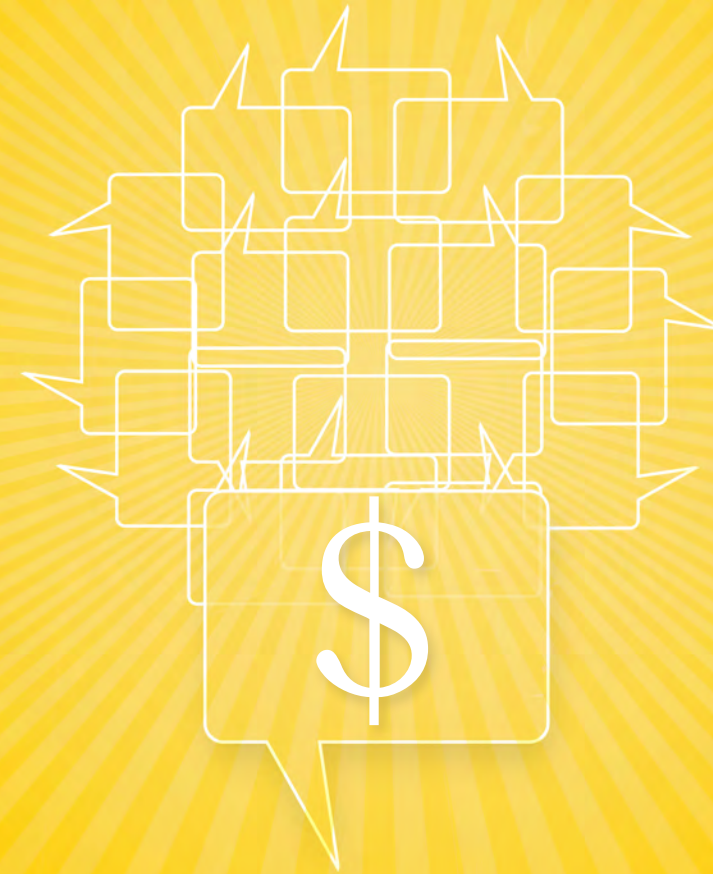
Peterson’s staff constantly works to develop programs that reflect the emerging opportunities in industry. Recently the Change Management curriculum was expanded to three programs with different levels of training in each program. A Lean Six Sigma program has been established specifically for the health care industry, which continues to strive to better control and reduce costs.

Corporate College was recently named exclusive institutional partner with Plexus International for ISO 9000 training in Cuyahoga, Lake, Lorain, Summit, Medina, Geauga and Portage counties. “Plexus is widely known as the premier provider for ISO 9000 training for the automotive and aerospace industries,” Peterson noted. “Northeast Ohio has an abundance of companies that supply to these industries. We are very excited about this partnership and look to expand our ISO course offerings in 2013.”

According to Peterson, the deciding factor for companies to utilize Corporate College for training is return on investment. “In the continuous improvement area where cost savings can be quantified, ROI can easily be measured,” he said. “On soft skills such as leadership, team effectiveness or customer service, ROI can be measured by pre- and post-training assessments, which will prove there has been measurable improvement in the skill sets of the company’s employees.”

For more information about Corporate College and its programs, visit www.corporatecollege.com.

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Barry Rosenbaum, senior fellow, The University of Akron Research Foundation

Next generation innovators focus of UA research foundation

School-led organization aims to grow jobs for students

By Douglas J. Guth

Northeast Ohio is overflowing with business incubators and other groups trying to cultivate the next generation of innovators. But what happens when you have an entire university system working toward that goal?

That is what's happening these days at The University of Akron, which along with The University of Akron Research Foundation (UARF) has a mission of growing new companies to benefit the region. Together, the two entities are running dozens of programs to assist entrepreneurs and train future innovators.

UARF was established in 2001 by UA to promote the research activities of university faculty and students. Discoveries and innovations born from those efforts are meant to benefit Northeast Ohio, mostly in the form of technology-based economic development, said Barry Rosenbaum, a senior fellow with the not-for-profit organization.

Since its inception, UARF has extended its reach beyond the school's technology portfolio. Entrepreneurs from outside the university can also take advantage of the group's services, which include mentoring from tech-industry executives and office space at the Akron Innovation Campus.

"With the infrastructure already in place, we're helping to guide startups regardless of whether they came out of UA or not," said UARF Project Manager Andrew Maas.

While the organization is linked to UA, it has a flexibility and business-minded agility that its partner institution does not. This allows UARF to stretch beyond campus borders while still bringing the power and resources of a state university, noted Rosenbaum. There are also the links the research foundation has with business accelerators like the Austen BioInnovation Institute in Akron, BioEnterprise and JumpStart.

"We're trying to be as customer-driven and market-centric as we can," Maas said. "If we're successful, it will help our graduates get local high-paying jobs."

Akron students with an eye toward innovation have a host of programs to choose from. Earlier this spring, UA was given a federal distinction as an Innovation Corps (I-Corps) Site by the National Science Foundation. The university will receive several hundred thousand dollars in funding to give out to student innovation teams early in their commercialization timeline. This will help them validate markets for UA based technologies that can be nurtured and commercialized through the program.

Young researchers will be taught how to speak with potential customers, identifying channels to market, creating revenue strategies and other ways to promote their technology. UA will eventually integrate the I-Corps Sites program into a center of innovation and entrepreneurship proof of concept center.

Along with its work in the I-Corps program, UARF is focusing on the biomed/health care space through an integration with the Austen BioInnovation Institute in Akron. The entities are partnering to commercialize ideas and support startup businesses in orthopedics and wound care. This partnership was recognized in 2010 by the Department of Commerce's Economic Development Administration with one of six inaugural i6 Challenge awards.

UARF's support for the university's Vision 2020 strategy continues to grow. Organization officials believe that its entrepreneurial programs will benefit students no matter what industry they enter after graduation. While UARF is much more community-driven than when it started out, it still lives by the core competencies it was designed with.

"We're committed to be part of an entire ecosystem" in Northeast Ohio, Rosenbaum said. "We have so many assets that can be complementary to all the other groups in town. We want to create jobs for our students."



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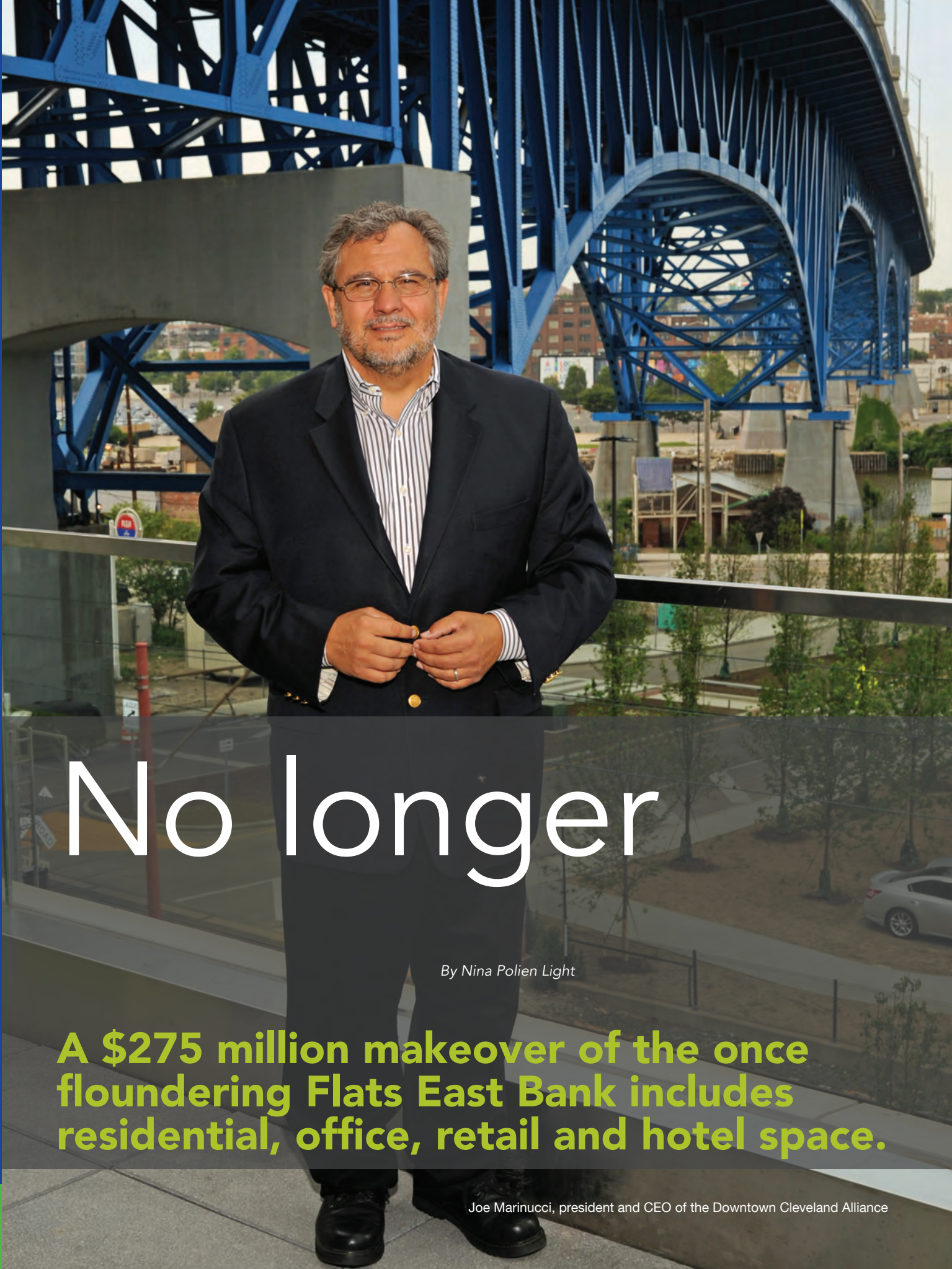
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No longer

By Nina Polien Light

A \$275 million makeover of the once floundering Flats East Bank includes residential, office, retail and hotel space.

Joe Marinucci, president and CEO of the Downtown Cleveland Alliance

A more vibrant downtown also means an increasing number of professionals want to live in the city, said Marinucci.

Clevelanders of a certain age remember the heyday of the Flats. The trendy restaurants, bars and comedy clubs lining either side of the Cuyahoga River attracted young professionals, downtown office workers, suburbanites and boaters who, in the warmer months, docked in front of their favorite eateries to enjoy al fresco meals.

Then seemingly overnight, activity in the Flats — especially on the East Bank — went flat.

Joe Marinucci, president and CEO of the Downtown Cleveland Alliance, a not-for-profit organization dedicated to building a dynamic downtown Cleveland, attributes the decline to an influx of unruly visitors and a simultaneous growth of viable entertainment venues in other parts of Northeast Ohio.

“When some of the clubs (in the Flats) began to experience business problems, they unfortunately turned to the lowest denominator,” Marinucci says. “They did promotions that brought a lot of younger people down and that caused problems (with disorderliness). There wasn’t much of an economic underpinning during that phase. Property ownership was fragmented. When problems occurred, there was no institutional structure to deal with them. The Flats went through divestment, especially in the entertainment and restaurant sector.”

Now, thanks to a \$275 million investment, the area is staging a comeback that Marinucci says will position the Flats to be more vibrant and viable than ever. Marinucci is working closely with developers Iris and Scott Wolstein of the Wolstein Group and Adam Fishman of Fairmount Properties, on the Flats East Bank project.

Phase One came to life this spring with the opening of a large office building and 150-room hotel.

“This is the first new office building in downtown Cleveland in 18 or 19 years,” says Marinucci, noting that the first tenants moved in over Memorial Day weekend.

Some 500,000 square feet of Class A office space in the E&Y Tower includes the corporate headquarters of Ernst & Young. Among the other tenants are Northwestern Mutual and Stern Advertising. Marinucci expects the office tower to be at 90 percent occupancy by summer’s end, largely because companies are demanding higher-end, contemporary office buildings.

Cleveland’s first Aloft hotel, which is part of the Starwood Hotels and Resorts group, opened June 13. It consists of 150 loft-like rooms, 3,000 square feet of meeting space and a fully outfitted gym. Aloft will serve as a regional training conference center for Ernst & Young, and is expected to attract savvy business and leisure visitors.

“It is designed to minimize the experience within the hotel room and maximize the guest experience in the common areas,” Marinucci says. “It has a great lobby, restaurant and bar area that is interactive and draws the hotel guests in for a more social experience.”

Fishman and Scott Wolstein are working to develop Phase Two, which includes 250 additional market-rate residential units, five destination restaurants and retail.

The Flats project also includes green space, ample parking and a riverfront boardwalk.

Private financing and an overlay of public support from city, county and state government are making the \$275 million project possible. Phase One alone represents 34 different sources of financing.


In the short term, the project is creating hundreds of construction jobs, including a significant amount of employment opportunities for minorities and women.

“The project far exceeds all minority utilization program requirements,” Marinucci says. “They are very proud of the fact that Gilbane Building Company — the project’s construction manager — has been able to meet those small business, minority and female business requirements as well as bring a diverse labor force to the project.”

As significant development takes shape in other parts of downtown, including the new \$465 million Convention Center and adjacent Global Center for Health Innovation, the need for additional high-end hotels and restaurants grows. A more vibrant downtown also means an increasing number of professionals want to live in the city. That is why now is an ideal time to rebuild and rejuvenate the Flats, Marinucci says.

“It’s a great shot in the arm for downtown and an opportunity to expand the momentum created in the last few years,” he says. “This is a bellwether to show the marketplace we can connect, through significant private sector investment, back to the river and the lakefront.”

On June 4, the city released a formal request for developers to look at North Coast Harbor and the Harbor West District — which includes the land north of First Energy Stadium — as future development projects.

“The success of this and Phase Two will show the world that there is a market in Cleveland and opportunities for developing the lakefront and riverfront and attracting significant out-of-town investments for these types of projects,” Marinucci says. 



Azaadjeet Singh, editor of The Asian Leader,
councilman for Woodmere Village



Asian inclusion

Asian Initiative sets sites on new direction Part II

*By Margaret Briller
Photos by Dan Martinez*

On March 6, 2013, Global Cleveland representatives met with more than 30 representatives from business, community, cultural and professional organizations within the Asian community to share a proactive plan – the Asian Initiative – of attraction, retention and inclusion of Asian immigrants and Asian-Americans in the Greater Cleveland community.



Cultural pride is shown through display of artifacts. "The more people feel connected to their home, the more likely they will stay and attract others to come through word of mouth."

A catalyst for launching the Asian Initiative was the release of reports from public policy organizations and the national media on the population growth of Asians in the United States. According to a report by the Pew Research Center, Asians are now the fastest growing and most educated immigrant group in the nation. Meran Rogers, director of community affairs for Global Cleveland, believes that many Asian newcomers possess the talent that Northeast Ohio employers are looking for to fill the jobs of the region's growing and changing economy.

"Our diverse ethnic communities are the foundation of Cleveland's success, and it is important to continue to celebrate, support and grow these communities," Rogers said. "People are at home in a place that they feel connected to by having a community of people to identify with; festivals and events to celebrate at; food, music and art to indulge in; a place to worship; issues to support and advocate; and pride in sharing their culture among

people of all backgrounds. The more people feel connected to their home, the more likely they will stay and attract others to come through word of mouth."

From the March meeting, three main goals emerged for the Asian Initiative:

- Attract and retain Asian newcomers who will support the growth and talent needs of Northeast Ohio's businesses and industries.
- Assist Asian newcomers and young professionals in establishing roots in our vibrant neighborhoods.
- Foster an inclusive and welcoming community for Asians.

Another meeting is planned for November to report on the progress and updates of the Asian Initiative. What happens between these meetings?

From a grassroots level, many Asians have been working on this initiative for decades.

Gia Hoa Ryan, whose full Vietnamese name is Luong Thi Gia Hoa, arrived in America in 1971 and assisted with the refugee resettlement from Indochina in 1975 after Saigon fell. "During the first five years we resettled almost 15,000 people from Indochina through the coalition of the Vietnamese Information Services, which is comprised of about 12 different organizations," Ryan said.

"At first I lived in Lorain County, but in the mid-1990s I moved to Cleveland. I have owned several restaurants, worked in the hotel industry and helped with various business enterprises. My work has included teaching in colleges, acting as translator and interpreter for court proceedings and providing social services for families. I've worked as the executive director of a low-income tax clinic, helped with English as a Second Language classes and managed a law office. I have also served for 11 years under three mayors on the Cleveland Community Relations Board and for

eight years as a member of the Detroit Shoreway Board," she said.

One of her projects has been the rehabilitation and opening of the Saigon Plaza at 5400 Detroit Ave. "This large, beautiful building is available to community groups and families," she added. She has also restored houses for people in the community and helped them purchase them.

In 1993 she gathered with 30 friends and established the Friendship Foundation of American Vietnamese, a humanitarian organization dedicated to building bridges of friendship between the people of Viet Nam and the people of America. "We have hosted more than 30 missions to Vietnam and Asia and sponsored more than 1,000 volunteers who have worked for a month or longer on various charity projects in Vietnam," she proudly stated.

"Our foundation also does work here in the United States and Cleveland, such as services for low-income families; sponsoring low-income tax clinics; counseling and education; providing

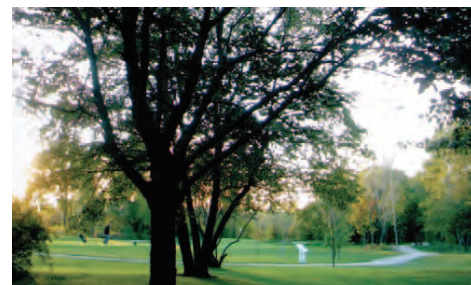
utilities, clothing and food assistance; and other help. We even provided places of refuge for large groups of people including children who were forced out of Louisiana by Hurricane Katrina. We have helped many people and students to come from Vietnam to our Cleveland area," she said. Through her efforts, the first nail technician and cosmetology school owned by Asians has been established.

Ryan hopes more families coming from Asia will settle in Cleveland, start families here, raise their children and establish thriving businesses. "We must show that the Greater Cleveland area is open and welcoming for newcomers," Ryan said. "People love Cleveland after they have been here for a while. They can own homes at very low costs, attend the finest schools and colleges, obtain the very best medical care and find jobs and business opportunities."

Azaadjeet Singh, editor of The Asian Leader, councilman for Woodmere Village, the first Sikh elected official in

Ohio and the Midwest, and the only Asian elected official in the Greater Cleveland area, believes that there are many challenges for Asians in Northeast Ohio, mainly overcoming the ignorance about Asia and Asians. "Most people tend to associate Asia with China, but Asia is bigger. It starts from Israel with West Asia encompassing Jordan, Lebanon, Syria, Turkey, Saudi-Arabia, United Arab Emirates, Yemen, Iraq, Iran, Oman, Kuwait and Qatar; Central Asia; South Asia; Southeast Asia; Far East and Russian Federation," Singh said.

Singh believes there is also a lot of tension between Asian-owned and black-owned businesses in downtown Cleveland, even though Asian-owned businesses form the largest minority-owned business segment in America. "Discrimination in getting jobs is another factor. We recently lost a group of Asian students from Thailand, Nepal, India and China with advanced degrees in science and technology because they couldn't get jobs here. So they went home to set up companies to export goods and services to America!" he said.



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Gia Hoa Ryan, executive director, Friendship Foundation



Meran Rogers, director of community affairs, Global Cleveland
Photo courtesy of Global Cleveland



According to Singh, there is a misconception that Asian immigrants take away jobs from other Americans of any ethnicity. “The fact is that every self-employed Asian and a high-tech Asian worker create jobs for five other Americans,” he said.


Singh noted that there have been several attempts to attract immigrants to Northeast Ohio in the past that ended in failure. He hopes to work proactively with Global Cleveland and the Asian Initiative in many avenues, including these goals:

- Create an “Asian fever” to generate an interest about Asia and Asians in the Greater Cleveland area and the economic benefits Asia and Asians offer.
- Work with Cleveland State University and Cuyahoga Community College to create an Asian Studies curriculum to help local students understand political, economic and business trends in Asia and their impact on the United States and the Greater Cleveland area.
- Attract Asian students from Asia and other parts of America to more than 35 universities and colleges located in Northeast Ohio to realize a \$16 billion economic impact for the local economy.

- Develop overseas business missions for local businesses to develop external wings in Asia to market USA-made goods and services, especially in virgin markets like Myanmar, Vietnam and Central Asia.
- Host the International Indian Film Academy Awards ceremony at the new Cleveland convention center in 2014 or 2015.
- Attract Asians to relocate to the Greater Cleveland area and buy “boarded up” real estate.
- Promote Asian languages in schools and teach students Mandarin and Panjabi.
- Attract Asian airlines to Hopkins International Airport so that Cleveland can plug into globalization.

“Countries such as Singapore, Australia, Canada, United Kingdom, Thailand and Malaysia have reaped the benefits of attracting immigrants,” Singh said.

“Singapore has become the global education hub by attracting universities from the U.S., Europe and Australia, and recruiting students from China, India, Indonesia, Vietnam, Russia and Central Asia. Similarly Singapore has become a global medical hub after 9/11 by attracting clients from around the world and especially the Middle East. Our loss has become Singapore’s gain. This also goes for Germany, Thailand, India, Malaysia and South Korea which have all become medical hubs,” he said.

“Singapore has an aggressive recruitment plan for global talent under the Prime Minister’s Office, doubling its population to six million over the last 10 years,” he continued. “Meanwhile in Cleveland we are still talking. Singapore has attracted the most millionaires in the world including those from the U.S. That’s why they are an international financial hub. Singapore has doubled its local geographical market and they plan to double it again over the next 10 years.” 

For more information contact:

- Global Cleveland, www.globalcleveland.org
- Friendship Foundation of American Vietnamese, www.ffavn.org
- The Asian Leader, www.facebook.com/TheAsianLeader

CMSD's new website puts Cleveland Plan front and center

By CMSD District Communications

One click on the Cleveland Metropolitan School District's new website gives visitors a glimpse of a district that is making good on its promise to deliver top to bottom reform.

With online doorways to CMSD's schools and reform initiatives, CEO Eric Gordon says the website is one of many ways the district is working to help Cleveland families rediscover what CMSD has to offer.

On page one of the new site, ClevelandMetroSchools.org prominently features the district's portfolio strategy, the heart of CMSD's new course.

"It's anything but 'business as usual' at CMSD, and our new website is one of the many ways we want the community to see and feel the difference in Cleveland's public schools," said Gordon.


One of the most important features of the user-friendly site, he says, is the portals where families and prospective residents can explore the growing number of high-performing school choices available to students.

"In a choice district like Cleveland, families need as much information as we can provide to help them make smart, informed decisions about selecting the right fit for their child's skills, needs and interests," said Gordon.

Among the new features are more robust school pages that allow parents to view the academic ranking, specialized programs, support systems, bilingual services, unique characteristics, and the sports and extracurricular opportunities available at each school.

Other new website features include:

- A comprehensive school calendar system.
- A user-friendly directory to find staff, departments and schools.
- CMSD Listens! a built-in survey tool for visitors to provide feedback.
- Enhanced framework for mobile apps and social media.
- Improved website translation options.

A recently launched protracted radio campaign drives visitors to a new and improved CMSD at the new web address, and includes a text message option where families can enter their ZIP code to find the highest performing school near their home. 



Rediscover CMSD...

See and feel the difference at ClevelandMetroSchools.org



STEM expectations

By Margaret Briller

Cleveland Clinic and NASA Glenn enhance collaboration

The missions of NASA Glenn Research Center and Cleveland Clinic may differ widely, but each has large footprints in science, technology, engineering and mathematics – often called the STEM fields – which are a national focus driving economic growth. Projects at NASA Glenn specifically are either STEM-related or support the STEM mission, and range from research and technological innovations to community outreach and education. The two organizations have worked together in the past on various research grants, but in 2010, Cleveland Clinic and NASA Glenn formed a new relationship with a different scope and structure.

NASA Glenn initially approached the Cleveland Clinic, according to D. Geoffrey Vince, PhD, chair of the Department of Biomedical Engineering, Lerner Research Institute at Cleveland Clinic.

“The chief executive officers and the executive teams from both institutions participated in a series of sessions to work out the basic structure of the relationship,” Dr. Vince explained. “It was agreed that employees from both Cleveland Clinic and NASA Glenn would sit on all of the teams. A Governance Council was formed, as well as an Operational and Institutional team, a Technical Innovations team, and Community Outreach and

Talent Management teams.”

Robyn Gordon, director of Center Operations at NASA Glenn, has worked on the formation of the collaboration since 2010 and serves as the NASA Glenn Executive Sponsor. She ensures that the goals of the programs align with the goals of NASA Glenn and that the initiatives have the appropriate support and resources. “Working with our colleagues at Cleveland Clinic has been a great experience,” Gordon said. “This collaboration is helping us build a stronger relationship and allows us to pursue more innovative and integrated approaches to working together.”

Barbara Garver, lead, Capital Development Division at NASA Glenn and co-project manager for the partnership, says, “The main goal is to encourage, support and advance STEM initiatives whether they are in research, education or public outreach. However, it is important to note that both NASA Glenn and Cleveland Clinic are committed to supporting the community. The synergy around STEM interests allows both organizations to have a stronger impact through collaboration.”

Andrea Kanter Jacobs, executive director of operations at Cleveland Clinic, sees this association between the Clinic and NASA Glenn as an evolution of collaboration. “There are so many different areas where we can share ideas and initiate talent exchanges,” Jacobs said. “Some examples where we are learning from each other include supplier diversity, benchmarking, clinical equipment alarm management and fleet transportation



Cleveland Clinic (left) and NASA Glenn Research Center (right)

management. This is the first open-ended partnership of this sort in which Cleveland Clinic has participated. The evolving infrastructure provides ongoing opportunities to benchmark best practices or embark on brand new joint endeavors.”

The first employee exchange will be a biomedical research engineer from NASA Glenn working in the Clinic’s Department of Biomedical Engineering.

“Cleveland Clinic collaborates in many ways within the communities we serve, whether it is with local schools, local businesses, local governments and local organizations,” Jacobs said. “We are always looking for ways to strengthen those relationships.”


Working to avoid the Talent Cliff

As large numbers of skilled workers nationwide reach retirement age and leave the job market, some analysts say the United States will experience a leadership talent shortage, referred to as the “talent cliff” which will have a significant impact on our economy.

Alison Arkin, director of strategic initiatives for human resources, and her staff at Cleveland Clinic work with many departments across the hospital system to drive succession planning to avoid the “talent cliff.” “Cleveland Clinic has always prepared leaders for their next leadership role, to support our Patients First commitment and our growth strategy. That is

embedded in our mission and is a long-standing practice,” Arkin stated.

Recently Patina Solutions, a professional services group, invited the Clinic to its first Cleveland area Strategic HR Roundtable meeting to discuss succession planning and leadership development. Arkin, energized by the synergy of the small group, offered to host the next roundtable at Cleveland Clinic. That roundtable drew more executives from 16 Cleveland area companies and health care systems. Participants openly shared their strategies and resources for attracting talent to Cleveland; and intentionally accelerating the readiness of high potential leaders at all levels in their organizations.

“Leadership development at Cleveland Clinic is purposeful and continuous and our Enterprise Succession Planning process has grown to include more leadership levels each year,” Arkin said. “Identifying and preparing leaders for their next roles has a long history at Cleveland Clinic. Formal leader development and mentoring are addressed by multiple departments, specifically The Office of Learning & Performance Development, Physician Staff Development Office and our Cleveland Clinic Academy. The Strategic HR roundtable participants are beginning to meet informally to share more tools to benefit each organization’s efforts to strengthen leadership capabilities in our region. Visit www.clevelandclinic.org. 



Not an island: CMHA integrating housing into communities

*By Douglas J. Guth
Photos by Eric Mull*

Organization wants
residents to be contributing
parts of neighborhoods



CMHA headquarters in Cleveland's Kinsman neighborhood.



CMHA provides energy efficient housing to mixed-income families.

The Cuyahoga Metropolitan Housing Authority has a mission of creating strong communities that residents are proud to call home. The understated part of that challenge is the residents' responsibility in becoming contributing members of their small society.

CEO Jeffery K. Patterson understands the need for his federally funded staff to build communities that are not islands in their surrounding neighborhoods. Indeed, these housing complexes should be linked to the social, educational, economic and religious institutions of the community-at-large, he believes.

CMHA has spent the last 80 years managing properties and administering rent subsidy programs that provide eligible low-income persons safe, affordable housing through the Public Housing and the Housing Choice Voucher Programs. CMHA serves approximately 55,000 individuals in Cuyahoga County and maintains their own accredited police department to ensure safe places to live and work. A social services department develops programs to enhance the quality of life for its residents, who are generally low-income families, seniors and those with disabilities.

Look deeper, and people skeptical about having a subsidized housing complex in their neighborhood will learn how CMHA is weaving its residents into the fabric of the community. With brand-new housing complexes that integrate mixed-income families and programming directed at both young and old alike, CMHA's ultimate goal of self-sufficiency can be accomplished, said Patterson.

"We're helping people along the way if they want to take the steps to be successful," said the organization's CEO.

Personal growth comes with schooling and job opportunities, but there are other components to a life well lived, believes Patterson. Placing an importance on youth, a variety of programs are available to expose CMHA children to different experiences: 21st Century after-school tutoring services,

summer arts programs, Junior Olympics athletic and academic events, just to name a few.

For students ages 14 to 24, CMHA offers a program called Generation Success: Teens Achieving Greatness. GS: TAG Leadership Academy is designed to cultivate youth achievement through employment opportunities and enrichment exercises, fostering an environment where young people can become future leaders.

The program already has its success stories, pointed out Patterson. Former GS: TAG student Deborah O'Neal is a graduate of Cleveland Central Catholic currently studying pre-law at Miami University. Growing up as one of 12 children in CMHA housing, O'Neal overcame the odds and is fluent in Spanish, gave a presentation at the United Nations, and studied abroad in Geneva, Switzerland.

Stories like O'Neal's prove that CMHA residents don't have to be the stigma of what society sees those living in public housing, maintained Patterson. "The idea was to expose youth to the tools they need to have success," he said. "This allows them to become cycle-breakers."

Learning "soft skills" like how to properly socialize with others is an important aspect of breaking out of an unfavorable situation. However, CMHA also provides its residents with the hard skills that are requirements of certain occupations, Patterson noted.

For example, the housing organization is partnered with Sherwin-Williams, the Cleveland Foundation and others on a program training residents as painters. Those going through the program will gain certification for work in painting and repairs.

Volunteerism is also part of the CMHA lifestyle, as youths are connected with the Ronald McDonald House, or help out at CMHA housing during senior-friendly programming.



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“It’s not about just taking from society, but giving back, too,” said Cuyahoga Metropolitan Housing Authority’s CEO Jeffery K. Patterson.



Continued on page 38

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CMHA provides energy efficient housing by using solar panels on new housing roofs to conserve energy.

“It’s not about just taking from society, but giving back, too,” said Peterson.


Adult programming has a similar bent. A “green team” tends community gardens on CMHA’s properties, growing produce for themselves while also helping cooking classes to teach their fellow residents how to eat healthy.

Changing the manner in which people look at public housing has green aspirations that stretch beyond the people that live there. CMHA recently embarked upon one of the largest renewable energy projects in Cuyahoga County with a solar field, replete with 4,212 energy-generating panels on six acres of a previously vacant brownfield next to the agency’s headquarters in Cleveland’s Kinsman neighborhood. The solar panels generate power to operate the facility, saving CMHA millions of dollars on electricity over the 30-year life of the

panels.

Part of that mission is providing energy efficient housing to underserved families, and on that score CMHA is progressive in its industry, contend officials. The agency recently opened the Lee-Miles Apartments, a multifamily senior residential building consisting of three stories and 40 total apartments, and the Mildred L. Brewer Place, a 39-unit senior building located in East Cleveland.

The other piece of CMHA’s duty — enhancing and sustaining programming for residents — will go on as well. Folding CMHA housing into society is too important to let slide.

“CMHA’s partnerships in the community are what help us revitalize neighborhoods through investment and transform lives through education, programming and social services,” said Patterson. 



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About 'Dear World': Robert X. Fogarty's project unites people through his distinct message-on-skin portrait style. Messages are shared – regardless of race, religion or language. If you could send one message, what would it be? www.dearworld.me



Sign(s) of modern times

PlayhouseSquare's \$16 million signage and displays project is shedding new light on one of downtown's brightest districts.

*By Nina Polien Light
Photos by Dan Martinez*

Art Falco, president and CEO, PlayhouseSquare



The PlayhouseSquare lighting project will announce the theater district as a unique and distinct neighborhood within downtown and bring the beauty of the theaters outdoors.

By next spring, the historic theater district's spotlights will not be confined to its stages.

"There will be a signature chandelier that's 22 feet high (hanging) over Euclid Avenue and East 14th Street," says Art Falco, president and CEO of the nonprofit PlayhouseSquare. The elaborate crystal light fixture's design will complement the magnificent lighting in the theater lobbies and be "a great focal point to this entire project, an iconic representation of our city. We hope that when people come here, the chandelier will become a great photo opportunity. When national media come to town, it can be a backdrop for television news reporting. We want to create something Cleveland can be proud of because there's nothing like this anywhere else in the world that we're aware of."

Designed by the experiential design firm the Barnycz Group, the majestic outdoor chandelier featuring more than 4,600 glass crystals is just one aspect of a planned \$16 million signage and displays development project encompassing Star Plaza and the entire PlayhouseSquare district. The public-private partnership combines county and city funding for infrastructure with opportunities for naming rights and other philanthropic assistance. Among the corporate sponsors is Medical Mutual.

Phase One, a reconfiguration and modification to Star Plaza, is expected to be completed this summer. It includes additional lighting, seating walls, a fire pit and a casual-dining takeout restaurant. A 24-foot digital display panel will be added later.

Slated for completion by next April, Phase Two will feature periodically spaced electronic video boards at street level. Eight boards will appear on Euclid Avenue and two on East 14th Street. An enormous, retro-looking sign spelling out PlayhouseSquare — albeit in LED lights — will rise above the Cowell and Hubbard building. Four gateways will indicate the neighborhood's entry points.

"We'll also have new ticker boards on the Hanna Building and Idea Center, and video boards above the marquees of the

Ohio, Allen and State theaters," Falco says. "This is really an extensive project."

The project represents a desire to announce the theater district as a unique and distinct neighborhood within downtown. At the same time, the district's current 13-year-old video boards begged for updating. There was also a need to make Star Plaza more active and user-friendly, and illuminate the architectural details of the many historic buildings, Falco says.

"Unless you walk inside to the theaters, you don't understand how beautiful they are," he adds. "We wanted to bring the beauty of the theaters outdoors. It's also a transformational project, street cap project and economic development project."

The nation's largest performing arts complex outside New York City, PlayhouseSquare attracts more than one million visitors a year to its 10 performing spaces. Each year, it hosts more than 1,000 events, attracts more than 120,000 guests from outside of Northeast Ohio and creates a \$43 million local economic impact.

In other development news, PlayhouseSquare is partnering with the K&D Group of Willoughby, whom Falco calls "the preeminent apartment developers in town." The plan is to create 102 apartments in the Hanna Building Annex; residents will begin moving in in July. Turner Construction, which, like PlayhouseSquare, is committed to significant minority participation, is serving as general manager of the project.

"And we see additional residential development opportunities in the neighborhood," Falco says. "We believe that this project will drive more retail opportunities into the neighborhood and increase occupancy in the office buildings. That should increase property values and draw more people to (work and live) in PlayhouseSquare. If this can be a sparkplug for a few more residential projects to move forward, we see that as a great success."

Falco envisions PlayhouseSquare's approach to redeveloping the district as "elevating the design standards with the outdoor urban streetscape. We hope to set a fine example for other projects in downtown Cleveland."



Could new markets tax credits help fund your next deal?

A discussion on the challenges and opportunities of NMTC deals

by Thomas Coyne and Arik Sherk

Your next business venture or real estate development project just might qualify for the New Markets Tax Credits program. For background purposes, note that the federal NMTC program was established in 2000, primarily to encourage investment in companies and real estate projects located in the country's most impoverished areas.

The primary goal of the NMTC program is to revitalize low-income communities, create jobs and develop a community environment in which people want to work, live and play. In turn, investors receive a 39 percent tax credit over seven years for funding businesses in these qualified communities.

Sounds pretty simple, right? Yet the work and perseverance required to handle a project funded by an NMTC subsidy may leave many developers and small business owners scratching their heads. While NMTC deals are not for the weak and weary, the right team of lawyers, accountants and consultants can provide the necessary guidance to make your project a reality. The benefits of using NMTC can far outweigh the challenges for those who have the fortitude and patience to complete these types of projects.

How does the program work?

Unlike other tax credit programs, NMTC are allocated by the federal government to the private sector through community development entities (CDEs). CDEs apply to the federal government annually for the right to sub-allocate tax credits to investments and projects. During the application process, these entities are required to outline the types of investments and projects they intend to target for tax credit financing.

For example, Enterprise Community Partners is just one of several qualified CDEs that provide NMTC financing for projects in Cleveland and throughout the country. Because

CDEs can have varying priorities, it is important for developers and business owners to conduct background research to determine which CDE is best suited for their specific type of investment or project.

As indicated by Mark McDermott of Enterprise Community Partners, "(NTMC) is a highly competitive program. When trying to find money in the Cleveland area, you'll really need to line yourself up with a CDE about nine to 12 months in advance, so that when a CDE gets an allocation, you're already on their list."

Do I qualify?

The program includes several qualification guidelines which generally include the following:

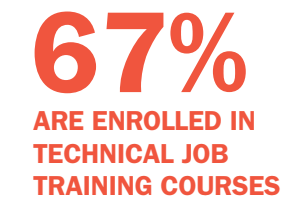
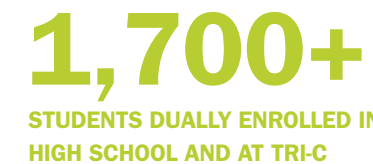
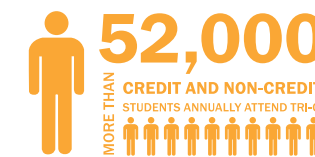
1. Location. As the recipient of an NMTC loan or investment, your business must be located in a qualified low-income community, as designated by federal, published census tract data. You can visit the U.S. Treasury's Community Development Financial Institutions Fund website (www.cdfifund.gov) to obtain information about qualified areas.
2. Permitted Use. Also, your organization must be classified as a qualified active low-income community business (QALICB). Most trades or businesses are eligible, but projects primarily involving residential rental property do not qualify, and there is a relatively short list of noxious or offensive uses that are prohibited.
3. Deal Size. It's typically not worth pursuing an NMTC allocation of less than about \$8 million. In many cases, the amount of time and work needed to close a deal smaller than this, and the associated transaction costs, will outweigh the benefit.



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What are the benefits and risks?

The obvious benefit is the 39 percent tax credit, taken over a seven-year period, which is essentially sold to investors. Based upon the amount paid by investors for the tax credit, you could see an absolute net benefit to the business or the project of 15 to 20 percent of the total allocation, after payment of all fees and other costs.

An NMTC deal carries risks similar to those found in other economic investments. Developers and business owners will be required to demonstrate their creditworthiness and business stability. Investors and lenders will also require certain assurances such as guaranties of payment and performance, a guaranty of completion, an indemnity against environmental liabilities, and a tax credit guaranty.

The most significant risk for NMTC investors is that their tax credits could be recaptured if certain requirements are not met during the seven-year compliance period. This means the Internal Revenue Service could recapture all credits claimed by an investor for prior years and cancel all future credits available to the investor for a specific transaction. You could also be responsible for making the investor whole for such loss. The

NMTC program includes a host of rules and regulations, and a recapture event could occur if these requirements are violated. While the consequences of default are severe, the likelihood of a recapture event is typically remote.

Can I handle NMTC projects alone?

NMTC transactions are expensive deals that involve a substantial number of tax and legal ramifications best handled by an experienced team of lawyers and other business professionals. For example, your legal counsel, who should be experienced on NMTC matters, will advise on compliance with myriad applicable requirements of the Internal Revenue Code and will provide guidance on deal structuring, loan documents, financial forecasts and other transaction documents to support claims that your business should be deemed a QALICB.

To reap the full advantages of tax credits and avoid pitfalls, small business owners and developers, especially those who have no knowledge of NMTC, are encouraged to consult with experienced professionals. NMTC investors will have more confidence in your ability to successfully complete the deal if you can show that you're backed by a competent, professional support team.



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How have NMTC deals affected the local community?

Several NMTC projects have successfully boosted the local economy. Examples include the St. Luke's project spearheaded by Neighborhood Progress Inc. with an NMTC allocation from Enterprise, which includes senior housing, office space, a charter school and other associated developments; the former redevelopment of Shaker Square; the Uptown project in University Circle, which includes new retail and residential space; and the Museum of Contemporary Art, also at University Circle. All of these transactions have produced jobs for community residents and likely would not have been viable without the NMTC program.

Thompson Hine handles NMTC transactions across the country. Recently, we represented AmTrust Financial Services, Inc. on the \$25 million redevelopment of the 800 Superior building in Cleveland (formerly known as the McDonald Investment Center), consisting of 470,000 square feet. This project will bring 1,000 new jobs to downtown Cleveland. Multiple sources of public financing were secured, including a \$20 million NMTC allocation, as well as other credits, grants and financing tools.

What happens after 2013?

The NMTC program expired at the end of 2011, but was extended for 2012 and 2013 with a \$3.5 billion allocation in annual credit authority. The current federal NMTC program is set to expire at the end of 2013. President Obama's fiscal year 2014 budget includes a proposal to permanently extend the NMTC program with an annual \$5 billion allocation. While this allocation could positively impact our local community, the future of the program is still very much up in the air right now.

NMTC projects are highly complex, but the potential economic and social benefits are extraordinary. While you may experience a whirlwind of obstacles along the way, a completed project offers business owners and developers not only the benefit of significant tax credits over a seven-year period, but also the reward of revitalizing their local communities.

Thomas Coyne is the Real Estate practice group leader at Thompson Hine LLP and Arik Sherk is a partner in the firm's Commercial and Public Finance practice group.

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Scott Garson, senior vice president, NAI Daus



Victory Center

Set to be strong piece of health-tech corridor

By Douglas J. Guth
Photos by Dan Martinez

Cleveland's health and technology corridor is steadily rounding into shape. Billed as a prime location for companies aiming to take advantage of close proximity to area health care institutions and business incubators, the collaborators behind the emerging district are championing the renovation of a historic building at the high-tech district's epicenter.

The Victory Center, at 7012 Euclid Ave. in Cleveland's MidTown neighborhood, will house offices, labs and tech firms in 150,000 square feet of space, said developer Scott Garson, who sells urban real estate for the NAI Daus brokerage in Beachwood.

Interior and exterior renovation, which includes new windows, electrical systems and exterior masonry work, is 80 percent complete, said Garson.

All that remains is finding tenants for the space. Garson expects to sign up 16 research-based companies by September 1. Specialties could include lab research and software development.

"We're not looking for small tenants, either," said Garson. "The space will accommodate company growth."

Business incubator BioEnterprise is one of 16 partner organizations involved with the health-tech corridor. Real estate is all about location, and the facility's centralized position in the 1,600-acre tech district is promising, said BioEnterprise President and CEO Aram Nerpouni. The four-story building, which in the past has housed everything from a car dealership to an artists' colony, is nicely fitted between two other health-tech corridor strongholds — the MidTown Tech Park and the Baker Electric Building.

Supporters expect the surrounding neighborhood to knock even more socks off of tech companies searching for a new home. The Victory Center is centralized in an area offering world-class research, clinical and academic institutions and a talented workforce. The building also benefits from direct access to public transportation with a transit stop near the RTA Health Line running between the central business district and University Circle.

"This (facility) will link these properties into a solid geography," said Nerpouni. "It's not just symbolic, but a critical part of those connections."

Even the building's structure is a plus, believe Victory Center advocates. Its unique H-shape provides extra daylight and an efficient floor plan for a lab or office space. With the MidTown space and Baker building already proving the model, the new facility should enjoy a high occupancy rate as well.

Garson views the center as a natural target for companies emerging from area incubators. "We're shooting for companies that want to be where the action is," he said. The building "can be the place where companies go for their next stop."

The facility will also stand as another asset of an ever-evolving neighborhood, Nerpouni said. The three-mile health-tech corridor boasts the Cleveland Clinic and University Hospitals, numerous business incubators, more than 130 high-tech companies and tens of thousands of students that could be one day working and playing in the nine neighborhoods engaged in the district.

The Victory facility "was not created out of thin air," Nerpouni said. "It's already an asset-dense area. If you're a young medical device company, you want to be close to resources and near other medical device companies. This proximity can be a great momentum-builder toward success."

The health-tech corridor is a physical manifestation of the city's progress in the biomed sector, believes Nerpouni. Project partners including BioEnterprise, the Cleveland Foundation and the city of Cleveland are not just attempting to create a stand-alone hotbed for health care and technology, but a "halo effect" where the corridor's success positively impacts nearby communities.

"We want to create a self-sustaining biomed cluster," said Nerpouni. "Bringing companies in along with non-medical services can turn (the corridor) into a great neighborhood."


Anchors like University Circle and the Cleveland Clinic will help attract ventures to both the health-tech district and new center, said Tracey Nichols, economic developer for the city of Cleveland.

"We're all working together to develop the area," Nichols said.

Meanwhile, the "cross-fertilization" of capabilities is what makes the project different from the ubiquitous office parks found across the nation, said Lillian Kuri, program director at the Cleveland Foundation.

"You can spin out of an incubator and thrive in an urban environment in an organic way," she said.

When crunching the numbers, the future looks bright for both the forthcoming Victory Center and the health-tech corridor itself, Nerpouni said. Since the project's launch in 2010, over 500,000 square feet of space has opened with 85 percent occupancy. Another 200,000 square feet will come online within the next year. In addition, the 34 tech companies ensconced in the space have raised \$288 million in capital.

"It's not often you can draw a circle around an area of a city and show off the best assets you have," said Nerpouni. "With adjacent neighborhoods struggling after the foreclosure crisis, this can lift them up." 



Urban League of Greater Cleveland

Jobs Rebuild America

By Natalie R. Schrimpf
Photos by Dan Martinez

Marsha Mockabee, president and CEO, Urban League of Greater Cleveland

The National Urban League — the nation's largest historic civil rights and urban advocacy organization — recently came to Cleveland to launch a national initiative to combat unemployment.

Marc Morial, National Urban League president and CEO, and Seth Harris, U.S. Department of Labor secretary, joined local political leaders and community members on May 20 at the Urban League of Greater Cleveland to unveil the “Jobs Rebuild America: Educate, Employ, Empower” Campaign.

This solutions-based approach to America's employment and education crisis unites federal government, business and nonprofit resources to generate economic opportunities in 50 U.S. communities via the Urban League affiliate networks. The \$100 million public-private-nonprofit partnership is a five-year, multiplatform endeavor to benefit job-seekers, vulnerable youth and entrepreneurs through community investment and grassroots legislative advocacy.

“We visited Cleveland two years ago as part of the exploration phase of our nationwide Jobs Tour, and we came back with resources to invest,” Morial said in a National Urban League news release statement. “What we are accomplishing here is representative of what we are doing with our partners and affiliates across the nation to provide economic and education opportunities in communities of greatest need.”

The collaborative tripod effort is about shared resources, said Marsha Mockabee, president and CEO of the Urban League of Greater Cleveland.

“When every sector has a buy-in and a way to participate in quality programs that benefit the community, you have a much better chance of having a longer term for programs to run.”

The ULGC is receiving \$950,000 in community investment competitive grants for three of the national League's signature programs: the Urban Youth Empowerment Program, a new program for the Cleveland affiliate, which will serve 100 juvenile offenders ages 16–24 over two years through case management support, job readiness and placement services, mentoring, restorative justice, and education and training opportunities; the Entrepreneurship Center Program; and Project Ready Post-Secondary Success Program.

An original participant in the national League's Entrepreneurship Center Program, the ULGC has provided training services and business management consulting to some 8,000 small and minority local businesses since 2004 through its Small Business Development and Minority Business Assistance Centers. It also partners with the Cleveland-based Goldman Sachs 10,000 Small Business Program — a national network of partners investing \$500 million, funded by Goldman Sachs — to unlock economic growth and job-creation potential of 10,000 small U.S. businesses via increased access to business education, mentors and networks, and financial capital.

And through the ULGC's Project Ready efforts, students in grades eight through 12 are offered academic, social and cultural opportunities, providing them with information and the perspective necessary for success without needing remediation in college or career. The local program, Project Ready Career Beginning, is a winning combination of the national model and some 20 years of best practices that the ULGC developed prior to the national model's inception, said Mockabee.

“We serve between 125 and 150 students each year, and about 93 to 95 percent of them graduate,” she noted. “Approximately 80 percent of graduates go on to higher education, with 5 percent joining the military and another 5 to 7 percent entering the full-time workforce.”

The second component in the two-prong initiative, grassroots legislative advocacy, emphasizes federal legislative action to ensure a responsible fiscal plan and support for efforts that generate job creation in urban America.

“We've seen community investment many times before through various programs. But if you don't have legislative and grassroots advocacy for the work, you don't have the things needed to create sustainability of the program,” she explained.

For example, the National Urban League recently spearheaded the reintroduction and passage of the Urban Jobs Act and Project Ready STEM Act in conjunction with each bill's respective sponsors — Senator Kirsten Gillibrand (New York), Representative Chaka Fattah (Pennsylvania) and Representative Marcia Fudge (Ohio) — to highlight the urgency of job creation and the need to invest in the education and skills enhancement of disadvantaged young people. The ULGC is adding a STEM component to its Project Ready program to support Congresswoman Fudge's advocacy for the Project Ready STEM bill.

And community engagement is another ingredient to success, Mockabee noted.

For example, the ULGC partners with WEWS NewsChannel 5 and Kaleidoscope Magazine to produce segments featuring topics of interest on the weekly “Kaleidoscope” television show. This has been invaluable in promoting its programs and gaining community support, Mockabee said.

And through a partnership with the Cleveland Metropolitan School District, the League has classrooms in schools to deliver services to students.

The ULGC looks forward to expanding upon the work that it has accomplished thus far, added Mockabee.

“What this new initiative means for Clevelanders and the ULGC is that we will have more capacity to serve greater numbers of people, doing a number of things we wouldn't have been able to do without those resources.”



Mark Williams, board chairperson, JumpStart Inc.

Jumpstarting big change:

Creating more inclusive entrepreneurial ecosystems

By Mark Williams

Good news! Minorities are starting more businesses: According to the Kauffman Index of Entrepreneurial Activity, minority entrepreneurship increased 65% between 1996 and 2012, with minorities now accounting for 38% of new entrepreneurs.

Clearly, minorities have immense potential to contribute to the country's economic vitality and help to address inner-city economic challenges. Encouraging more of these minority entrepreneurs to scale their promising young businesses and start high-growth companies is key to building on the momentum.

At JumpStart, we are committed to helping minorities succeed in this space — and, more importantly, helping connect them to the tech-based economy to create an inclusive entrepreneurial ecosystem, where all people are active participants. We encourage communities across the country to prioritize and nurture these connections using a proactive, multiprong approach.


Community Outreach: One of the most effective ways to do this is to promote, host and produce educational or networking events, and write communications specifically targeted to diverse entrepreneurial audiences. For example, JumpStart works closely with the regional chapters of the National Black MBA Association and National Society of Hispanic MBAs, educating those groups on the Northeast Ohio ecosystem and the variety of roles that members of these organizations could fill. Another option is to connect to national organizations such as the National Society of Black Engineers, the Society of Hispanic Professional Engineers and the American Association of Blacks in Energy.

Storytelling: To inspire others and show positive momentum, it's important to share stories of diverse entrepreneurs who are working to grow bigger businesses and have an impact on the community. One of JumpStart's initiatives in Northeast Ohio is the Charter One Launch100 Leadership Circle, which celebrates the achievements of diverse entrepreneurs committed to turning their business ideas into impactful companies.


Access to Capital and Connections to First Clients: One of the biggest challenges facing minority entrepreneurs is a lack of access to capital. To remedy this, communities need to put special effort into introducing diverse entrepreneurs to potential first clients and to capital sources, including angel investors, private equity firms and traditional sources of financing. For example, in partnership with the Northern Ohio Minority Supplier Development Council, JumpStart's First Client Pilot initiative helps thoroughly vetted client companies identify, approach and secure their first major client upon completing a structured pilot or beta test with a major corporation.

Education, Mentoring and Hands-on Assistance: Of course, nothing beats the individualized attention of hands-on business planning. Such technical assistance enables high-potential minority, women and inner-city entrepreneurs to articulate high-growth plans, access investment funds and move their businesses through key growth milestones.

If you'd like to learn more about our inclusion-focused efforts, are interested in working for a Greater Cleveland tech startup or want to connect your organization to the entrepreneurial ecosystem in Northeast Ohio, visit www.jumpstartinc.org or follow us on Twitter at @jumpstartinc and @jumpstart_jobs. 🇺🇸



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Deep roots in the community
**make the
difference**

By Jennifer Rosa
Photos by Dan Martinez

Maria J. Thompson, manager, community development services



Third Federal keeps community close with the Trailside Slavic Village development situated next to its headquarters.



Maria Thompson has been actively engaged in community and economic development for as long as she can remember.

“It really started in my youth, seeing my mother and others take time to be engaged in community interests and helping others,” Thompson said. “It wasn’t that we had a lot materially; quite the opposite, my father died when I was seven, leaving my mother to raise five children as a single-parent on a very modest income.”

And yet Thompson has many fond memories of her mother and others still making time to give back to the community, which, in turn, fueled her desire to do the same.


Thompson received her bachelor’s degree in business administration from Cleveland State University. During her college days, she continued to make time to volunteer. It was her involvement in the community that quickly transformed an early career path in corporate trust banking into work in community and economic development, giving her the opportunity to serve on the boards of nonprofit organizations and on committees, promoting community reinvestment. That community commitment led Thompson to a national merit graduate fellowship in community development and management from Case Western Reserve University’s Mandel School of Applied Social Sciences.

Thompson feels fortunate to have her passion grow into her present role as manager of community development services for Third Federal. For her, Third Federal is an inspiration because it has remained true to Slavic Village where its founders, Ben and Gerome Stefanski, started the bank to help those in the neighborhood achieve the dream of homeownership. Their son Marc has carried on that mission as Third Federal’s chairman and CEO since 1987.

As the only financial institution headquartered in Cleveland’s inner city, Third Federal has demonstrated a lasting commitment to the Slavic Village neighborhood and Greater Cleveland by building its headquarters on the site of its original office on Broadway Avenue and giving back more than \$12 million through its foundation to support programs that focus on education and housing.

This year, as the company celebrates its 75th anniversary, it remains true to the mission of its founders — to help people achieve the dream of homeownership while creating value for customers, the communities it serves, its associates and its stockholders. It is also undertaking an additional role, that of developer, for a new neighborhood of homes — the Trailside Slavic Village development — next to its headquarters.

As a part of Thompson’s role facilitating community partnerships, and advancing financial education initiatives, she also serves as project manager for Trailside. “Trailside is part of a larger, collaborative effort between Third Federal, Slavic Village Development, the city of Cleveland, Ohio Department of Development Services, and regional builder Zaremba, working together to bring new homes and amenities to the community,” Thompson said.

Trailside is also an example of a development being built on reclaimed land. Once the site of light industrial buildings, when it is completed, Trailside’s 95 homes will contribute to the neighborhood’s plan for a blend of renovation and new construction of healthy, energy efficient, and sustainable buildings, roads, and infrastructure that will additionally benefit the larger community around it. 



Jesse Keirn, director of market development, COSE

COSE works

to close gap in its services for startups

The Council of Smaller Enterprises (COSE) prides itself on a long history of fighting for the rights of Northeast Ohio small business owners. However, the advocacy group recently identified a gap in its services that it's working hard to close.

By Douglas J. Guth
Photos by Chris Pappas



The new COSE program will provide startup businesses with counseling and mentorship from its large and diverse membership.



This fall, COSE will expand its scope to attract startup businesses that are not the traditional focus of attention or capital, said Jesse Keirn, director of market development. These heretofore untapped ventures can range from a landscaper who goes off on his own to someone dreaming on opening a bakery or restaurant.

These are the businesses most commonly formed, even if they don't garner the same headlines as the latest application or sexy software product. "These are the companies that are not going to be attracting venture capital," said Keirn. "They generally have the least amount of resources to work with."

COSE will step in to provide these aspiring companies with needed assets. The support organization will offer entrepreneurial hopefuls its usual suite of educational, group purchasing and information resources, as well as access to the know-how of its 14,000 members. It will also battle for the livelihoods of these businesses both legislatively and by sponsoring cooperative programs that pool knowledge and resources.

"We provide the assets for them to be entrepreneurs, and connect them with people who can make a difference in getting their businesses launched," Keirn said.

Broadening access to its services comes at a time when the role chambers of commerce play in the business community is changing. Chamber membership has declined over the years, while closer to home, specialized nonprofit organizations like COSE partners JumpStart (for growing entrepreneurial businesses), MAGNET (manufacturers) and NorTech (emerging technologies) have carved out their own niches in Northeast Ohio's small business space.

COSE is still finalizing its plans for its new program, but organizers know the need is there for many of the approximately 22,000 businesses that were started state-wide in 2011. While the local chambers of commerce that COSE partners with aim to protect the interests of the business community, most have limited funding, preventing them from offering the same level of resources as the longtime small business advocate.

"Other groups in town are great at what they do, but they're worrying about their city and their city's needs," said Keirn, whose organization just celebrated its 40th anniversary. "We're carving out our own niche in the space. There are some unique opportunities here."

The COSE official points to the group's size as an advantage. With a staff of more than 50, it offers a depth of services unmatched not just locally, but throughout the country. In addition, unprecedented networking opportunities translate into innumerable products and services available to new business enterprises, Keirn noted.

As the former co-president of a home-care medical products company, Keirn knows how difficult it can be for entrepreneurs to fight their way through the confusing thicket of the business world. Most hopeful business owners believe securing money should be their first priority. While finances are critical to any venture, entrepreneurs must do a better job of researching and planning their company, he believes.


"Starting a business can be isolating, and it's very easy to get caught up in your own world," said Keirn. "It really is a matter of who you know. You have to take advantage of the resources that are out there."

For the typical startup, the question is often who to turn to for help. Newbies may need to talk to an accountant or attorney, but can't pay the \$200-per-hour fee needed to harness those business-critical services.

The new COSE program will provide startups with counseling and mentorship from its large and diverse membership. "Often you don't know what you don't know until it's hitting you in the face," Keirn said. "What we're doing is (networking) in aggregate. People won't get billed \$200 an hour for it, either."

COSE's fresh business undertaking is its own kind of startup, maintained the group's market development director. Like any new company, COSE expects the enterprise to evolve, perhaps statewide, and eventually include services that assist companies in formulating an exit plan.

For now, the organization is proud to serve a market that is not necessarily getting featured on CNN. Plumbers, bakers, bicycle-shop owners and other low-tech companies are the highest percentage of businesses started in the U.S. Creating a community of entrepreneurs within this space is COSE's goal, but that doesn't mean the advocacy group has lost sight of its core values.

"This is a chance for us to reach out to a community we haven't helped before," said Keirn. "It's about connecting start up businesses with resources, we say that over and over again. That is extremely important." 



Improving housing conditions in Ohio

By Thomas Fitzpatrick and Mark Sniderman

Many Ohio communities bear scars from the fallout from the housing crisis — such as rampant foreclosures and vacant properties — that won't easily fade. At the same time, those communities are struggling with housing troubles whose roots predate the recent crisis.

At the heart of Ohio's housing woes are two long-running trends: decades of population loss and economic stagnation, and spillover effects from a foreclosure rate that was elevated long before the recent recession. Together, these developments make Ohio a special case that does not fit neatly into the more familiar boom-bust narrative observed on a national scale.

In a recent report (available at www.clevelandfed.org), we laid out some of the main findings from the Federal Reserve Bank of Cleveland's years of research and outreach with Ohio bankers, community development practitioners, and other market participants.

Although there is no silver-bullet solution to addressing residential blight, our research and outreach have pointed to four policy areas that could help to improve housing conditions in Ohio:

1. **A foreclosure fast track for vacant and abandoned properties.** It takes an average of one to two years for mortgage loans to go from delinquency through the foreclosure process in Ohio. If the home becomes vacant and abandoned, efforts to protect homeowners with lengthy foreclosure processes may unintentionally create costs with no corresponding benefits. Such costs can include legal costs, physical damage to properties, crime and downward pressure on neighboring property prices.
2. **Elimination of minimum-bid requirements.** Ohio law currently requires minimum bids of at least two-thirds of



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a foreclosed property's appraised value at the first auction. Although this may tamp down some unhealthy speculation at foreclosure auctions, the data suggest it may price some well-meaning property rehabbers out of the market.

3. **Addressing harmful speculation.** In extremely low-value housing markets, some entities engage in "harmful speculation" — the purchase of distressed property with no intent to invest in improvements or pay property taxes. Two features of Ohio law help this business model to persist: the ability to become the new owner of property through a corporation without being registered to do business in the state, which hampers the ability of code enforcement officials to pursue the owner for violations; and the ability to transfer the property without paying back taxes or correcting code violations. Requiring registration with the Secretary of State and the payment of back

taxes or addressing code violations before low-value properties could transfer to new owners could help local governments tackle this problem. And carefully crafted exemptions could prevent it from unduly delaying property transfers.

4. **Expanded access to land banks.** Nonprofit land banks have made great strides in acquiring, remediating and putting into productive use vacant and abandoned properties. But they are currently an option only for counties with large populations. This tool should be available, if needed, for all Ohio counties.

Numerous and interconnected, housing issues can be addressed only through sustained and carefully considered programs and policies. Understanding the benefits and trade-offs inherent in any policy option is a good first step.

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The Rock and Roll Hall of Fame and Museum

presents

free *Summer in the City* concert series 2013

By Tracy Bean

This is the summer to rock as *Summer in the City*, the Rock Hall's free live concert series, returns to the Rock and Roll Hall of Fame and Museum. Some of the country's most buzzed about up-and-coming artists will perform on the Museum plaza for *Summer in the City*, sponsored by KeyBank and Yuengling.

JULY 31, 7 p.m.
Father John Misty with Night Moves

Josh Tillman of Father John Misty has been recording/releasing solo albums since 2003. Formed in 2009 by guitarist and vocalist John Pelant, bassist Micky Alfano and multi-instrumentalist Mark Ritsema, Night Moves is a distinctly original concoction. Their honey-dipped sound seethes with a kind of down-home tenderness and the arrangements are colossal in shape. Night Moves' powerful debut "Colored Emotions" is this Minneapolis group's first album.


AUGUST 14, 7 p.m.
Coliseum with Above This Fire

Formed in late 2003, Coliseum is a power trio that issued a self-titled debut album on Level Plane Records in 2004, followed by the "Goddamage" EP on Auxiliary Records in 2005, before joining the Relapse Records roster in 2007 for the release of their second album, "No Salvation." In 2009, Coliseum released the "True Quiet / Last Wave" 7" single on Deathwish

Inc. before joining the Temporary Residence family in 2010, where they have released their most compelling and resonant music to date. Above This Fire integrates catchy, melodic, old-school hardcore, with Iron Maiden-esque metal riffs, and offers up punishing breakdowns for a resulting effect of super high-energy sound that is not often found in today's music.

AUGUST 28, 7 p.m.
Lottery League Summer Grand Finale

Nothing puts the spotlight on a local music scene quite like the Lottery League, and to close this year's *Summer in the City* series the Rock and Roll Hall of Fame and Museum is proud to present four bands from 2013's "The Big Show!" Part game show, part circus, part city-wide art project, the Lottery League takes musicians and artists from a local music scene, randomly drafts them into brand new bands, and then gives them two months to collaborate. Uniquely joining rock, to punk, to soul, to hip-hop, to indie, to polka, to any and all, these players are literally drawn from every corner of the musical spectrum.

The Rock and Roll Hall of Fame and Museum Inc. is the nonprofit organization that exists to educate visitors, fans and scholars from around the world about the history and continuing significance of rock and roll music. For more information, call (216) 781-ROCK (7625) or visit www.rockhall.com. 

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