

October 2016

Suites

Published by the Northeast Ohio Apartment Association

2016 Property of the Year



**NOAA Trade Show - Thursday, 11/10/16. 11am - 4:30pm at the Holiday Inn on Rockside Rd.
Also Inside: Back to Basics | Changing the Apartment Landscape | Key Award Images**



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Printed by: Consolidated Solutions

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IRG Realty Advisors LLC
From left to right
Ryan Pattison, Sassafras Maintenance
LaToya Beauford, Sassafras Maintenance
Anthony Madden, Senior Property Manager
Jacqueline Vari, Property Manager

Not Pictured
Dorethea Wright, Sassafras Maintenance

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Published by the Northeast Ohio Apartment Association

The Northeast Ohio Apartment Association is a not-for-profit organization committed to furthering professionalism in the multi-housing industry. NOAA serves sixteen Ohio counties through specially designed education, networking and legislative programs.

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IGS Energy

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Message from the EVP



All quiet on the Northeast Ohio front.

The country braced for Hurricane Matthew, we all continue to brace for Election 2016, but in our industry things seem to be at a calm. We are still doing extremely well in NE Ohio.

To wit, vacancy reports show that although we've slipped a bit, month over month, the vacancy rates are still lower than last year at this time. If you are not satisfied with your performance, there are remedies for attracting new residents, and increasing rental rates offered by Ben Braley, Co-Star Group, Senior Market Analyst, for your properties in his article located on page 24.

Which leads me to Allan Pintner's article, Back to Basics, located on page 13. Although Hurricane Matthew has little to no effect on us, its' very presence is reason enough to do a review with your staff on risk management. In his article, Pintner offers some tips and techniques for getting all hands on deck when it comes to assessing and preparing for trouble.

Throughout this issue of Suites is a tribute to our many Associate Members. Their involvement in NOAA by sponsoring, attending and supporting our industry is truly amazing. You will note the many ads as you thumb through this issue and we (the NOAA staff, executive committee and board) ask you to consider calling our members for your needs. But as you read the stories and peruse the photos, you will see the many members and their companies who support us with dollars, effort and volunteerism. Thank you Associate Members.

This Suites is filled with great stories, like the story on the Key Awards Top Ten, a new addition to this years awards, and the cover story, Property of the Year, but this issue is also filled with practical marketing and maintenance advice, as well as reports and all of our **new** members both Associate and Primary.

In conclusion, we as an industry, and as an association have much to be thankful for. On behalf of our staff, executive committee and board of trustees I would like to acknowledge and thank our Associate and Primary Members for their involvement with NOAA making possible our continuing successes.

Please, if you need anything, have questions, comments or criticisms, feel free to reach out to me at 216.408.1458 (my cell phone) and let me know what you are thinking. In the end it is all about YOU.

Sincerely,

Ralph McGreevy
Executive Vice President

PS: NOAA Trade Show November 10th at Holiday Inn Independence.

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NOAA 35th Trade Show - Salutes the Movies

Booths in the trade show will be themed to their favorite movie.

Thursday, November 10th 2016

Holiday Inn on Rockside 6001 Rockside Rd. Independence, 44131

Dr. Debbie Phillips 9am - 11am
Developing your Signature Strengths

Trade Show Floor 11:00am - 4:30pm



Free Food | Free Parking | Fun Movie Themed Game with Prizes! | Networking | Over 75 Booths

Trade Show is for Primary Members only. Associate members must have a booth to attend the show.

DR. DEBBIE PHILLIPS

Trade Show Seminar Presentation | 9am - 11am | 11/10/2016

Developing your signature strengths

You are a key employee in your company, responsible for the overall success. You must identify your signature strengths to make a significant contribution. Leasing agents, managers & maintenance - identify your signature strengths.

Please RSVP by November 4th

Morning Seminar 9-11am



Dr. Debbie Phillips

Members \$39 | Non-Members \$79

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NOAA Recent Events

Key Awards

9/8/2016

Marriott - Key Center Cleveland

The biggest Key Awards to date!

193 Properties entered.

480 Attended the Gala.

A new 10 top award - presented by IGS Energy

17 Associate member sponsors and an after party sponsored by Carrara Companies.

Property of the Year award - East End Apartments feature story on page 18, Top 10 Award images on page 22.



Key Award Gala Award photos available at <http://www.noaamembers.com/events-calendar/key-awards-2016/>

REAC Seminar

9/21/2016

Crossings Village - Westlake

Michael Gantt hosted a day long follow up seminar on improving Real Estate Assessment Center (REAC) HUD inspection scores.

Special thanks to Burton Carol for hosting the seminar in the Crossings Village community room.



Softball

9/22/2016

All Pro Freight Stadium - Avon



Over 50 members participated in the Associate vs. Primary softball game at the Lake Erie Crushers home field, All Pro Freight Stadium, in Avon. After 9 innings the Primaries came out on top, 8 to 7. A few members stuck around for a quick kickball game. A rematch is in the works for 2017!

Special thanks to all sponsors and to **Carrara Companies** for providing beverages.



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NOAA Calendar of Events

Associates Council 2nd Friday of each month. 9am - 11am. CORT Furniture. 4698 Great Northern Blvd. North Olmsted, 44070. Free networking meeting with guest speakers. All members welcome!

11/10 Trade Show November 10, Thursday, Dr. Debbie Phillips Seminar 9 - 11am. Floor open 11am - 5pm. Holiday Inn 6001 Rockside Rd. Independence, OH 44131. Free for Primary Members only. Associate (vendors) must have a booth to attend.

11/15 Certified Leasing Professionals Class Nov 15-16, Tuesday and Wednesday, 9am - 3pm. Members \$279. Non-Members \$379 | NOAA Office 1468 West 9th St. Suite 110. Cleveland, 44113.

Associated Builders and Contractors Friday afternoons, 3 and 4 hours classes. ABC 9255 Market Place WEST, Broadview Heights, OH 44147.

- October 28**, 1-5pm Installing and Repairing Trim,
- November 11**, 1-4pm Electrical Maintenance Techniques
- December 9**, 1-5pm Drywall Installation, Finishing and Repair

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Communicating to Today's Resident

The times, they are a' changin'. With so many new ways to connect—from emails and texts to smartphones and social media—customers are constantly changing the ways businesses communicate with them. No longer are businesses allowed to dictate when and where their customers get their information. Businesses have responded to this change by communicating with customers on their own terms. Depositing checks from your bank's Smartphone App, receiving text updates from your physician, even tracking the progress of your pizza delivery order – these new mobile mediums of communication have allowed businesses to reach their customers much more effectively. But for the multifamily industry, effectiveness is often measured by the timeliness of the message. From power outages to community-wide emergencies, many of the messages that need to reach residents are time-sensitive. Here are some simple ways to start to effectively and efficiently reach your residents.

Think Billboards

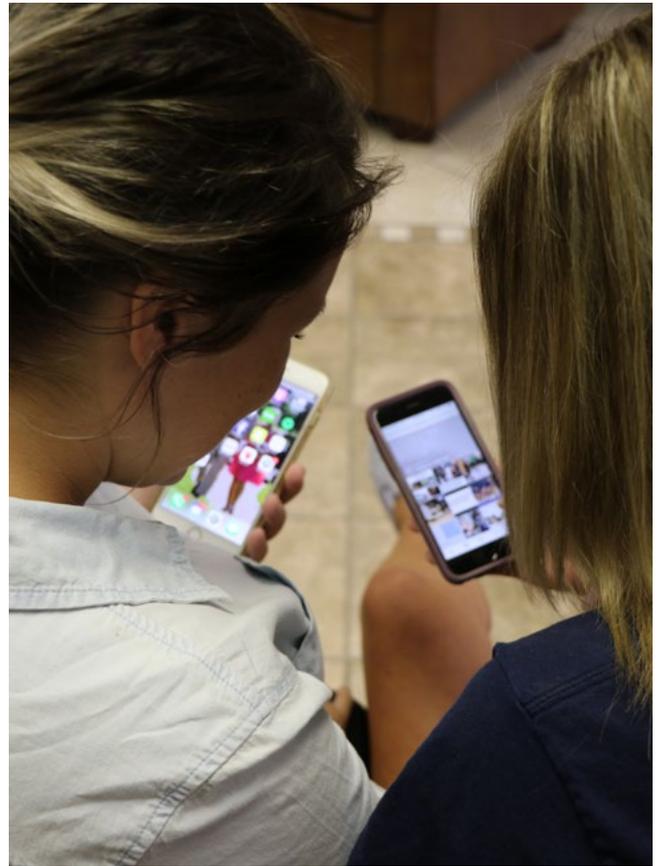
Communicating with today's residents in a 140-character-limit world means competing for their attention. For example, think of an interstate highway: cars whiz by billboards each day, passing along just in time to see the message. Residents are doing the same, but while zooming down the fast-paced information highway. Their eyes are "driving by" dozens of messages and subject lines with only the best and most interesting pieces of information sticking. When you're competing with messages from their friends, family or work, it can be difficult to get your messages and updates to stick. Of course, there are the 20% of residents that will read each message you send out, no matter the length. But since the biggest challenge as an industry is to reach ALL residents quickly and effectively, it's best to relay your message in a billboard format: short, engaging, and to-the-point.

Don't Be Afraid to Communicate

Everyone in property management, at one time or another, has been yelled at by a resident for something that the resident misunderstood. Unfortunately, this can result in an otherwise great community management team huddling up, too frightened to share information with their residents. But the reality is most residents want to hear from you. Sure, daily communication can overwhelm even the most loyal of residents. But when important events or interesting news occurs in your community, your residents certainly benefit from being "in-the-know".

Give Your Residents the Power to Choose

The common definition of spamming is sending residents too much information, too often. While this is one correct way to define spamming, another definition is not allowing your residents to communicate with you in the way that they



want to be communicated to. Today's residents want control over their communication, especially when the channels of communication increase each year. If they can't opt out of emails or texts—even if it's just one message a month—then they will feel like they are getting spammed. By allowing residents to choose how they receive their communication, messages are able to leave a much greater impact.

Many of these tips can be implemented now, even if you are still in the "stone age" of email. Talk to your staff about communication and work on a plan that allows residents to easily control and provide feedback. Following these communication strategies can result in a much healthier community, allowing for an increase in positive reviews and resident retention. Happy communicating! 📱

For more information on communicating to today's resident, contact Tim Litchfield at tim@communique.us or 910-599-1228

Litchfield currently serves as COO of Communique, where his goal is to help all property managers communicate more effectively with their residents.

Maintaining the Building Fire Alarm

Too often in today's economic, budgetary restrictions and expense cuts are forcing building owners and managers to cut back on services and maintenance functions in order to make ends meet. Imagine cutting back on one specific program that will end up costing thousands of dollars to rectify, not to mention endangering lives and property itself. Lack of attention in this area can result in the loss of occupancy and closure of your building. Getting this wrong can result in one of the biggest liability issues you could face as an owner or manager. What is this horrendous issue you may ask? The lack of testing and maintenance of the fire alarm system.

As a licensed inspector for 30 years, I've seen fire systems that haven't had annual alarm inspections performed for multiple years. I've seen systems that have documented deficiencies that have never been repaired. It is the responsibility of the inspector to report these items to owners and managers as well as the local fire department. These inspections and repairs are required by law, and disregard can result in substantial fines to the building owner and loss of occupancy to the building. You may also be required to bring the fire system up to current codes and standards, requiring engineering and architectural surveys, drawings, plans, permits, purchase of new equipment, etc. This can result in tens of thousands of dollars of expense to correct a problem.

Here are some tips to avoid this pitfall and possibly save some money in doing so:

1. Always make sure a licensed, reputable company performs the inspection on your system and at the required intervals indicated by the local fire department and/or your insurance company. The frequency of the inspection will be dictated by the occupancy type of your building. For example, an assisted living facility will need to be inspected more frequently than an average office building.
2. Be certain that your alarm panel has a sticker or tag indicating the last time the inspection was completed. The inspection company will provide you with a report detailing the results of the inspection and any deficiencies found. Best practice is to keep all paperwork regarding your system, from initial installation documents and drawings to all reports of inspections and repairs made. Retain in a permanent fire safe place.
3. Make sure to have all deficiencies corrected as soon as possible. A reputable

company will provide you with an estimate to make repairs. The fire department must be notified of problems and will give you a certain amount of time to have repairs made before they issue a citation. Remember, deficiencies with your system indicate that it is not in proper operating condition and this could result in liabilities in the event of an emergency.

4. Use a company that performs multiple services, such as fire extinguisher, emergency/exit lighting, kitchen hood suppression, sprinkler and fire pumps, etc. It is possible to leverage a combination of these services into a substantial savings on your maintenance expense. In addition, many companies also offer central station monitoring of your system, as well as other services including burglar alarm, access control and camera system installation and service. It's very convenient to have one company to deal with when servicing all of your systems. 📞

If this is something you would like to discuss in more detail, please feel free to contact our Alarm & Engineered Systems Division Manager - Phil Huffman (330) 673-3600 ext 120 or at phuffman@county-fire.com.

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Back to Basics

Risk Management includes procedures to minimize the adverse effect of a financial loss by identifying potential sources of loss, measuring the likely impact of such losses, and implementing controls to minimize losses when they occur. It is the process of controlling risks and managing losses. Enormous monetary losses can result from certain unexpected or catastrophic events. As a result one of the most critical areas of responsibility for a property manager is risk management. Risk management involves answering the question "What happens if something goes wrong?"

The text book used for my first property management class in 1980 had two pages on insurance, but no reference to the term "Risk Management". In 1995 in another property management class the text book had three pages on "Risk Management". Last month in a class required to be able to sit for the Real Estate Managing Broker examination in the State of Illinois my text book had an entire chapter devoted to "Risk Management".

At Associated Estates, Executive Vice President Jerry Spevack frequently referred to his training seminars as "Back to the Basics". I can't recall if Jerry ever referred to the term "Risk Management"; however, he usually covered what today is known as risk management. In order to achieve effective risk reduction in a practical and professional way one must first be able to comprehend the full meaning of the words and how they apply to property management. To do this it is important to go back to the basics and understand risks that we face as property managers. Once potential risks in property management are enumerated we can look at managing those risks in order to minimize them.

Have you and your staff ever contemplated what risks you face in managing real property? A short exercise of writing down risks you and your company face will probably be enlightening to you. You will undoubtedly find that as you start your list other items will pop up as you write down the first few you think of. Try it: Compliance with laws; slips and falls by residents, slips and falls by guests of residents, slips and falls by employees, slips and falls by contractors; damages caused by fire – wind – snow – rain – broken pipes – blocked plumbing – floods...

You can realize quickly that listing all risks is a difficult if not impossible task. That is why it is important that you utilize professional help available to you from your insurance agent, your insurance companies, attorneys familiar with your business and other specialists available to you for specific problems (e.g. environmental issues) that may be unique to your particular property but not to the real estate

management industry in general. You should also be able to recognize that how your organization deals with these risks is important to the success of risk management. Obviously the closer you can come to doing everything correctly the better off you will be. Mistakes will happen and many things may be out of your control, (e.g. damages as a result of nature) so planning for how you will handle issues caused by mistakes and things that are out of your control is imperative.

To be successful in risk management you should formulate a written plan and communicate it to your employees through ongoing and repetitive training. Your training should foster a spirit of doing things right and according to the laws and regulations which pertain to the properties you manage. This spirit should also extend to evaluation of what went wrong and identifying what steps can be taken in the future to avoid reoccurrence of the problem.

Your plan and training should place emphasis on risk avoidance where you have the most risk for potential compensatory and punitive damages. Items that could jeopardize your ability to continue in business should also be considered and communicated in your training program. It is important that your company is able to prove they acted properly to avoid compensatory and punitive damages. Even if you are at fault a good paper trail which can demonstrate you did everything possible to correct the problem will be important to minimizing these kinds of risk.

It is reasonably easy to understand that handling problems thoroughly and quickly is an important part of risk management. Problems should be handled professionally by someone qualified to do so. Authority to handle problems should be delegated to persons with necessary experience and training to recognize when risks should be referred to your company's hierarchy and/or legal counsel. A company should establish and communicate well defined limitations of authority based on the staff member's responsibilities within the organization. For example only certain people should be identified to speak with individuals from a given regulatory authority. Staff members should not be authorized to deal with problems that they are not qualified to handle. There should also be a thorough understanding of the management agreement to understand which problems require notification of the property's owner.

Maintaining a good paper trail is one of the most important steps in the risk management process. Contemporaneous notes when an incident occurs become invaluable later when all of the details may not be available. The paper trail should minimally include copies of

Continued on page 14

phone messages, phone logs, memos to the file, names and statements from witnesses, photographs and notes of any conversations related to the incident. Keep in mind the old saw in journalism of who, what, where, when and why. You should document obsessively all actions taken to address risk, such as policy manuals, company training, individual training and continuing education as with NOAA. It is wise to assert in your policies that all incidents be documented at the time of the occurrence not just once you realize there may be a problem. This type of record keeping will be important if you ever have to prove the validity of your documentation for a particular event.

Avoidance, controlling, retention and transfer are important things to keep in mind when you develop a risk management plan. Avoidance is the act or practice of avoiding something, as a danger, or preventing its occurrence. In controlling the risk property managers should be considering ways to reduce the likelihood of a loss occurring and in minimizing its impact if and when it occurs. Transfer is shifting the burden of risk to a third party, usually an insurance provider who assumes the risk in return for payment of a premium. Retention is the deliberate acceptance of a certain amount of potential economic loss rather than pay the cost of insurance premiums. Unintentional retention occurs when an individual or business is unaware that a potential loss exists.

Controlling the risk includes proper training on the use of equipment, tools and utilization of protective equipment such as safety glasses. Emergency preparedness and adequate crisis response plans should be developed and updated by the property manager.

As a property manager you and the owner of the property should have a clear understanding of who is to place the order for insurance and it should also be stated in the management agreement. It is advisable that regular reviews of losses be made to determine if additional types of insurance should be purchased or if retention of risk limits should be modified. The property management company should have an individual with a working knowledge of casualty, liability and special lines of insurance and an understanding of the whole field—its theories, principles and practices.

Whether it is the owner or the property manager who places the order for insurance the property manager should ensure there is adequate coverage for the premises. Fire and hazard insurance cover the property and fixtures against catastrophes. Consequential loss, use, and occupancy insurance protect the owner against revenue losses. Casualty insurance provides coverage against losses such as theft, vandalism, and destruction of machinery. Public liability insurance to insure the owner against claims made by people injured on the premises is also necessary. Workers' compensation policies are needed to cover the claims of employees injured on the

job. Increasing needs for safety and security awareness, knowledge of environmental issues, and concern for the Federal and state Fair Housing Laws round out the potpourri of issues that a property manager must often address.

Selection of the insurance agent (agency) is very important. The agency must be familiar with the property management business and the risks associated with it. The agent should be a source for assistance to both the owner and the property manager in the establishment of an effective risk management plan and in the assistance of training of property management staff. The agent should be willing to be involved to resolve issues that may occur between the insurance company and the property manager when a loss occurs. The agent must also be both knowledgeable and flexible to be able to provide different quotations for variations of coverage that the owner may want to consider.

Allocation of risk between the owner and the property manager should also be a consideration. Does the management agreement include an indemnity clause indemnifying the property manager for damages not caused by his own negligence or willful misconduct?

Transfer of risk also includes utilization of specialists. Property management encompasses many different issues, and there are as many specialists as there are issues. Environmental issues and structural issues are just two of many different problems a property manager can encounter. Shifting the risk to specialists qualified to make recommendations takes the burden off of the property manager when there is an issue outside of the manager's normal expertise.

An effective risk management program will encourage authorized staff to consult an attorney before any lawsuits occur. Consulting an attorney is always a wise decision even if it only means asking what should be said or written and what should be left out. When selecting a qualified attorney it is important to anticipate areas in which legal problems are most likely to occur. The attorney should have experience in these areas and be familiar with the laws and regulations related to the property management industry.

Successful risk management programs are dependent of a well-educated staff and ongoing review of company procedures and policies. Training should include company policies and professional training on general items which relate to the property management industry as presented by specialists such as NOAA provides throughout the year. Training made available through NOAA also has the added benefit of clarification about why a company must do things in a particular way to be in compliance with laws, regulations and the management of risk. 📄

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2016 Property of the Year: The East End Residences IRG Realty Advisors LLC



Before native son LeBron James, Akron's claim to international fame was tires. More specifically, Goodyear tires.

Now, "the Rubber City" located about 40 miles south of Cleveland is in the spotlight for another reason: a real estate project so innovative and visionary that it's drawing national media attention.

IRG Realty Group LLC, a private real estate development firm that specializes in the adaptive re-use of commercial and industrial properties nationally, is remaking the sprawling former Goodyear Tire & Rubber Co. headquarters on Akron's east side into a 1.4 million-square-foot mixed-use property called The East End.

At the core of The East End are 105 apartments that comprise The East End Residences, chosen the 2016 Northeast Ohio Apartment Association's Property of the Year. It's the highest accolade awarded yearly by NOAA, resulting from an exhaustive and geographically wide on-site judging process. This year's NOAA Key Awards involved 193 apartment properties, fanning out across Northern Ohio.

The iconic Goodyear sign with the familiar winged foot of Mercury atop the mammoth six-story brick building on East Market Street stands as a beacon of new life in the neighborhood.

"We just put our heart and soul into this project," says Jacqueline Vari, property manager for IRG Realty Advisors



LLC, the management division of IRG Realty Group. "From development to leasing, this was everybody's baby."

New to the competition this year, NOAA added the Top 10 award — sponsored and presented by IGS Energy — to recognize the 10 highest overall scoring properties. Nearly 500 primary and associate members celebrated the 2016 Key Awards, which was supported by 17 sponsors, including an after party at The Club at Key Center sponsored by Carrara Cos.

Wildly creative

Nationally, the so-called "live-work" concept has been around for decades, as innovative and risk-taking developers have taken older, antiquated warehouse space and office

buildings in and around urban cores and turned them into trendy, loft-style apartments, which residents can also use as spaces to work.

In repurposing the one-of-a-kind, landmark Goodyear headquarters, IRG has taken that approach a huge step further: The East End is a “live-work-play” space, as the company’s marketing campaign attests.

Live: The East End Residences, on floor three through six, consist of 105 one- to three-bedroom units, ranging from 640 to 1,400 square feet. Monthly rents range from \$755, for a handful of affordable housing units that were required for developers to obtain federal historic tax credits for the project, to \$2,900.

Goodyear opened its new global headquarters in 2013, less than a mile from the company’s century-old Market Street location. So tenants even include current Goodyear employees. For them, “home” takes on a whole new meaning.

Inside, The East End is what you might call the “anti-cookie-cutter.” Get this: Because of the building’s unique design, tenants are given about 25 floor plans to choose from. Most are open, industrial layouts with exposed brick, high ceilings and windows and in-suite washers and dryers. Vari says the leasing staff tries to get a sense of each resident’s needs, tastes and personalities so they can suggest floor plans that might offer the best fit.

The menu of amenities includes a fitness center, where a personal trainer who lives in the building conducts a boot-camp-style yoga program, and a mahogany-laden room with dentil molding and the words “Protect Our Good Name” above the fireplace.

Goodyear used the room for corporate retreats and meetings. Ideal for wedding receptions, baby showers and other more formal special events, the space is available to residents and nonresidents alike to rent. The space even has a full-service kitchen (the former corporate kitchen) and coat room.

Also of note: On the fourth floors stands a 10-foot-high tire. It’s from Goodyear’s World of Rubber Museum, which hosted school field trips and corporate visitors as the tire-

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maker proudly told its story. Now the king-size tire is just a piece of corporate history retained — and a conversation-starter for sure.

Work: The first piece of The East End wasn’t even housing. It was a Hilton Garden Inn that opened in 2014 as a convenient, much-needed

Continued on page 20

lodging option. To come are Goodyear buildings across Market Street that will be converted to Class A office space. Plans also include a pedestrian tunnel below Market Street to the office buildings to be completed in 2017 or 2018. So, theoretically, a resident could commute to work across the street and never feel a harsh winter's chill on his or her face.

Play: As if the property wasn't novel enough, it also offers a built-in place to play. Two actually: the Goodyear Theater, which seats about 1,500, and Goodyear Hall, with a capacity of about 3,500.

The 90-year-old Goodyear Theater was once a private corporate theater used for meetings, conferences, live plays and even visits from Santa Claus for employees and their families. Freshly updated with a multi-million-dollar renovation, the intimate theater is now used for concerts and other performances, with booking handled by the Elevation Group, based in Cleveland. The theater, which retained its gold-gilded balcony and original decorative acoustic ceiling tile while adding a state-of-the-art sound system, reopened with two sold-out concerts, featuring rock acts The Smashing Pumpkins and Gavin DeGraw.

"Goodyear Hall, the size of a small-college gymnasium, is the former home of the World of Rubber, Goodyear Gift Shop and company exhibition hall. Recent shows there have included rock acts Ratt and Bret Michaels," Vari says.

Goodyear built a city within a city, with a dining hall, barbershop and even a tailor, as an employee convenience. That way, workers didn't have to leave the corporate headquarters to run errands.

Those spaces are gone now, but, what will no doubt be convenient for residents, shops and services are on the way. Retail space is being leased. Envisioned are small boutiques and businesses, a coffee shop and eateries — including a high-end restaurant possibly in the former Ohio Savings and Trust Co. bank building at the west end of the hall, with its capital-style marble columns. (In fact, one of The East End Residences tenants was a former teller at that bank when she was in high school.)

Meanwhile, Market Street is being redesigned as a walkable boulevard of offices, shops and signature arches over the street — a pedestrian-friendly entertainment district similar to the Short North strip in Columbus.

Judges duly impressed

Turning the corporate headquarters of a company founded in



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1898 into such a creative combination of uses simply wowed Key Award judges, resulting in NOAA's most prestigious prize from nearly 200 properties.

"I was blown away by the multi-faceted adaptive re-use of one of Akron's industrial dinosaurs," says one of the judges, who also commended the leasing staff for its professional presentation and forthright responses to their questions. "To transform an old, dark, urban office building into modern, bright, open residential units is a challenge well met. Enhanced by amenities, including convenient indoor parking, private gym, sport and theatre venues, and a sense of security made the selection an easy choice for Property of the Year."

But The East End Residences hasn't only impressed the judges. The project seems to also be winning over public opinion, which, business-wise, is what matters most.

The first tenants moved into their units in June 2015. The apartments are already 94 percent leased — in a market not known for rapid growth. Demand has been so steady that IRG principal Stuart Lichter and his development team are strongly considering adding another 90 units across the street.

"We didn't know if Akron would support what we were bringing to the market," admits Anthony Madden, IRG senior property manager. "We've had tremendous success. As far as I know, it's exceeded everyone's expectations. Ninety-four percent this quickly — it's pretty inspiring."

So was being selected Property of the Year.

"The building is up for a lot of awards this year, and this was the first one," Madden says. "NOAA represents what multi-family is in Northeast Ohio, and this is our first venture at multi-family. To win with our first venture means a lot." 

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A Surge of New Renters is Changing the Apartment Landscape

Where renters are moving and what they're choosing to live in have evolved dramatically during the current economic cycle in Cleveland. A far lower share of households now own compared to 10 years ago, which increases the depth and diversity of demand for rental housing. Triggered by both economic conditions and preference, renters in Cleveland are being pulled into downtown in significant numbers. But they're also supporting a handful of new projects delivered outside of the CBD, and what they're paying in the suburbs may surprise you.

Before we dive into what and where they're renting, let's look at why. The rate of homeownership in the Cleveland MSA fell from a high-water mark of 77% in 2006 to 64% by mid-2016. This decline marks a two-decade low and is due to both economic circumstance and preference. Nationally, the average college graduate has over \$37,000 in student loan debt, not to mention a likely side of consumer debt to go with it. This extra burden is undeniably increasing the rate at which Millennials rent, but all age cohorts are facing tighter lending standards and the virtual absence of starter homes being constructed in this cycle. These factors have culled some swaths of potential homeowners, but growth among the renter-by-choice cohort is increasing substantially as well. From 2009–14, renters in the Cleveland MSA earning more than \$75,000 increased by 30%, compared to the 7% growth in renter households there overall. Equally significant is that this shift towards renting has occurred during the fourth-longest economic expansion in post-WWII history and at a time of record-low interest rates, both of which typically stimulate an increase in homeownership. This indicates that many households who could afford to own are choosing to rent. And these new renters prefer locations that promote the live/work/play lifestyle—aka convenience.

The most convenient and attractive of all locations is arguably a vibrant and compact downtown equipped with walkable neighborhoods, jobs, transit, and entertainment. Downtown Cleveland has entered its renaissance as developers and public entities have invested over \$6 billion to bring more apartments, offices, retail shopping, hotels, and infrastructure to the area. Approximately 35% of all new apartment units opening in the Cleveland MSA since 2010 have been in the Central Business District (CBD), versus the 10% share opening there from 2000–09. Even more interesting is that 80% of all units under construction now are in the CBD. For perspective, these trends are not unique to Cleveland, since nearly half of all apartment deliveries across the country located in traditional office nodes during 2015–16. And

these urban core deliveries are designed to wow with high-end finishes, premier views, and new kinds of amenities and services aimed at creating convenience for the renter.

While those with Ohioan roots may scoff at the ultra-lux amenities offered on the coasts that border on the obscene—on-site Botox treatments at the “Ten Thousand” apartments in LA—the bells and whistles at new deliveries in Northeast Ohio apartment communities are increasingly luxurious. Many projects delivered in downtown Cleveland in this cycle are adaptive reuse developments converting historic buildings into residences. Given the space constraints, developers in these buildings have focused on services instead of pools or expansive gyms. Instead, most new projects offer 24/7/365 concierge services, package delivery, dry cleaning services, valet parking, and dog walking services. Developers are featuring the project's location with on-site (or near) retail and offering rooftop decks with city views. To maximize pricing, units are fitted with a stainless steel appliance package, natural stone counters, custom cabinetry, hardwood/tile floors, tile backsplashes and shower surrounds, undermount sinks, and high-end light and bath fixtures. All told, these packages pull in monthly rents that average \$1,425 per unit, or \$1.50 per SF, for developments delivered in the downtown since 2010. That's a whopping 70% premium compared to average rents of \$835 (\$1.00/SF) across the metro. On the high end, “The Flats at East Bank” has an average rental rate of \$2,450, or \$2.14 per SF. However, the newly constructed project features a 40,000 SF courtyard with pool and a plethora of on-site bars and restaurants to justify the high rents, as well as riverfront and city views.

A number of luxury projects have opened outside of the downtown in this cycle but have predominantly centered on other employment nodes in a move to preserve the convenience factor that is prevalent in most deliveries this cycle. More prominently, “The Vue” opened 348 units near the Beachwood Commerce Park and the University Hospitals Ahuja Medical Center in early 2015. Averaging nearly \$2,020 per unit, or \$1.80 per SF, The Vue features an extensive array of amenities to appeal to the wide range of renters now in the market. It features everything from a children's play area and a “bark park” to a private dining room with adjacent art gallery. And in an effort to appeal to the widest budget spectrum possible, The Vue introduced three tiers of finishes as well. Despite rents 140% higher than the market average, it reached a stabilized occupancy in about 15 months and was sold to an institutional investor for approximately \$245,000 per unit in August of this year.

Continued on page 26

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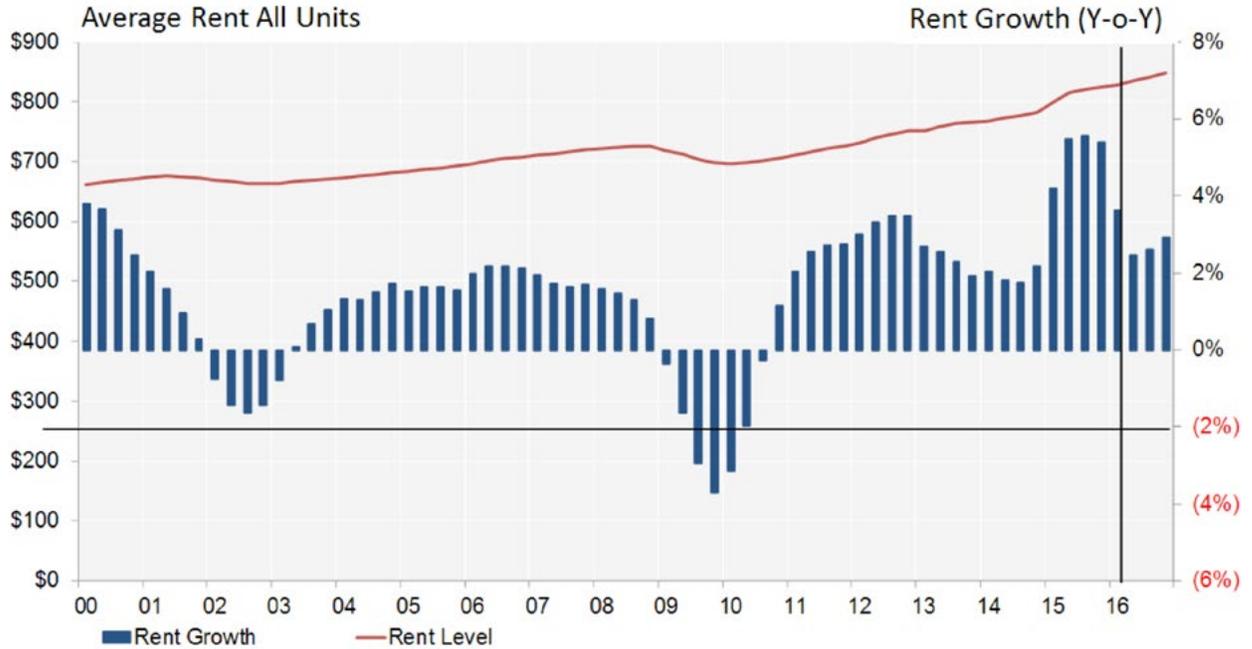
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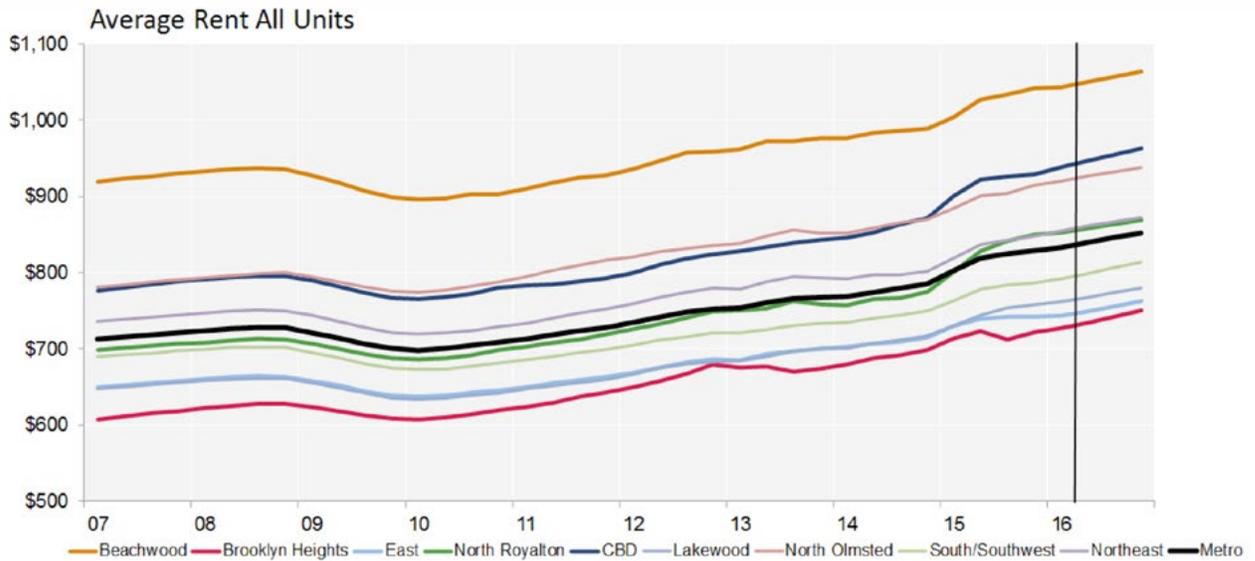
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This sale price represents the second-highest in Ohio history and shatters the state average of \$57,000 per unit recorded over the last five years. The distinction of highest sale price per unit goes to the “Current at the Banks” in Cincinnati. That mixed-use project is positioned on the Ohio River, between Great American Ballpark and Paul Brown Stadium, and sold for \$265,000 per unit in 2013. The increased ability of newer assets in Ohio to pull in outside investment is an important change that will certainly benefit existing owners.

The introduction of decked-out 4 & 5 Star apartments in desirable locations has definitely set a new standard for the

top end of the apartment market in Cleveland. And while these communities delivered in the last five years are only 3% of the overall apartment stock, they have created a substantial price spread with the rest of the market. As such, there will be room for rent growth should landlords improve existing stock with desirable amenities and finishes. 🏠

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Prevent Concrete Cracking

Like it or not, it won't be long before you wake up one morning to find the temperature outside well below freezing. According to WeatherSparks, the temperature in the Northeast Ohio area is either freezing or "frozen" (below 15-degrees) 76-percent of the time from late October to early April.

While you can counter the cold by turning up your thermostat and putting on some fluffy slippers, your driveway isn't so lucky. When water freezes, it expands by roughly 9-percent. This leaves the water inside the porous structure of your driveway's concrete with no choice but to spread out. As it does, it produces pressure inside the capillaries and pores of the concrete.

Eventually, over the course of repeated freeze and thaw cycles, this pressure builds to the point where it exceeds the tensile strength of the concrete. When that happens, concrete's cavities will rupture, resulting in cracking, chipping, spalling, pitting and ultimately costly concrete repair bills. (Just imagine what would happen to your fluffy slippers if the size of your feet kept expanding by 9-percent and then retracted to a smaller size again and again!)

So once you take off your slippers, put on your boots and go out to spread a de-icing product on your driveway, you'll be creating a new set of problems for the concrete below. The salt in those de-icers you'll be using is a great absorber of water, so it pulls more moisture into the concrete, which ultimately results in more freeze-thaw damage. On top of that, the acidic properties of salt weaken the chemical bonds that hold concrete together.

The process of protecting your driveway involves three critically important steps:

1. **CLEANING** -- First, a team of highly trained professionals applies an environmentally safe and biodegradable cleanser to the driveway surface.
2. **PRESSURE WASHING** -- Next comes a high pressure wash to remove debris from the concrete's surface and inside the tiny pores below it. This deep cleaning is extremely important, since particulate matter that enters the concrete's pores with water only compounds the problems created during the freezing/thawing cycle by putting extra pressure on the area around it. A good

way to appreciate what this pressure does is to imagine what would happen if there were some pebbles inside your slippers when your feet expanded by 9-percent!

3. **SEALING (NOT COATING!)** -- Once your driveway is thoroughly cleaned, apply a deep penetrating siloxane sealer that keeps out moisture to provide the ultimate concrete protection. A chemical compound of silicon, oxygen, and hydrogen - siloxane is the best way to not only protect your driveway, but the optimal way to keep it looking great.

When it comes to protecting your driveway, the key thing to keep in mind is that despite its appearance of being rock solid, concrete is actually a porous material with all these empty spaces inside it. When water, debris and deicing salts get inside these pockets, you get trouble. Siloxane sealer addresses this issue by getting inside the concrete and bonding to the pores there. This keeps liquid water from entering into the concrete. On the other hand, products that just coat the surface of concrete leave all the water inside those pores. So when it freezes that water expands, leading to damage.

Since siloxane sealers penetrate below the surface of a concrete driveway, and aren't prone to being worn away by the comings and goings of your family vehicles as well as by sunlight and weather.

The earlier you get a jump on protecting your driveway the better chance you have of avoiding extensive damage and costly repairs. 🛡️

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Don't let hackers fool you with these tricks

According to several reports, the volume of malicious cyber attacks have increased since the beginning of the Rio Olympics. And even though our devices have the latest network security systems, hackers have a cunning trick up their sleeves -- social engineering. Unlike malware and other viruses, social engineering tricks people into divulging sensitive data to hackers. Unfortunately, businesses are also vulnerable to various social engineering tactics. As a business owner, you should be vigilant of these common scams used by hackers.

Phishing

Phishing scams are perhaps the most common type of social engineering attack. Usually seen as links embedded in email messages, these scams lead potential victims into seemingly trustworthy web pages, where they are prompted to fill in their name, address, login information, social security number, and credit card number.

Phishing emails often appear to come from reputable sources, which makes the embedded link even more compelling to click on. Sometimes phishing emails masquerade as government agencies urging you to fill up a personal survey, and other times phishing scams pose as false banking sites. In fact earlier this year, fraudulent Olympics-themed emails redirected potential victims to fake ticketing services, where they would eventually input their personal and financial information. This led to several cases of stolen identities.

Tailgating

What's the best way to infiltrate your business? Through your office's front door, of course! Scam artists can simply befriend an employee near the entrance of the building and ask them to hold the door, thereby gaining access into a restricted area. From here, they can steal valuable company secrets and wreak havoc on your IT infrastructure. Though larger enterprises with sophisticated surveillance systems are prepared for these attacks, small- to mid-sized companies are less so.

Quid pro quo

Similar to phishing, quid pro quo attacks offer appealing services or goods in exchange for highly sensitive information. For example, an attacker may offer potential targets free tickets to attend the Olympic games in exchange for their login credentials. Chances are if the offer sounds too good to be true, it probably is.

Pretexting

Pretexting is another form of social engineering whereby an attacker fabricates a scenario to convince a potential victim into providing access to sensitive data and systems. These types of attacks involve scammers who request personal information from their targets in order to verify their identity. Attackers will usually impersonate co-workers, police, tax authorities, or IT auditors in order to gain their targets' trust and trick them into divulging company secrets.

The unfortunate reality is that fraudsters and their social engineering tactics are becoming more sophisticated. Individuals and businesses alike should prepare for the oncoming wave of social engineering attacks that threaten our sensitive information. Nevertheless, the best way to avoid these scams is knowing what they are and being critical of every email, pop-up ad, and embedded link that you encounter in the Internet. 🛡️

To find out how you can further protect your business from social engineering attacks, contact System Care today at 440-925-4005 (Toll-Free 1-855-925-4005) or e-mail sales@systemcareinc.com.

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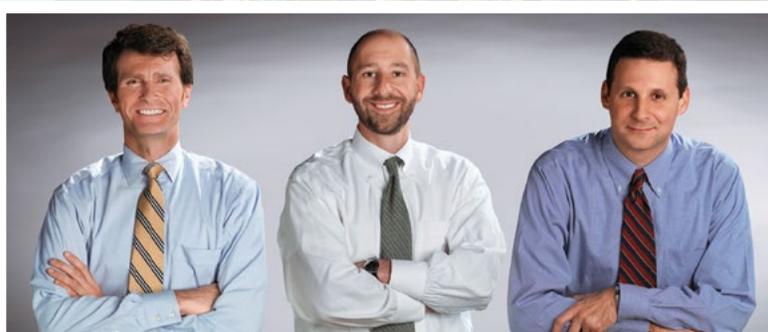
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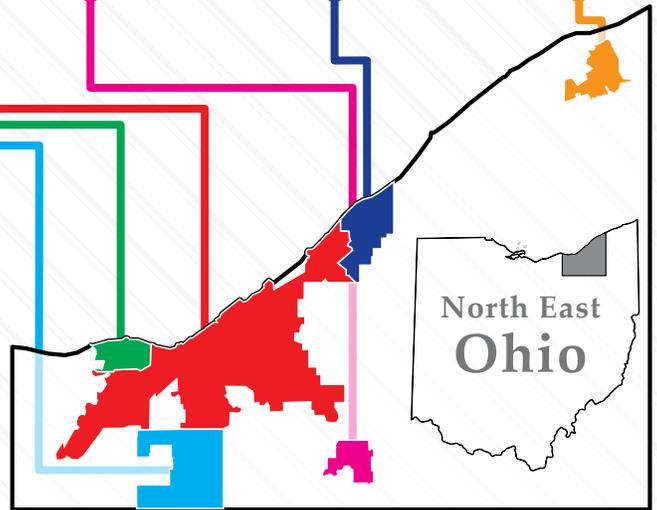
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Court	FEB	MAR	APR	MAY	JUN	JUL
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Cleveland	629	701	716	800	807	856
Euclid	115	134	118	133	175	133
Lakewood	56	52	54	43	60	50
Parma	92	104	96	127	114	113
Painesville	35	31	39	36	41	44
Total	1052	1054	1184	1274	1359	1354

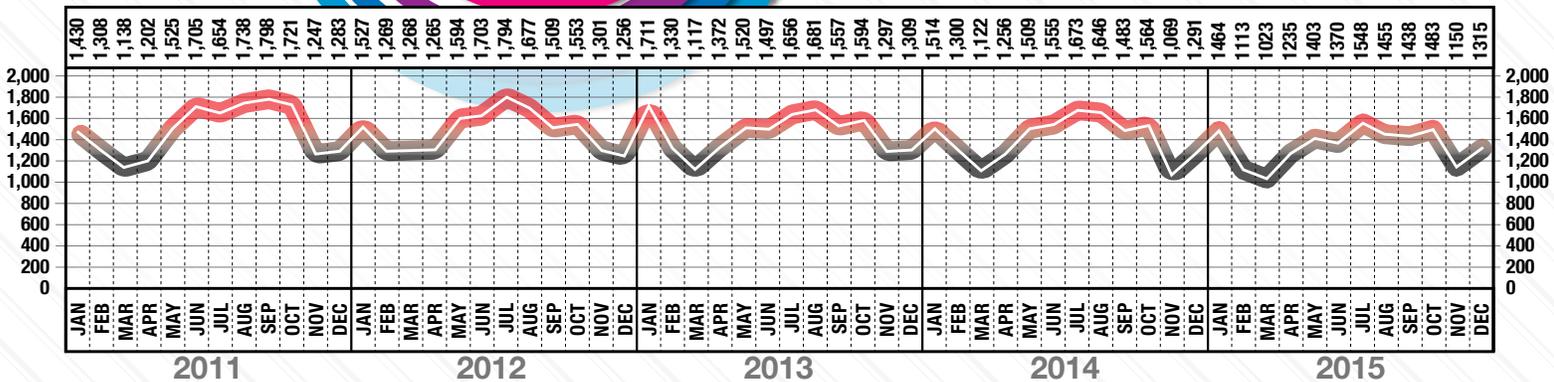
Three Month Previous Year Comparison by Area



Area Eviction Totals by Year



Historic Eviction Index



Legislative Update

Outlined below are the most recent bills being monitored for the Ohio Apartment Association.

House

HB 64: OPERATING BUDGET (Smith, R)

To make operating appropriations for the biennium beginning July 1, 2015, and ending June 30, 2017, and to provide authorization and conditions for the operation of state programs.

Current Status: 6/30/2015 - SIGNED BY GOVERNOR; Eff. 7/1/15

HB 134: FORECLOSURES-VACANT PROPERTIES

(Grossman, Curtin) To establish summary actions to foreclose mortgages on vacant and abandoned residential properties, to expedite the foreclosure and transfer of unoccupied, blighted parcels, to make other changes relative to residential foreclosure actions, and to terminate certain provisions of this act on December 31, 2019, by repealing sections of the Revised Code on that date.

Current Status: 5/25/2016 - BILL AMENDED, Senate Government Oversight and Reform, (Third Hearing)

HB 144: METHAMPHETAMINE-PROPERTY REMEDIATION

(Anielski, Sykes) To provide for the remediation of real property on which an illegal methamphetamine manufacturing laboratory has been discovered.

HB 463: MORTGAGE FORECLOSURE-ABANDONED PROPERTY

(Dever, J) To establish expedited actions to foreclose mortgages on vacant and abandoned residential properties, to permit private selling officers to conduct judicial and execution sales of real property, to state the intent of the General Assembly regarding mortgage foreclosure actions, to revise the Commercial Paper Law relating to mortgages and lost instruments, and to make other changes relative to foreclosure actions. Current Status: 5/17/2016 - Referred to Committee Senate Civil Justice

* HB 463 was amended into HB 390 on 5/25/16. HB 390 was passed by the House and Senate on 5/25/16.

HB 534: CONDOMINIUM-PLANNED COMMUNITY LAW

(Grossman, Perales) Relative to the Condominium Law and Planned Community Law. Current Status: 5/17/2016 - House Financial Institutions, Housing and Urban Development, (First Hearing)

HB 537: DISCRIMINATION-SEXUAL ORIENTATION (Hayes, B)

To make discrimination in housing or employment on the basis of sexual orientation an unlawful discriminatory practice; to provide specified protections for religious expression and beliefs about marriage, family, and sexuality; and to prohibit an elected official who solemnizes marriages from refusing to solemnize a marriage of two persons who have been granted a marriage license.

Current Status: 05/10/2016 House Community and Family Advancement, (First Hearing)



HB 581: LIMITED LIABILITY COMPANIES (Dever, Reineke)

To permit and regulate managers, members, and interests of series limited liability companies. Current Status: 06/06/2016 Introduced

HB 589: RESIDENTIAL UTILITY-RESELLING RULES (Duffey, M)

To permit the Public Utilities Commission to adopt rules governing residential utility reselling. Current Status: 08/16/2016 Introduced

HB 590: CONCEALED CARRY-PROPERTY PROHIBITION

(Becker, J) To provide that a concealed handgun licensee who carries a handgun concealed on or in property on which carrying a concealed handgun is prohibited is subject to removal but is not guilty of a violation of the prohibition unless the licensee fails to leave the premises upon request, that a licensee who fails to leave upon request or returns with a firearm within thirty days is guilty of disorderly conduct, and that a private property owner who chooses to prohibit firearms on the property is not immune from liability if a related injury occurs. Current Status: 08/16/2016 Introduced

Senate

SB 113: REMEDIATION PROPERTY-ILLEGAL METH LAB

(LaRose, F) To provide for the remediation of real property on which an illegal methamphetamine manufacturing laboratory has been discovered.

Current Status: 6/17/2015 - Senate Health and Human Services, (Third Hearing)

SB 164: UTILITY SMART METER CONSENT (Jordan, K)

To enact section 4928.661 of the Revised Code to require electric distribution utilities to obtain a customer's consent prior to installing a smart meter on the customer's property.

Current Status: 05/27/2015 Referred to Public Utilities Committee

SB 318: OHIO CIVIL RIGHTS LAW (Skindell, Tavares)

To prohibit discrimination on the basis of sexual orientation or gender identity or expression, to add mediation to the list of informal methods by which the Ohio Civil Rights Commission must attempt to induce compliance with Ohio's Civil Rights Law before instituting a formal hearing, and to eliminate certain religious exemptions from the Ohio Civil Rights Law.

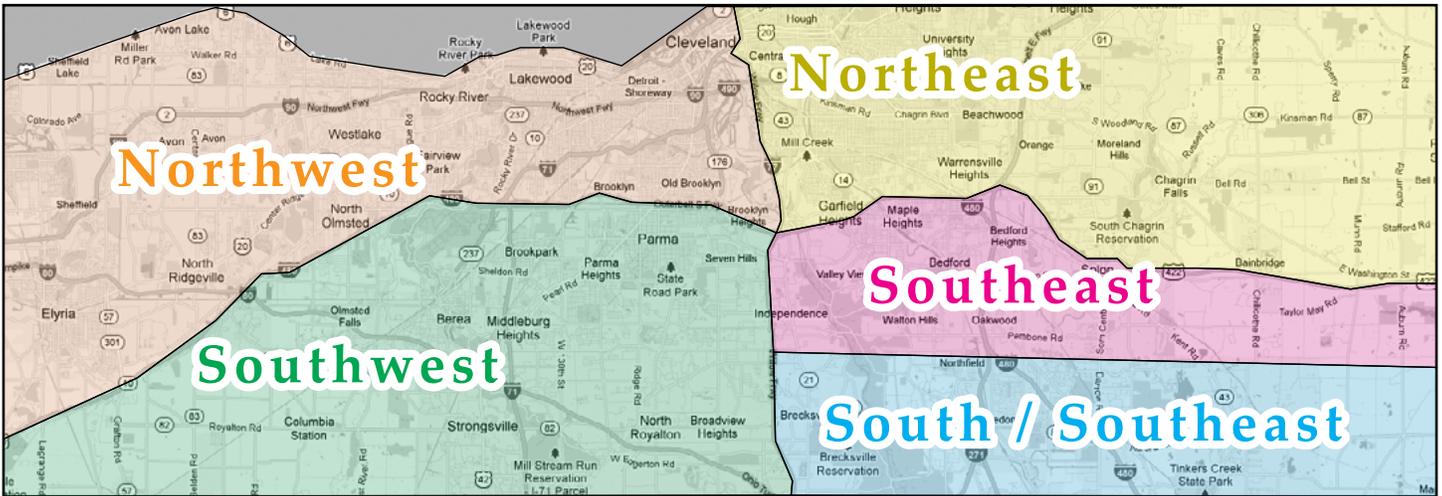
Current Status: 04/27/2016 Referred to Civil Justice Committee

SB 348: PUBLIC UTILITY SERVICE-RESALE (Bacon, K)

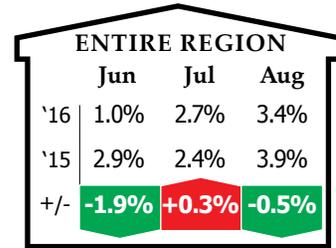
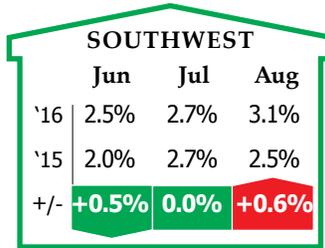
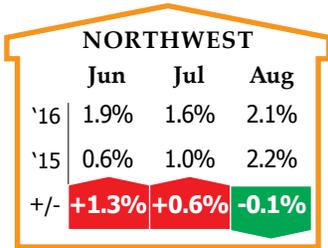
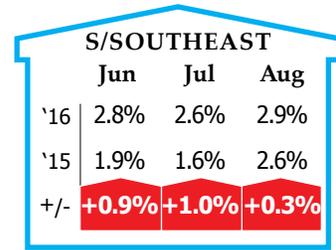
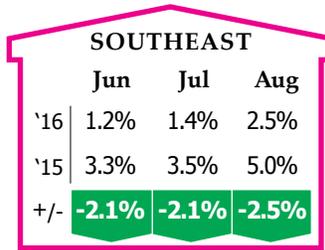
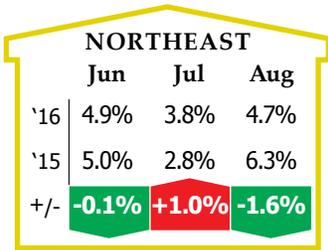
To regulate the reselling of public utility service.

Current Status: 08/25/2016 Introduced

NOAA Vacancy Rates



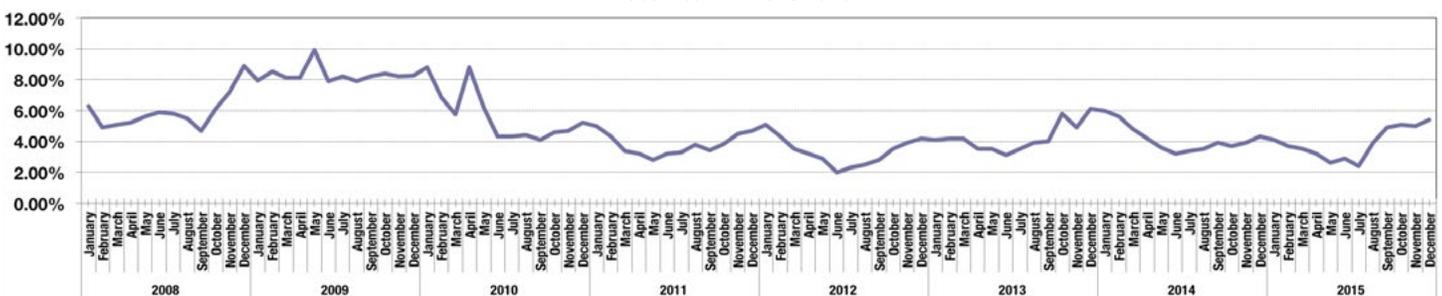
Three Month Previous Year Comparison By Area



All Reported Vacancy

AREA	2015				2016							
	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG
Northeast	7.6%	7.8%	7.3%	8.1%	8.0%	7.5%	7.2%	7.2%	4.2%	4.9%	3.8%	4.7%
Southeast	5.6%	6.4%	7.2%	9.3%	8.5%	7.6%	5.7%	5.7%	1.0%	1.2%	1.4%	2.5%
South/Southeast	4.3%	4.3%	3.8%	2.2%	3.1%	3.3%	3.0%	3.0%	2.1%	2.8%	2.6%	2.9%
Northwest	2.9%	2.8%	2.5%	3.1%	3.1%	2.7%	2.0%	2.0%	2.1%	1.9%	1.6%	2.1%
Southwest	2.9%	3.1%	3.2%	3.7%	4.1%	4.1%	3.9%	3.9%	2.9%	2.5%	2.7%	3.1%
Entire Region	4.9%	5.1%	5.0%	5.4%	5.5%	5.3%	4.8%	4.8%	2.8%	1.0%	2.7%	3.4%

Total Vacancy Rates Historical Line Chart



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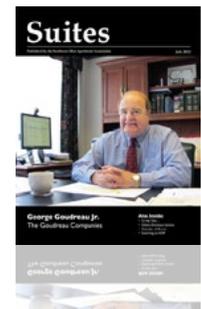
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