



**MIAMI-DADE COUNTY  
FINAL OFFICIAL MINUTES  
Interim Metro Miami Action Plan Trust**

Office of the Metro Miami Action Plan Trust  
19 West Flagler Street  
Mezzanine Room 106  
Miami, Florida 33128

February 11, 2009  
As Advertised

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Board of County Commissioners

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**OFFICIAL MINUTES**  
**INTERIM METRO-MIAMI ACTION PLAN TRUST**  
**MEETING OF FEBRUARY 11, 2009**

The Interim Metro-Miami Action Plan Trust (MMAP) convened a meeting at the Office of MMAP Trust Board Room, 19 West Flagler Street, Mezzanine Room #106, on February 11, 2009 at 4:00 p.m., there being present Chairperson Robert Holland, Esq. and Members: Father Canon Richard Marquess-Barry and Reverend Richard Dunn; (Mr. Miguel De Grandy, Esq. was late and Vice Chair Reverend Dr. Walter Richardson was absent).

**MOMENT OF SILENCE**

**I. Roll Call**

Staff members present were: Interim Executive Director John Dixon, Ms. Melba Gasque, Mr. Jose Gonzalez, Dr. Pamela Green, Ms. Joanne Hicks, Mr. Eric Johnson, Mr. Anthony Williams, Mr. Harold Young; Assistant County Attorney Terrence Smith; and Deputy Clerk Karen Harrison.

**II. MMAP Trust Plan Trust Chairman's Audit Review Response**

Chairperson Holland requested that MMAP staff give a brief overview of the Overtown Revitalization Grant, the status of MMAP Administration, and the memorandum regarding the arrest of Mr. Robert Word, a grant recipient, for an alleged organized scheme to defraud.

Regarding the Overtown Revitalization Grant, Mr. Dixon gave a brief overview regarding the economic development investment grant which totaled \$500,000, to assist in revitalizing businesses. He referred to the handout containing MMAP staff's response to the audit report.

• **BCJ Development L.L.C.**

Mr. Dixon gave a brief overview of the issue concerning the investigation done by the Office of the Inspector General (OIG) regarding a \$175,000 grant that was awarded by MMAP to Mr. Robert Word who posed as a managing member of BCJ Development, L.L.C. He reviewed OIG's findings from the memorandum dated February 11, 2009 from Mr. Christopher Mazzella, Inspector General, which indicated Mr. Word was arrested for misuse of funds and was under criminal investigation. Mr. Dixon pointed out that the initial response from MMAP was submitted to Audit Management. He explained that MMAP staff requested OIG to investigate this case due to no activity after most of the money had been allocated through the Trust.

In response to Mr. De Grandy's question regarding the type of documents that were presented by Mr. Wood, Mr. Williams noted Mr. Word presented a proposal with documents indicating he was an owner of BCJ Development, L.L.C. to MMAP's Evaluation Selection Committee (ESC) and the Trust. He noted that Mr. Word initially requested \$500,000, but the ESC decided to divide the money between four (4) of the twelve (12) proposals received in response to the Request for Proposal (RFP).

In response to Chairperson Holland's question regarding whether the \$175,000 was considered a low interest loan, Mr. Simmons noted the money was recommended as low interest loans, but

after a candidate withdrew its proposal, the Trust decided against the loan being low interest.

Discussion ensued regarding the loan documents that were converted to grants and the process used in deciding which candidates would receive the grants.

- **Scalla Construction**

Mr. Dixon gave a brief overview regarding the grant that was allocated by MMAP to Scalla Construction, in the amount of \$175,000, which was initially a loan for the owner to engineer hurricane windows.

Discussion ensued regarding the issues Scalla Construction faced in business, which included: being under capitalized, the lack of major storms, and low demand for the hurricane windows.

In response to Mr. De Grandy's inquiry as to whether the purpose of the grant was to defray the cost of engineering, or economic development to help start that business, Mr. Simmons noted the business was already operating. Mr. Simmons noted the grant was to assist in the required testing and approval of the product in order to receive the \$52,000 portion of the grant and the additional monies would be granted based on the test results.

Mr. Simmons noted the initial grant totaling \$175,000 was to assist Scalla Construction in finding a location to perform the actual fabrication.

Responding to Mr. De Grandy's question whether MMAP's response to the audit report indicated that future funding would be allocated as loans, Mr. Simmons noted that MMAP practiced giving 33% of the grant upfront, and once expenses were shown by way of invoices and cancelled checks, additional money was given. He further explained the process MMAP used to allocate funds to Scalla Construction and he noted that the remaining portion of the grant was allocated to Scalla Construction as time to use the money became an issue.

- **Black Archives**

Mr. Dixon presented a brief overview of the Black Archives initiative and noted a grant for \$100,000 was provided to help support the construction of the Lyric Theatre. He also noted that the issue was regarding the budget being modified, but in his discussions, it was noted that the Trust had not approved the changes, which was reported by Audit Management.

Mr. Williams noted the purpose of the grant was to build a coffee shop and visitor's center. He further noted that the Black Archives project received other sources of funding for construction, which called for the grant to be modified so that the money from MMAP could be used to assist administration issues.

- **Two Guys Restaurant**

Mr. Dixon noted the grant for the Two Guys Restaurant totaled \$50,000 that would help to acquire a building, but the owner had passed away. He also noted there were issues regarding the business' cash flow.

Mr. Williams added that the owner wanted to relocate to an area in Overtown and had provided the required documents. He also added that MMAP provided 66% of the expenditures prior to

the owner passing away. Mr. Williams spoke about the history of Two Guys Restaurant and equipment improvements that were made using earlier grants. He pointed out that the business was still in operation.

Discussion ensued regarding locating documents that justified some of the owner's expenditures and how MMAP worked with him by creating an affidavit to record his expenses. Discussion also included the initial idea that the grant was to be a loan, but the Trust decided to give the grant as requested by the business due to its successful track record.

Mr. De Grandy noted he felt that grants verses loans for not-for-profit businesses should differ from grants for for-profit businesses. He suggested that MMAP give loans to for-profit entities, but that a different method might be needed for not-for profit businesses in certain cases.

Chairperson Holland expressed concern regarding the list of issues identified at the MMAP Oversight Review Board meeting and noted that he wanted to add them to today's agenda. He noted one issue was regarding MMAP's Economic Development Program, in terms of allocating money and tracking the use of that money. Chairperson Holland requested MMAP's staff to provide input identifying ways to make the Economic Development Program successful and to identify tools that would be needed to accomplish this goal. He noted perhaps this program had a similar deficiency in monitoring those cases from the backend, like the MMAP Housing Assistance Program. He emphasized the need to resolve this issue using a backup system with the County, or to request additional funding.

Mr. Williams pointed out the need for more funding was an issue and noted after he spoke with the OIG, he felt they were capable of reviewing and investigating people, which MMAP staff didn't have access to on the front end, which would eliminate some of these issues in the process.

Discussion ensued regarding past issues with grant money that was allocated by MMAP.

For the purpose of moving forward, Chairperson Holland noted the importance of pointing out successful projects that were supported by MMAP. He also said identifying areas that had issues was equally important, as well as how to improve them, specifically economic development initiatives that would educate the community.

Reverend Dunn recommended that MMAP staff respond to the memorandum from OIG regarding BCJ, L.L.C., emphasizing that MMAP requested OIG to investigate this case.

Discussion ensued regarding the need to develop a process for addressing these past issues, including: Requests for Proposals (RFP); that applicants needed to be screened by professionals; the monitoring process; and the process for allocating funds.

Mr. Simmons explained that the monitoring process used to locate Mr. Robert Word, of BCJ L.L.C, regarding the allegations of defraud, included MMAP staff contacting the OIG as stated in the terms of the contract. He noted that this information was not explained in the article.

Mr. De Grandy agreed with Reverend Dunn's recommendation that MMAP's staff should

respond to the media within forty-eight (48) hours, with a complete explanation of the process and that OIG's actions were pursuant to the notice from MMAP.

Discussion ensued regarding the Interim Executive Director writing a one (1) page release memorandum in response to this article, with copies to the Mayor and the Board of County Commissioners, as well as other media outlets.

Chairperson Holland noted the process that MMAP staff took should be included in the response memorandum.

Further discussion ensued regarding how to structure the response memorandum to include language advising that MMAP's staff attempted to proceed with the monitoring process before referring the case to OIG.

Chairperson Holland directed MMAP's staff to prepare a report on how to improve the procedures and operations of the positions within the each MMAP division, and to present it, at the next Interim MMAP Trust Board meeting

Discussion ensued regarding how grants should be allocated after business performances were monitored and documents were presented.

Following the discussion, Chairperson Holland noted there were several grants awarded to neighborhood organizations for a purpose related to MMAP administration. He added that consulting and lobbying services at the State and Federal levels was for the purpose of identifying dedicated sources of funding for MMAP's mission and, at that time, legislation composition had changed and MMAP was not the focus. Chairperson Holland also added that a legislative consulting service had also tried to ensure that MMAP continued receiving Teen Court funding.

In response to Mr. De Grandy's question regarding the status of the lobbying group, Mr. Dixon noted its contract ended December 31, 2008. He agreed with Chairperson Holland's comments specifically regarding funding received for Teen Court.

Discussion ensued regarding the length of time and which projects involved consultants and representatives from the State during the past six (6) years.

Mr. Dixon requested to meet with Chairperson Holland regarding MMAP's current budget, and noted an item for discussion on this matter would be placed on the next Interim MMAP agenda. He noted MMAP staff met with the County Budget Department, during which concerns regarding consulting fees, as well as using services outside of the County were discussed.

Mr. De Grandy noted he was not in favor of justifying allocating money for outside lobbyists due to the small size of this organization and that the budget was tied to the County. He noted a strong recommendation to the County Commissioners with specific instructions to the lobbying teams regarding MMAP, at State and Federal levels, was needed.

Chairperson Holland read MMAP staff's concerns as a small organization and issues that related

to funding. He pointed out that the only funding MMAP received, other than Teen Court funds, was the Overtown Economic Development Initiative (EDI) grant. Chairperson Holland noted the question, in moving forward, was what type of initiative that would leverage MMAP at a State and Federal level and how would it be implemented.

Mr. De Grandy noted he wanted his concerns to be made clear and he felt there were ways to get the County's lobbying teams to make an impact and that the County Commissioners could support MMAP by creating a resolution that designated a lobbyist or consultant for those issues. He also noted he felt the same method used by the County to address those issues by its lobbying team should include a key person that would be obligated to work on the issues of MMAP once approved by the County Commissioners. Mr. De Grandy noted this was not the time to spend money on a lobbyist.

Following the discussion, Chairperson Holland noted he felt MMAP needed to address issues of greater importance than support for festivities, which was done for the purpose of marketing. He also noted new Trust members needed to look at policies regarding who should be supported and to ensure events were related to advocacy and beneficial to the mission of MMAP.

Discussion ensued regarding the portion of MMAP's policy that was based on regulations from the County's Finance Department.

Chairperson Holland requested the Interim Trust Board members to make recommendations regarding the direction of MMAP's policies. Additionally, Chairperson Holland noted he and Father Barry attended the last Oversight Board meeting, during which he presented a status update on the the Interim Trust Board.

Chairperson Holland requested that MMAP staff present the pros and cons to this Interim Trust Board regarding whether MMAP sufficiently handled certain programs, and whether advocacy could be done. He noted Interim Trust members would address Items 1 and 6, and requested MMAP staff to address items 2-5 of the following issues discussed in the Oversight Board meeting:

1. Determine whether or not MMAP Agency would continue with the same name and did the name have a positive impact on the community?
2. Should MMAP's structure be programmatic, or advocacy, or both?
3. What would it cost financially to implement either program or both successfully?
4. Outline resources that would be needed to implement the program and justify the cost.
5. Provide measurable benchmarks that were related to MMAP's various programs and its success.
6. Identify the roll of the Trust.

Chairperson Holland requested MMAP staff to provide as many of those reports to Interim MMAP Trust members prior to the next meeting.

It was moved by Mr. De Grandy that MMAP's staff provide reports regarding items (2-5), which included policies and a list of suggested names for the MMAP Agency before the next Interim MMAP meeting. This motion was seconded by Father Barry and upon being put to a vote,

passed by a unanimous vote of those members present.

Assistant County Attorney Terrence Smith advised Interim Trust members that the Miami Herald newspaper had already published an article with the heading, "The Miami-Dade Office of the Inspector General (OIG) blasted a local government agency."

Discussion ensued regarding how MMAP would respond to this newspaper article.

### **III. Next Meeting**

Following discussion, Chairperson Holland announced that the next Interim MMAP meeting would be held on Wednesday, February 25, 2009 at 4:00 p.m.

### **Non- Agenda Items**

In response to Chairperson Holland's question regarding new business, Mr. Dixon noted MMAP staff had met with the County Budget Department and staff needed to inform the Interim MMAP Trust members of the outcome. He also noted the information would be faxed or emailed to the members prior to the next meeting.

Mr. Simmons requested that the December 30, 2008 Interim MMAP meeting minutes be provided to Interim MMAP Trust members so the minutes could be reviewed and put on the agenda for approval at the next meeting. He added that the Sunset Review (SR) was approved in that meeting and once the minutes were approved, the SR document could be forwarded.

Mr. Dixon informed Interim Trust members that the Oversight Board met yesterday (2/10) and discussed the timeframe for this process.

Following Mr. Dixon's comment, Assistant County Attorney Smith noted the Oversight Board requested an additional sixty (60) days extension and the approval of the resolution that was prepared yesterday. He added that the nominating council was in the process of screening/reviewing the thirty-six (36) applications, and would follow this by scheduling interviews. Assistant County Attorney Smith continued explaining the process that included a recommendation that would go before the Board of County Commissioners as a resolution.

Assistant County Attorney Smith explained that the initial term of the Interim Trust Board was supposed to be ninety (90) days. He noted there was a request for an extension or the other the other option would be for the Nominating Council to go through their process and submit their recommendations.

Mr. De Grandy asked the County Attorney's Office to advise the Interim Trust members regarding the timeframe.

Assistant County Attorney Smith noted that the change would be documented in a resolution and the only time change that was indicated was related to the Oversight Review Board.

Assistant County Attorney Smith noted he would encourage the Nominating Council members to continue with their recommendations within the ninety (90) day period.

Mr. De Grandy noted he did not oppose serving on the MMAP Interim Trust longer than the initial (90) days, but permanent Trust members needed to be appointed as soon as possible, which would be beneficial to the organization.

Discussion ensued regarding contacting Commissioner Edmonson concerning the resolution to extend the time of the Interim Trust for thirty (30) days.

Assistant County Attorney Smith explained that the resolution extending the sunset provision of the Oversight Review Board was still pending placement on the County Commission meeting agenda. He noted the Interim Trust needed to convey to Commissioner Edmonson that, in view of the Oversight Review Board's request for an extension, the Interim Trust Board needed an additional thirty days, to allow the changes to be done under one (1) resolution. Assistant County Attorney Smith noted that upon her agreement, he would inform Commissioner Edmonson of the Interim Trust's request.

Chairperson Holland spoke on what he anticipated would happen in the next Interim Trust meeting, which would consist of several presentations with a follow-up meeting. He noted he wanted to have a meeting consisting of open dialogue regarding feedback on the direction MMAP should be heading with the recommendations submitted to the Oversight Review Board.

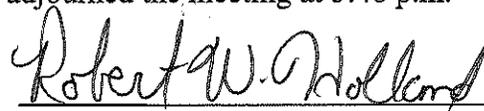
Mr. De Grandy recommended that MMAP staff list the action items that the Interim Trust recently recommended regarding any changes to future practices, procedural safeguards, or other issues.

It was moved by Mr. De Grandy that the County Attorney's Office communicate to Commissioner Edmonson that the Interim Trust members were in favor of extending their term for an additional thirty (30) days. This motion was seconded by Father Barry and upon being put to a vote, passed by a unanimous vote of those members present.

Father Barry noted, for the record, that he felt the Interim Trust members should thank Chairperson Holland for his excellent representation of the Interim MMAP Trust Board at the Oversight Review Board meeting.

### **Adjournment**

Hearing no further business, the Interim Trust adjourned the meeting at 5:46 p.m.

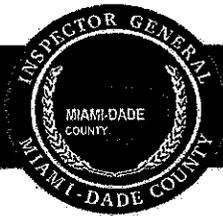


Robert Holland., Chairperson  
Interim Metro Miami Action Plan Trust



**METRO-MIAMI ACTION TRUST  
INTERIM BOARD MEMBERS MEETING  
February 11, 2009  
4:00 p.m.  
AGENDA**

- I. Roll Call
- II. MMAP Trust Plan Trust Chairman's Audit Review Response
- III. Next Meeting



# Memorandum

19 West Flagler Street ♦ Suite 220 ♦ Miami, Florida 33130  
Phone: (305) 375-1946 ♦ Fax: (305) 579-2656  
visit our website at [www.miamidadeiq.org](http://www.miamidadeiq.org)

To: The Honorable Carlos Alvarez, Mayor  
The Honorable Chairperson Dennis C. Moss  
and Members, Board of County Commissioners

From: Christopher Mazzella, Inspector General

Date: February 11, 2009

Re: MMAP Grant Recipient Arrested for Organized Scheme to Defraud – IG08-46

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An investigation by the Office of the Inspector General (OIG), in conjunction with the Miami-Dade State Attorney's Office, has resulted in the arrest of Robert Word (Word) for an Organized Scheme to Defraud the Metro-Miami Action Plan (MMAP) of \$175,000 in grant funds targeted to assist business development in the Overtown area. The OIG investigation uncovered that Word, the managing member of BCJ Development, L.L.C. (BCJ), represented to the MMAP Board that he was a franchisee of the Subway sandwich store chain and that he was interested in starting a Subway restaurant in Overtown. At MMAP's authorization, BCJ was issued a Miami-Dade County check for the entire \$175,000 grant on August 9, 2005.

The funds were specifically targeted to foster economic development in the Overtown area. BCJ's proposal featured the establishment of a Culinary Arts Training facility, a Veterans' assistance program, an art gallery, and a Subway restaurant. Word, through several substantial misrepresentations, led MMAP to believe that he was an owner/franchisee of Subway with authority to expand the national franchise into Overtown. In reality, Word had no majority ownership interest in any Subway and was not a licensed franchisee.

The OIG investigation found that Word used over \$132,000 of the \$175,000 in MMAP funds for personal purposes. Word paid himself, paid personal debts, bought land in Colorado, and contributed to several local political campaigns with the grant money. The OIG investigation into the use of the remaining MMAP funds continues.

cc: Mr. George Burgess, County Manager  
Mr. Denis Morales, Chief of Staff, Office of the Mayor  
Ms. Cynthia Curry, Senior Advisor to the County Manager  
Mr. John T. Jones, Chairperson, MMAP Trust Board  
Mr. John Dixon, Jr., Interim Executive Director, MMAP Trust  
Ms. Cathy Jackson, Director, Audit & Management Services  
Mr. Charles Anderson, Commission Auditor  
Clerk of the Board (copy filed)

# NEWS RELEASE

miamidade.gov

MIAMI-DADE  
COUNTY

**Note to Press:** Pursuant to the request of the MMAP Trust Interim Board, MMAP staff is forwarding this in response to the Office of the Inspector General's memo dated February 11, 2009, re: MMAP Grant Recipient Arrested for Organized Scheme to Defraud – IG08-46.

**FOR IMMEDIATE RELEASE:**

**MEDIA CONTACT:**

Melba Gasque, Marketing Administrator  
Tel. 305.372.760 ext. 249  
gasquem@miamidade.gov

## **METRO-MIAMI ACTION PLAN TRUST (MMAP) RESPONSE TO FINDINGS FROM THE OFFICE OF THE INSPECTOR GENERAL**

**(MIAMI, February 13, 2009)** – On September 2, 2004, the Metro-Miami Action Plan Trust (MMAP), which is an agency and instrumentality of Miami-Dade County, issued a Request for Proposals for Land Acquisition and Development, Business Retention and Expansion, New Business Development for Overtown Revitalization Plan. One of the proposers awarded a contract was BCJ Development, L.L.C (BCJ), which proposed to establish a Culinary Arts Training facility, a Veterans' assistance program, an art gallery, and a Subway restaurant. The amount of the contract was \$175,000.00.

Robert Word, through several substantial misrepresentations, led MMAP to believe that he was an owner/franchisee of Subway with authority to expand the national franchise into Overtown. In reality, Word had no majority ownership interest in any Subway and was not a licensed franchisee. During the course of monitoring the contract, MMAP discovered that no progress was being made on the project by BCJ. MMAP took numerous steps to address the noncompliance issues with BCJ, including sending letters, e-mails, and conducting visits to the last known address. However, BCJ was not responsive. As a result of BCJ's failure to comply with the terms of the contract, MMAP contacted the Miami-Dade County's Office of the Inspector General (OIG) during the first quarter of 2008, to request that they commence an investigation. MMAP submitted this matter to the OIG pursuant to County law and Article XVI. F. of the contract with BCJ.

It is disconcerting that MMAP's attempt to exhaust all oversight authority, including the use of the enforcement arm of Miami-Dade County, has resulted in an implication by the OIG that MMAP was either incompetent or irresponsible in its monitoring of the BCJ contract. This type of grandiose reaction by an entity specifically created to protect the integrity of the County will give pause to other agencies and departments considering the uses of this resource.

MMAP is pleased that the OIG and the State Attorney's Office assisted us with the resolution of this matter. MMAP also recognizes that because of BCJ's managing member, Robert Word, alleged misuses of the public's funds, there is an economic loss to the Overtown community. MMAP entered into this contract with BCJ because the project would have created jobs and provided an economic stimulus to a community that continues to lag behind the rest of the County.

\*Response to the Office of the Inspector General's memo dated February 11, 2009, re: MMAP Grant Recipient Arrested for Organized Scheme to Defraud – IG08-46.

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With input from the Miami-Dade Board of County Commissioners under the leadership of a cross section of honorable community representatives and County administration, the agency is undergoing a rebirth of itself in order to enforce its original purpose. An Oversight Review Board Committee and an Interim Board of Trustees has been appointed by the Board. Both the Oversight Review Board and the Interim Board of Trustees will be coming forward with their findings and recommendations to be presented to the Board of County Commissioners. One of the recommendations will include a checks and balance system to ensure that MMAP and the County's interest are protected in the future. MMAP remains committed to serving the residents of Miami-Dade County.

For more information about the Metro-Miami Action Plan Trust, please see [www.miamidade.gov/mmmap](http://www.miamidade.gov/mmmap) or call 305-372-7600.

###



**TO:** The Honorable Carlos Alvarez, Mayor  
The Honorable Chairperson Dennis C. Moss  
And Members, Board of County Commissioners

**FROM:** John Dixon, Jr., Interim Executive Director, MMAP

**DATE:** February 13, 2009

**SUBJECT:** MMAP Grant Recipient Arrested for Organized Scheme to Defraud—  
IG08-46

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MMAP Grant Recipient 1G08-46  
February 13, 2009  
Page 2 of 2

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C:

MMAP Interim Board Members  
MMAP Oversight Review Board  
Mr. George Burgess, County Manager  
Mr. Denis Morales, Chief of staff, Office of the Mayor  
Ms. Cynthia Curry, Senior Advisor to the County Manager  
Ms. Cathy Jackson, Director, Audit & Management Services  
Mr. Charles Anderson, Commission Auditor  
Clerk of the Board (copy filed)

## **THE MMAP TRUST HOMEOWNERSHIP ASSISTANCE PROGRAM MMAP HAP – INVESTING WHERE DISPARITY EXISTS**

### **Historical Background:**

Through the advocacy efforts of the Metro-Miami Action Plan (MMAP) Trust State-Federal Legislative Action Committee, it was established that there was a shortage of affordable housing in areas where Blacks are concentrated and in areas where Blacks would want to live. In order to address the problem, a neighborhood/community approach was used.

Thus the State/Federal Legislative Action Committee established a work group of individuals (recommended action 110) to create a bill to have a portion of the Documentary Surtax stamp monies used to finance the purchase, rehabilitation or construction of homes in Miami Dade County (see attached).

In June of 1983, through the efforts of State representative Carrie P. Meek and the Florida legislature House Bill 336 was passed that gave Miami Dade County the discretion of doubling (collection of additional tax on documents recording the sale of property) the Surtax on certain real estate transactions (see attached Recommended Action 110). To this end, the Miami Dade County Special Housing program receives Documentary stamp tax dollars, which was a MMAP recommended action for affordable housing in 1984. The Documentary Surtax Stamp process and concept was initiated by former Florida Representative and former Congresswoman Carrie P. Meek through the Metro-Miami Action Plan process.

In 1994, the MMAP Trust and staff and the community-at-large were successful in obtaining a dedicated source of funding to fulfill the mission of economic development through home ownership. The Miami-Dade Board of County Commissioners voted to grant MMAP eight percent (8%) of the Documentary Surtax revenue to be used specifically for affordable housing per the State statute.

In March 1995, the MMAP Homeownership Assistance Program (HAP) provided the vehicle to empower renters and increase the availability of affordable housing opportunities for low-and-moderate income renters shown to have stable employment but lacked sufficient cash for the down payment and/or closing fees.

In 1996, MMAP was selected by the National Association of Counties (NACO) to receive the "1996 Achievement Award" in recognition of its distinguished and innovative contribution to improving and promoting county government in the United States (see attached letter and certificate).

### **Today:**

Part of program restructuring has adjusted MMAP HAP assistance to provide 4% or \$7,500.00 (whichever is less) of the purchase price of a single-family property for down payment and closing costs assistance to qualified first time low-to-moderate-income homebuyers in Miami Dade County.

The MMAP HAP loan is provided in the form of a forgivable, zero interest non-amortized mortgage. Repayment is required only when the property is sold or upon a cash-out refinance during the first 10 years after closing and is otherwise forgiven if the borrower has owned and occupied the property for 10 years. First time homebuyers must invest a minimum of 1-3% (based on income) of their own funds into the purchase and must participate in an eight hour home buyer education course and agree to post-purchase counseling, if needed for foreclosure prevention.

**Moving Forward:**

The attached chart outlines a comparison, and thus the distinctions of the MMAP HAP versus the subsidy programs currently administered by the two other Miami Dade County departments. It attests to not only the HAP program's flexible features, but also ties into the MMAP Trust mission of advocacy addressing disparity.

MMAP HAP has always emphasized assistance to underserved groups, such as Blacks which have historically lagged behind other ethnic groups in homeownership, especially in Miami-Dade County. We are researching for the most recent available data on this subject and other disparity demographic data, however the recent FIU disparity study that MMAP contracted indicated that Black homeownership declined by 6% from 2000 to 2005 due to housing boom in housing prices which disproportionately affected lower wage workers.

With this in mind, and based on recent declining program revenue, we are proposing to re-focus and re-target HAP funds to address not only income and race/ ethnicity disparities, but neighborhood as well.

Stemming from research performed by Urbana Research & Consulting, Inc. for the Task Force on Urban Economic Revitalization's Urban Summit in 2003, Targeted Urban Areas (TUA) were identified and demographic profiles were developed from the Research gathered. The 2003 study identified 25 Targeted Urban Areas by neighborhood corridor and Empowerment Zone communities covering some of Miami's oldest neighborhoods noted for high unemployment, high drop out rate, high housing density levels, high poverty levels and low to moderate median household income. They are identified on the next page

Properties must be in immediately habitable condition with no major repairs or deficiencies noted on the appraisal (appraisal must be from State of Florida licensed appraiser). Inspections of any nature may be required at the desire and sole discretion of MMAP. What constitutes acceptable minor repairs is determined solely and completely at the desire and/ or discretion of MMAP.

**TUA Neighborhoods and their corresponding zip codes include:**

<b>Carol City</b>	33055, 33056
<b>Coconut Grove</b>	33133
<b>Florida City</b>	33030, 33034
<b>Goulds</b>	33170,33177, 33189
<b>Leisure City</b>	33033
<b>Liberty City</b>	33127, 33142, 33147, 33150
<b>Little Haiti</b>	33127, 33137, 33138, 33150
<b>Model City/Brownsville</b>	33142, 33147, 33150
<b>Naranja</b>	33032
<b>Opa Locka</b>	33054
<b>Overtown</b>	33125, 33127, 33128, 33136
<b>Perrine</b>	33157
<b>Princeton</b>	33032
<b>Richmond Heights</b>	33157, 33176, 33186
<b>South Miami</b>	33143
<b>SW Homestead</b>	33030
<b>West Little River</b>	33147, 33150, 33167

**Challenges**

The growth and increased participation of the MMAP HAP program has resulted in many accomplishments, but has also brought on many challenges. A significant reduction in Surtax Documentary Stamp Revenue is compounded by constant and increasing demand for assistance from low-to-moderate-income first-time homebuyers which necessitated a full analysis and re-structuring of MMAP HAP.

In addition to the reduction in the maximum allowable assistance, internal program operations, policies and procedures were and are being re-vamped and structured to include more detailed analysis, improved quality control measures, regular reconciliation with the Finance Dept., improved tracking and maintenance of program dollars, and the establishment of a reserve account. A new file submission process has been implemented that allows for and ensures adherence to available funds limitations by conducting monthly and periodic cash position analysis based on monthly Surtax receipts and a designated monthly timeframe for file submissions.

HAP Staff utilized an Action Committee of current Hap participants, other county and local municipality Down Payment Assistance staff to provide feedback in formulating changes while maintaining the streamline submission and review process MMAP HAP is touted for. HAP staff will continue to utilize Action Committee, Census data and the FIU diversity study to identify and create market segment profiles that effectively address and target identified housing market

HAP staff will continue to comprise quantitative measurement tools so that the overall effectiveness and impact of the MMAP HAP program can be better demonstrated and analyzed for future program improvements.

- Post Closing Document Issues

- The assigned Case Manager now completes all phases of loan file submission (review & input, guideline compliance analysis, commitment, funding & post closing) so...
  1. When post closing documents are received from closing agent, they are given directly to the Case Manager that just funded the file for review
  2. An updated Post Closing checklist has been designed and implemented to fit system tracking, input and follow-up of discrepancies
  3. Funding delays and adjustments are determined and captured in a more timely manner (this also minimizes Access / FAMIS funding discrepancies)

- File Filing and File Document Filing Issues

- Filing Room is being re-organized and filing System has been revamped
- Document Submission Checklist has been created for file submissions and file processing (started with the MMAP HAP re-opening of funds reservations and file submissions in April 2008)
- Post Closing documents have since been placed in corresponding numbered files

- Access / FAMIS Reconciliation

- A reconciliation project began at the end of July 2007 between MMAP and corresponding Finance Department staff, as both departments agreed that a full reconciliation between MMAP's Access tracking system and FAMIS and continues regarding past file discrepancies.
- Reconciliation is now conducted quarterly internally to FAMIS records and periodically with Finance Dept.
- Monthly reports are generated regarding outstanding pipeline, file fundings and cash analysis

- MMAP HAP Matured Loans process (Eligible To Be Forgiven)

- In deliberation and determination with both the Finance Dept. and County Attorneys Office (CAO), there is already a process that currently occurs and is occurring regarding loans that have met the 10-year MMAP loan term and are thereby eligible for forgiveness.
  1. File pulled and transaction record researched (this may include verification in County records when appropriate)
  2. Letter and Affidavit sent to borrower (sample provided upon request)

3. Returned Affidavit and recording fee received from borrower... Satisfaction executed and sent to Recorder's Office
4. Recorded Satisfaction received from County recorder's office

Note: Not until all these above items occur may the Access file category classification be changed to "Forgiven"... Finance Dept. Requires, (a) Supporting documents (Satisfaction & Affidavit) and (b) Completed Journal Entry Sheet for processing & posting in FAMIS... Also, Trust Board MOA (Memorandum of Approval) with corresponding ballot is needed for financial write-off on MMAP Surtax balance sheet

Should letter be returned or some other correspondence or communication occur that indicates that a borrower may not still reside at the property address or that in fact the property was sold, then the following steps are or are to be taken...

- Determine what the issue is... verify MMAP file against MDC Recorder's Office records regarding original purchase by borrower...
- Check County records for current ownership info and applicable details
- Notify pertinent person/ party of pending action(s) for resolution
- Refer to appropriate agency/ person/ County Department for action, as applicable

Note: Until appropriate determination or resolution is made, lien remains in place

- Loan Servicing

- MMAP Housing Staff and OCED (Office of Community & Economic Development) are in the final stages of drafting an agreement for review by the County Attorney to have OCED begin to service MMAP HAP closed loans
- The agreement would cover set-up and monitoring of MMAP HAP loans for compliance with terms and conditions of Note & Mortgage, default and/ or foreclosure resolution, payoff requests and subordination request
- MMAP HAP Staff will need to continue to perform Post Closing review and resolution duties and insurance renewal updates

RECOMMENDED ACTION 110: DEVELOP AND IMPLEMENT A PARTNERSHIP OF FEDERAL, STATE, AND LOCAL GOVERNMENTS AND PRIVATE SECTOR INTEREST TO COORDINATE FUNDING EFFORTS TO OBTAIN 2,000 AFFORDABLE HOUSING UNITS THROUGHOUT DADE COUNTY WITHIN FIRST 5 YEARS AND OBTAIN 4,000 UNITS BY THE END OF THE TEN YEAR PERIOD. 165

#### BACKGROUND

The critical shortage of affordable housing in Dade County is so massive that only a combined effort by government and private interests will be able to have serious impact upon the problem. According to Dade County's Housing Assistance Plan for 1983 to 1986 there are 28,285 Black families living in substandard housing, requiring rental subsidy, or expecting to be displaced. This is further aggravated by the fact that there are over 31,000 families on the waiting list for public housing.

#### STATUS

Metropolitan Dade County: The Documentary Surtax Program is in effect providing second mortgage financing to low and moderate income families. For FY 1984, 198 loans will be made available (54 general lottery, 60 RFP for developers, 36 Community Development Corporations, 9 Home Ownership Public Housing, 9 relocation loans and 30 rehabilitation loans). Revenue collection began December, 1983. It is expected that 6.5 million will be collected in 1984 and \$10-15 million in FY 85. A Surtax Advisory Board is now functioning.

State and Congressional Delegations: United States Senator Lawton Chiles reported that "Title I of the Housing Reauthorization Act establishes a rental rehabilitation and development grant program. The purpose is to provide grants to state and local governments so that a linkage of rehabilitation will be established. Grants are restricted to cities of 50,000 plus population. The grants are to be competitively awarded".

Congressman Dante B. Fascell reported that "Under the Reagan Administration, we have witnessed a retreat in the long-standing federal commitment to public and subsidized housing programs. Nationwide, appropriations for expansion of housing programs for the disadvantaged fell 72 percent below the 1981 level, from \$30.9 billion to \$8.9 billion and new construction of such units came to a near halt. However, during the first session of the 98th Congress, significant action was taken to correct the inequities of the past several years. For instance, Congress has appropriated \$2.2 billion for the Section 8 Existing Program which will fund a total of 40,000 existing units in Fiscal Year 1984. In addition, \$29 million has been provided for 5,000 Section 8 Moderate Rehabilitation Units. \$1.9 billion has been appropriated for the construction of 14,000 Section 202 housing units for the elderly and the handicapped. The federal government will also provide \$900 million in funding for the construction of 5,000 new units under the federal Public Housing Program; in Fiscal Year 1983, there was no funding provided for the construction of new public housing units".

City of Miami: "The Affordable Rental Housing Development Program planned for implementation in the Park West Southeast Overtown Area is expected to produce 875 quality rental units over the next three years, adding needed rental housing resources to the moderate income market. Construction of the initial units is expected to begin in 1985. The City Commission has advertised the issuance of up to \$95,000,000 in mortgage revenue bonds to provide below market financing to the project developers. The Affordable Rental Housing Development Program is also being implemented on a citywide basis. It is expected that 1,000 rental units affordable to low and moderate income families will be constructed in the next two years. On May 24, 1984, the City of Miami Commission enacted an Ordinance requiring developers of office complexes in the Brickell area to contribute to a fund for affordable housing in exchange for obtaining variances from the area zoning codes. Over the next year (1985) the feasibility of applying the Ordinance city wide will be studied."

Financial Institutions: AmeriFirst Savings and Loan reports that they have "informally made commitments to make permanent loans on 55-60 single family housing units in three projects. One is in West Little River (25 units) and 2 are in Overtown. They have made the construction loan on the West Little River project. These are all joint ventures with local Community Development Corporations and builders. Finalization of grants, contracts, etc. are the holdups. It is estimated that about 2.5 million dollars have been informally committed for permanent financing for the above projects". Other financial institutions are being contacted, agreements to participate pending.

Action Committee: In order to maximize funds, efforts should vigorously be undertaken to leverage public funds (i.e., Documentary Stamp Tax Funds, Community Development Block Grant Funds, etc.) with the participation of private lending institutions.

UNBORNED OR DISINFECTED

June 12, 1996

Sherwood DuBose  
Dade County  
Metro-Miami Action Plan  
19 W. Flagler Street  
Miami, FL 33129

Dear Sherwood DuBose:

Congratulations! I am pleased to announce that your program, Homeowner Assistance Program, has been selected for a 1996 NACo Achievement Award. In this 27th year of the Achievement Award program, NACo is extremely pleased with the high caliber of county programs and projects. NACo is proud to confer this award and recognize your hard work to promote responsible, responsive, and effective county government.

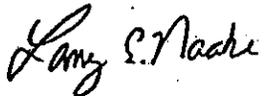
Our organization greatly appreciates your county's participation in our Achievement Award program. In addition to giving us an opportunity to formally recognize effective and creative programs, this program enhances our awareness of county activities and allows us to share valuable information with many counties.

As you may know, NACo recognizes award winners in several ways. The majority of this year's winning programs will be included in an upcoming NACo publication focused on model county programs. Program summaries will be posted to NACo's Internet home page (<http://www.naco.org>) as well. In addition, several of the award winning programs will be highlighted in *County News* articles over the coming months.

Questions concerning the award program should be directed to the Research Department at 202-942-4279/4277.

Again, you have our thanks and our congratulations. We look forward to your continued participation in the 1997 program.

Sincerely,



Larry E. Naake  
Executive Director



# Achievement Award Winner



This award is presented to

*Dade County, Florida*

for

*Homeowner Assistance Program*

in recognition of its distinguished and innovative contribution to improving and promoting county government in the United States.

A handwritten signature in cursive script, reading "Douglas R. Bovin".

Douglas R. Bovin  
President

A handwritten signature in cursive script, reading "Larry Naake".

Larry Naake  
Executive Director



**MIAMI DADE COUNTY HOUSING ASSISTANCE PROGRAM PROVIDERS  
COMPARISON CHART**

**MMAP HAP**

1. Open participation to all properly licensed Mortgage, Title and Real Estate Professionals with over 500 currently registered
2. Borrowers may purchase new or existing (1-Unit) home anywhere in Miami Dade County
3. Is the only entity that conducts training on affordable housing programs to mortgage and real estate professionals
4. Only County funded program accepting a third and lower lien position
5. Solely for 1st-Time Homebuyers in accordance with FHA & Fannie Mae Definition
6. Compatible with federal, local, & state funded subsidy programs
7. Provides zero percent (0%) interest non-amortized forgivable loan
8. Expends less funds per homebuyer
9. Outreach targets the Black/ African American underserved community

**OFFICE OF COMMUNITY AND  
ECONOMIC DEVELOPMENT  
(OCED)**

1. Provides downpayment assistance to homebuyers purchasing Miami Dade County Infill or MDC funded Housing Development projects only
2. Expends more funds per homebuyer
3. Borrowers are not required to be 1<sup>st</sup>-Time Homebuyers (by FHA & Fannie definition)
4. Has multiple funding sources from Surtax, SHIP, HOME, CDBG funds + HODAG funds specifically for rental housing
5. Administers homeownership, rental and rehabilitation programs
6. Limited list of participating lenders
7. Funds provided via amortized loan, graduated amortized loan, deferred loan or buy-down with restrictive covenant

**MIAMI DADE COUNTY HOUSING  
FINANCING AUTHORITY (HFA)**

1. Administers the Bond Program for Miami Dade County
2. Program funds generated through the sale of mortgage revenue bonds to investors
3. Borrowers may purchase homes anywhere in Miami Dade County with special program provisions for some target area lending
4. Program may or may not require 1<sup>st</sup>-Time Homebuyer status for homebuyers
5. Borrowers income may exceed 140% Adjusted Gross Income (AGI)
6. Limited list of participating lenders
7. May or may not have downpayment/ closing cost assistance tied to loan
8. Downpayment/ Closing Costs assistance may be grant, deferred or amortized loan

# MMAF HAP DATABASE DEMOGRAPHICS (AS OF 05FEB09)

## ETHNICITY AND GENDER DISTRIBUTION BY COMMISSION DISTRICTS

	Barbara J. Jordan	Dorrin D. Rolle	Audrey Admunson	Sally A. Heyman	Bruno A. Barreiro	Rebecca Sosa	Carlos A. Gimenez	Katy Sorenson	Dennis C. Moss	Javier D. Souto	Joe A. Martinez	Jose "Pepe" Diaz	Natacha Seijas	TOTALS
	District 1	District 2	District 3	District 4	District 5	District 6	District 7	District 8	District 9	District 10	District 11	District 12	District 13	TOTALS
Black	1066	504	171	77	10	12	14	217	230	4	7	18	7	2337
Hispanic	315	172	191	28	81	99	44	393	301	105	160	215	65	2169
White	25	7	11	7	5	4	1	34	21	2	6	5	2	130
Other	14	5	6	2	1	0	0	5	10	3	1	4	0	51
<b>TOTALS</b>	<b>1420</b>	<b>688</b>	<b>379</b>	<b>114</b>	<b>97</b>	<b>115</b>	<b>59</b>	<b>649</b>	<b>562</b>	<b>114</b>	<b>174</b>	<b>242</b>	<b>74</b>	<b>4687</b>
Percent of Total Loans	30.3%	14.7%	8.1%	2.4%	2.1%	2.5%	1.3%	13.8%	12.0%	2.4%	3.7%	5.2%	1.6%	100.0%
Black	75.1%	73.3%	45.1%	67.5%	10.3%	10.4%	23.7%	33.4%	40.9%	3.5%	4.0%	7.4%	9.5%	49.9%
Hispanic	22.2%	25.0%	50.4%	24.6%	83.5%	86.1%	74.6%	60.6%	53.6%	92.1%	92.0%	88.8%	87.8%	46.3%
White	1.8%	1.0%	2.9%	6.1%	5.2%	3.5%	1.7%	5.2%	3.7%	1.8%	3.4%	2.1%	2.7%	2.8%
Other	1.0%	0.7%	1.6%	1.8%	1.0%	0.0%	0.0%	0.8%	1.8%	2.6%	0.6%	1.7%	0.0%	1.1%
<b>TOTALS</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
Male	625	311	180	52	49	65	29	350	289	62	74	152	53	2291
Female	795	377	199	62	48	50	30	299	273	52	100	90	21	2396
<b>Totals</b>	<b>1420</b>	<b>688</b>	<b>379</b>	<b>114</b>	<b>97</b>	<b>115</b>	<b>59</b>	<b>649</b>	<b>562</b>	<b>114</b>	<b>174</b>	<b>242</b>	<b>74</b>	<b>4687</b>
% Male	44.0%	45.2%	47.5%	45.6%	50.5%	56.5%	49.2%	53.9%	51.4%	54.4%	42.5%	62.8%	71.6%	48.9%
% Female	56.0%	54.8%	52.5%	54.4%	49.5%	43.5%	50.8%	46.1%	48.6%	45.6%	57.5%	37.2%	28.4%	51.1%

## FUNDING BY COMMISSION DISTRICTS

	Barbara J. Jordan	Dorrin D. Rolle	Audrey Admunson	Sally A. Heyman	Bruno A. Barreiro	Rebecca Sosa	Carlos A. Gimenez	Katy Sorenson	Dennis C. Moss	Javier D. Souto	Joe A. Martinez	Jose "Pepe" Diaz	Natacha Seijas	TOTALS
	District 1	District 2	District 3	District 4	District 5	District 6	District 7	District 8	District 9	District 10	District 11	District 12	District 13	TOTALS
Dollars	\$7,336,433	\$3,756,424	\$2,327,415	\$523,755	\$717,486	\$710,914	\$363,168	\$3,417,679	\$2,346,672	\$629,395	\$943,912	\$1,383,131	\$431,787	\$24,888,171
Percent of Total Dollars	29.5%	15.1%	9.4%	2.1%	2.9%	2.9%	1.5%	13.7%	9.4%	2.5%	3.8%	5.6%	1.7%	100.0%

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## District Hopes Interest Free Loans Lure Teachers

### Teachers Must Commit To 5 Years In District

MIAMI (CBS4) A new program launched in Miami Dade could help teachers at struggling inner city schools afford a home.

Edison Park Elementary special education teacher Nora Janvier is the first recipient of a \$25-thousand dollar no interest loan under a new homeownership program offered to 15 teachers who work in schools in Liberty City, Overtown and surrounding communities.

Under the program, run by the Metro-Miami Action Plan Trust, teachers receive the no interest loan under a series of restrictions. Recipients must commit to teaching in the district for 5 years; if they move out before the life of the 10 year loan, the \$25-thousand must be repaid in full.

The trust hopes the new loan program will help lure, and then retain, teachers to schools that have not performed well in the annual Florida Comprehensive Assessment Test, known as FCAT.

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**FEATURED STORY**  
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June 01, 2008, 8:33 a.m. ET

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- Man Charged After Tossing Dog Off Balcony

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# Around MIAMI

## Housing Assistance Available for New Teachers

MIAMI-DADE, FL - District 3 Commissioner Audrey M. Edmonson believes teachers need a place to live that they can afford. She also believes that schools in poor neighborhoods deserve and need good teachers.

To help both, Commissioner Edmonson has asked Metro Miami Action Plan (MMAP) to earmark surplus dollars to launch a pilot program to assist teachers assigned to District 3 schools in buying a home.

"Our children are not



Miami-Dade Commissioner  
Audrey Edmonson

graduating high school; our children's SAT scores rank 46th out of 50; our children's ACT scores are the lowest in years,"

Commissioner Edmonson said. "We need to reverse this trend and part of the solution is giving our teachers an opportunity to afford buying a home and to plant roots in the community."

Miami-Dade County Public Schools (MDCPS) has grouped

the schools with the lowest performance in the district into a School Improvement Zone (SIZ). Some of the schools located within District 3 are Northwestern, Miami Jackson, Central and Edison high schools.

"Improving student achievement in these zone schools is a tough job," said Commissioner Edmonson, "because there is a high number of students who struggle both economically and academically. This takes a toll on the quality of teaching and learning and creates an urgent need to recruit—and retain—good teachers."

Teachers who earn a beginner's salary cannot afford to purchase a single family home, which costs on an average \$250,000 in Miami-Dade County, Commissioner Edmonson added.

"This program offers teachers who are assigned to District 3 public schools an incentive—a zero percent deferred loan for the purchase of affordable housing. The teachers, in turn, must commit to working in District 3 schools for no less than five years," Commissioner Edmonson said.

The initiative was presented to the Miami-Dade School Board which instructed staff to work with MMAP and Commissioner Edmonson to implement the pilot program. A workshop for teachers in Miami-Dade County District 3 schools is being planned for July 21, 2007. For more information, call the Office of Commissioner Audrey M. Edmonson at 305-636-2331.

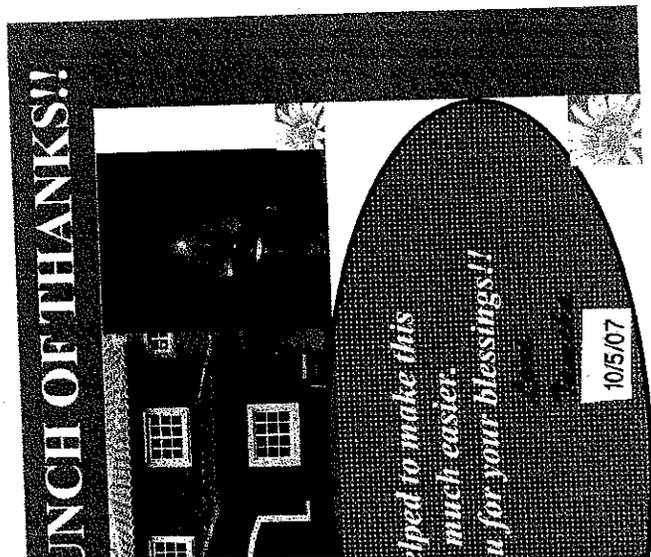
Joanne Hicks

Thank you so much  
for your assistance!

Your kindness  
is greatly appreciated.

Thank You

Jameka Johnson



July 10, 2008

To: Whom it may concern

Re: Eric Johnson

It is with great pleasure that I write this letter of appreciation for Mr. Johnson. Until recently I had the opportunity to come in contact with him only by telephone. What an honor both personally as well as professionally. I found him to be a pleasant person, and very willing to facilitate those in whom he comes in contact with.

In a time where there is so much negativity spoken about Dade Co. employee, being incentive or uncaring, it good to know that Dade Co. (MMAP) has a effective employee as Mr. Johnson. If possible I hope this letter fines it way into his employment file as a testament of a dedicated, professional and caring employee.

Keep up the excellence work Mr. Johnson

If you desire to reach me, please do not hesitate to contact me:

Vickie T. Jackson   
Office: 305-326-4733  
Medical Billing Spec.  
Department of Ophthalmology  
University of Miami  
Miller School of Medicine

CC: Eric Johnson  
HR File

News Article

# MMAP increases assistance to first time home buyers

Driven by a public-private partnership, more than 200 local real estate professionals attended a recent housing reception in eager anticipation of Metro-Miami Action

ment to its down payment and closing costs assistance program. The program adjusted its loan amount from a maximum of \$5,000 to six percent of the purchase price of a single-

that MMAP HAP is sensitive to the needs of the home buyer and thus has maintained pace with the changes in the housing market." Since the average income level in predom-

finding it more difficult to assist low-to-moderate income buyers purchase the home -- without deep subsidies and other assistance from programs like MMAP HAP.

Florida. The purchase prices are squeezing them right out of the Miami-Dade housing market."

Since 1995, MMAP HAP has concentrated its efforts in helping boost the level of homeownership among

Black residents in Miami-Dade County. Over the years, MMAP HAP has provided financial assistance to more than 2900 families and has awarded more than \$9.5 million in second and third Please turn to **MMAP 7D**

*Since the average income level in predominately Black areas across Miami-Dade is substantially lower than the overall average of \$40,000, the availability of affordable housing is not keeping pace with the rising costs of existing and new housing construction.*

Plan Homeownership Trust Assistance Program announcing an adjustment to its mortgage program, an adjustment that will more than double its available down payment and closing costs assistance for first-time home buyers.

On March 3, MMAP HAP held a reception at the Double Tree Hotel in Downtown Miami to announce an adjust-

family home including condominiums and town homes.

"For a \$200,000 home, qualified borrowers can now obtain \$12,000 to defray down payment and closing costs associated with the purchase of the home," South Florida Board of Realtists, Inc. (SFBOR) President and Washington Mutual Loan Consultant Darin Woods said. "This move is clearly an indication

inately Black areas across Miami-Dade is substantially lower than the overall average of \$40,000, the availability of affordable housing is not keeping pace with the rising costs of existing and new housing construction. Subsequently, residents in inner city neighborhoods are finding it increasingly difficult to purchase homes -- and real estate professionals

"When MMAP HAP started a decade ago, the prevailing issues focused on credit problems and lack of adequate savings," MMAP Chairman John Jones said. "Today, the prevailing issues are still credit problems and lack of adequate savings, but now the savings issues stem from the inability of low-to-moderate income home buyers being able to keep pace with soaring home prices in South

OPI/FYI



**Citibank Florida**  
8750 Doral Boulevard, 7th Floor  
Miami, FL 33178

July 20, 2005

Ms. Joann Hicks  
Metro Miami Action Plan  
19 West Flagler #106  
Miami, FL 33130

Dear Ms. Hicks:

We are writing to thank you and the members of your organization for the outstanding services you provide to the community members you serve. We would also like you to know how much we value our relationship with you and your staff.

As you know, at Citibank we are dedicated to partnering with community building organizations such as yours. We take a leadership role in the local communities around the country where we operate, and aspire to make each community a better place to live and work.

Our partners are as diverse as the people they serve, but we all share the common goal of building better communities. Together we help develop and implement innovative solutions to address specific needs and concerns in low-to-moderate and under-served communities. We accomplish this through programs that support the development of affordable housing, community facilities and small businesses, along with providing assistance that makes available access to technology, career development opportunities and financial education seminars that help people plan for and meet their financial goals.

We firmly believe that knowledge is our greatest asset and those of us in Citibank Community Relations are dedicated to helping people develop a healthy approach to managing their finances. With your support, we are effectively implementing a wealth-building strategy for underserved individuals. This strategy is helping build assets and brighter futures for many, and it is something we are proud to be a part of.

Once again, thank you for working with the Citibank Community Relations Team to bring Citibank resources to the communities we serve. We look forward to our continued partnership.

Regards,

Denise Durham Williams  
National Director of Community Relations

Barbara Romani  
Community Relations Director

# Real estate professionals receive a formula for

The ingredient for personal success is not simply contingent upon the amount of money an individual acquires. But a combination of factors that stem from a commitment to five Ps: Purpose, Power, Praise, Personal and Prosperity. Donald Maxwell, FannieMae's Director of National Property Disposition Center in Dallas, told a group of South Florida real estate and lending professionals at a reception hosted by Metro-Miami Action Plan Trust (MMAP) that his Four Ps philosophy has provided him with the

foundation to flourish within the real estate industry.

"FannieMae has a large purpose," explained Maxwell who is responsible for the disposition of real estate owned properties. "And my purpose is to ensure the company fulfills its purpose by making its monetary investments in the right communities."

Maxwell continued his keynote address by revealing his views on acquiring power, praising others as well as praising self, designating time for personal reflection and self

assessment and aggressively seeking opportunities for financial prosperity.

Maxwell's philosophy ignited professionals from as far away as Palm Beach County attending a Thursday reception promoting

MMAP's Homeownership Assistance Program. The event, sponsored in part by South Florida Board of Realtists, Inc. (SFBOR) and Washington Mutual, evolved into an evening of empowerment as participants learned of ways to use MMAP HAP in increasing their market share.

"MMAP HAP has achieved 2002 a year for continuous growth and prosperity," MMAP President/CEO Vincent T. Brown, Esq. said. "In living out this declaration we are continuously improving our program to ensure that the real estate and banking industries have a competitive product, a product that compliments others in assisting the greatest number of residents needing just a bit more assistance toward homeownership."

In recognizing MMAP HAP partners, MMAP and SFBOR gave awards to the top producers for the program. Advance Title Company received the award for closing the most real estate transactions. Davis Realty was recognized for producing the most real estate

## personal success

transactions for MMAP HAP and Crossfire Financial Network, Inc. received an award for approving the most loans.

MMAP HAP is a program of Metro-Miami Action Plan Trust that provides up to \$5,000 in a zero interest, forgivable mortgage to low-to-moderate income residents of Miami-Dade County.

# Business

## MMAP seminar on home renovations Saturday

Metro-Miami Action Plan Trust Homeownership Assistance Program (MMAP HAP) has partnered with Wells Fargo Home Mortgage, Inc. and Vision To Victory Human Services Corporation to host a free homeownership seminar on Saturday, May 19 at New Birth Baptist Church, 13230 NW 7 Avenue, from 9 a.m. to 1 p.m.

The seminar sponsored by Wells Fargo Home Mortgage, Inc. -- will allow residents to tap into special programs designed to help them purchase a home plus obtain financing for needed home repairs.

"A lot of people are not aware of the multitude of financing available for renovating their newly purchased home," Joann Hicks, MMAP HAP Program Administrator said. "We want more people within the community to find out about these types of programs and begin utilizing them.

Also, we've found that typ-

ically, most buyers limit their housing options due to the high costs associated with properties in need of repair," Hicks continued. "We want to help change that."

In addition to information on financing for home renovations, the half-day seminar will also provide interested residents with information on MMAP HAP, which offers up to \$ 10,000 for down payment and/or closing costs assistance, other loan programs with low down payments and minimal closing costs special programs to help potential homebuyers, throughout the entire home purchasing process.

"The seminar is a one-stop shop for anyone interested in purchasing a home regardless of credit history," Hicks explained. "There will be several representatives available to assist people."

For more information on the housing seminar, contact MMAP HAP at 305-579-3618.

# Program helps 2,000 residents buy homes

Special to The Herald

A seven-year-old program that helps low-income Miami-Dade County residents buy homes has provided down payment assistance to more than 2,000 people for real estate worth \$170 million.

Last year, 481 people received assistance totaling \$2.2 million from the program, known as the Metro-Miami Action Plan Homeowner Assistance Program.

MMAP HAP — as the program is called — is an arm of the Metro-Miami Action Plan Trust that provides up to \$5,000 in an interest-free, forgivable mortgage to low-to-moderate-income residents who qualify for Fannie Mae's 3/2 option mortgage program. The loan is used for down payment and closing costs and the borrower does not have to repay it if he or she lives in the home for at least 10 years.

MMAP receives funding for the program through the Miami-Dade Documentary Stamp Surtax, which is paid on real estate transactions.

The program has declared 2002 "a year for continuous growth and prosperity" to increase the number of black homeowners in the county, according to Vincent T. Brown,

## MIAMI-DADE

### WHOM TO CALL

Those interested in assistance from the MMAP HAP program should call the South Florida Board of Realtists at 305-653-3580. Real estate professionals interested in becoming certified to offer the MMAP HAP product to their clients should call the same number.

president and chief executive of the Metro-Miami Action Plan Trust.

"In living out this declaration, we are continuously improving our program to ensure that the real estate and banking industries have a competitive product, a product that complements others in assisting the greatest number of residents needing just a bit more assistance toward homeownership," Brown said.

MMAP HAP, Washington Mutual and the South Florida Board of Realtists — a group of predominantly black real estate professionals — sponsored a

reception Jan. 31 at the Sheraton Biscayne Bay hotel in downtown Miami to increase awareness of the program and heighten understanding of how it works. Real estate professionals from as far as Palm Beach County came to the event.

During the reception, top producing real estate professionals who deal with MMAP HAP received plaques recognizing their achievements as partners in the program.

Advance Title Co. received an award for closing the most real estate transactions; 112 transactions with a total value

of \$342,647.

Davis Realty was honored for producing the most real estate transactions for MMAP HAP: 70 transactions valued at \$175,000.

Crossfire Financial Network received an award for approving the most loans: 107 loans totaling \$319,714.

Donald Maxwell, director of Fannie Mae's National Property Disposition Center in Dallas, gave the keynote address. He said personal success depends not just on how much

money a person has but on a combination of factors that stem from a commitment to the "five Ps: Purpose, Power, Praise, Personal and Prosperity."

"Fannie Mae has a large purpose and my purpose is to ensure the company fulfills its purpose by making its monetary investments in the right communities," said Maxwell, who is responsible for the sale of foreclosed real estate property owned by Fannie Mae.



**QUESTION TIME:** Donald Maxwell, director of Fannie Mae's National Property Disposition Center, answers questions after giving the featured address at a Metro-Miami Action Plan trust reception. The questioners are, from left, Cassandra Thomas, Barbara Williams and Rose Hudson-Mincey.

Miami Times  
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### **MMAP training for Realists, March 23**

In response to heightened interest among local real estate professional, Metro-Miami Action plan Trust Homeownership assistance Program (MMAO HAP) in conjunction with South Florida Board of Realists, Inc. is hosting an orientation and certification session for brokers and agents interested in becoming approved MMAP HAP participants. The training is Thursday, March 23, at South Florida Board of Realists, Inc., 610 NW 183rd Street., with registration beginning at 9:30 a.m..

MMAP HAP provides low income to moderate income homebuyers with down payment and/or closing costs assistance of up to \$4000 in a zero percent interest forgivable loan. The training will teach real estate professionals how to pre-qualify and assess homebuyers' ability to meet requirements of participating mortgage programs. Interested real estate professionals can call SFBOR at 305-653-3580.

# Agency puts home ownership within reach

BY DIANA MARRERO

dmarrero@herald.com

Each time Gloria Rice got a pay raise, her rent went up for her three-bedroom apartment at her low-income Liberty Square housing complex.

Her kids could not play in the yard. It was loud at times.

"It was rough back then," she said.

But, for four years, Rice has been a homeowner — something she never dreamed she would be — thanks to Metro-Miami Action Plan Trust's Homeownership Assistance Program — MMAP HAP.

"If it wasn't for them, I'd probably still be over there," Rice said.

Rice, who is blind, heard about the program through Murkel Coppins, her boss at Tools For Change, a nonprofit economic development organization, where she is a receptionist.

"I was complaining about how much I was paying in rent and he told me about it," she said.

That was in 1996. Rice moved into her new home that August. In 24 more years, her home in the 900 block of Northwest 67 Street in Liberty City will be hers. She is paying only \$70 more than she did in rent.

"It's a really good feeling," she said. "I am so thankful for the program."



BARBARA P. HERNANDEZ/HERALD STAFF

**NO PLACE LIKE HOME:** Gloria Rice, center, lives with daughters, Dawn Mathis, 19, right and Lisa Rice, 12, in their Liberty City home, thanks to the MMAP HAP program.

Rice's family — daughters Dawn Mathis and Lisa Rice — is just one of more than 1,500 in Miami-Dade County who have received help from MMAP HAP to buy a home since the program began in 1995, according to the organization.

The program, which targets minorities, provides financial assistance of up to \$4,000 toward down payment and closing costs, as well as counseling for people before and after they buy their homes. Participants receive pamphlets and newsletters with tips on mortgages and home ownership on a regular basis.

"We have a low percentage of people who lose their homes, because of the counseling," said Joann Hicks of the MMAP Trust.

MMAP HAP works with a group of real estate professionals, banks and other financial institutions to help participating home buyers through the home-purchasing process.

Most of those who go

## MIAMI-DADE

through the program buy North Dade homes costing about \$85,000 to \$90,000, Hicks said. Participants must have at least 3 percent of the cost of the homes in the bank to make sure they will have enough money to keep up with mortgage payments, she said. For a \$100,000 home, that means \$3,000 in savings.

To qualify for MMAP HAP assistance, an average single person's income must not exceed \$35,000; for a couple, \$41,055 combined; and for a family of four, \$51,290.

Sherwood DuBose, president of MMAP Trust, said the program fills a need.

"We found that more blacks are renters as opposed to Caucasians — and that goes for Hispanics, too," he said. "The reason is access to capital."

Nationwide, 46 percent of blacks and 45 percent of His-

## FIND OUT MORE

For more information about the Metro-Miami Action Plan Trust Homeownership Program — MMAP HAP — call the South Florida Board of Realtists at 305-653-3580.

panics own homes, compared with 73 percent of whites who own homes, according to U.S. Department of Housing and Urban Development figures.

Through MMAP HAP, 103 blacks and 73 Hispanics purchased homes in Miami-Dade County last year. But the program is not limited to minorities or families.

Torrance Johnson, 27, has been a homeowner almost since he got out of college. A

▶ PLEASE SEE HOUSING, 15

# Home ownership effort applauded

BY TRACI Y. POLLOCK

Special to The Herald

Several housing officials recently praised the public-private partnership of a local program that provides technical and financial assistance to low-to moderate-income home buyers.

They say it is an example of how public and private entities can work together to improve quality-of-life issues.

The event was a reception Feb. 24 at the Wyndham Hotel in downtown Miami during the National Association of Real Estate Brokers Midwinter Conference. Hosted by Metro-Miami Action Plan Trust Homeownership Assistance Program

— MMAP HAP — and the South Florida Board of Realtists Inc., the event drew nearly 300 real estate professionals.

"MMAP HAP is a part of an innovative working partnership of real estate professionals, banks, nonprofits and other public sector agencies," MMAP President/CEO Sherwood DuBose said during the reception. "Our program has a proven formula of increasing the level of home ownership among low- to moderate-income blacks within Miami-Dade County."

At the reception, Shalley Jones, director of the Fannie Mae South Florida Partnership

▶ PLEASE SEE MMAP, 15



**PARTNERSHIP PRAISED:** Sherwood DuBose, left, executive director of MMAP Trust, presents recognition plaque to Joe Ellis, president of the South Florida Board of Realtists Inc.

## Program increases home ownership

► MMAP, FROM 3

Office and a former MMAP Trust chairperson, said she had been concerned about the low level of home purchases among black residents of Miami-Dade.

"I am honored that MMAP took the initiative years ago to address the need to increase home ownership among local black residents," Jones said.

"The program easily combines with Fannie Mae community products and makes [home ownership] affordable."

David Elam Sr., vice president for Housing and Community Development in Fannie Mae Southeastern Regional Office, said home ownership has increased nationwide by 67 percent, with 73 percent of those purchases being made by whites and 45 percent by minorities.

Elam, the reception's key-

note speaker, provided an update on Fannie Mae's commitment to invest a trillion dollars in low- to moderate-income communities nationwide and reiterated statements made by Patricia Braynon, director of the Housing Finance Authority of Miami-Dade County, concerning the importance of maintaining a partnership with MMAP HAP.

"As the nation's highest source of minority home buyers, we are committed to closing the home ownership gap and tearing down barriers to home ownership faced by minorities nationwide," Elam said, "... and, without partnerships like MMAP, we would not be able to do some of the things we are able to do to make this happen."

Traci Y. Pollack is public information officer of the Metro-Miami Action Plan Trust.

## MMAP helps low-income renters purchase homes

► HOUSING, FROM 3

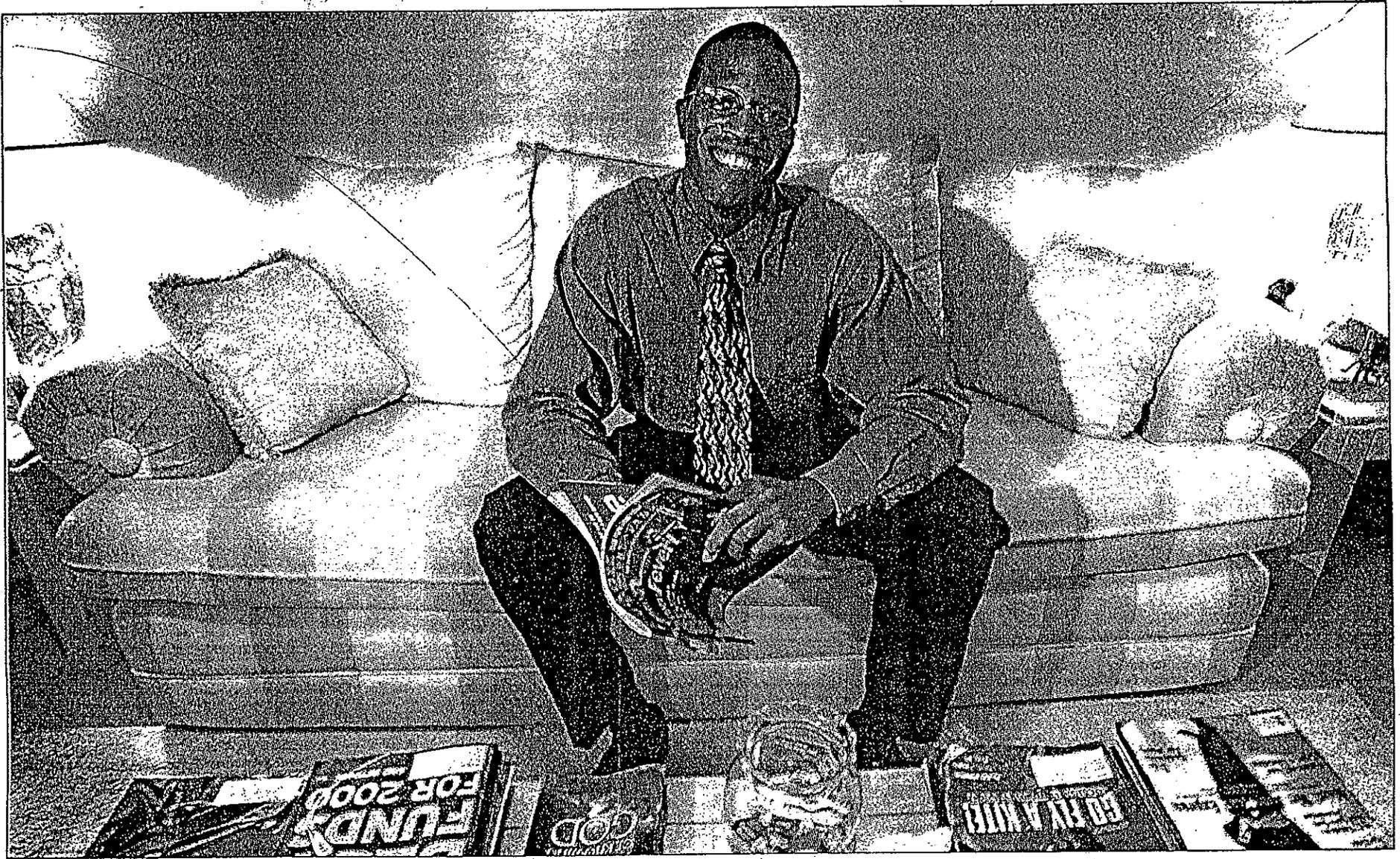
year after he graduated from Florida A&M University in Tallahassee, he was able to buy a two-bedroom condo in the California Club area with MMAP HAP's help.

"I'm a big fan of MMAP," Johnson said. "It's an excellent program. I would encourage everyone to go through MMAP's first-time home buyer's program."

Carl and Sumer Oswald II bought a two-bedroom home with a big back yard in Home stead two months ago.

Sumer Oswald said there is enough space for a small garden and a playground for her two young boys. Her husband plans to build a deck.

"I've done nothing but rave and rave about the program," Sumer said. "I've recommended it to my family."



CHARLES TRAINER JR./HERALD STAFF

**HOMEOWNER:** Torrance Johnson bought his first home, a two-bedroom condo at the California Club, a year after graduating from college.

# PUTTING HOMES ON THE 'MMAP'

Renters  
can buy  
Page 3

## MMAP HAP to hosts reception for real estate professionals:

In response to a shortage of home purchases among low-to-moderate income residents in Miami-Dade County, Metro-Miami Action Plan Trust Homeownership Assistance Program (MMAP HAP) is hosting a special reception for real estate professionals on Thursday, February 24, at the Wyndham Hotel, 1601 Biscayne Blvd. beginning 6 p.m. The reception is geared toward helping professional within the housing industry discover ways to increase their client base.

"We want to ensure local real estate professional understand the value of MMAP HAP is providing financial assistance to low-to-moderate income homebuyers within their target market," MMAP Trust President/ CEO Sherwood Dubose said. "In most cases, the difference in a home buyer and a person

who continues to rent is the person's ability to save for the down payment and closing costs. As a result MMAP HAP fills in the gap and makes the home purchase happen."

David K. Elam, Sr., Fannie Mae's Southeastern Regional Office Vice President for Housing and Community Development, is the keynote speaker for the evening event. Elam is responsible for implementing Fannie Mae's initiatives for low-to-moderate income homebuyers as well as initiatives under the agency's Trillion Dollar Commitment, a commitment to invest one trillion dollar in low-to-moderate income communities across the United States.

MMAP HAP works with a large consortium of banks, housing professionals and agencies including Fannie Mae in providing up to \$4000 in down

payment and closing costs assistance to qualifying low-to-moderate income homebuyers. More than 200 lenders, 1000 real estate brokers/agents and 100 title companies work in unison under the MMAP HAP guidelines. Each year, MMAP HAP adds new participants to its program-- with increasing participation from some of the largest banks in the United States.

"One of the major reasons for MMAP HAP high level of success is the incorporation of a fast-track system of qualifying and approving homebuyers for financial assistance," MMAP HAP Chairperson and mortgage broker Milton Murray said. "The program is simple and easy for the banks, real estate professional and the potential home buyer."

According to SunTrust Assistant Vice President and Downtown Miami Branch

Manager Rick Fernandez, SunTrust-- a MMAP HAP partner since 1993-- has placed several MMAP HAP participating residents into homes by offering forgivable second mortgages assistance to cover down payment and closing costs.

"This program allows the bank to work with MMAP funding, which combined with other affordable housing programs, allows us to place more people into homes," Fernandez said.

Like SunTrust, Fannie Mae and other participating housing entities, current MMAP HAP participants find the program to provide several benefits to increasing their client base.

The reception is a part of the National Association of Real Estate Professionals Mid-winter Conference. For more information on MMAP HAP or the free reception, contact South Florida Board of Realists at 305-653-3580.

# Business



## MMAP offers \$4,000 to qualifying homebuyers

In an effort to address one of the most critical factors impeding homeownership among low-to-moderate income residents, Metro-Miami Action Plan Trust (MMAP) is offering up to \$4,000 in financial assistance to qualifying homebuyers. The funding — through the Homeownership Assistance Program (HAP) — addresses the need for down payment and closing costs assistance faced by residents who historically have been denied opportunities for homeownership.

"We've found that most home buyers within this socioeconomic class can not save enough money for down payment or closing costs," MMAP President/CEO Sherwood DuBose said. "As a result, only 45 percent of Blacks own their own residence in Miami-Dade County."

Since its inception in 1995, MMAP HAP has provided financial assistance and housing education to more than 1200 residents in Miami-Dade County. The program works with a huge consortium of real estate professionals — agents, brokers, title companies,

banks, etc. — to help participating home buyers through the entire home purchasing process. In addition MMAP HAP participants receive pre and post homeownership counseling from a partnership of non-profit organizations.

To qualify for MMAP HAP, low-to-moderate income homebuyers must satisfy the following: be a first-time homebuyer or a resident who have not owned a home within the last three years; have a sales contract for the purchase of a home, townhouse or condominium; have been pre-qualified or approved for mortgage financing from a bank or mortgage company; participate in a home buyers education course offered by the participating lender; have at least three percent of personal money for the purchase of the property; be a resident of Miami-Dade County with the property located within its boundaries.

For more MMAP HAP information on achieving the American dream of homeownership call South Florida Board of Realtors at 305-659-3580.

## Public housing residents can get help to buy

The Metro-Miami Action Plan Trust and James E. Scott Homes have formed an alliance to help public housing residents acquire their own homes.

They have created the Home Buyers Club, which will have its first meeting at 6 p.m. Friday at the James E. Scott Community Center, 2267 NW 72nd St.

Nearly 100 renters within the Scott projects have been identified as potential home owners, said JoAnn Hicks, administrator for the MMAP Home Ownership Assistance Program.

"Realistically, home ownership is not an affordable option for everyone," she said. "We are focusing on those residents who can afford a low-interest mortgage while continuing to satisfy their other financial obligations."

For more information on the Home Buyers Club, call Sheri Ivey, MMAP mortgage consultant, at 305-579-3618, ext. 231.

— AJOWA IFATEYO

National Association of Counties  
Achievement Award Winner



This award is presented to

*Dade County, Florida*

for

*Homeowner Assistance Program*

in recognition of its distinguished and innovative  
contribution to improving and promoting county  
government in the United States.

A handwritten signature in cursive script, reading "Douglas R. Bovin".

Douglas R. Bovin  
President



A handwritten signature in cursive script, reading "Larry E. Naake".

Larry Naake  
Executive Director

June 12, 1996

Sherwood DuBose  
Dade County  
Metro-Miami Action Plan  
19 W. Flagler Street  
Miami, FL 33129

Dear Sherwood DuBose:

Congratulations! I am pleased to announce that your program, Homeowner Assistance Program, has been selected for a 1996 NACo Achievement Award. In this 27th year of the Achievement Award program, NACo is extremely pleased with the high caliber of county programs and projects. NACo is proud to confer this award and recognize your hard work to promote responsible, responsive, and effective county government.

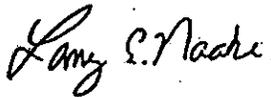
Our organization greatly appreciates your county's participation in our Achievement Award program. In addition to giving us an opportunity to formally recognize effective and creative programs, this program enhances our awareness of county activities and allows us to share valuable information with many counties.

As you may know, NACo recognizes award winners in several ways. The majority of this year's winning programs will be included in an upcoming NACo publication focused on model county programs. Program summaries will be posted to NACo's Internet home page (<http://www.naco.org>) as well. In addition, several of the award winning programs will be highlighted in *County News* articles over the coming months.

Questions concerning the award program should be directed to the Research Department at 202-942-4279/4277.

Again, you have our thanks and our congratulations. We look forward to your continued participation in the 1997 program.

Sincerely,



Larry E. Naake  
Executive Director



## *"FannieMae/MMAP Homebuyer Fair"*

### Dade County

In the arena of affordable housing, Dade County felt the playing field, in most instances, was not level when banking and mortgage institutions provide loans to minorities.

Other obstacles to homeownership are a lack of knowledge resulting in fear of the home-buying process and where and how to get an affordable loan.

In response, Dade County's Metro-Miami Action Plan (MMAP) initiated a project to address these inequities.

The FannieMae/MMAP Homebuyer Fair was launched in 1994. This one day event was intended to increase the Miami area's homeownership rate, which is presently lagging behind more than 10 percentage points behind the national average, and prepare low and moderate income families for homeownership.

The free bilingual fair, sponsored by FannieMae, the nation's largest source of funds for home mortgages, and the Metro-Miami Action Plan Trust, included booths of information on 63 banks, mortgage lenders, counseling groups, community organizations, and real estate professionals.

Over 3,000 Dade County residents attended the Home Buyer Fair. Low-income individuals previously shut out of the homebuying process due to factors such as down payment requirements, low income and bad or no credit were educated on the process and introduced to affordable mortgage loans.

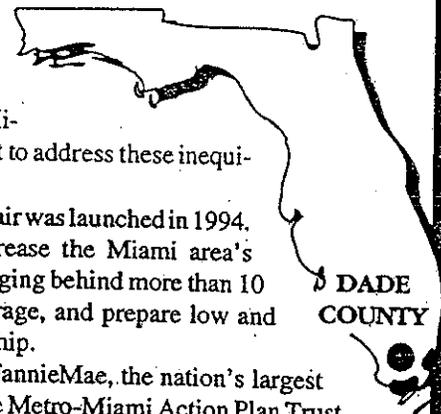
Furthermore, providing homebuyer information for these loans increased the access to mortgage credit for the groups targeted.

MMAP continues to communicate with Fannie Mae and lending institutions on the effects the one day fair had on potential Miami homebuyers. According to Sherwood DuBose, MMAP Executive Director, twelve closings have been secured and numerous others are still in progress.

"In addition to the positive feedback from the community," DuBose said, "The county's growth is enhanced from an expanding tax base."

According to Chairman Art Teele, the public/private partnership also helps the county cut down on administrative costs.

"Dade County's efforts represent a new beginning of cooperation between financial institutions and community organizations to provide affordable housing," Chairman Art Teele said. "It helps inspire hope and dissipate some frustration in achieving the American dream."



# The Miami Times

Thursday, May 25, 1995

## MMAP helps first-time buyers to purchase their own homes

All her life, Cynthia Tyler lived in someone else's house. Always a renter, the single mother of two never thought she could afford her own home — until recently.

"I have never been able to save up the money needed for a downpayment," she said. "I really thought buying a house took lots and lots of money."

Tyler and other first-time home buyers are finding assistance with down-payments and closing costs through the Metro-Miami Action Plan Trust (MMAP) Homeownership Assistance Plan (HAP).

MMAP, a public trust created to help eliminate social and economic disparities between Blacks and the community at large, offers low to moderate-income home-buyers three percent of the downpayment, up to \$3,000.

The plan was created last October, after MMAP received eight percent allocation of the Documentary Stamp Surcharge collected by Dade County. It has formed a partnership with the South Florida Board of Realtors to administer a program designed to reduce the up-front financial costs associated with purchasing a home and create

low and moderate-income buyers.

The MMAP assistance comes in the form of a zero percent interest, non-amortized second mortgage that will be forgiven after the borrower has owned and occupied the property for 10 years.

"Owning property is the first step to economic empowerment and self-determination," said MMAP's Chief Executive Officer Sherwood DuBose. "As a landowner, you determine what will be developed on that property and how your community will take shape."

Through this plan, the Tylers and 18 other families have homes that they can call their own. About 43 buyers have contracts that are in the closing stages. By December, MMAP expects to have assisted 240 people purchase their first homes.

"I have been really blessed," Tyler said of the assistance she received.

As she sat in the living room of her two-bedroom house, she recounted the frustrations of trying to find affordable housing for herself, her two children and Genesis, the family dog, for the past four years.

North Dade but was told she had to move after the property went into foreclosure. Several months of searching for a house to rent in her income range proved fruitless.

"I was so disgusted," she said. "At the rate I was going, I was going to end up in an apartment. I would have had to get rid of Genesis."

In an effort to keep her family together, she sought the aid of a real estate agent to find a house to rent.

"He asked me why would I rent, when the mortgage payment would be less than rent and I needed less money to move into something that would be my own," she said.

It was, indeed, less expensive for Tyler to buy her own home. She bought her North Dade two-bedroom house for \$46,000, with the monthly mortgage payment being \$496. She made a downpayment of \$1,000, along with \$3,000 from the HAP. When looking for a house to rent, the best deal she could find was \$600 monthly rent and \$1,800 to move in.

She took possession of her house on May 5 and spent the first night varnishing the wooden floor



Cynthia Tyler, daughter Ariel and family dog Genesis on the porch of their new home. Photo/MMAP

talking about making additions to the property.

To find out more about the MMAP Homeownership Assistance Plan, call the South Florida Board

# BUSINESS IN TI

News and Information of the Africa

## The Miami Times

Section D  
Thursday, August 25, 1994

### MMAP gets \$10,000 donation from Koreans to start homebuyers project

The Metro-Miami Action Plan (MMAP), at a recent board of trustees meeting, received a check from Father Jae Hy Nam and Parish President Ki-Nam Choe establishing the St. Columban Homebuyer Assistance Project.

MMAP's Community and Economic Development Action Committee will coordinate this home-ownership initiative.

MMAP said it will use the Korean Catholic community's donation as start-up capital for down-payment assistance for low to moderate-income homebuyers in Dade County.

The donation came through the efforts of Dr. Phillip H. Mann, director of the Entrepreneurial Institute, a MMAP-funded project at the College of Business Admi-

nistration, Florida International University. Mann was contacted by a colleague at FIU who indicated that a potential contribution of \$10,000 could be made available to MMAP for the support of a worthy cause.

"Our community members wish to express our thanksgiving to God by sharing a portion of our building fund, \$10,000, with our neighbors who need housing. The HomeBuyer Assistance Project St. Columban Fund seemed perfect to us," stated Father Jae Hy Nam, Korean Catholic Community Church.

St. Columban was a martyr who helped the homeless and provided shelter for Christians 100 years ago at the time when Christians were persecuted in Korea.

To increase the amount of funds, MMAP says it will launch a campaign to secure matching dollars from local religious organizations and community groups. It will request each church to donate 10 percent of the \$10,000 donation towards the project, or \$1,000.

"It speaks well for the Korean community to donate this gift that will contribute not only to home acquisition but also to positive feelings between the Korean and Black communities," stated MMAP trustee member Shalley Jones, director of Community Development, National Housing Impact Division, Fannie Mae.

For more information, to donate or to attend MMAP committee meetings, call Joann Woodson at 579-3618.



MMAP board member Pat Evans, Ronald... warm welcome

## Churches fail to rally to home-buying plan

**By PEGGY LANDERS**  
Herald Religion Writer

It took the 150 members of the Korean Catholic Community Church 10 years to raise \$200,000 for a new church building. But they were so grateful when the Archdiocese of Miami leased them a couple of buildings for \$1 a year that they decided to "tithe" 10 percent of their building fund to needy causes.

Ten-thousand dollars went to the Metro-Miami Action Plan (MMAAP) to establish the St. Columban Home Buyer Assistance Project to provide down-payment assistance for mostly low-income African Americans. The project was named after a Korean martyr — Columban — who devoted his life to helping the homeless.

The folks at MMAAP were excited. In July, they sent letters to 400 area churches, including some of the largest in the African

American community, asking for donations of at least \$1,000 a year.

Not one church replied.

"Not one phone call," said MMAAP spokeswoman Joann Woodson. "I'm surprised. I would have thought someone would have at least been curious."

Particularly on the heels of a recent, much-publicized plea from State Attorney Kathy Rundle for churches and local and state government agencies to work more closely together to cure society's ills. Rundle hosted a breakfast forum in June for 150 Dade clergy at which Gov. Lawton Chiles and others urged the two sectors to combine their efforts.

"We were anticipating starting an on-going foundation," Woodson said. "It's unfortunate. It

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PLEASE SEE KOREAN, 8B

# Korean Catholic Church kicks in, but others fail to heed the plea

KOREAN, FROM 1B

would have been nice to have the community rally. I personally feel that churches are strong role models in the community, particularly in the African American community. To have them develop a fund to put folks in houses and empower families to not be homeless would have been good."

All is not lost, though. The project will probably get off the ground in a month — financed by tax money, not church money, except for the \$10,000 donated by the Korean Catholics.

But it will no longer be called the St. Columban Home Buyer Assistance Project. There wasn't enough religious support.

The name change was a surprise to Ki-Nam Choe, parish president at the Korean Catholic Community Church in Hollywood. "This is my first time to hear that. I will talk to Father [Jae Hy] Nam to discuss whether we will continue supporting it," he said. "It depends on our situation, but maybe we can get other Korean Protestant people to join in."

The lack of church support will "diminish" the program, said Woodson. Instead of being ongoing, it will be a one-time project that will probably help about 200 families and end next year.

"We could have gone after [the churches] and been more assertive with them, but we didn't have the time and we wanted to get the money expended to get some folks involved and in houses," she said.

The Rev. Walter Richardson, pastor of Sweet Home Missionary Baptist Church in Miami and a member of the MMAP nominating committee board, said he does not recall his church receiving a letter from MMAP, but he understands why churches might be reluctant to chip in.

Many African American churches distrust government, he said. "They don't believe [monied institutions] will give back what they have gotten from the

*'We were anticipating starting an on-going foundation. It's unfortunate....'*

JOANN WOODSON,  
MMAP spokeswoman

black church."

In addition, he said, "It is difficult for churches to work in concert with others. Most work with

associations within their own denomination. To go outside that is counter to what they're taught to do."

The Rev. Cecil Lamb, pastor of Spirit of Christ Center in Miami, was shocked that all of the 400 churches queried ignored MMAP's request.

"That's phenomenal," he said, "because the newer type ministers have staffs that normally handle stuff like that. And they're looking to get involved in the community."

# Memo:

TO: MIAMI CAROL CITY SENIOR HIGH SCHOOL  
STUDENTS, PARENTS, FACULTY and ADMINISTRATION

FROM: THE MIAMI-DADE COUNTY TEEN COURT PROGRAM

Our goal is to help youth stay positively engaged in the public school system and avoid the penal system through providing the New **School-Based Referral Process**. The School-Based Referral component is designed to help empower youth, provide an avenue for schools to address safety issues and create positive learning environments.

**Miami-Dade County Teen Court's** traditional youth-driven process, which fosters *Restoration of Justice between Offenders and Victims*, is being brought to the Miami-Dade Public School System through Teen Court's School-Based Referral component.

## Direct Benefits of the School-Based Referral Process!

- Helps improve school safety
- Provides more discipline options for administration
- Helps reduce student's continuous involvement in school-rule violations
- Provides a vehicle for less serious school violations to be handled at the school level in lieu of suspension, expulsion or legal prosecution
- Provides a restorative justice platform for improving relations between offenders and victims

## Direct Benefits For Students!

- Holds students committing a school-rule violation accountable as well as allows them a chance to remain in school and learn from their mistakes by receiving constructive, logical and creative sanctions from a jury of their peers
- Helps foster critical thinking, problem solving, decision making and other positive leadership skills among students
- Helps improve public speaking, communication and interpersonal skills
- Promotes positive peer pressure and fosters character building in students
- Helps students become well-educated citizens

## Who can be referred for participation in the School-Based Referral Process?

- Students demonstrating patterns of misconduct resulting in the violation of school-rules or codes, which if not handled properly may qualify for suspension or other disciplinary consequences

# Miami-Dade County Teen Court

Miami-Dade County Teen Court is a Metro-Miami Action Plan Trust Initiative  
19 West Flagler Street, M-106 • 305-372-7600 • [www.miamidade.gov/mmap](http://www.miamidade.gov/mmap)



# Miami-Dade County Teen Court

## **VOLUNTEER YOUTH ATTORNEY TRAINING ST. THOMAS UNIVERSITY LAW SCHOOL**

Metro-Miami Action Plan (MMAP) Trust and Miami-Dade County Teen Court (M-DCTC) cordially invites middle and high school students to join youth from Coral Reef and Carol City High Schools' Law Magnet Programs to attend the M-DCTC VOLUNTEER YOUTH ATTORNEY TRAINING. The training, for students interested in pursuing and/or understating the criminal justice system, is coordinated in conjunction with Carol City High School CENTER OF LEGAL & PUBLIC AFFAIRS and the ST. THOMAS UNIVERSITY LAW SCHOOL:

**Date:**

**Thursday, June 28th and  
Friday, 29th 2007**

**Time:**

**8:00 AM - 2:00 PM**

**Place:**

**St. Thomas University Law School  
Kennedy Building • Rooms 207 & 217  
16401 NW 37th Avenue  
Miami Gardens, Florida 33054**

Training Highlights will be provided by Legal Experts in the following areas:

- Law Terminology
- Court Room Decorum
- Court Room Mock Trial Presentations

(Students can also receive 16 hours of community service for participating.)

Please confirm your attendance for the M-DCTC Youth Attorney Training by contacting Mr. Joseph Aleandre at the Teen Court North Office, 305-622-2592; JA1969@miamidade.gov or Mr. Marvin Pendleton at the Teen Court South Office, 786-293-4500; MARVIN1@miamidade.gov.

*A Metro-Miami Action Plan Trust Initiative*



**STATE AND COUNTY ORDINANCE**

**REGARDING**

**OPERATION OF TEEN COURT**

## FLORIDA HOUSE OF REPRESENTATIVES

## ENROLLED

HB 1935, Engrossed 2

2005 Legislature

3135 Section 71. Section 938.19, Florida Statutes, is amended  
3136 to read:

3137 938.19 Teen courts.--

3138 (1) Notwithstanding s. 318.121, in each county in which a  
3139 teen court has been created, the board of county commissioners  
3140 may adopt a mandatory court cost to be assessed in specific  
3141 cases by incorporating by reference the provisions of this  
3142 section in a county ordinance. Assessments collected by the  
3143 clerk of the circuit court under this section shall be deposited  
3144 into an account specifically for the operation and  
3145 administration of the teen court.

3146 (2) A sum of up to \$3 shall be assessed as a court cost in  
3147 the circuit and county court in the county against each person  
3148 who pleads guilty or nolo contendere to, or is convicted of,  
3149 regardless of adjudication, a violation of a criminal law or a  
3150 municipal or county ordinance, or who pays a fine or civil  
3151 penalty for any violation of chapter 316. Any person whose  
3152 adjudication is withheld under s. 318.14(9) or s. 318.14(10)  
3153 shall also be assessed the cost.

3154 (3) The assessment for court costs shall be assessed in  
3155 addition to any fine or civil penalty or other court cost and  
3156 may not be deducted from the proceeds of that portion of any  
3157 fine or civil penalty that is received by a municipality in the  
3158 county or by the county in accordance with ss. 316.660 and  
3159 318.21. The assessment shall be specifically added to any civil  
3160 penalty paid for a violation of chapter 316, regardless of  
3161 whether the penalty is paid by mail, paid in person without  
3162 request for a hearing, or paid after hearing and determination

Page 114 of 117

CODING: Words stricken are deletions; words underlined are additions.

hb1935-05-er

## FLORIDA HOUSE OF REPRESENTATIVES

ENROLLED  
HB 1935, Engrossed 2

2005 Legislature

3163 by the court. However, the assessment may not be made against a  
3164 person for a violation of any state law or municipal or county  
3165 ordinance relating to the parking of vehicles, with the  
3166 exception of a violation of the handicapped parking laws.

3167 (4) (a) The clerk of the circuit court shall collect the  
3168 assessments for court costs established in this section and  
3169 shall remit the assessments to the teen court monthly.

3170 (b) The clerk of the circuit court shall withhold 5  
3171 percent of the assessments collected, which shall be retained as  
3172 fee income of the office of the clerk of the circuit court.

3173 (5) A teen court must account for all funds received under  
3174 this section in a written report to the board of county  
3175 commissioners. The report must be given to the commissioners by  
3176 August 1 of each year or by a date required by the  
3177 commissioners.

3178 (6) A teen court may be administered by a nonprofit  
3179 organization, a law enforcement agency, the court administrator,  
3180 the clerk of the court, or another similar agency authorized by  
3181 the board of county commissioners.

3182 (7) A teen court administered in a county that adopts an  
3183 ordinance to assess court costs under this section may not  
3184 receive court costs collected under s. 939.185(1)(a)4. Counties  
3185 are hereby authorized to fund teen courts.

3186 Section 72. Paragraph (a) of subsection (1) of section  
3187 939.185, Florida Statutes, is amended to read:

3188 939.185 Assessment of additional court costs.--

3189 (1) (a) The board of county commissioners may adopt by  
3190 ordinance an additional court cost, not to exceed \$65, to be

Page 115 of 117

CODING: Words stricken are deletions; words underlined are additions.

hb1935-05-er

## FLORIDA HOUSE OF REPRESENTATIVES

ENROLLED  
HB 1935, Engrossed 2

2005 Legislature

3191 imposed by the court when a person pleads guilty or nolo  
3192 contendere to, or is found guilty of, any felony, misdemeanor,  
3193 or criminal traffic offense under the laws of this state. Such  
3194 additional assessment shall be accounted for separately by the  
3195 county in which the offense occurred and be used only in the  
3196 county imposing this cost, to be allocated as follows:

3197 1. Twenty-five percent of the amount collected shall be  
3198 allocated to fund innovations to supplement state funding for  
3199 the elements of the state courts system identified in s. 29.004  
3200 and county funding for local requirements under s.  
3201 29.008(2)(a)2.

3202 2. Twenty-five percent of the amount collected shall be  
3203 allocated to assist counties in providing legal aid programs  
3204 required under s. 29.008(3)(a).

3205 3. Twenty-five percent of the amount collected shall be  
3206 allocated to fund personnel and legal materials for the public  
3207 as part of a law library.

3208 4. Twenty-five percent of the amount collected shall be  
3209 used as determined by the board of county commissioners to  
3210 support teen court programs, except as provided in s. 938.19(7),  
3211 juvenile assessment centers, and other juvenile alternative  
3212 programs.

3213

3214 Each county receiving funds under this section shall report the  
3215 amount of funds collected pursuant to this section and an  
3216 itemized list of expenditures for all authorized programs and  
3217 activities. The report shall be submitted in a format developed  
3218 by the Supreme Court to the Governor, the Chief Financial

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CODING: Words ~~stricken~~ are deletions; words underlined are additions.

hb1935-05-er

## F L O R I D A   H O U S E   O F   R E P R E S E N T A T I V E S

## ENROLLED

HB 1935, Engrossed 2

2005 Legislature

3219 Officer, the President of the Senate, and the Speaker of the  
3220 House of Representatives on a quarterly basis beginning with the  
3221 quarter ending September 30, 2004. Quarterly reports shall be  
3222 submitted no later than 30 days after the end of the quarter.  
3223 Any unspent funds at the close of the county fiscal year  
3224 allocated under subparagraphs 2., 3., and 4., shall be  
3225 transferred for use pursuant to subparagraph 1.

3226 Section 73. The sum of \$1.5 million in recurring funds is  
3227 appropriated from the General Revenue Fund to the Justice  
3228 Administrative Commission for public defender due process  
3229 services for the 2005-2006 fiscal year.

3230 Section 74. The sum of \$800,000 in recurring funds is  
3231 appropriated from the General Revenue Fund to the Justice  
3232 Administrative Commission for state attorney due process  
3233 services for the 2005-2006 fiscal year.

3234 Section 75. The sum of \$182,885 in recurring funds is  
3235 appropriated from the General Revenue Fund to the State Attorney  
3236 for the Eleventh Judicial Circuit to be used for state attorney  
3237 operations for the 2005-2006 fiscal year.

3238 Section 76. Except as otherwise provided herein, this act  
3239 shall take effect July 1, 2005.

Approved \_\_\_\_\_ Mayor

Agenda Item No. 5(D)  
12-15-98

Veto \_\_\_\_\_

Override \_\_\_\_\_

98-185

ORDINANCE NO.

ORDINANCE ENACTING SECTION 11-8 OF THE MIAMI-DADE COUNTY CODE PROVIDING FOR IMPOSITION OF ADDITIONAL COURT COSTS UPON PERSONS FOUND GUILTY OF CERTAIN CRIMES AND TRAFFIC OFFENSES FOR THE OPERATION AND ADMINISTRATION OF TEEN COURT; PROVIDING SEVERABILITY, INCLUSION IN THE CODE, AND EFFECTIVE DATE

BE IT ORDAINED BY THE BOARD OF COUNTY COMMISSIONERS OF MIAMI-DADE COUNTY, FLORIDA:

Section 1. Section 11-8 of the Code of Miami Dade County, Florida, is hereby enacted as follows:

Sec. 11-8. Additional court costs for Teen Court.

Pursuant to Section 938.19, Florida Statutes, and, in addition to any other fine, penalty, or cost imposed by any other provision of law, the court shall impose a three dollar (\$3.00) court cost upon every person who pleads guilty or nolo contendere to, or is convicted of, regardless of adjudication, a violation of a state criminal statute or a municipal ordinance or county ordinance or who pays a fine or civil penalty for any violation of Chapter 316, Florida Statutes. Any person whose adjudication is withheld pursuant to the provisions of Section 318.14(9) or (10), Florida Statutes, shall also be assessed such cost.

3

The three dollar (\$3.00) assessment shall specifically be added to any civil penalty paid for a violation of Chapter 316, Florida Statutes, whether such penalty is paid by mail, paid in person without request for a hearing, or paid after hearing and determination by the court. However, the three-dollar (\$3.00) assessment shall not be made against a person for a violation of any state statute, county ordinance, or municipal ordinance relating to the parking of vehicles, with the exception of a violation of the handicapped parking laws.

The Clerk of the Circuit Court shall collect the respective three-dollar (\$3.00) assessments for court costs established in this section and shall remit the same to the teen court monthly, less five percent (5%), which is to be retained as fee income of the Office of the Clerk of the Circuit Court.

Section 2. If any section, subsection, sentence, clause or provision of this ordinance is held invalid, the remainder of this ordinance shall not be affected by such invalidity.

Section 3. It is the intention of the Board of County Commissioners, and it is hereby ordained that the provisions of this ordinance, including any sunset provision, shall become and be made a part of the Code of Miami-Dade County, Florida. The sections of this ordinance may be renumbered or relettered to accomplish such intention, and the word "ordinance" may be changed to "section," "article," or other appropriate word.

Section 4. This ordinance shall become effective ten (10) days after the date of enactment unless vetoed by the Mayor, and if vetoed, shall become effective only upon an override by this Board.

4

Section 5. This ordinance does not contain a sunset provision.

PASSED AND ADOPTED: DEC 15 1998

Approved by County Attorney as  
To form and legal sufficiency:

RDG

Prepared by:

AK

Sponsored by Dr. Barbara M. Carey

5

STATE OF FLORIDA )  
DADE COUNTY ) SS:  
 )

I, HARVEY RUVIN, Clerk of the Circuit Court in and for Dade County, Florida, and Ex-Officio Clerk of the Board of County Commissioners of said County, DO HEREBY CERTIFY that the above foregoing is a true and correct

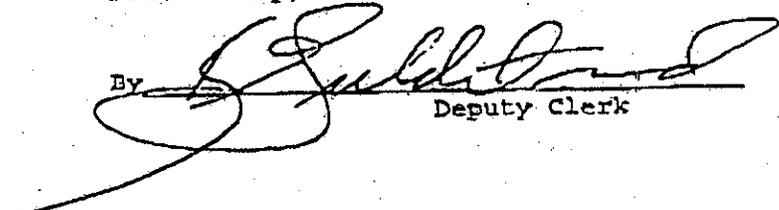
COPY OF ORDINANCE 98-185 PASSED AND ADOPTED DECEMBER 15, 1998

as appears of record.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal on  
this 22nd day of DECEMBER A.D. 1998.

HARVEY RUVIN, Clerk  
Board of County Commissioners  
Dade County, Florida

By



Deputy Clerk



Board of County Commissioners  
Dade County, Florida

## TEEN COURT

### **Division Summary**

The Metro-Miami Action Plan (MMAP) initiated research in 1995 with the hope of establishing Miami-Dade County's first teen court diversion/sanction program for first-time misdemeanor offenders. The program development on the local level required a coordinated and collaborative effort among various agencies and sectors of the community. Agencies involved in the development were the Office of the State Attorney, Office of the Public Defender, Clerk of Courts and the Department of Juvenile Justice, community has resulted in growth and success by serving local youth and contributing to the enhancement of the community.

As a result of persistence and dedication, Miami-Dade County Teen Court (M-DCTC) began its operation on July 7, 1998. Miami-Dade County Teen Court partners continuously work together, in order to meet the challenges of this population. Continued interagency cooperation and positive input from the community has resulted in growth and success by serving local youth and contributing to the enhancement of the community.

### **MISSION STATEMENT**

To provide an alternative sanctioning program for youthful offenders who agree to allow their peers instead of the juvenile justice system to determine sentencing. Through the youth's participating, the program helps decrease juvenile delinquency by interrupting the beginning stages of criminal behavior.

Miami-Dade County Teen Court is a community based diversion program designed to provide alternative accountability of the local juvenile justice system. First-time juvenile misdemeanor offenders who have admitted to guilt to a charge are offered a sentencing hearing conducted by community youth volunteers who serve as clerks, bailiffs, jurors and attorneys. An adult volunteer (community lawyer or a judge) presides over the court hearing as the judge, and appropriate sanctions are determined by a jury of peers. If the defendant successfully completes the program sanctions, the original charge is dropped and they have the ability to have their record expunged.

Cases have been referred to Miami-Dade County Teen Court by the State Attorney's Office and the Juvenile Assessment Center (JAC). These cases were tried and sanctions were imposed based on the nature of the offense. The sanctions ranged from:

- Community Service
- Jury Duty
- Letter of Apology
- Essay (300 to 500 words)

- Anti-Theft Class
- Ethics Class
- Educational Workshop
- Victim Awareness Panel Workshop
- Jail Tour
- Verbal Apology

There are going to be new sanctions and programs added to Miami-Dade County Teen Court this coming fiscal year and they are:

- Psychological Counseling
- Civics Project
- Money and Banking
- Local Law School and College Tours
- Internship and Shadowing Mentorship Project
- Juvenile and Adult Court Tours
- Library Tours
- Awards

The Miami-Dade County Teen Court Program has a dedicated funding source that is derived by a percentage of each traffic ticket going to the program. This budget would afford the program the financial flexibility to administer the Civil Citation Program (CCP) without impacting any of the other programs.

The cases referred to Miami-Dade County Teen Court by the State Attorney's Office and the Juvenile Assessment Center are from all over the county. Once the case is referred it is assigned to a Juvenile Services Specialist (JSS) based on their home address.

There are two Miami-Dade County Teen Court locations in the north and south areas. The county is divided into three (3) districts and the North office process cases in the north area of the county and Hialeah to Westchester. The south office process cases from Tamiami Trail to Florida City.

## **NEW INITIATIVE FOR TEEN COURT**

### **Civil Citation Program**

The Civil Citation Program (CCP) is through the Miami-Dade County Public Schools (M-DCPS), the Miami-Dade County School Police Department (M-DCSPD) which allows the Miami-Dade County Juvenile Service Department (M-DCJSD) to issue a Civil Citation to M-DCPS students. These students are at risk of becoming involved with the Juvenile Justice System.

The Florida State Statute 985.0301 has established the juvenile civil citation process which will be utilized by M-DCPS in its Zero Tolerance policy for

students committing non-serious delinquent acts. This statute allows for swift and appropriate consequences for the purpose of providing an effective and innovative alternative to arrest and custody by the Department of Juvenile Justice (DJJ).

The CCP is intended to be an early intervention program for M-DCPS students which would allow the student the alternative of completing sanctions as the consequences for their actions. The program is only for MDCPS students who are first and second time misdemeanor offenders who are not currently participating in any other diversionary program. The students who are 6 to 17 years of age, in order to be eligible must have committed an offense of school grounds or property. The kinds of offenses the program will cover are: trespassing on school grounds (only at their home school and with the consent of the school principal); disruption of a school function; disorderly conduct; and resisting arrest without violence. In addition, to participate the student and/or parent/guardian must waive the right to a speedy trial. This is accomplished by the signing of the CCP citation. Lastly, the student must admit to committing the eligible offense (strictly for the purpose of the CCP).

We propose that the sanctioning of students for civil citation be brought under the umbrella of Metro-Miami Action Plan (MMAP) Trust, Youth Development Division and Miami-Dade County Teen Court staff. We have a long established history of successful hearing cases that are referred to us by the State Attorney's Office and M-DCJSD, the Juvenile Assessment (JAC) for swift and appropriate action to address juvenile activity. Our Teen Court staff has the capability to provide the necessary follow-up for the M-DCPS which is critical for their records. The Zero Tolerance policy dovetails perfectly with our procedures that are currently in place to sanction juveniles. The CCP program will afford M-DCPS students the same opportunities as Teen Court participants to forego an arrest record and give the student a second chance at life once the sanctions have been completed.

The effectiveness of the CCP sanctioning augment can be evaluated by the number of students who receive only one civil citation for less than satisfactory behavior and the reduction of recidivism in the school system.

### Psychological Services

The mission of the Metro-Miami Action Plan (MMAP) Youth Development Division is to change the lives of young people by advocating for and creating needed services which promotes the development of a healthy, successful and productive lifestyle. After seeing the need for psychological services for youth and their families who were involved in the Teen Court Program, the MMAP extended its program to include an array of psychological services.

Skilled experts in the field of psychology are contracted to provide individual counseling, group counseling, parenting, anger management and psychological evaluations. These services are intended to teach the youth and their families

skills and strategies that will reduce presenting symptoms, reduce/eliminate criminal activity, address substance abuse issues, improve family relationships, promote character development, increase parenting skills, overcome challenges associated with negative peer pressure, improve decision making skills, improve conflict management, improve anger management, increase the youth's ability to cope with negative peer pressure and address other issues related to adolescent adjustment.

The advantages of offering psychological services through MMAP to this unique population are as follows:

- Immediate availability of psychological services for the youth and their families
- Direct access of services to the family via a sole provider
- Direct oversight of referrals creating the opportunity for the youth and their families to be linked to needed services rather than simply being referred out
- Utilization of the family systems approach in order to improve family functioning by providing services to the identified youth's parents and siblings
- Unrestricted access to all services provided by MMAP
- Follows the best practices model of service delivery

## T.C. CASES FOR 12/31/98 – 09/30/99

MONTH	No. of Referrals	
December	4	
January	26	
February	42	
March	55	
April	30	
May	32	
June	39	
July	41	
August	33	
September	32	<b>TOTAL 334</b>

## T.C. CASES FOR 10/01/99 – 09/30/00

MONTH	No. of Referrals	
October	38	
November	38	
December	57	
January	43	
February	46	
March	54	
April	35	
May	37	
June	57	
July	21	
August	39	
September	41	<b>TOTAL 506</b>

## T.C. CASES FOR 10/01/00 – 09/30/01

MONTH	No. of Referrals	
October	55	
November	38	
December	15	
January	24	
February	22	
March	33	
April	39	
May	18	
June	12	
July	11	
August	30	
September	26	<b>TOTAL 323</b>

## T.C. CASES FOR 10/01/01 – 09/30/02

MONTH	No. of Referrals	
October	28	
November	21	
December	24	
January	37	
February	40	
March	23	
April	43	
May	32	
June	28	
July	20	
August	27	
September	13	<b>TOTAL 336</b>

## T.C. CASES FOR 10/01/02 – 09/30/03

MONTH	No. of Referrals	
October	15	
November	18	
December	20	
January	20	
February	22	
March	16	
April	22	
May	28	
June	46	
July	19	
August	34	
September	33	<b>TOTAL 293</b>

## T.C. CASES FOR 10/01/03 – 09/30/04

MONTH	No. of Referrals	
October	47	
November	33	
December	31	
January	43	
February	33	
March	49	
April	38	
May	21	
June	25	
July	30	
August	20	
September	20	<b>TOTAL 390</b>

## T.C. CASES FOR 10/01/04 – 09/30/05

<b>MONTH</b>	<b>No. of Referrals</b>	
October	22	
November	20	
December	23	
January	21	
February	11	
March	16	
April	23	
May	31	
June	30	
July	27	
August	25	
September	18	<b>TOTAL 267</b>

## T.C. CASES FOR 10/01/05 – 09/30/06

<b>MONTH</b>	<b>No. of Referrals</b>	
October	23	
November	21	
December	45	
January	48	
February	16	
March	33	
April	1	
May	2	
June	2	
July	1	
August	6	
September	17	<b>TOTAL 215</b>

## T.C. CASES FOR 10/01/06 – 09/30/07

MONTH	No. of Referrals	Total Cases received
October	21	
November	17	
December	16	
January	36	
February	36	
March	16	
April	13	
May	44	
June	25	
July	4	
August	10	
September	7	<b>TOTAL 245</b>

## T.C. CASES FOR 10/01/07 – 09/30/08

MONTH	No. of Referrals	Total Cases received
October	14	
November	20	
December	39	
January	33	
February	28	
March	15	
April	25	
May	28	
June	26	
July	42	
August	41	
September	45	<b>TOTAL 356</b>

## T.C. CASES FOR 10/01/08 – 09/30/09

MONTH	No. of Referrals	Total Cases received
October	46	
November	37	
December	23	<b>TOTAL 106</b>
January		
February		
March		
April		
May		
June		
July		
August		
September		

## TOTAL CASES RECEIVED FROM 12/31/98 TO 12/08 (Present)

DATES	TOTAL CASES RECEIVED
12/31/98 – 09/30/99	334
10/01/99 – 09/30/00	506
10/01/00 – 09/30/01	323
10/01/01 – 03/30/02	336
10/01/02 – 09/30/03	293
10/01/03 – 09/30/04	390
10/01/04 – 09/30/05	267
10/01/05 – 09/30/06	215
10/01/06 – 09/30/07	245
10/01/07 – 09/30/08	356
10/01/08 – Present	106
<b>TOTAL</b>	<b>3,371</b>

# MIAMI-DADE COUNTY TEEN COURT

## BUDGET

### FISCAL YEARS:

2001 – 2002.....	\$1,464,543.32
2002 – 2003.....	\$1,310,530.05
2003 – 2004.....	\$1,091,489.15
2004 – 2005.....	- 0 -
2005 – 2006.....	\$1,123,687.18
2006 – 2007.....	\$1,277,132.38
2007 – 2008.....	\$1,358,077.07



Miami-Dade County  
**Teen Court**

Metro-Miami Action Plan 

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**Metro-Miami Action Plan Trust** 

Metro-Miami Action Plan Trust is committed to addressing the socio-economic disparity of Miami-Dade County's Black community by advocating and coordinating initiatives and programs for the benefit of the community-at-large.

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Miami-Dade County  
**Teen Court**

PHILOSOPHY

Teens who are fairly judged and sentenced by their peers and who actively take responsibility for their actions by completing a constructive sentence are significantly less likely to re-offend.

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## Youth Court

Youth Courts are also known as

- Teen Court
- Peer Court
- Student Court

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## What is Youth Court?

A program in which youth are sentenced by their peers

Respondents/defendants  
11-17 years old

Youth Volunteers  
13-18 years old

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## Youth Court Provides the Community

- An early intervention and prevention program
- An option on the continuum of juvenile services
- A way to hold juvenile offenders accountable
- A means for educating youth on the legal and judicial system/Builds competencies
- A meaningful forum for youth to practice and enhance skills
- An avenue for building ties between youth and their community

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## Most Youth Courts...

- Function as diversion programs
- Accept first-time offenders
- Accept misdemeanor, non-violent cases
- Require youth to admit to the charge and voluntarily participate in the program
- Require parental consent for the youth to participate

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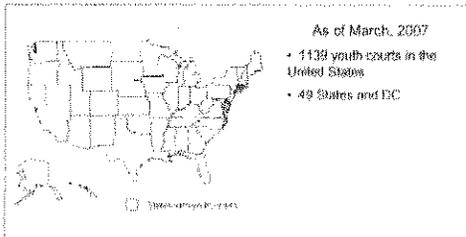
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## States with Youth Court Programs



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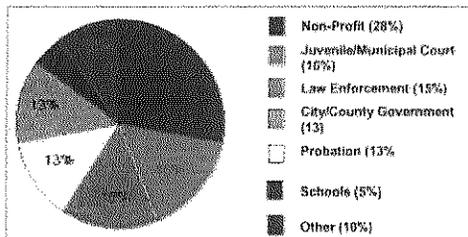
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## Who Administers Youth Court



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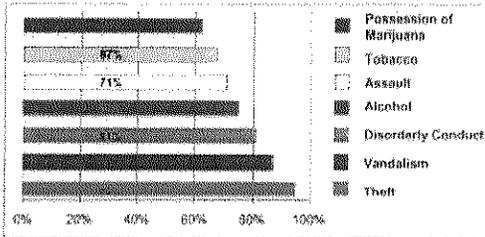
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### Types of Offenses




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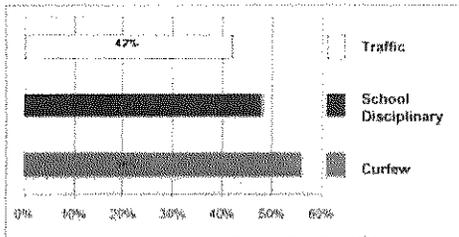
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### Types of Offenses




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### Common Sentencing Options

- Community Service
- Oral/Written Apologies
- Essays
- Restitution
- Jury Duty
- Educational Workshops

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### **Additional Sentencing Options**

- Alcohol/Drug Assessment
- Curfew
- Tutoring
- Victim Awareness Class or Panel
- Peer Mediation

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### **Primary Youth Court Program Models**

- Adult Judge Model
- Youth Judge Model
- Youth Tribunal Model
- Peer Jury Model

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### **Adult Judge Model**

- Youth volunteers serve in the roles of:
  - Defense Attorneys
  - Prosecuting Attorneys
  - Clerks
  - Bailiffs
  - Jurors
- Adult volunteers serve in the roles of:
  - Judge

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## Youth Judge Model

Youth Volunteers serve in the role of:

- Judge
- Prosecuting Attorneys
- Defense Attorneys
- Clerks
- Bailiffs
- Jurors

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## Youth Tribunal Model

• Youth volunteers serve in the roles of:

- Judge(s) – usually a panel of three judges
  - Defense Attorneys
  - Prosecuting Attorneys
  - Clerks
  - Bailiffs
- There is NO PEER JURY – youth judges determine the sentence

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## Peer Jury Model

- Adult or youth volunteer serves in the role of judge or monitor
- Youth volunteers serves as jurors and question the defendant directly
- Some programs use youth advocates to provide support for the defendant

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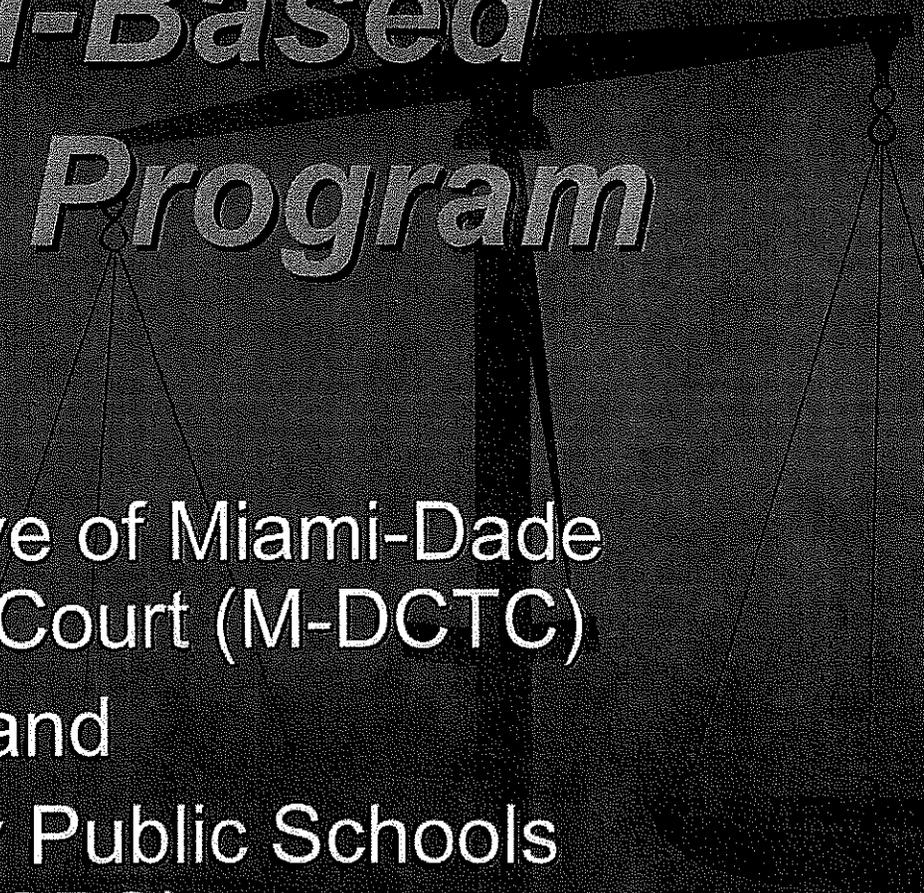
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A pair of scales of justice is faintly visible in the background, positioned on the right side of the slide. The scales are tilted, with the right pan being lower than the left pan. The background is a dark, textured grey.

# *School-Based Referral Program*

A Joint Initiative of Miami-Dade  
County Teen Court (M-DCTC)

and

Dade County Public Schools  
(DCPS)

# Overview:

In 2004, only 7% of Teen Courts were school-based programs.

*Gives schools a unique way to address school safety and create a positive learning environment by directly involving students in the process.*



## PHILOSOPHY

*Teens who are fairly judged and sentenced by their peers and who actively take responsibility for their actions by completing a constructive sentence are significantly less likely to re-offend.*

# Purpose

- To develop a collaborate prevention and intervention initiative comprised of Miami-Dade County Teen Court and Dade County Public Schools, aimed at helping to reduce school suspensions, lower dropout rates, positively impact graduation rates, and ensure the constructive development of youth of Miami-Dade County, Florida.

# Background

According to a 2005-06 cross-sectional study performed district-wide on DCPS, 4.9% of students enrolled during the period, dropped out.

## Background (cont'd)

- Regarding suspensions, the previous academic year 2004-05, the following data was reported:

Type of Suspensions

Number

Students with  
Outdoor Suspensions

33,949

Students with  
Indoor Suspensions

43,885

# Objectives

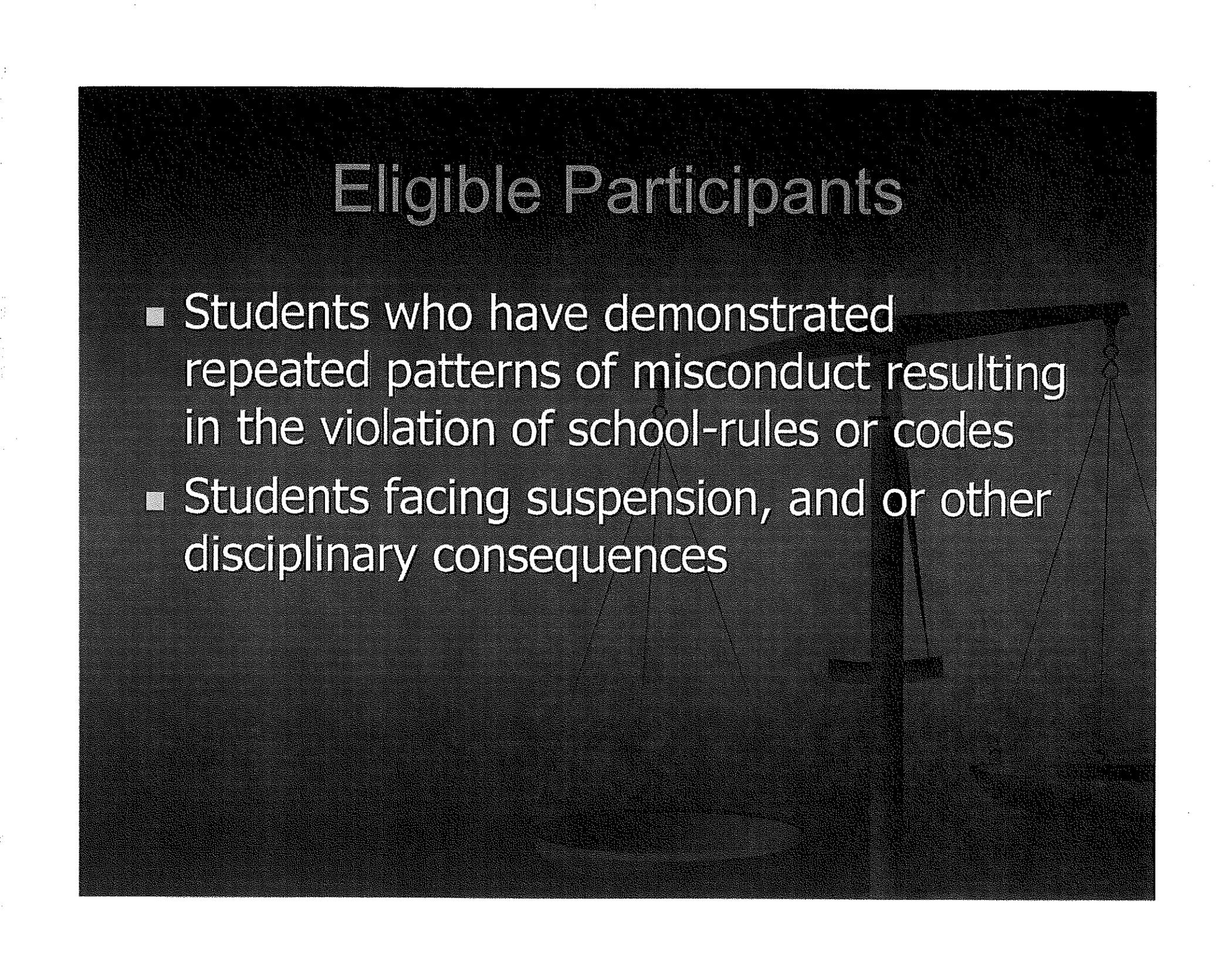
- Increase school safety and create a positive school climate through employing solutions capable of facilitating transformational changes in youth
- Help prevent loss of valuable class time and provide administrators more options for addressing school rule violators
- Prevent and reduce student involvement in school rules violations
- Provide strategies aimed at modifying negative student behavior through educational workshops
- Focus on restorative justice and holding youth accountable for actions
- Administer fair, appropriate, & meaningful consequences through Peer-Driven methods
- Increase student's understanding of the judicial process

# School-Based Referral Model

- Adult Judge (Performed by Teen Court Staff)
- Student Attorneys
- Student Bailiff & Clerk
- Student Jury

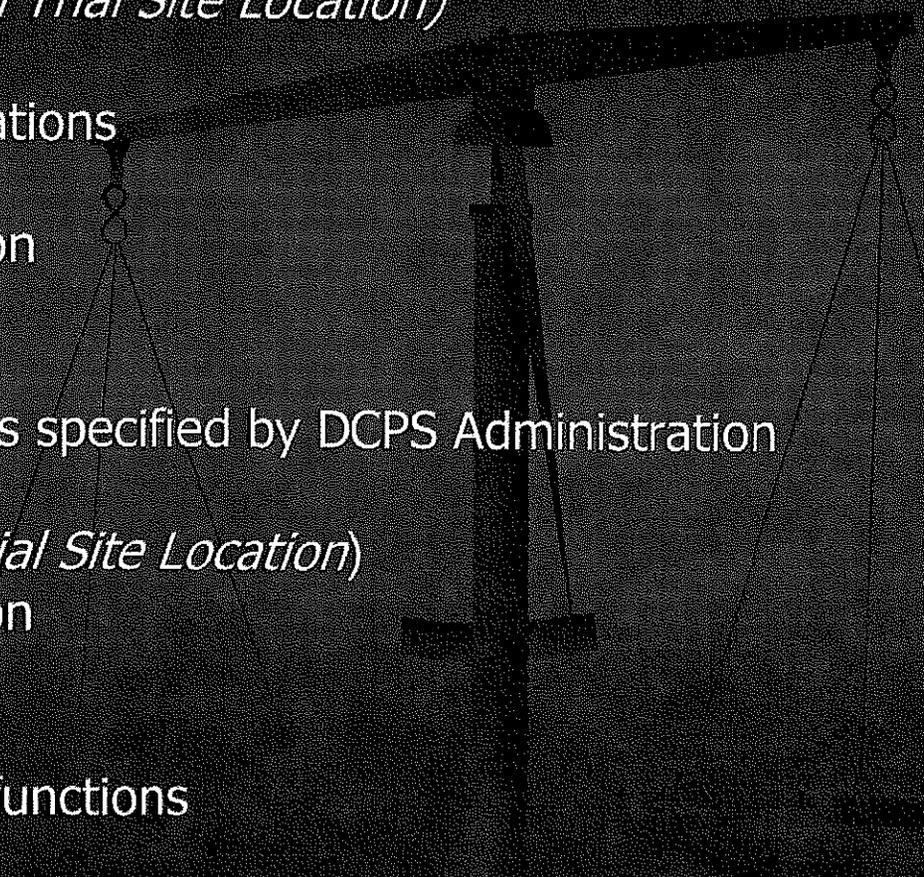


# Eligible Participants



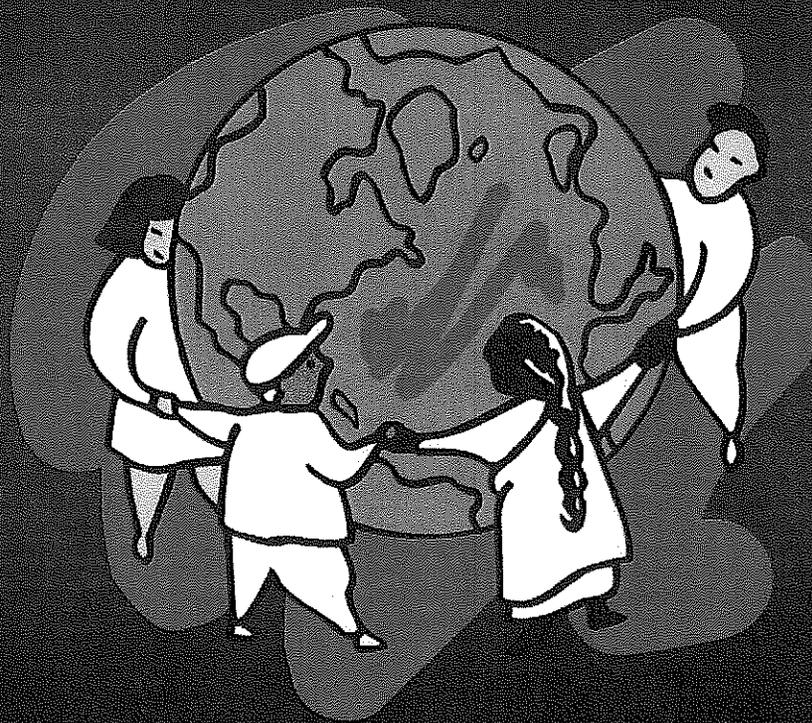
- Students who have demonstrated repeated patterns of misconduct resulting in the violation of school-rules or codes
- Students facing suspension, and or other disciplinary consequences

# Types of Offenses



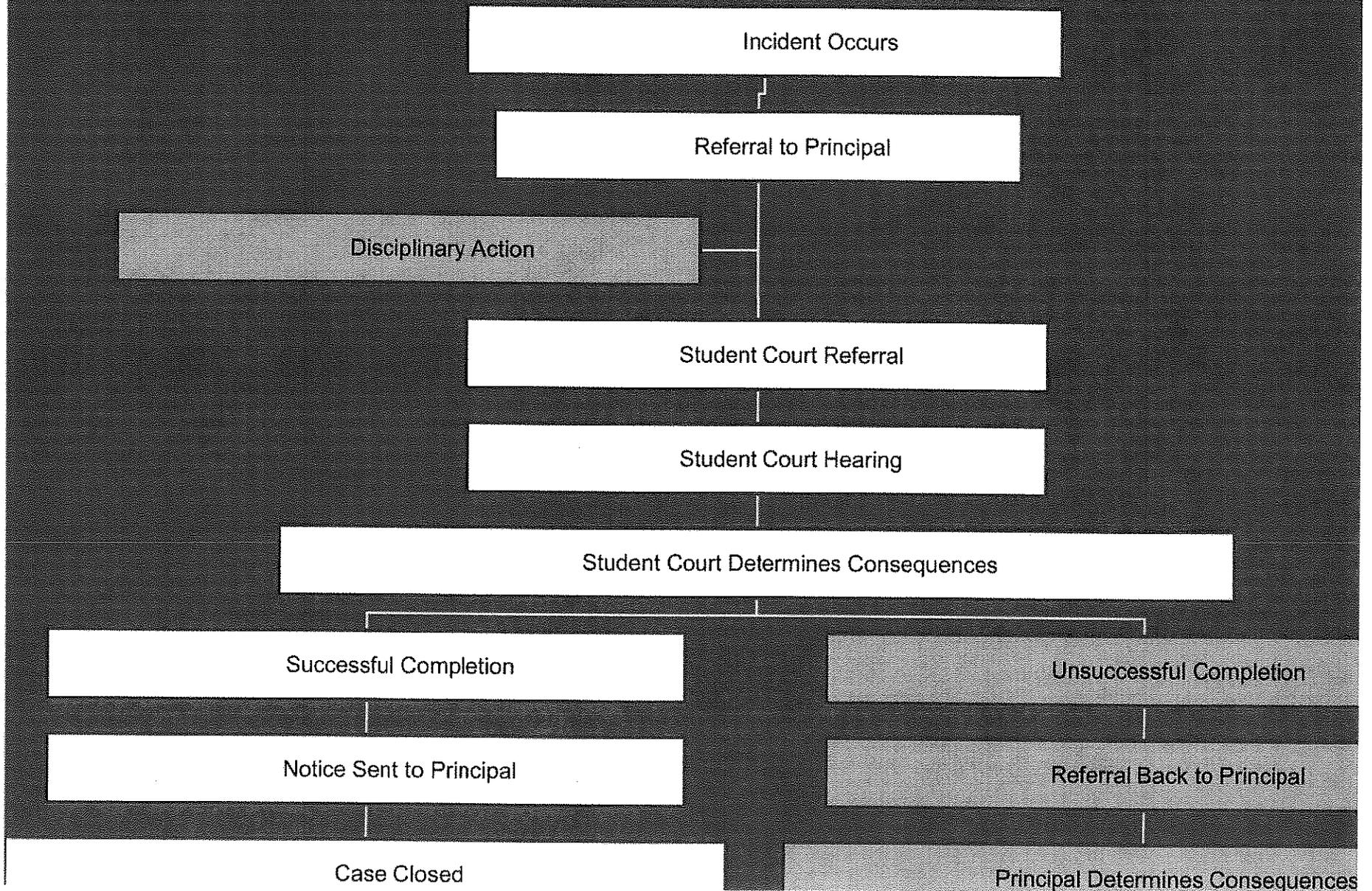
- Minor Offenses (*Student-Based Trial Site Location*)
  - Cell phone violations
  - Dress code or Uniform violations
  - Chronic Tardiness
  - In lieu of 1<sup>st</sup>-time suspension
  - Academic dishonesty
  - Academic Non-compliance
  - And other code violations as specified by DCPS Administration
  
- Major Offenses (*Teen Court Trial Site Location*)
  - Trespassing after suspension
  - Petty Theft
  - Smoking
  - Fighting/Disrupting school functions
  - Vandalism/Graffiti
  - Truancy

# Consequences/ Sanctions



- Jury Duty
- Letter of Apology
- Public Apology
- Decision-Making, or Other Workshops
  - Anger Management
  - Conflict Resolution
- Write an essay
- Peer Mediation
- Tutoring
- Community Service
- Restitution (clean/fix/pay)
- Work for teacher etc.
- Interview those affected and write a report
- Make a poster to educate
- Kind acts toward victim

# Referral Process



# A Typical Case

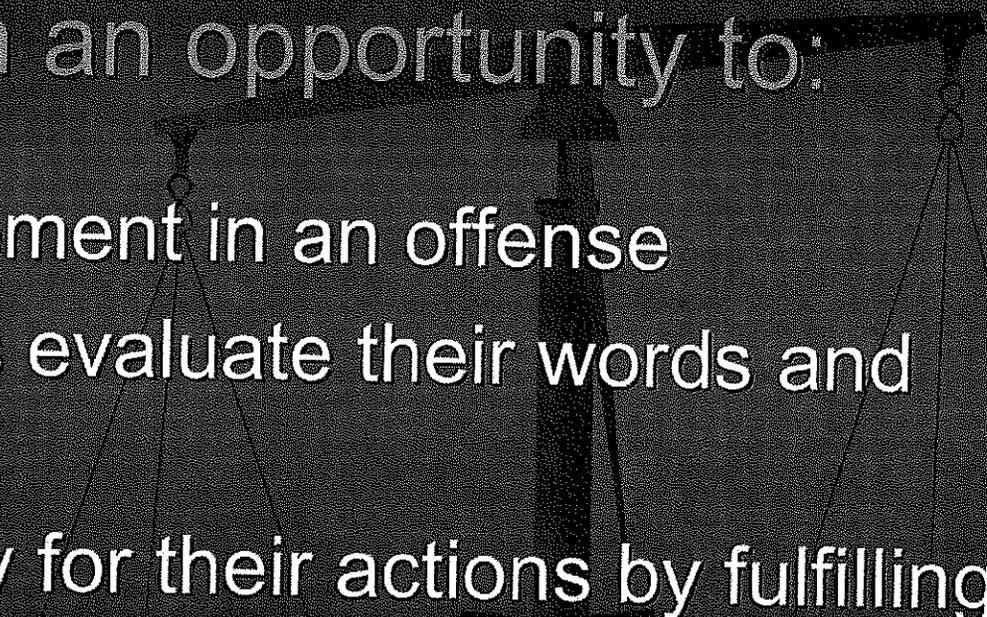
- Teen Court Coordinator receives and approves referral from Administrator.
- Student signs diversion agreement, officially beginning the process.
- Case is added to the docket.
- Student is given an overview of the process and instructions.
- Letter is sent home informing parents and inviting them to attend the hearing.
- Initial interview checklist is started.

## A Typical Case, Cont.

- Attorneys are contacted and begin preparing for the case. Defense Preparation Checklist is used.
- The Hearing Checklist is started
- Juror Summons are sent out
- Hearing is held and jury determines consequences
- Jury foreperson fills out the Jury Report Form.
- Case Information Form is filled out by clerk for records

## A Typical Case, Cont.

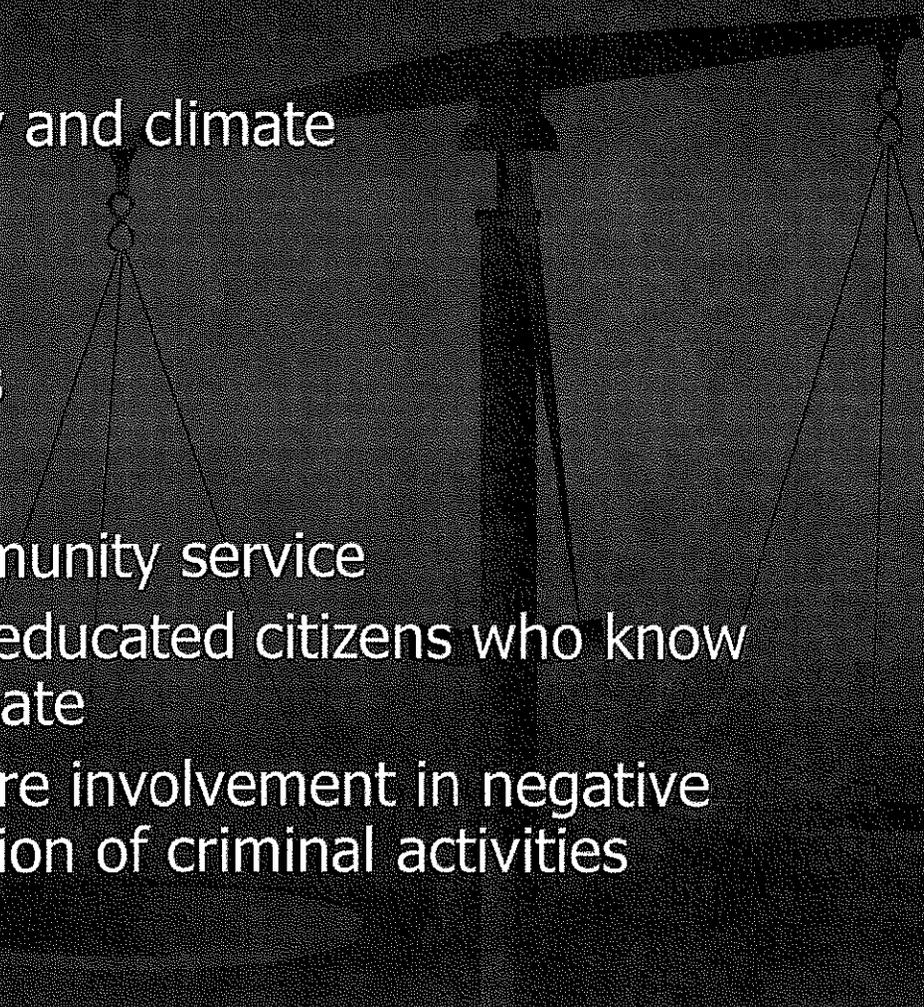
- Case Report Form is used to track the minors compliance progress
- If student does not successfully complete the consequences, he/she is referred back to the administrator.



School-Based Referral Program  
will empower students by  
providing them an opportunity to:

- Explain their involvement in an offense
- Have a jury of peers evaluate their words and actions
- Accept responsibility for their actions by fulfilling a sentence designed to be constructive and rehabilitative.

# Indirect Beneficiaries



- **School**

- Improved school safety and climate

- **Administrators**

- More discipline options
- Fewer repeat offenders

- **Community**

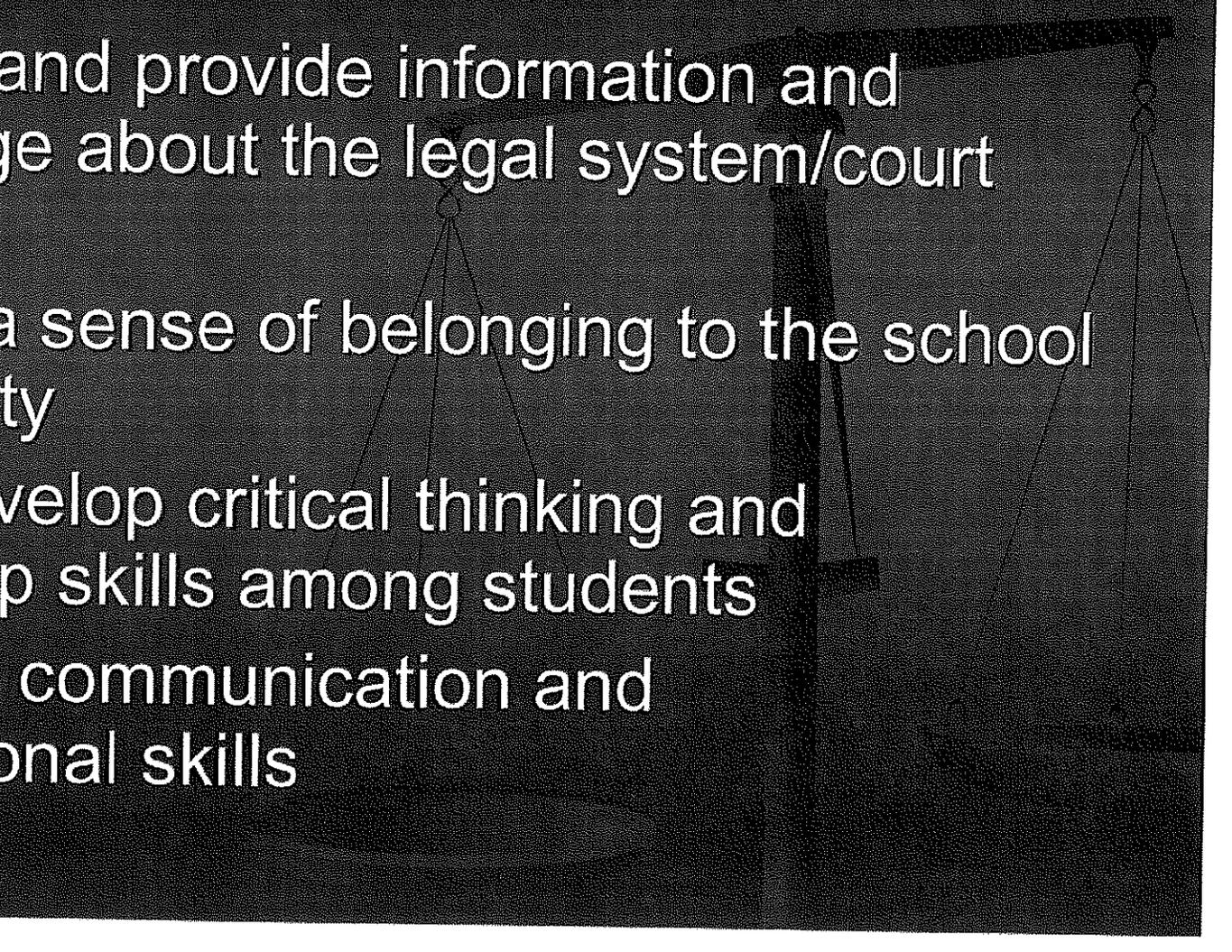
- Students perform community service
- Students become well-educated citizens who know how to actively participate
- Help deter youth's future involvement in negative behavior and perpetration of criminal activities against the community

# Direct Beneficiaries



- Peer Mediators
- Student Defendants

# Benefits for Peer Mediators



- Receive and provide information and knowledge about the legal system/court system.
- Creates a sense of belonging to the school community
- Helps develop critical thinking and leadership skills among students
- Improves communication and interpersonal skills

# Benefits for the Student Defendants

- Alternative to suspension/detention
- Provides logical and creative consequences
- Fosters character building in students

## Benefits for the Student Defendant (cont'd)

- Students learn from mistakes in a positive way
- Positive peer pressure
- Constructive consequences
- Students less likely to repeat negative behavior

# References

- <http://gms.goshenschools.org/php/student.organizations/TeenCourtPres>
- *Miami-Dade County Public Schools Assessment and Data Analysis Research Services*. March 2007, Vol. 0607.
- Orfield, G. (2004) *Dropouts in America: Confronting the Graduation Rate Crisis*, Harvard Education Press, Cambridge, Massachusetts, p. 306.