

UPCOMING BBC PROJECTS

Look to the On the Horizon section for updates on new projects in the BBC service area.

ON THE HORIZON

New Web Feature: BBC Calendar

The newest feature on Burten, Bell, Carr's website is the **BBC Calendar**, an up-to-the-minute listing of events in the community!

On the **BBC Calendar**, you'll find community meetings, training and learning opportunities, fairs and festivals, important deadlines, and special events.

Be sure to check out **BBC's Calendar** by visiting our website, www.bbcdevelopment.org and clicking on Calendar (on the left panel).



For information on any of our various programs, please call us at (216) 341-1455.

DAY	DATE	TIME	MEETING	LOCATION	ADDRESS
Tuesday	Oct. 11	10AM-12PM	Weed & Seed Safety Fair	Giddings School	2250 E. 71st St.
Tuesday	Oct. 11	5:00 PM	Gabriel's Green Community Mtg.	Vocational Guidance Services	2235 E. 55th St.
Thursday	Oct. 13	6:00 PM	Arbor Park Community Mtg.	Arbor Park Comm. Room	3750 Fleming Ave.
Thursday	Oct. 13	4PM-5PM	Teen Reads Week Talent Competition	Woodland Library	5806 Woodland Ave.
Thursday	Oct. 13	6:30 PM	Friendship Village Community Mtg.	Tree of Life Ministries Church	5901 Quincy Ave.
Tuesday	Oct. 25	6:00 PM	Kinsman Union Association Mtg.	Union Library	3463 E. 93rd St.
Wednesday	Nov. 2	6PM-8PM	Ward 5 Forgotten Triangle Community Meeting	Original Harvest Missionary Baptist Church	7101 Kinsman Ave.
Saturday	Nov. 5	11:00 AM	Lonnie Burten Football Championships	TBD	
Saturday	Nov. 5	11AM-1PM	Fall Financial Fitness Graduation	Tri-C Metro Campus	2900 Community College Blvd.
Sunday	Nov. 6	11:00 AM	Lonnie Burten Football Championships	TBD	
Tuesday	Nov. 8	6AM-7PM	Election Day	Cuyahoga County	
Thur	Nov. 10	6:30 PM	Friendship Village Community Mtg.	Tree of Life Ministries Church	5901 Quincy Ave.
Saturday	Nov. 12	12:00 PM	Ward 5 Club	Vocational Guidance Services	2235 E. 55th St.
Monday	Nov. 14	10AM-12PM	Basic Computer Class (Career Emphasis)	Woodland Library	5806 Woodland Ave.
Wednesday	Dec. 7	3PM-5PM	Woodland Game Tournament	Woodland Library	5806 Woodland Ave.
Thursday	Dec. 8	6:30 PM	Friendship Village Community Mtg.	Tree of Life Ministries Church	5901 Quincy Ave.

CURRENT EVENTS

If you would like to submit an event to our Current Events calendar, please contact Joy Johnson at BBC, (216) 341-1455. Please call Councilman Jackson's office to confirm all community meetings (216) 664-2309.

Thank You

We're on the web! www.bbcdevelopment.org

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Burten, Bell, Carr Development, Inc.



COMMUNITY CONNECTOR

A QUARTERLY NEWSLETTER BROUGHT TO YOU BY BURTEN, BELL, CARR DEVELOPMENT, INC.

Sixteen Years of Dedicated Service to Ward 5 – A Job Well Done

On January 1, 2006, Ward 5 will welcome a new councilperson. As we embrace the new leadership with an optimistic outlook for the future, we must reflect on the sixteen years of outstanding service from Frank Jackson, a great leader and visionary.

When Council President Jackson took office as Councilman of Ward 5, the Central neighborhood in Cleveland was among the most blighted communities in the entire United States. Substandard housing, crime, economic disinvestment, and poverty were at an all-time high.

Yet, he confronted the challenge of making positive impacts in this severely disenfranchised community, and today, we stand witness to what is arguably the most dramatic neighborhood revitalization success story in the history of Cleveland.

The results of his success are evident in a simple drive through the community. Even if it is your first time driving through, clearly there has been a neighborhood revival that incorporates true economic integration. His legendary accomplishments include the redevelopment of over 1,300 public housing units designed with progressive features for contemporary urban living. He has also played a vital role in the facilitation of more than 500 lease-to-purchase homes, senior housing, and for sale housing units within the community. According to records, since 1997, the physical transformation of Ward 5 includes a total investment of approximately \$352,544,719.

In that eight year span, the investment was more than that of the previous fifty years combined.

As the community development corporation serving nearly all of Ward 5, we are proud of our role in changing the landscape of Ward 5. In doing so, we have worked very closely with Frank Jackson and know him to be a man of great character. As such, we wish him much success in his future endeavors. Working with him has been an enlightening experience for all of us. We have grown as individuals and as an organization. For that, he has a lot to do with our success.

On behalf of the board and staff of Burten, Bell, Carr Development Corporation it has been truly an honor to work with Frank Jackson. He has done great things for the residents of Ward 5. Although we know that he will not be far out of our reach, Frank Jackson will be missed as the hands-on visionary who has sparked the flame that shines brightly in Ward 5.

– Timothy Tramble



Ward 5 Councilman and Council President Frank Jackson

BBC Welcomes Weed & Seed Site Coordinator

BBC is pleased to welcome Orlando Grant to our staff! Orlando joined BBC as the Cleveland Central Weed & Seed Site Coordinator on August 1, 2005. He is responsible for implementing all of the various programs and projects that are a part of the Central Weed & Seed Initiative. The target neighborhood for the Central Weed & Seed efforts is from E. 55th Street to E. 79th Street between Cedar and Quincy Avenues.



Orlando Grant, Weed & Seed Coordinator

Orlando has already hit the ground running and is eager to accomplish the goals of the Weed & Seed strategy created by the Steering Committee. He brings to the position a wealth of ideas and experience with community involvement as well as a professional background in organizational communications and social services. Orlando spent part of his childhood in Central and is familiar with the problems that once plagued the area and the work that remains to be done.

His first event as Site Coordinator was the Health & Safety Fair at Giddings School that took place on October 11, 2005. A summary of activities and photos from the event have been posted for you to view on BBC's website at www.bbcdevelopment.org. Residents of the Weed & Seed area should watch their mailboxes for the Weed & Seed Newsletter, which will be mailed in the near future. A Cleveland Central Weed & Seed website is also in the works and should be unveiled soon.

These are just a few of the projects on which Orlando will be working with other BBC staff to coordinate in his new position. You may see him canvassing the streets, so please, welcome him to the neighborhood!

If you would like more information on Weed & Seed please feel free to call Orlando in our office at (216) 341-1455 or visit our web page, www.bbcdevelopment.org.

– Joy Johnson

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BBC CONSUMER'S CORNER

All About Payday Lending

Need money but can't wait until your next paycheck? You've probably heard the commercials, seen the ads, and driven by a check advance business offering cash to tide you over until payday. Many persons needing fast money to cover unexpected expenses such as emergency medical bills or home repairs prefer cash advances because lenders require no credit checks, ask no questions, and give no hassles.

But the TRUTH is that Payday Lending (which is also known as cash advance and check advance) is a fast-growing, multi-billion-dollar industry that targets people in desperate situations and exploits their need for emergency money by offering seemingly quick and easy cash until their next payday.

How Do They Work?

Virtually anyone with personal identification (such as a driver's license or state ID), a checking account, and a source of income (a job or government benefits) can obtain a payday loan. Borrowers write a check dated for their next payday to the lender for the loan amount plus usually a 15% fee (although fees can be as high as \$50 for every \$100 borrowed, according to the Better Business Bureau). On payday, that borrower can elect to either 1) allow the lenders to deposit the check made out to them, 2) pay the lender in cash the amount of the loan, or, 3) "roll over," or renew, the loan and pay additional fees.

Why Don't They Pay?

Payday loans ordinarily end up costing more than ten times that of a conventional bank loan, with an annual percentage rate (APR) as high as 1000%! Compare that to the typical credit card that carries an APR of 18% or a bank or credit union loan with a 26% APR. That's less than \$3 in fees every two weeks on \$300 borrowed compared to \$45 in fees on a payday loan after two weeks.

If the borrower is unable to pay it off entirely, the loan is rolled over for an additional two weeks. Most payday lenders do not allow borrowers to make partial payments. Consequently, even more fees are imposed! According to the Center for Responsible

Lending, 75% of payday lending customers are unable to repay their loans within the two-week period.

For example, if a customer takes a cash advance of \$300, he or she is required to pay the standard \$45 in fees every two weeks. So after just 14 weeks of roll-overs, the borrower owes \$360 in fees – more than the original loan amount! And studies have found that the typical borrower ends up trapped in the payday loan debt trap for 28 weeks out of the year!

Cash advances, unlike credit cards and conventional loans, do not help consumers build a credit history. Without credit, borrowing money to purchase a car, house, or another major item will be difficult, if at all possible.

What Are the Alternatives?

If you find yourself in a situation where you need emergency money, there are a few alternatives to help you avoid the payday lending debt trap:

Set aside just \$300 in a savings account for emergency purposes. Putting just a few dollars a week away will help build a source for money when unexpected expenses arise.

Borrow from a friend or family member. Avoid paying the costly fees that payday lenders charge for cash advances.

If a loan is inevitable, see what kinds of loans your local bank or credit union offers. Sometimes, they will have very reasonable loans available to persons with less-than-perfect credit. Plus, fees are substantially less than that of a payday loan.

If you need more time to pay bills, contact your creditor. They can help you set up a realistic repayment schedule so that you avoid penalties and fees and protect your credit.

Consult a free credit and debt counseling service. You can call United Way's First Call for Help at (216) 436-2000 and find out what kind of programs are available to you!

– Jeffrey Sugalski

INFO FOR YOU

CUYAHOGA COUNTY OUTREACH DEPARTMENT

Want to know how to save money on your property taxes, home energy costs and learn about other money-saving programs? Contact the Cuyahoga County Auditor's Community Outreach Department. The Community Outreach Department acts as a liaison between the community and county government.

The office is dedicated to informing county citizens, schools, churches, and senior organizations on specific programs designed for their communities. Call them to learn about Federal, State, and County programs, such as the Homestead Exemption Program, H.E.A.P. (Home Energy Assistance Program), Weatherization Program, and the Golden Buckeye Card.

For more information call the County Auditor's Office at (216) 443-7010.

– Joy Johnson

PUT YOUR BUSINESS PLAN INTO ACTION!

Small Business Assistance Services
NOW AVAILABLE

For a limited time, Burten, Bell, Carr will be providing technical assistance to small businesses in and around the Cleveland Empowerment Zone.

For more information, please contact Margaret McBride at BBC at (216) 341-1455.

LIFE ENRICHMENT

Newly Redeveloped RTA Transit Station East 55th Street Bridge

A plan that has been discussed since the late 1990's is finally in the works! The newly redeveloped RTA transit station at East 55th Street near the end of I-490 will accommodate more people and provide greater convenience and comfort for riders.

Construction on this \$8 million dollar project, designed by Richard Bowen & Associates, is scheduled to begin in late 2006, and is expected to be completed in 2 years. The station is located between two neighborhoods—Central and Slavic Village.

Plans call for an entrance to the rapid station and a small customer parking lot on the east side of the East 55th Street Bridge. The design, approximately 1,200 square feet, includes the building and bridge. It boasts a modernistic design in the warm organic tones reminiscent of some stone structures around the neighborhood. The bridge structure that leads to the platform reflects the historic Sidaway Bridge located in Garden Valley.

The main entrance will be on the east side of the bridge and will be handicap accessible. The present entrance will be renovated to complement the architecture of the new station.

This station will incorporate local public art and the design will maximize "green building" techniques and materials, required for LEED's certification, which certifies that the station is environmentally friendly. One percent of the project will be dedicated to art.

The transit stop is one of the few where the public is able to ride either the Red heavy rail line or the Blue/Green light rail lines. It is also the station that serves as rail headquarters and the rail service yard. Every train on the RTA system passes through this station on each of its trips. RTA remains committed to this project, and incorporating it with the plans of the neighborhoods they serve.

– Kim Scott



BBC Executive Director Timothy Tramble discusses the Forgotten Triangle with resident David Clark.

Ward 5 Forgotten Triangle Master Planning

Planning is now underway for the Ward 5 Forgotten Triangle, a formerly bustling industrial hub in Cleveland's inner city that has been abandoned and neglected since the 1970's.

With Richard Bowen & Associates, Kent State University's Urban Design Center, and the City of Cleveland, BBC is actively engaging area residents and businesses to develop a master plan that will serve as the blueprint for all future development in the Forgotten Triangle. The process will be driven by the Forgotten Triangle Steering Committee, which is comprised of Triangle residents, businesses, and other local stakeholders.

The master plan will be for the neighborhood bounded by Woodland Avenue to the north, Kinsman Avenue to the south, and East 55th Street and the eastern boundary of Ward 5 to the west and east, respectively.

In the first of a series of public meetings, members of the community learned about the current conditions of the Forgotten Triangle and the factors that have prompted the development of a master plan in the area. Attendees of the meeting shared their thoughts, opinions, and ideas for its revitalization.

On Wednesday, November 2nd from 6-8pm, BBC will be hosting the second of three community meetings at Original Harvest Missionary Baptist Church at 7101 Kinsman Avenue, where you will have the opportunity to express what you would like to be included in the Ward 5 Forgotten Triangle Master Plan. Become involved and define the future of *your* community!

– Jeffrey Sugalski

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