

CITY OF EASTON 500 BLOCK OF NORTHAMPTON STREET

ULI Philadelphia Technical Assistance Program

October 18-19, 2011



Philadelphia

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Easton residents	
participate, come and	
voice opinions,	
to try and build consensus.	
(Excerpt from interviewed stakeholder)	
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January 12, 2012

Ms. Becky Bradley Director, Planning and Codes City of Easton One South Third Street, 4th Floor Easton, PA 18042

Dear Ms. Bradley:

Enclosed is the report for the ULI Technical Assistance Program (TAP), which studied the 500 Block of Northampton Street in Easton, PA. Our Panel evaluated the Easton site, with the goal of identifying opportunities for the successful redevelopment of the area.

Based on the Panel's tour of the site, as well as each member's individual experience and expertise, the group was able to identify a number of recommendations for the site moving forward. The Panel worked together to examine and address all issues raised in stakeholder interviews, and focused on identifying the most realistic solutions and potential users of the site.

In addition, the Panel assessed the various goals for the site, taking into consideration current market opportunities, as well as site and operational challenges. Throughout this report we have provided an outline of the Panel's concerns related to the future success of the site, as well as our proposed recommendations moving forward.

We want to thank you for the opportunity to work with you on this important project. If you have any questions or would like any additional information, please contact us.

Sincerely,

Richard Hufrom

Richard W. Huffman, FAIA Co-Chair, TAP Council ULI Philadelphia

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Geoffrey Lanza President Omland Engineering

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About ULI Advisory Services

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The Urban Land Institute (ULI) – the world's oldest, largest and most pre-eminent organization of its kind -- was established in 1936 as a nonprofit educational and research institute and is supported by nearly 30,000 members worldwide, representing all aspects of land use and development disciplines. ULI's mission is to provide responsible leadership in the use of land to enhance the total environment and to create and sustain thriving communities.

In 1947, ULI began providing advice to nonprofits and government agencies that needed help in planning and development. Its Advisory Services Panels bring together objective planners, developers, lenders, architects and related professionals to evaluate a community's needs and make recommendations on implementation.

A Technical Assistance Program (TAP) is a smallerscale, localized version of this important community outreach service. Each Panelist volunteers his or her time and expertise and signs an agreement to avoid any true or perceived conflict of interest.

Program Objectives and Schedule

On October 18-19, 2011, ULI members Richard Huffman, FAIA, retired principal of Wallace Roberts & Todd and former instructor at the University of Pennsylvania, and Geoffrey R. Lanza, President of Omland Engineering, led a ULI Philadelphia TAP Panel to study the 500 Block of Northampton Street in Easton, PA. The goal of the TAP was to study the redevelopment of this block which is considered a gateway between the City's revitalization plans for the 600 block of Northampton Street to the west and the Downtown section to the east.



TAP Panelists touring 500 block of Northampton Street

Following the advance review of a variety of studies, maps and other documents, the TAP Panel gathered in person on the morning of October 18 and began its task with a tour of the block, providing a firsthand look at the existing buildings, businesses and challenges and opportunities.

Following the tour, Panelists spent the balance of the day in smaller teams interviewing a diverse set of nearly 20 stakeholders to gain additional knowledge about the properties and relevant issues. These stakeholders included the following:

- City officials
- Property owners
- Business owners and managers
- Community leaders
- Representatives of non-profit organizations

On the following day the TAP Panel thoroughly discussed the results to ensure that all issues raised by the stakeholders would be adequately examined and addressed. Based on their professional expertise and experience, the Panelists then focused on identifying the most realistic solutions and potential uses of the 500 block of Northampton Street. These recommendations and solutions are discussed later in this report.

At the conclusion of the second day's session, the Panel presented a preliminary summary of its findings and recommendations before stakeholders and other members of the public at the Nurture Nature Center, a facility located on the 500 block of Northampton Street.

Assessment of Key Issues

The initial consensus of the Panel was that the greatest challenge facing the complete revitalization of the block is undoubtedly the conflict that exists between the City of Easton and the Rock Church, which owns several properties on the block either outright or through a Limited Liability Corporation (LLC).

Currently, the redevelopment of the block has stagnated, although it was agreed that extensive and comprehensive economic planning has occurred. The other sentiment was that several public agencies currently involved in the process must develop synergy to coordinate and accomplish their respective agendas.



Corner of 5th and Northampton Streets (Rock Church in background)

Based on the tour and discussions with key stakeholders, the TAP Panel identified several initial assessments of the block.

- Discourse between the City of Easton and the Rock Church has been damaged. While that statement is not newsworthy in itself, it raises the larger question as to whether communication could be repaired enough to result in action, or has it disintegrated beyond repair? As that question has yet to be answered, the Panel ascertained that a viable implementation strategy for redevelopment is lacking, and that such a strategy would need to include grants and incentives to entice developers.
- The interviews with stakeholders from Rock Church indicated that the Church currently has no interest in selling its properties, stating that "it would be a step backward." The Church would like to see the City of Easton provide financial assistance for renovation of its properties. Other stakeholders are not pleased with the Church, noting that it is in conflict with the Easton Historic District Commission. These stakeholders believe the Church does not adequately take care of its properties and believe any dealings with the Church would be unproductive.
- The State Theatre and its programs are in jeopardy. The Theatre's proximity to Downtown serves as a key gateway between the Downtown blocks and the 500 block. Events at the State Theatre generate foot traffic and visibility, and the disintegration could create a perception of lack of safety and damage ongoing efforts to improve the target area.



State Theatre

 The Panel studied the interplay between residential and retail redevelopment and concluded that high-quality residential development is needed before retailers can be attracted to the block. This raised two questions: What drives the need for residential housing on the 500 block of Northampton Street? And what economic drivers are available to create jobs and therefore attract new residents?

The combination of the stalemate of negotiations with the Rock Church and lack of quality housing on the block results in a vicious cycle which supports a negative perception by outsiders that this area of Easton has low-quality housing and unsafe streets.

"Easton's reputation is on the way up and investors want to buy in." (Excerpt from interviewed stakeholder)

The block's potential is apparent. Many buildings are well-constructed and are structurally adequately maintained. The block contributes to Easton's picturesque skyline, dramatic topography and architectural significance. Trees line the streets and the sidewalks are in good condition. A parking lot behind the south side of the block provides a strong planning element on which to expand. The block has a unique mix of commercial stores and there has already been substantial investment that has benefitted the block. However, a consistent theme has not yet come into focus and several challenges remain.



View of businesses on Northampton Street

Goals for the Block

The top goal is to identify a suitable "ambassador" to serve as a mediator to re-open discussions between the City and Church. The Panel believes there has been too much distrust and frustration for the situation to progress without a neutral third party. In addition, the use of legal mechanisms to resolve these issues would only drag out the final resolution. For example, a mediator could begin to facilitate land swaps along Northampton Street with other available properties within the Church's area of interest to strengthen the Rock Church campus master plan. These could be properties located between others owned by the Church in the immediate

neighborhood, or properties closer to the prison a few blocks away if that might facilitate the mission of the Church's outreach programs.

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"Residential first, retail follows." (TAP panelist)

- Another goal is to discourage single-room occupancy in the corridor and to encourage market rate housing. It was the Panel's opinion that as a transitional block from downtown to the south side, the 500 block is uniquely qualified to provide both destination and residential-oriented retail opportunities, but only after a strong housing stock is established on the block. Retail follows residential, and therefore a focus on residential economic development is the second major goal simultaneous with addressing the Rock Church properties on the block.
- The idea that Lafayette College, which the Panel considers an "economic driver" for the City, could be involved in the revitalization of the block was also considered goalworthy. Specifically the Panel discussed and agreed that utilizing the faculty, staff and student body in some type of internship or research capacity would be beneficial for all parties.
- Additional goals are to rescue vacant and/or neglected properties, develop synergy between development and City tourism strategies, and leverage public property to help spur private development.

Market Opportunities

The TAP Panel also discussed the importance of identifying and analyzing the availability of target market opportunities for the 500 block of Northampton Street through the prism of three categories – potential users, community needs and site characteristics.

Identification of Potential Users

Knowing who will live and work in the 500 block is critical to understanding the block's best ultimate use. The Panel agreed that residential would spur retail, not the other way around. Therefore, any development efforts that would price out existing residents would complicate matters dramatically. During the interview process several stakeholders raised the question that any successful revitalization would have to factor in efforts to attract new residents to support retail expansion. The 500 block's proximity to the Downtown presents an easy opportunity to attract non-resident entertainment dollars.

Identification of Community Needs

The target program and market for the site is also influenced by how well it could accommodate those who live and work there. Stakeholder interviews shed some light into this, as some noted that a fresh food store, luncheonette and other residentiallyfocused service businesses are high priorities for new retail uses.

Existing Site Characteristics

The selection of a market end user will also influence any redevelopment efforts. Existing





Vacant Lot on Northampton Street

vacant land along the block disrupts a continuous street line, a crucial urban feature. Therefore, utilizing open space for temporary uses, such as art installations, plant and holiday sales, along with the establishment of pop-up gardens and retail, are considered viable possibilities. The proposed vacant land registration ordinance is a positive step, and perhaps the unique green quality of the block can be enhanced while supporting new development.

The role of the neighboring State Theatre on the block was noted as its success is directly proportional to the triumph or failure of the 500 block. It is imperative that any economic development on the 500 block, especially streetscape, signage, lighting and parking support, be coordinated with the State Theatre's master plan. It was also noted that understanding that the arts and entertainment industry has thin margins, expanding community outreach and programming within the community should be coordinated with City representatives to maximize opportunities and benefits.

Site Challenges

The following summary outlines the challenges faced by the City of Easton in advancing redevelopment plans of the 500 block of Northampton Street:

Properties Owned by Rock Church

A consensus was reached by Panelists that the properties owned by the Rock Church or its LLC simply are not adequately maintained. Restoration of the properties the Church owns is mandatory to implement any total redevelopment strategy moving forward. The strong architectural influence of the Rock Church on Easton's skyline and on the 500 block itself is of significant concern, as again this historic building is in significant disrepair. The Rock Church would benefit from a master plan including an analysis of all Church properties in the surrounding blocks, to determine the highest and best use of each property and how each might serve and be integrated with the community.



Property owned by Rock Church

Cost of Development

One principle of real estate economics holds that new development occurs only when rents justify the costs of development. Organically, the pressure to develop occurs at the point in the market cycle when demand exceeds existing supply such that market rents rise above replacement rents. Development then occurs until excess demand is satisfied. So any redevelopment plans must carefully consider the addition that new spaces or rental units would have on a market that overshoots demand and how it would cause vacancy spikes and lower rents. While in-depth due diligence featuring replacement rents that reflect costs, risks and vacancy assumptions was not performed by the TAP Panel, a brief cost analysis ascertained it would be difficult to obtain rents that would justify development.

To further complicate matters, current zoning with regard to height limitations may negatively impact the block's potential for redevelopment from the financial view of prospective developers. An additional detriment to redevelopment is the current transient nature of the block's population.

Physical and Aesthetic Limitations

While the Panel's discussion rarely probed into sociological facets, it is clear that any redevelopment efforts of the 500 block of Northampton Street must consider quality of life issues to ensure development is consistent with what the Panel termed an "unfriendly-appearing pedestrian environment."

Operational Challenges

Church Successful in Social Outreach; Needs Support in Best Land Use Practices

Perhaps the irony of the Rock Church's prominent involvement in the 500 block's redevelopment efforts is the Panel's conclusion that the Church's social outreach mission has been successful. The Panel praised the Church for its important role in the community and suggested that the Church's efforts be so acknowledged by the City of Easton. That noted, there is no ambiguity in the Panel's view that Rock Church has been less than successful in best practices in real estate development.

To that end, the Panel held the view that the Northampton County Prison was not adequately addressed in existing comprehensive plans, specifically that there is not an adequate reintegration plan to deal with released inmates who live on the block or in the neighborhood. The Panel also noted in hindsight that an interview with a County prison stakeholder would have been a good addition to the interview list.

Public Sector Stretched Too Thin

There was little question that current municipal organizations and personnel are highly qualified, but insufficient in capacity to adequately and effectively implement any substantive redevelopment changes. Panelists agreed that additional resources are needed for economic development and that a new and separate entity should be created for this purpose. In addition, the Panel was concerned that too many agencies, while having good ideas and intentions, are not focused on a common goal, diluting their individual and collective effectiveness. Therefore, the implementation of their agendas must be coordinated by someone, whether an agency, department or committee. An independent economic development department could also focus on identifying business development opportunities for Northampton Street properties.

Two other operational challenges were the lack of a far-ranging uniform tourism marketing plan and owner housing stock. In addition, property maintenance codes should be more rigorously enforced. Grants and historic tax credits should be emphasized for façade improvement.

Opportunities

While much has been made throughout these pages about the challenges facing the City of Easton's relationship with the Rock Church, ULI Philadelphia's TAP Panel sees tremendous opportunities. The future will largely rest on the attitude, innovativeness and patience of both sides to move forward.

It was the Panel's view that the City of Easton should acknowledge, appreciate, support and reinforce the Rock Church's position as a key social service provider within the community.



Alley behind Easton Yoga



Firehouse at corner of 6th and Northampton Streets

Panel Recommendations

- Engage a mediator: While no one associated with the Rock Church is intentionally impeding economic development, its current course of non-action is causing unintended consequences with regard to redevelopment of the block. It is the Panel's top recommendation that a neutral mediator be identified and retained to make a sincere effort to bridge the gap between the City of Easton and the Rock Church. ULI Philadelphia is able and willing to help identify a potential mediator or mediators who could help both parties agree on a course of action.
- 2. Create a masterplan: The Rock Church would benefit from a masterplan that offers a path to success. Such a masterplan would include an analysis of all Church properties along Northampton Street and surrounding blocks to determine the highest and best use of each property and how each might serve and be integrated with the community.
- Create and fund an economic development team to develop and execute a cohesive theme and strategy for block-specific incentives,

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opportunities, and technology infrastructure. Current municipal organizations and personnel are highly qualified but lack capacity. Too many agencies with good ideas and intentions are not focused on a common goal, diluting their individual and collective effectiveness. An independent economic development department would also focus on identifying business development opportunities for Northampton Avenue properties as well as a far-ranging and uniform tourism marketing plan. Property and business owners should be active participants in a new 500 Block community group.

4. Leverage existing major physical assets:

Improve the appearance of the fire station at the corner of 6th Street to provide a more desirable gateway to the Central Business District. 6th Street marks the boundary between downtown Easton and the West Ward residential neighborhood to the west. This is due at least in part to the location of the intersection of Northampton and 6th Streets at the crest of a hill which ascends from the center of town and then descends to the west.

Whether the entire firehouse can be rebuilt or renovated or not, the opportunity currently exists to place a building on the corner lot with an iconic architectural form that would mirror but not necessarily replicate the historic building across the street. Besides marking a gateway into downtown, this new construction would repair the "street wall" at a critical juncture and help restore the sense of the street as an exterior room or public space. Here is an opportunity directly within the City's current control to make a decisive impact on this pivotal block as other initiatives are underway.

- Highlight historical architecture that has potential to attract residents and customers, such as the new brewpub at the corner of 6th and Northampton Streets.
- 5. Identify development incentives to combat the current "unfriendly-appearing pedestrian environment":
 - *Rigorously enforce* existing property maintenance codes.
 - *Create a zoning overlay* to discourage boarding homes and provide incentives to encourage the conversion of existing buildings to uses other than boarding homes.
 - *Investigate tax-abatement incentives* to spur single-family residential uses that will attract retail.
 - *Focus on façade improvements* through grants and historic tax credits.
 - *Register vacant land* through new legislation.
 - *Consider zoning code revisions* such as height restrictions that impede desired development.

6. Activate relationships with Easton institutions:

- *Expand the State Theatre's outreach* into the community and improve related pedestrian traffic, lighting and way-finding signage.
- Generate excitement and activate vacant lots with temporary installations and events, such as landscaping, benches and programmed festivals and other activities.
- Identify partnership opportunities with Lafayette College for recommendations in this report.





Site of proposed brewpub

Stakeholders Interviewed

Becky Bradley, AICP, Director, Planning and Codes, City of Easton.

Shelley Brown, Director, State Theatre.

Bruce Fackenthal, Artist/Developer, 500 block of Northampton Street.

Racheal Hogan Carr, Director, Nurture Nature Center.

Brian Gish, AICP, Chief Planner, City of Easton.

Steve Glickman, Chairman, Lehigh Valley Planning Commission; and Architect, Easton Planning Commission.

Robert Henry, Owner/Occupant, 500 block of Northampton Street.

Lynn Holden, Member, Easton Historic District Commission.

Thomas Jones, Consultant, Church Redevelopment Corporation.

Kim Kmetz, Manager, Easton Main Street.

Eugene Lattig, President, Church Redevelopment Corporation.

Gretchen Longenbach, Director of Community and Economic Development/ Easton Redevelopment Authority.

Martine Neilsen, Attorney/Owner, 500 block of Northampton Street.

Larry Palmer, Police Chief, Easton Police Department.

Salvatore J. Panto, Jr., Mayor, City of Easton.

John Price, Fire Chief, Easton Fire Department.

Troy Reynard, Developer, Mt. Vernon Building/Two Rivers Brewing.

Robert Wosniak, Owner, Easton Yoga and Member, Easton Parking Authority.

Zeke Zelker, Filmmaker/Block Business Owner, 500 block of Northampton Street.

Panelists

Stephen Althouse

Business Relations and Communications Manager, Lehigh Valley Economic Development Corporation

Mr. Althouse spent the majority of his 13-year journalism career as a reporter and editor with The Express-Times in Easton, PA. He was promoted by The Express to become editor of The Allentown Times weekly newspaper where, in 2001 he created the newspaper. In 2008, he was named Assistant Business Editor at The Express. In 2009 he joined the Lehigh Valley Economic Development Corporation in his current capacity, responsible for all written communication and with managing the Business Retention and Expansion Program which focuses on assisting existing Lehigh Valley businesses from relocating to other regions in the United States. Mr. Althouse has authored and edited various grants and proposals for LVEDC and its public and private partners, most recently including the Partnerships for Regional Economic Performance submission to the Commonwealth of Pennsylvania. Mr. Althouse earned a Bachelor's Degree in Communications and Journalism from Temple University.

J. Michael Davis

Landscape Architect, Seidel Planning and Design

Mr. Davis is a Landscape Architect and Project Manager with Seidel Planning & Design, Ltd., a land use planning and consulting firm specializing in land use consulting and site design for a variety of markets. His design experience includes site feasibility analyses, zoning and subdivision/ land development ordinance review and interpretation, site layout, vehicle circulation and access design, site/lot grading, landscape plans and lighting design. Other areas of expertise are project permitting, including coordination and procurement of project approvals ranging from zoning to land development to building permits. Mr. Davis has seven years of design and construction experience and supplements his career development with service to several professional and community organizations. Most notably, he serves as Co-Chair of PA/DE American Society of Landscape Architects (ASLA)'s Eastern Section, which strives to promote and grow the profession of landscape architecture. He also supports the revitalization and greening of his community as Chairman of the Norristown Shade Tree Commission.

Susan D. Monaco Engelhardt

Manager, Giannasca Development

Ms. Engelhardt has an 18-year professional history with architecture, planning and construction firms throughout the country. She has managed all phases of design and construction of privately developed mixed use, retail and over 2,500 multi-family housing units. Her portfolio is balanced with more than 50 clients in the K-12 and higher education field, including managing several successful public referendums and writing countless Long Range Facilities Plans. She is an expert legal and technical specification writer, LEED AP-certified, and a renewable energy professional. Ms. Engelhardt is a Certified Planning Official, serving on her local Planning Board of Adjustments and several master plan and redevelopment committees.

Anthony P. Giacobbe

Principal, Red Oak Development Group, LLC

Mr. Giacobbe has built his career with extensive experience in management and operations for several Fortune 500 companies and is the founder of Red Oak Development Group with a primary focus on urban infill development. Prior to this, he was with Level3 Communications where he was responsible for all New Jersey facility operations encompassing more than 300,000 square feet of high-tech telecommunications commercial space. Mr. Giacobbe holds a Bachelor of Science degree in Engineering from the United States Merchant Marine Academy, Business Certification from Columbia University, and is currently earning his Executive Masters in Real Estate Development at Auburn University.

Todd J. Helmer

Vice President, TimHaahs & Associates

Mr. Helmer serves as Vice President for TimHaahs' Philadelphia office which covers the Mid-Atlantic region. Recent experience includes projects for the City of Easton, SEPTA, Temple University, and the City of Hampton, VA, as well as a variety of corporate, developer, transit, healthcare and municipal clients. Mr. Helmer is an experienced Project Manager, having worked with numerous municipalities to identify effective downtown planning strategies, specifically related to parking planning, integration and design. His experience with downtown and campus planning brings a unique perspective to the development process with a specific focus on revitalization and redevelopment, while creating attractive, vibrant and economically healthy communities.

Richard Huffman, FAIA

Richard Huffman, FAIA, is an architect and city planner who is a recently retired partner in the nationally known firm of Wallace, Roberts & Todd. His experience includes urban redevelopment projects in Washington, DC; Richmond, VA; the City of New Orleans and many other major cities. He has prepared master plans for over a dozen major universities including Georgia Institute of Technology and Johns Hopkins University and directed the original urban design plan for Liberty Place in Philadelphia. Mr. Huffman has taught in the graduate program in the School of Design at Penn and lectured throughout the country. He is one of the original founding members of ULI Philadelphia where he serves on the Advisory Board and is responsible for overall program content as well as several community outreach issues.

Geoffrey P. Lanza

President, Omland Engineering

Mr. Lanza is a Professional Engineer licensed in New Jersey, Pennsylvania and New York. He is also a NJ-licensed Professional Planner as well as a LEED-accredited professional. Mr. Lanza has over 30 years of experience in the design and management of land development and redevelopment projects across various market sectors, including several landmark projects throughout the region: Port Imperial, a large 4,000-unit mixed-use development along the Hudson River in Weehawken NJ and western New York; the Camden Amphitheater (re-named the Susquehanna Bank Center); the New Jersey Motorsports Park in Millville; the recent expansions to the Borgata Hotel Casino in Atlantic City; and expansions to several regional shopping malls. Mr. Lanza has been active in many professional and community organizations and is a member of the ULI Philadelphia Advisory Board as a co-chair of its South Jersey Regional Satellite; and mentors Philadelphia high-school students through the ACE Mentor Program.

Richard Linderman

President, Linderman Group Architects

Mr. Linderman, who formed his company in 1980, is an architect registered in Pennsylvania, New Jersey, New York, Ohio and California and is certified by the National Council of Architectural Registration Boards. He has over 50 years' experience with commercial development design. He is a member of the International Building Code Council which certified him as an accessibility plans examiner and inspector in 2003. He has also been certified by the Commonwealth of Pennsylvania as an accessibility plans examiner and inspector and also as a certified building code official. His projects have ranged from restaurants to architectural coordinator for \$400 million in construction related to the expansion of the Philadelphia International Airport. Mr. Linderman is a graduate of Carnegie Mellon University. Mr. Linderman is actively engaged in many organizations including ULI, the Chester Business Association, Delaware County Literacy Council, Nether Providence Historic Commission, the American Institute of Architects, Philadelphia Design Advocacy Group and the Delaware County Coastal Zone Task Force.

Michael Regina

Co-Founder, Big Sky Enterprises

Mr. Regina is co-founder of Big Sky Enterprises, a leading commercial real estate development and design-build firm founded in 2003 which strategizes, executes and oversees all aspect of the company's proprietary Project Development Life Cycle to provide clients with single professional contactpoint control. As a key company executive with 20 years of industry experience and expertise, he strategizes, oversees and performs multiple mission critical initiatives for Big Sky. When not fostering personal and professional community development, he can be found on the field coaching his son's baseball and football teams.

Laura Seaman

Project Manager, Redevelopment Authority of The City of Philadelphia

Ms. Seaman is the Northeast Philadelphia project manager for the Redevelopment Authority of the City of Philadelphia (RDA). In this position she helps navigate blighted properties into the RDA's inventory and optimize them for redevelopment. Prior to joining the RDA in 2007, Ms. Seaman managed a home rehabilitation program for People's Emergency Center Community Development Corporation in West Philadelphia. Ms. Seaman received her master's degree in City and Regional Planning with an emphasis on community and economic development and her bachelor's degree in Urban Studies from the University of Pennsylvania.

Adam M. Silverman

Attorney, Cozen O'Connor

Mr. Silverman joined Cozen O'Connor's Philadelphia office in 2009 as a member in the Business Law Department. A member of the Real Estate Practice Group, he concentrates his practice in the area of commercial real estate and related transactions. Mr. Silverman has represented a variety of regional and national developers in a wide array of matters, including the development of high rise office towers, shopping centers, warehouses and mixed use developments, as well as portfolio acquisitions, joint ventures and merger transactions. He also represents lenders and borrowers in matters ranging from structured project finance to secured and securitized loan transactions. Mr. Silverman is a member of the PA and NJ Bars and is a member of the American Bar Association, the Philadelphia Bar Association and ULI. He earned his undergraduate degree from George Washington University and his law degree from Temple University.

Christophe P. Terlizzi

Senior Vice President, First Niagara Bank

Mr. Terlizzi is Senior Vice President at First Niagara Bank where he is regional manager for commercial real estate covering the mid-Atlantic and New England areas, managing a team of 14 professionals and a loan portfolio of \$1.5 billion in commercial real estate. Mr. Terlizzi has more than 30 years of experience in his profession and was previously associated in similar capacities with UJB/Summit/Fleet and Citizens Bank as Executive Vice President for Commercial Real Estate Lending. Mr. Terlizzi is immediate past Chair of ULI Philadelphia and currently chairs its Governance Committee.

Michael R. Ytterberg

Principal, BLT Architects

Mr. Ytterberg has 30 years of experience in the masterplanning and architectural design of large-scale mixed use, residential, hospitality, corporate and academic projects. Collaborating with clients on diverse projects from the scale of a private home to a \$4.8 billion casino resort, he has won numerous awards and has been featured in national publications. Mr. Ytterberg's work focuses on critical thought and inclusiveness that bridges academic discipline and popular culture. An unusual aspect of his background are his early studies in theater including a year exploring human movement and space design at the Jacques Lecoq School in Paris, France. He holds a Ph.D. from the University of Pennsylvania and, as a professor of architectural and urban history, theory, and design, has demonstrated a life-long commitment to research and publication.



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