THE 31st ANNUAL
OHIO FAIR LENDING AND VITAL COMMUNITIES CONFERENCE

AGENDA

Friday, November 13, 2020
9:00 am to 2:45 pm

Via ZOOM

Presented in conjunction with Cleveland State University’s Levin College of Urban Affairs
The Home Mortgage Disclosure Act (HMDA) of 1975 and the Community Reinvestment Act enacted by Congress in 1977 are meant, together, to be a means of holding banks accountable for equitable lending in lower income communities across America. The law requires disclosure of lending patterns by census tract. With analysis, communities and local governments can measure equitable lending. This tool is only as effective as the research and advocacy that accompanies it.

In the 70’s and early 80’s, the Buckeye-Woodland community provided some of the strongest research and advocacy in the country. The Buckeye-Woodland Community Congress exposed redlining and other indicators of disinvestment. Unfortunately, today, much of the community can be seen as a case study in diminished investment. In a two-block area just south of Shaker Square including South Moreland and E. 130th Street, a group of community activists have worked for years advocating upkeep or demolition of distressed property. These efforts have successfully obtained public dollars for demolition; but, little private lending for new investment.

Cities including Cleveland invest considerable dollars in neighborhoods in an effort to help stabilize them and provide decent places to live. In the Buckeye neighborhood, Mayor Frank Jackson has authorized 1.2 million dollars to purchase and white-box storefronts. Additionally, NOACA, a regional agency is investing $100,000 in a Buckeye Road Corridor Study, expected to lead to major road improvements, and the US government has invested substantial dollars in revitalizing the neighborhood post office. The hope is that large public investment will be met by private investment. Despite CRA requirements, these public dollars have not been met by private investment by local banks which remain reluctant to invest in lower income communities.

Today we’ll have a presentation on the lending status of three local banks which have made multi-billion-dollar pledges to serve disinvested neighborhoods. It will take all of us to encourage local banks to make the investments needed in neighborhoods like Buckeye. Small dollar loans, first mortgages, and refinancing are some of the many tools that are needed in a neighborhood like Buckeye-Woodland. It simply cannot be just public dollars flowing into a neighborhood.

For the past thirty-one years the Ohio Fair Lending Coalition has presented data on banking and race. This past summer there has been an expanded awareness about race in America. Wealth in America is largely achieved through the biggest investment of most people’s lives, owning a home. Home ownership has been undermined in underserved neighborhoods, largely communities of color, through a lack of investment by private banks. Hopefully, citizens will take notice and begin to take action on the patterns that have undermined neighborhoods in Cleveland for decades.

The Ohio Fair Lending and Vital Communities Coalition strives through this conference and our Brown Bag Forums to bring about an awareness of key issues that affect neighborhoods. When the pandemic struck, we were uncertain about continuing our programs, but Zoom has provided a powerful tool to reach out to a larger audience. Thank you for joining us today. A special thank you to Conference Planning Committee members as well as our sponsors.

Charles Bromley
Director, Ohio Fair Lending Coalition
AGENDA AND SPEAKERS

8:50    ZOOM LINK ACTIVE

9:00    WELCOME
- Roland Anglin, Dean, Levin College, Cleveland State University
- Charles Bromley, Founder & Director, Ohio Fair Lending Coalition

9:15 – 9:35    FRANK FORD: HOME MORTGAGE LENDING IN CUYAHOGA COUNTY 2016-2019

9:35 – 11:00    PANEL: UPDATE ON COMMUNITY BENEFIT AGREEMENTS
Moderator: Barbara Anderson, Chair, Greater Cleveland Reinvestment Coalition
- Staci Glenn-Short, Senior Vice President, Corporate Community Development Program Director, Huntington Bank
- Royce A. Sutton, Senior Vice President, Ohio CED Market Manager, Fifth Third Bank
- Amanda Petrak, Corporate Responsibility Officer for Northeast Ohio and Toledo, KeyBank

11:00 – 11:15    BREAK

11:15 – 12:00    PANEL: CUYAHOGA COUNTY DEPOSITORY CONTRACT ADVISORY COMMITTEE
Moderator: Keesha Allen, Executive Director, Home Repair Resource Center
- Pernel Jones, Jr., County Council Member District 8, and Chair, Community Development Committee
- Paul Herdeg, Deputy Chief Development Officer, Cuyahoga County
AGENDA AND SPEAKERS

12:00 – 12:30  BREAK

12:30 – 1:30  KEYNOTE: LISA K. BATES, PHD
AFFIRMATIVELY REPAIRING HARM: COMMUNITY PREFERENCE IN PORTLAND’S INTERSTATE CORRIDOR URBAN RENEWAL AREA

1:30 – 1:45  BREAK

1:45 – 2:45  PANEL: CITY OF CLEVELAND TAX ABATEMENT STUDY
Moderator: Philip Star, JD, Chair, Cuyahoga Affordable Housing Alliance
- Tania Menesse, President and CEO, Cleveland Neighborhood Progress
- Alison Goebel, Executive Director, Greater Ohio Policy Center
- Bishop Chui, President, Board of Trustees, Northeast Ohio Coalition for the Homeless

2:45  CLOSING REMARKS AND ADJOURNMENT
ABOUT THE OHIO FAIR LENDING/VITAL COMMUNITIES CONFERENCE SERIES

The Ohio Fair Lending/Vital Communities Conference Series includes Brown Bag lunchtime programs at the Levin College, which offer an opportunity to discuss emerging issues on housing, fair lending and community development in an informal setting. The programs provide a venue for gathering information and ideas to be incorporated in the fall conference.

Brown Bag attendees include government and non-profit administrators and elected officials with responsibilities for policy and programs impacting low- and moderate-income individuals and communities; researchers and academics who compile data and publish studies on housing, fair lending, and related community development issues; attorneys involved in these issues; and community activists and interested members of the public. Attendance at Brown Bags has continued to grow each year since they were introduced in 2015. In 2019, Brown Bag programs and our annual conference attracted over 700 attendees. Audience numbers have increased since 2020 programs have been presented online via Zoom, an adaptation responding to pandemic restrictions.

Five lunchtime forums have been presented in 2020:

**February 12 – Residential PACE Lending**

**Moderator:** Dennis Keating, Emeritus Professor of Urban Studies and Law, Cleveland State University; **Panelists:** David Mann, President & CEO, Lucas County Land Bank; Steve Sharpe, Counsel for the National Consumer Law Center and Senior Attorney for the Legal Aid Society of Southwest Ohio; Frank Ford, Senior Policy Advisor, Western Reserve Land Conservancy.

[More Info](#)


**Moderator:** Paul Bellamy, JD, Ph.D.; **Panelists:** Antoinette Smith, Director of Housing Counseling, Empowering and Strengthening Ohio’s People (ESOP); Kate Carden, Director of Financial Mobility Programs, CHN Housing Partners; Denise M. Wallace (Black), Housing Counselor, Home Repair Resource Center; Andrea K. Price, Esq., Senior Staff Attorney, Legal Aid Society of Cleveland; Bill Faith, Director, Coalition on Homelessness and Housing in Ohio (COHHIO); Abigail Staudt, Esq., Housing Group Lead, Legal Aid Society of Cleveland; Michele Sims, Program Manager/Housing Counselor, Community Housing Solutions

[More Info and Recording](#)
ABOUT THE OHIO FAIR LENDING/VITAL COMMUNITIES CONFERENCE SERIES

July 30 – **Evictions — After Moratoriums**

**Moderator:** Philip Star, Chair, Cuyahoga Affordable Housing Alliance (CAHA); **Panelists:** Sam Mulopulos, Legislative Assistant, Senator Portman’s Office; Beth Cooper, Professional Staff Member, Senate Committee on Banking, Housing, and Urban Affairs, Senator Brown’s Office; Charles Shulman, Immediate Past President, Northern Ohio Apartment Association; Abigail Staudt, Esq., Housing Group Lead, Legal Aid Society of Cleveland; Kevin Nowak: Executive Director, CHN Housing Partners; Matt Finley and Louise Foresman, Cuyahoga County’s 211 Program; The Honorable Judge W. Moná Scott, Cleveland Municipal Housing Court; The Honorable Judge J.J. Costello, Cleveland Heights Municipal Court

[More Info and Recording](#)

September 15 – **School Segregation**

**Moderator:** Sally Martin, Housing Director of the City of South Euclid; **Panelists:** Chance Emad, Co-Founder, Safer Heights; Beth Fry, Researcher; Susie Kaeser, Urban Planner, Writer, Community Activist; Laura Meckler, Reporter, Washington Post

[More Info and Recording](#)

October 21 – **Hot Potatoes: How LLC Property Transfers Stall Neighborhood Recovery**

**Moderator:** Zach Germaniuk, Director of Neighborhood Stabilization, Slavic Village Development, and Adjunct Professor of Law at Cleveland State University; **Panelists:** Mikal Jeanbaptiste, Community Engagement Specialist (Central & Fairfax), Burten Bell Carr Development Corporation; Timothy F. Kobie, PhD, Business Process Analyst, City of Cleveland Department of Building & Housing; Kermit Lind, Clinical Professor Emeritus, Cleveland-Marshall College of Law, Cleveland State University; Jayme Lucas-Bauer, Residential Real Estate Project Manager, Old Brooklyn CDC; Brian O’Malley, Transfer and Recording Administrator, Cuyahoga County Fiscal Office

[More Info and Recording](#)
ROLAND ANGLIN

Roland V. Anglin's career spans more than twenty-five years of working in the public, educational, and philanthropic sectors. In all his professional positions, Anglin has focused on promoting economic and community development in and for low-income communities. Currently, he is Dean of the Maxine Goodman Levin College of Urban Affairs at Cleveland State University. Immediately prior to this position, Anglin was the Senior Advisor to the Chancellor of Rutgers University-Newark and Director of the Joseph C. Cornwall Center for Metropolitan Studies, an applied research institute at the university. In his role as Senior Advisor, he worked as part of a team to implement various initiatives using the anchor role of the university to improve postsecondary outcomes in Newark.

Dr. Anglin began his academic career at Rutgers University in the late 1980's. During this time, he published some of the seminal work on citizen attitudes toward sprawl development. In 1991 he was recruited to the Ford Foundation, where he spent eight years. He served first as the program officer responsible for community development. Subsequently, he was asked to become Deputy Director for Community and Resource Development, which is part of the Asset Building and Community Development Division.

After leaving Ford in 1999, Dr. Anglin went to the Structured Employment Economic Development Corporation (Seedco), a national community development intermediary. At Seedco, Dr. Anglin was the Senior Vice President responsible for building the capacity of community-based housing organizations in twenty-three cities partnering with Seedco.

After returning to academia in 2000, Dr. Anglin published three books: Promoting Sustainable Local and Community Development, Katrina's Imprint: Race and Vulnerability in America (with colleagues), and Resilience and Opportunity (with colleagues).

Anglin received his doctorate from the University of Chicago, a master's degree from Northwestern, and a bachelor's degree from Brooklyn College (City University of New York).
WELCOME

CHARLES H. BROMLEY

Charles H. Bromley, founder and director of the Ohio Fair Lending Coalition, has had a career in advocacy and research work, developing innovative programs to overcome historic patterns of racial and lending discrimination. As Executive Director of National Neighbors, he was a member of the national coalition that saw the enactment of the 1988 Fair Housing Amendments and the Amendment of the 1975 Home Mortgage Act in 1989. Recognition for his achievements include the Liberty Bell Award from the Cleveland Bar Association, The Ohio Civil Rights Commission Award, The Governor’s Award, Greater Community Shares Social Justice Award, and the Outstanding Graduate Award from the College of Urban Affairs at Cleveland State University. Charles Bromley is a Presidential Fellow of the SAGES program at Case Western Reserve University and adjunct faculty at the Levin College of Urban Affairs, Cleveland State University. In addition to his work in Civil Rights, Mr. Bromley founded Greater Cleveland Community Shares, which led to the development of social justice funds in Columbus, Toledo, and Cincinnati, Ohio.
DATA PRESENTATION:  
HOME MORTGAGE LENDING IN  
CUYAHOGA COUNTY 2016-2019  

Including a Review of 3 Lenders with  
Community Benefit Agreements  

FRANK FORD  

Frank Ford is Senior Policy Advisor at Thriving Communities Institute, a program of the  
Western Reserve Land Conservancy. He also serves as the Chair of the Greater Cleveland  
Vacant and Abandoned Property Action Council (VAPAC). He is a licensed attorney who  
has worked in the field of community development for 40 years. Mr. Ford was admitted  
to the practice of law in Ohio in 1981 and in the State of Colorado in 1994. His work  
with communities has included housing development, commercial retail development,  
organizational development, human capital development and applied research. Mr. Ford  
graduated from Kenyon College with a Bachelor of Arts Degree in English, and received  
his Juris Doctor Degree from Case Western Reserve University School of Law.
COMMUNITY BENEFIT AGREEMENT COMMITMENTS: SUMMARY OF DOLLARS PLEDGED

These commitments pertain to each of the banks’ full footprints, to be implemented over 5 years.

**KEY BANK** (announced March 2016, to begin 2017)
- $5 billion  Mortgage Lending
- $8.8 billion  Community Development Lending and Investment
- $2.5 billion  Small Business Lending
- $175 million  Philanthropy

Announced commitment: $16.5 billion

**FIFTH THIRD BANK** (announced November 2016)
- $11 billion  Mortgage Lending
- $9 billion  Community Development
- $10 billion  Small Business
- $93 million  Philanthropy

Announced commitment: $30 billion

**HUNTINGTON BANK** (announced May 2016, to begin 2017)
- $5.7 Billion  Mortgage Lending
- $3.7 billion  Community Development
- $6.6 billion  Small Business
- $50 million  Philanthropy

Also: “Creating $30 million in further economic impact through support including 10 new branch locations within low- to moderate-income areas and/or majority minority areas; the addition of dedicated community mortgage loan officers; and the formation of a dedicated mortgage processing team to handle unique underwriting opportunities.”

Announced commitment: $16.1 billion
QUESTIONS FOR BANKS PARTICIPATING IN THE BANK LENDING PANEL

Please respond with respect to LMI communities in Cuyahoga County, particularly the East Side of Cleveland and the East Inner Suburbs

1. LENDING TO LOW AND MODERATE INCOME AREAS, SUCH AS THE EAST SIDE OF CLEVELAND AND THE EAST INNER SUBURBS.
   • Is your bank offering Low Dollar Loans, e.g. below $50,000?
   • Is your bank waiving loan transaction fees?
   • Are loan officers making low dollar home purchase loans being compensated as though the loans were for at least $100,000?

2. BANK BRANCHES
   • Do you have a loan officer at each branch, particularly in underserved areas?
   • Do you have plans to close any branches? If so, where?

3. HOME REPAIR
   • Is your bank participating in Loan Guarantee programs by supporting loan loss reserves serving primarily low-moderate income borrowers?
   • Is your bank participating in Low Interest home repair programs where interest rates are reduced by county funds placed on deposit at the bank?

4. PURCHASE – REHAB LOAN PRODUCT
   • What purchase-home repair product does the bank offer?

5. FLEXIBLE UNDERWRITING – ALTERNATIVE CREDIT HISTORY
   • Does your bank modify underwriting standards for low-moderate income families who don’t have traditional forms of credit history
PANEL: UPDATE ON COMMUNITY BENEFIT AGREEMENTS

DESCRIPTION

In 2016 KeyBank, Huntington, and Fifth Third Bank entered into Community Benefit Agreements with the National Community Reinvestment Coalition (NCRC). CBA agreements were reached through a collaborative process with community members and bank leaders, resulting in a substantive and detailed commitment of resources and services for mortgage, small business, community development lending, and philanthropy in low- and moderate-income (LMI) communities.

The CBA agreements pertain to each of the banks' full footprints and collectively amount to $63 Billion. (See details on previous page.) Fifth Third's 5-year commitment ends in 2020; KeyBank and Huntington are completing year four of their five-year agreements.

The Ohio Fair Lending Coalition’s annual fall conferences have included Community Benefits Agreement panels each year since 2017. This year’s panel follows a presentation by Frank Ford of HMDA data on the three banks’ lending in Cuyahoga County in 2019. Banks have been asked to provide information and results on how their CBA commitments have been implemented in Cuyahoga County.
BARBARA ANDERSON

Barbara Anderson is a leader in the movement to improve the quality of life in neighborhoods. Her survival as a victim of predatory lending equipped her to fight abusive lending practices as the former Treasurer and President of Empowering and Strengthening Ohio’s People (ESOP) she became the spokesperson on behalf of millions of other victims. She has assisted in negotiations with mortgage servicers and banks that resulted in millions of dollars being reinvested into low-income neighborhoods, agreements that returned money to the victims of predatory lending as well as helped those in foreclosure or bankruptcy to modify loans resulting from abusive practices by the lending industry. She continues to serve in the role of serving others as the Chairperson of the Greater Cleveland Reinvestment Coalition (GCRC). GCRC’s mission is to promote investment and access to credit in Cuyahoga County’s low and moderate income communities and communities of color.

Ms. Anderson is the Founder and Chairperson of the non-profit Another Chance of Ohio which provides donated goods to those in need free of charge.

As Executive Board Member and Chairperson of the Housing Committee of the African American Women’s Agenda, Ms. Anderson has written legislation on predatory lending introduced to the State Senate in March 2004 by Senator C. J. Prentiss. She has served on the Board of Cleveland Housing Network, CoHab Housing Development Corp., Center for Economic Opportunities of Greater Cleveland, Cleveland Works, Cleveland School Board and as Executive Director and Board President of the Cleveland Student Health Program. She has also served on the Center for Community Solutions, Welfare Implementation Council, Sanction Review Committee and Community Asset Capacity Development Project.
Staci Glenn-Short is Senior Vice President, CRP, CRCM Corporate Community Development Program Director at Huntington Bank. Staci joined Huntington in 1999 and serves as the Community Development Program Director. During her tenure with Huntington, she has been responsible for the design and implementation of the Bank’s CRA and Fair Lending Programs including the collection and filing of HMDA and CRA Data, development and implementation of community development products and programs, and monitoring and reporting for both CRA and Fair Lending functions. She has over 31 years of banking experience, with previously held positions at Mercantile Safe Deposit and Trust and Bank One where she was responsible for both Consumer and Commercial lending and community development, including product development and implementation, and various risk management functions.

In her current capacity, Glenn-Short is primarily responsible for developing and implementing community partnerships and programs as well as monitoring the Bank’s performance. She is the past Chair of Consumer Bankers Association’s (CBA) Fair and Responsible Banking Committee and is a member of CBA’s Community Development Committee and the American Bankers Association’s Community and Economic Development Council.

With a bachelor’s degree in Finance and Accounting from The Ohio State University, Glenn-Short earned an MBA with a concentration in bank finance from the Merrick School of Business at the University of Baltimore. She has been a presenter at a number of national banking industry conferences, including the American Bankers’ Association Compliance Conference, CBA Live!, and the CRA & Fair Lending Colloquium, speaking on topics such as program and product development, CRA & Fair Lending monitoring, analysis and exam preparation, and HMDA and CRA data collection and reporting.
ROYCE A. SUTTON

Royce A. Sutton serves as Senior Vice President, Community and Economic Development Ohio Market Manager for Fifth Third Bank in Cincinnati, Ohio. In this role, he is leading the Bank efforts to build community-based partnerships and strategies in the State of Ohio. He is noted for developing industry leading partnerships, marketing strategies, programs and services to bolster financial stability, micro-business financing, affordable housing, and wealth building strategies for low-to moderate-income families in urban and rural markets.

As an informed voice for family financial empowerment, Royce has been a featured presenter on radio, television, print and digital media discussing how families can overcome financial adversity and make wise money choices. Sutton was instrumental in leading the Bank On Save Up initiative in St. Louis, Missouri that is a coalition of 22 financial institutions and over 40 non-profit organizations focused on introducing traditional banking services to underserved and unbanked families. This community-wide effort opened over 2,400 new bank accounts and had a $2.92 million community impact.

He was recognized as the “Private Sector Executive of the Year” by MOKAN, the American Banker’s Association has recognized him for Superior Contributions to Consumer Education and he was awarded the Community Service Award of Merit by the Indiana Bankers Association. His free income tax preparation for college-bound Hazelwood School District families was recognized by the Missouri Department of Education as “FAFSA Site of the Year”.

Royce served as the Market Chairman of the St. Louis UNCF Council, he was appointed to the Federal Reserve Bank of St. Louis’ Community Development Advisory Council, and he held leadership roles with the Urban League of Metropolitan St. Louis, the United Way of Greater St. Louis Charmaine Chapman Society, and the St. Louis Regional Unbanked Taskforce. Presently, he serves on the board of directors for Avondale Development Corporation and the Greater Cincinnati African American Chamber of Commerce.

Royce is a graduate of the University of Oklahoma National Community Development Lending School. He holds Master’s of Public Administration and Bachelor’s of Science degrees from Indiana State University.
AMANDA PETRAK

Amanda Petrak was named KeyBank’s corporate responsibility officer for its Northeast Ohio and Toledo markets in August 2020. Petrak is part of the team responsible for overseeing the implementation of the company’s plan that guides mortgage and small-business lending in low- to moderate-income communities, community development lending, and transformative philanthropy.

Petrak joined KeyBank in 2016 and most recently served as senior manager of corporate initiatives and community relations. She worked with KeyBank’s regional corporate responsibility officers to develop and implement local programs to create awareness of business and philanthropic community investments.

Prior to joining KeyBank, Petrak was director of corporate communications for Associated Estates Realty Corp. in Richmond Heights, senior director of communications and marketing for the Case Western Reserve University School of Medicine in Cleveland, and director of communications operations and service for the Cleveland Cavaliers.

She graduated from St. Bonaventure University in Olean, New York, with a degree in journalism and mass communications.
1. KeyBank will work with the County to solve the issue that arises when real property does not qualify for a Key Community Mortgage loan of $50,000 or less because it does not appraise for its purchase price. KeyBank will consider the use of a loan loss guarantee fund to fill the gap.

2. KeyBank will seek approvals from CHN Housing Partners and Fannie Mae to extend its Home Ready Mortgage Program throughout Cuyahoga County. KeyBank’s Home Ready Mortgage Program allows up to 125% combined loan to value and currently serves borrowers in the City of Cleveland.

3. KeyBank will help draft legislation that adjusts appraisal standards to create additional opportunities for low and moderate income (LMI) borrowers.

4. KeyBank will provide the County with Loan Application Register raw performance data prior to the data being published.

5. KeyBank will encourage loan officers to make more LMI loans by increasing minimum per unit payments and providing additional incentive compensation.

6. KeyBank will reduce loan transaction fees on original loans of less than $150,000 and on all refinancing.

7. KeyBank will work with CHN Housing Partners in an effort to fund a new Community Development Financial Institution.

8. KeyBank will continue to participate in the HELP program and will consider adjusting lending standards and incentive rates for unsecured loans to the same as for secured loans.

9. KeyBank will participate in the Challenge Program and extend it throughout the County.

10. KeyBank will provide an affordable alternative to payday check cashing operations.

11. KeyBank will commit to increasing the $22 million of Small Business Administration (SBA) loans to LMI small businesses it made in 2019 by 20% in 2020.

12. KeyBank will provide a Community Reinvestment Fund to provide a second chance for denied SBA applicants.

13. KeyBank will partner with the County in providing a series of community programs addressing financial literacy and education. At least one such program will be directed toward children aging out of foster care.
Included in Cuyahoga County’s contract for banking services with KeyBank are commitments to ensure the credit needs of under-served communities are being met. Within these commitments KeyBank will:

- Provide banking products for individuals who do not qualify for traditional loans.
- Encourage loan officers to make more home loans in low and moderate income (LMI) areas by increasing compensation incentives.
- Reduce loan transaction fees on original loans of less than $150,000.
- Partner with the County in providing a series of community programs addressing financial literacy and education. At least one program will be directed toward children aging out of foster care.
- Continue to support the County’s HELP Loan Program, which provides low interest loans for home repair.
- Draft legislation regarding appraisals to create additional opportunities for low and moderate (LMI) borrowers.
- Commit to increasing the $22 million of Small Business Administration (SBA) loans to LMI small businesses in 2019 by 20 percent in 2020.
- Extend its participation in the successful Challenge Fund program throughout the County. The Challenge Fund, operated by the Home Repair Resource Center, can guarantee a bank loan on home repairs for homeowners who can afford a monthly payment but are not able to qualify for bank financing because of past credit problems, not enough equity in the house, too much debt, or other reasons.
DESCRIPTION

For many years, city mayors faced racial redlining in communities of color. When the federal government enacted the Community Reinvestment Act (CRA) and Home Mortgage Disclosure Act (HMDA) legislation in the mid-1970s, mayors and concerned citizens believed that the antidote was at hand. Regulators, however, did not rigorously enforce these statutes so a wave of local legislation emerged linking the municipal deposits of cities to better behavior by the banks.

With the shrinking Cleveland deposit base, local groups began looking for larger governmental units to play the important role of the depository. Recently enacted legislation by the Cuyahoga County links the county depository contract, which was awarded to KeyBank, with 13 important points of community reinvestment. This is the first known legislation of its kind in the nation enacted by a county government. The Cuyahoga County Council is currently organizing a community advisory committee to work with them on the implementation and monitoring of the contract agreements. Our conference panel will discuss the current status of the Advisory Committee, and the broad outlines of how the county and the community will be working together on the implementation of this important legislation.

MODERATOR, KEESHA ALLEN

Keesha Allen is the executive director at Home Repair Resource Center (HRRC) a HUD-approved community-housing agency that works to foster diverse and sustainable neighborhoods through wellmaintained homes. Founded in 1971 and located in Cleveland Heights, HRRC’s programs and services are designed to provide information and skills that empower homeowners to make informed decisions about the care and upkeep of one of their most valuable assets—their home. Appointed to the position in 2016, Keesha has devoted her career to the nonprofit sector by focusing on housing stabilization, housing advocacy and social issues. A Case Western Reserve University graduate, Keesha is on the Executive Committee of the Greater Cleveland Reinvestment Coalition and the planning committee for the annual Ohio Fair Lending Conference.
PANEL: CUYAHOGA COUNTY DEPOSITORY CONTRACT ADVISORY COMMITTEE

PERNEL JONES, JR.

Pernel Jones, Jr., a lifelong resident of Cuyahoga County, is County Councilman for District 8. Elected as one of the inaugural members of Cuyahoga County Council in 2010, he has served as Vice-President of the Council beginning in 2015. Mr. Jones endeavors to promote trust and confidence in County government through effective and accountable leadership. As a member of the Council, among his goals are job retention and the creation of new jobs in the county.

Mr. Jones intends to maintain government’s moral and legal obligations and responsibilities to provide the best social service delivery for our children, seniors, and others in need.

He attended Baltimore Polytechnic Institutes in 1986, and received a Bachelor of Science from the University of Maryland in 1991.

Currently, Mr. Jones is the Funeral Director and Director of Community Relations for the Pernel Jones and Sons Funeral Home. He has been a Licensed Funeral Director since 1992. He married his wife Tammy in 1998.

PAUL HERDEG

Paul Herdeg is Deputy Chief of Cuyahoga County’s Department of Development. In this capacity, Paul manages the department’s operations, oversees its economic development and business support staff, leads strategic planning, performance management, and performance measurement and reporting, and coordinates work on special projects such as Opportunity Zones. Paul has served as a committee chair and board member for the National Association of County Community and Economic Development, and now serves as the Past-President and a board member for the Ohio Conference of Community Development.
AFFIRMATIVELY REPAIRING HARM: COMMUNITY PREFERENCE IN PORTLAND’S INTERSTATE CORRIDOR URBAN RENEWAL AREA

LISA K. BATES, PH.D.

Lisa K. Bates, Ph.D. is Associate Professor at Portland State University in the Toulan School of Urban Studies and Planning and is a Portland Professor in Innovative Housing Policy. She is also affiliated with PSU’s Black Studies department. Her scholarship focuses on housing and community development policy and planning, and her research and practice aims to build new models for emancipatory planning practices and to dismantle institutional racism. Recognition of her work includes the 2019 UAA-SAGE Marilyn J. Gittell Activist Scholar Award and the 2016 Dale Prize for scholarship advancing community self-determination and racial justice.

Lisa Bates has generously requested that her honorarium be donated to the Toulan School Diversity fund. This fund supports a scholarship for Master of Urban and Regional Planning students who are from under-represented backgrounds, including POC and first-generation college grads.
DESCRIPTION

In summer 2019, the City of Cleveland’s Office of Community Development and the Equitable Community Development Working Group engaged with Reinvestment Fund, PFM, Greater Ohio Policy Center, Neighborhood Connections and Leverage Point Development, to study the City’s residential tax abatement program. The study was commissioned to better understand the historic usage of the program, the value it generated for the City, and to identify potential adjustments to the program that would help the City advance an Equitable Community Development Strategy as part of Mayor Jackson’s Neighborhood Transformation Initiative.

Since 2004, the City of Cleveland has used tax abatement to encourage developers, builders, and homeowners to build and substantially rehabilitate housing in the City. Under the present program the property owner receives a tax reduction for 15 years and only pays the amount of tax on what the land was worth before it was improved. Presently any new construction or substantial rehabilitation no matter its cost can receive an abatement if it meets the City Green Building standards.

In terms of equitable development, concerns about tax abatement have been:

- Whether it is still needed
- Whether it has encouraged the market in neighborhoods most in need of development
- Whether it has encouraged additional homeownership and development
- Whether it has led to financial difficulties for homeowners at the end of the abatement period
- Whether higher income owners need the incentive or should there be a cap in the value of the developed property

The Panel will discuss:

- The objectives of the program
- The impact of tax abatement in the City
- The continued need for tax abatement
- The conclusions and recommendations of the study
- How tax abatement impacts equitable development
TANIA MENESSE

Tania Menesse recently became the new President and CEO of Cleveland Neighborhood Progress. Previously, she was the Director of Community Development for the City of Cleveland. The Department of Community Development is responsible for the city’s housing and neighborhood commercial redevelopment programs and the city’s efforts to develop neighborhood strategies. The Director also manages the Office of Fair Housing and Consumer Affairs which enforces Cleveland’s Consumer Protection Code and fosters relationships with lending community. Prior to joining the City of Cleveland, Menesse was the Director of Economic Development for the City of Shaker Heights. The primary objective of her role was to generate a commercial revenue base for the City by attracting, retaining and facilitating the expansion of businesses that contributed to Shaker’s distinctive character. Menesse developed the City’s economic development plan and led the development of The Van Aken District, Shaker Heights’ downtown. Ten years of experience in sales, product development, project management and process reengineering in the private sector provided a foundation for Menesse’s neighborhood economic development efforts. She made the transition to the public and non-profit sector by completing her Master’s Degree in Urban Studies with a concentration in Economic Development at Cleveland State University’s Levin College of Urban Affairs.
PANEL: CITY OF CLEVELAND TAX ABATEMENT STUDY

ALISON GOEBEL

Alison Goebel is Executive Director of the Greater Ohio Policy Center (GOPC). She has been with GOPC since 2010 and has held a number of positions within the organization during that time. Today, Goebel is responsible for charting GOPC’s strategic direction, directing the research, advocacy, and outreach teams, and securing resources for this work. She is the author of a number of research reports and policy briefs related to the revitalization of weak-market, legacy cities, transportation funding, and local governance structures in Ohio. From 2005 to 2009, Goebel periodically lived in Mansfield, Ohio where she conducted long-term qualitative research on social relationships in a small city setting. Goebel is a graduate and board member of Leadership Ohio and was elected by her class for the 2014 “Leader Among Leaders” award. She holds a Ph.D. and M.A. in anthropology from the University of Illinois, Urbana-Champaign and received her B.A. from Miami University (Oxford, Ohio).

BISHOP CHUI

Bishop Chui is the Managing Director of the newly organized Glenville Community Land Trust (GCLT), a resident-led organization with a focus on preserving affordable housing and green space. Prior to joining GCLT he worked as the Community Engagement Coordinator for Neighborhood Housing Services of Greater Cleveland (NHS) and managed NHS’s Land Trust program.

Mr. Chui currently serves as the Board Chair of Northeast Ohio Coalition for the Homeless (NEOCH) and has worked in community organizing and political organizing for over 10 years.
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THE OHIO FAIR LENDING AND VITAL COMMUNITIES COALITION

2020 CONFERENCE PLANNING COMMITTEE MEMBERS

Barbara Anderson, Chair, Greater Cleveland Reinvestment Coalition

Tikeesha Allen, Executive Director, Home Repair Resource Center

Keith Benjamin, Director of Community Services, City of South Euclid

Frank Ford, Senior Policy Advisor, Western Reserve Land Conservancy

Brian Iorio, City Planner, City of Cleveland Heights

Zach Germaniuk, Director of Neighborhood Stabilization, Slavic Village Development, and Adjunct Professor of Law at Cleveland State University

Toni Jones, Housing Director and Co-Chairman of the CDC Housing Committee, Bellaire Puritas Development Corporation

Peggy Kearsey, St Clair Superior Development Corporation/Collinwood Nottingham Villages Development

Dennis Keating, Emeritus Professor of Urban Studies and Law, Cleveland State University

Sally Martin, Housing Manager, City of South Euclid

Molly S. Schnoke, Project Manager, Center for Community Planning & Development and Levin College Forum, Maxine Goodman Levin College of Urban Affairs, Cleveland State University

Philip D. Star, Chair, Cuyahoga Affordable Housing Alliance

OHIO FAIR LENDING COALITION

Charles H. Bromley, Founder and Director

Harriet Wadsworth, Senior Associate

Catherine Chervenak, Americorps VISTA
THE 31st ANNUAL
OHIO FAIR LENDING AND VITAL COMMUNITIES CONFERENCE