



**MIAMI-DADE COUNTY
FINAL OFFICIAL MINUTES
Miami-Dade Economic Advocacy Trust (MDEAT)**

Stephen P. Clark Center
111 Northwest 1st Street
2nd Floor Conference Room
Miami, Florida 33128

December 17, 2014
As Advertised

Harvey Ruvin, Clerk
Board of County Commissioners

Christopher Agrippa, Director
Clerk of the Board Division

Zorana Gainer, Commission Reporter
(305) 375-3570



**CLERK'S SUMMARY AND OFFICIAL MINUTES
MIAMI-DADE ECONOMIC ADVOCACY TRUST
BOARD MEETING OF DECEMBER 17, 2014**

The Miami-Dade Economic Advocacy Trust (MDEAT) convened its meeting in the 2nd Floor Conference Room of the Stephen P. Clark building, 111 Northwest 1st Street, on December 17th, 2014, at 3:30 p.m., there being present: 1st Vice Chair Ron Butler, Cornell Crews Jr., LaTonda James, Stephanye Johnson, Barbara Montero, Carlos Morales and H. Leigh Toney (Chairman Marc Douthit was late; Sheldon Edwards, Cheryl Mizell, George Ray III, Reverend Walter T. Richardson and Charles F. Sims were absent).

The following staff members were present: Executive Director John Dixon, Jose Gonzalez, Dr. Ischaji Robertson, Traci Pollock and William Simmons; Assistant County Attorney Terrence Smith and Deputy Clerk Zorana Gainer.

1st Vice-Chair Ron Butler presided over today's (7/16) meeting in the absence of Chairman Marc Douthit. Mr. Butler called the meeting to order at 3:47 p.m. He noted due to the lack of a quorum he would hear presentations first.

DISCLOSURE OF CONFLICTS OF INTEREST

QUERY FOR EARLY DEPARTURE

PUBLIC COMMENTS

Vice Chair Butler opened the floor for public comments on any of today's agenda items. Seeing no one come forward the floor was closed.

APPROVAL OF AGENDA

APPROVAL OF MEETING MINUTES

- **January 15th, 2014**
- **July 16th, 2014**

It was moved by Stephanye Johnson to approve the meeting minutes of January 15, 2014 and the July 16, 2014. This motion was seconded by Cornell Crews and upon being put to a vote, passed by a vote of 7-0 (Chairman Marc Douthit, Sheldon Edwards, Cheryl Mizell, George Ray III, Reverend Walter T. Richardson and Charles F. Sims were absent).

Ms. Barbara Montero noted that she had discovered an error within the July 16, 2014 minutes, and requested that her attendance be reflected correctly.

It was moved by Cornell Crews to reconsider the approval of the meeting minutes for January 15, 2014 and July 16th, 2014. This motion was seconded by H. Leigh Toney and upon being put to a vote, passed by a vote of 7-0 (Chairman Marc Douthit, Sheldon Edwards, Cheryl Mizell, George Ray III, Reverend Walter T. Richardson and Charles F. Sims were absent).

It was moved by H. Leigh Toney to approve the amendments to the July 16th, 2014 minutes as noted by Trust member Barbara Montero. This motion was seconded by LaTonda James and upon being put to a

vote 7-0 (Chairman Marc Douthit, Sheldon Edwards, Cheryl Mizell, George Ray III, Reverend Walter T. Richardson and Charles F. Sims were absent).

I. Board Action Items

A. EDAC: 2014-2015 Economic Development Budget

Mr. Dixon noted the purpose of the item was to request approval of the 2014-2015 Economic Development Budget in the amount of \$141,000, which had been approved by the Economic Development Action Committee (EDAC) on November 4, 2014. He noted this budget was to fund activities and programs associated with the EDAC.

Mr. Cornell Crews noted that the MLK Expo would be an expenditure of \$10,000 he asked Trust members to review page 23 in the agenda package. Mr. Crews urged Trust members to approve this budget and EDAC members would work on how the funds would be distributed and return to the Board with an itemized list.

It was moved by Carlos Morales to approve the 2014-2015 EDAC budget not to exceed the amount of \$141,000. This motion was seconded by Stephanye Johnson and upon being put to a vote, passed by a vote of 7-0 (Chairman Marc Douthit, Sheldon Edwards, Cheryl Mizell, George Ray III, Reverend Walter T. Richardson and Charles F. Sims were absent).

B. MOU: Approval of Department of Juvenile Justice Agreement

Assistant County Attorney (ACA) Terrence Smith apprised Trust members that upon reviewing the Memorandum of Understanding (MOU) that was included in the agenda package, it was not the MOU that he had reviewed, modified and approved. He advised the Board to defer this agenda item unless the correct MOU document could be located and disseminated prior to adjourning today's meeting. ACA Smith further noted that he was unaware if the Department of Juvenile Justice staff had agreed with the modified MOU, which added an indemnification provision as well as a number of whereas clauses.

Vice Chair Butler suggested that the foregoing proposed agreement be deferred to the next MDEAT meeting.

It was moved by Stephanye Johnson to defer the foregoing proposed MOU agreement to the next MDEAT meeting. This motion was seconded by LaTonda James and upon being put to a vote, passed by a vote of 8-0 (Sheldon Edwards, Cheryl Mizell, George Ray III, Reverend Walter T. Richardson and Charles F. Sims were absent).

Staff member William Simmons disseminated a correct copy of the MOU; Following further discussion and clarification regarding the correct MOU, Assistant County Attorney Smith suggested a motion be made that the trust accept the MOU in its current written form, and authorize the signing and approval of the MOU subject to minor changes and if there are any substantial changes it would come back to before the Board.

It was moved by Chairman Douthit to accept the MOU in its current written form and to authorize the signing and approval of the MOU subject to minor changes and if any substantial changes occur, it would come back to the Board. This motion was seconded by LaTonda James and upon being put to a vote,

passed by a vote of 8-0 (Sheldon Edwards, Cheryl Mizell, George Ray III, Reverend Walter T. Richardson and Charles F. Sims were absent).

II. Information Item

A. Florida Association of Teen Court Annual Conference

Mr. Dixon gave an overview of the Florida Association of Teen Court Annual Conference event. He noted the event was held on November 19th and 20th, 2014 in Orlando Florida. He noted the following highlight(s) of the event:

- Development of strategies to improve Teen Court operations throughout the state by strengthening local partnerships and enhancing local communities through the youth-driven peer-sanctioning model that affords young people an opportunity to make better decisions and ultimately to contribute to their community in a positive manner.

Mr. Dixon pointed out that Miami-Dade County's Teen Court Program was the only one in the state of Florida that had an entrepreneur/job component within the program; this was a much larger county and based on the amount of the population served Teen Court needed to provide a variety of experiences for youth. Mr. Dixon said the Teen Court Budget in other counties were getting smaller which made enrollment lower because there was not enough staff to facilitate the program. He noted that Miami-Dade, Escambia, Duval, Hillsborough and Orange counties all had active and decent enrollment, mostly due to the large population of these counties.

III. Advocacy Items – Committee Updates

IV. Chairperson's Report

A. Budget Committee

Ms. H. Leigh Toney suggested that the Economic Development Action Committee (EDAC) meet with the Executive Director, John Dixon, and the Assistant County Attorney to research avenues for increasing the budget of EDAC and locating a dedicated funding source. She noted that the committee wanted to demonstrate a track record regarding the committee's activities and the endeavors the committee wished to engage in; she pointed out that she would like to see a track record in order to consider strategies regarding dedicating more funds to the EDAC.

Vice Chair Butler concurred with Ms. Toney's comments.

Chairman Douthit noted the he was in the process of meeting with budget staff to name a new committee which will take on the responsibilities of long term fund raising activities as well as reviewing the budget. He noted that he had been approached by someone in the Child Support court who expressed concern regarding unemployed men coming to court; the person inquired whether MDEAT could develop a partnership program with Child Support or act as a conduit with other hiring agencies to hire some of these unemployed men that were searching for employment. Chairman Douthit noted that he would keep the Trust posted regarding the progress of this request.

Chairman Douthit apprised the Trust that he was informed that Sabadell Bank had a \$2 million loan fund to assist first time homebuyers through the Miami-Dade County Black Advisory Board. He stated that a member of the Board had inquired whether this program could be combined with MDEAT's housing loan program. He pointed out that this would make it much easier for a first time homebuyer to purchase a home.

Ms. Stephanye Johnson elaborated on Chairman Douthit's comments regarding the Sabadell Bank loan fund, noting that upon meeting with Retha Boone, Program Officer, Office of Community Advocacy attended the last Housing committee meeting and explained that this program had an adjustable rate mortgage; MDEAT would need a 10-year fixed rate minimum which would remove any risk.

V. Executive Director's Report

A. Meetings with Elected Officials

Mr. Dixon noted that Chairman Douthit had requested staff to schedule meetings with all of the Board of County Commissioners (BCC) members in an effort to discuss the Trust's initiatives. He pointed out that so far he had met with Chairman Monestime, Commissioners Suarez and Jordan. Mr. Dixon noted that the Commissioners felt Teen Court was phenomenal, had lots of inquiries about Teen Court, and wanted to pursue replicating Teen Court's summer internship program for their respective districts. He said Commissioner Jordan was very supportive of MDEAT's program and their support of her initiative at the Opa-locka Airport. Mr. Dixon noted that Commissioner Jordan expressed appreciation regarding him going before the BCC to talk about what her initiative meant to the community. Commissioner Jordan wanted MDEAT to discuss environmental justice, particularly 3 areas within the Targeted Urban Areas (TUAs) that had pollution that the county needed to take interest in. Mr. Dixon noted that Commissioner Jordan had transferred the deed to six parcels of land to a non-profit organization called Women In Need of Destiny (WIND) and asked MDEAT to provide sidewalks, sprinklers and a person to rate each home, because the constructed homes would be green homes. Mr. Dixon explained that MDEAT could not do any of that, but could buy down the loans.

B. Teen Court Presentation; Psychological Services

Mr. Dixon noted that Teen Court had the benefit of having a Psychological Services person on staff. He introduced Dr. Ischaji Nyerere Robertson, Clinical Psychologist, Teen Court. Dr. Robertson gave a report regarding psychological services for Teen Court; he disseminated a copy of the report to each member. The report gave detailed accounts of the success stories of several children that had received Teen Court's psychological services. Dr. Robertson also gave a brief report regarding the Black Mental Health Youth Conference. He noted he was asked to address a need, to make services available to Black males in the community. He noted two forums were held, one in South Dade and one in North Dade; 187 participants were served at the conference in North Dade which was held at the African Heritage Cultural Arts Center. Dr. Robertson reported that the statistical analysis were outstanding and showed that this was effective and many requested to have more forums and a conference of this nature in their community. He noted that in 2015 forums were planned; however the budget had decreased and he looked at the possibility of utilizing the Historical Lyric Theater for the next forum.

VI. Departmental Monthly Reports

A. Fiscal

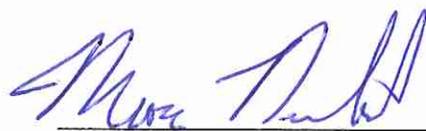
- B. Housing**
- C. Teen Court/Youth Services**
- D. Marketing and Public Information**

VII. Next Meeting

January 21st, 2014 at 3:30 p.m. in the Stephen P. Clark Center, 111 Northwest 1st Street, Miami, FL 33128

Adjournment

Hearing no further business to come before the Trust, the meeting was adjourned at 4:54 P.M.



Chairman Marc Douthit
Miami-Dade Economic Advocacy Trust



Miami-Dade Economic Advocacy Trust

December 17, 2014

Prepared by: Jill Thornton

EXHIBITS LIST

| NO. | DATE | ITEM # | DESCRIPTION |
|-----|------------|--------|---|
| 1 | 12/17/2014 | | MDEAT December 17, 2014 Meeting Agenda Package |
| 2 | 12/17/2014 | I.A. | Motion and Approval Ballot for 2014-15 Economic Development Budget, not to exceed \$141,000 |
| 3 | 12/17/2014 | V.B. | Teen Court Presentation: Psychological Services report |
| 4 | 12/17/2014 | | Newspaper Articles pertaining to the December 17, 2014 MDEAT Mtg and on economic issues |
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MIDEAT

Miami-Dade Economic
Advocacy Trust



Working Together for Economic Change

BOARD OF TRUSTEES MEETING

December 17, 2014

Agenda



MEETING NOTICE

MIAMI-DADE ECONOMIC ADVOCACY TRUST

TRUSTEE BOARD MEETING

DATE: Wednesday, December 17, 2014

TIME: 3:30PM

LOCATION: Stephen P. Clark Center
Commissioners Conference Room, 2nd Floor
111 NW 1 Street | Miami, FL 33128

***The MDEAT Board Meetings are governed in accordance with
Miami-Dade Board of County Commissioners Rules of Procedures.***

PARKING VALIDATION LOCATIONS

Cultural Arts Center Garage | 50 NW 2 Avenue | Miami, FL 33130
Before exiting the garage, please remember to get your ticket validated at the information window on the first floor.

Hickman Garage (Garage 5) | 270 NW 2 ST | Miami, FL 33130



MIAMI-DADE ECONOMIC ADVOCACY TRUST

BOARD MEETING AGENDA

WEDNESDAY, DECEMBER 17, 2014 | 3:30 PM

STEPHEN P. CLARK CENTER | 111 NW 1 STREET | MIAMI, FL 33128

COMMISSIONERS CONFERENCE ROOM, SECOND FLOOR

Roll Call

- **DISCLOSURE OF CONFLICTS OF INTEREST**
- **QUERY FOR EARLY DEPARTURES**
- **PUBLIC COMMENTS**
- **APPROVAL OF AGENDA**
- **APPROVAL OF MEETING MINUTES**
January 15, 2014 and July 16, 2014 05
- I. **Board Action Items**
 - A. EDAC: 2014-2015 Economic Development Budget 22
 - B. MOU: Approval of Department of Juvenile Justice Agreement 25
- II. **Information Item**
 - A. Florida Association of Teen Court Annual Conference 31
- III. **Advocacy Items – Committee Updates**
- IV. **Chairperson’s Report**
 - A. Budget Committee
- V. **Executive Director’s Report**
 - A. Meetings with Elected Officials
 - B. Teen Court Presentation: *Psychological Services*
- VI. **Departmental Monthly Reports**
 - A. Fiscal 33
 - B. Housing 39
 - C. Teen Court/Youth Services 44
 - D. Marketing and Public Information 50
- VII. **Next Meeting:**
January 21, 2014, 2014 | 3:30PM | Stephen P. Clark Center, 111 NW 1 ST, Miami, FL 33128

Adjournment

MEETING MINUTES

JANUARY 15, 2014

**CLERK'S SUMMARY AND OFFICIAL MINUTES
MIAMI-DADE ECONOMIC ADVOCACY TRUST MEETING
JANUARY 15, 2014**

The Miami-Dade Economic Advocacy Trust (MDEAT) convened a meeting in the Miami-Dade Main Public Library, 101 W. Flagler Street, 1st Floor Auditorium on January 15, 2014, at 3:30 p.m. The following MDEAT members were present: Chairman Marc Douthit Esq., Mr. Ron Butler, Ms. Stephanye Johnson, Ms. Barbara Montero, Mr. Carlos Morales, Mr. George Ray III; Ms. Treska Rodgers, and Mr. Charles Sims were late; (Ms. Leigh Toney and Reverend Walter Richardson were absent).

ROLL CALL

The following staff members were present: MDEAT Executive Director John Dixon, Mr. Jose Gonzalez, Ms. Traci Pollock, Ms. Maria Diaz de la Portilla, Ms. Laverne Dean, Ms. Melba Gasque, Mr. Anthony Williams, Mr. William Simmons, Mr. Zachary Rinkins, Mr. Eric Johnson, Mr. Ralph McCloud, Assistant County Attorney Terrence Smith, and Deputy Clerk Karen Harrison.

**DISCLOSURE OF CONFLICTS OF INTEREST
QUERY FOR EARLY DEPARTURES**

Chairman Marc Douthit called the meeting to order at 3:36 p.m. and noted today's (1/15) meeting would end by 5:00 p.m.

APPROVAL OF PREVIOUS MEETING MINUTES

It was moved by Mr. Ron Butler that the June 19, 2013, MDEAT minutes be approved. This motion was seconded by Mr. Carlos Morales, and upon being put to a vote, the motion passed by a vote of 6-0; (Ms. Treska Rodgers, Mr. Charles Sims, Ms. Leigh Toney, and Reverend Walter Richardson were absent).

Later in the meeting, Chairman Douthit explained that the June 19, 2013, MDEAT minutes had been approved and were included in the previous MDEAT Agenda package, but were pending his signature; however, the September 18, 2013, MDEAT minutes needed to be approved.

It was moved by Mr. Carlos Morales that the September 18, 2013, MDEAT minutes be approved. This motion was seconded by Mr. George Ray III, and upon being put to a vote, the motion passed by a vote of 8-0; (Ms. Leigh Toney and Reverend Walter Richardson were absent).

I. BOARD ACTION ITEMS

A. Economic Development Action Committee Budget for FY 2013-14

Mr. John Dixon noted the purpose of the foregoing item was to request the approval of the Economic Development Action Committee Budget (EDAC) for FY 2013-14, and he referred to page 18 in the MDEAT Agenda package for an overview of the line items for the fiscal year.

In response to Chairman Douthit's question regarding whether the EDAC Budget for FY 2013-14 presented today (1/15) was consistent with the FY 2012-13 budget, Mr. Dixon confirmed that the EDAC Budget for FY 2013-14 was consistent with the previous approved budget.

Mr. Ron Butler noted the information concerning the line item entitled "Investments in Targeted Urban Areas (TUA) Services listed on page 18 of today's (1/15) MDEAT Agenda would be considered at the upcoming MDEAT meeting.

Chairman Douthit noted, although these were general areas listed in this budget along with the breakdown, it was customary for specific items to come back to the Trust with detailed information on expenditures.

It was moved by Mr. Ron Butler that the foregoing proposed EDAC Budget for FY 2013-14 be approved. This motion was seconded by Ms. Stephanye Johnson, followed by discussion.

Mr. George Ray III asked about the cost for the MDEAT Scorecard, noting he had a brief conversation with Mr. Dixon regarding a strategic plan that was implemented by MMAP (MDEAT's former name), which had additional recommendations. He suggested that the plan developed by MMAP be updated and used to reduce the cost for the score cards; and that the savings thus realized be used for marketing outreach.

Mr. Ron Butler noted Mr. Ray III was possibly referring to two different items: the strategic plan and the score card. He indicated that the strategic plan's process would include the review of any MDEAT plans from the past.

Mr. Ray III noted his comments specifically pertained to the Scorecard.

Mr. John Dixon pointed out that pursuant to the County Commission Ordinance MDEAT was required to provide an overview of the quality of life in the Black community. He noted while the Office of Miami-Dade County Economic Development provided some data, more information was needed. He said that Florida International University (FIU) representatives indicated that they would be able to perform the necessary work in its entirety, including economic development, housing and youth services. Mr. Dixon stated that the Scorecard was not limited to information on economic development, but it entailed all of the areas for which MDEAT was obligated to provide services.

Mr. Ray III questioned whether the funds could be allocated from other committees within the division of MDEAT since the Scorecard was not limited to information on economic development. He noted the majority of the data could be retrieved from secondary sources, such as the study conducted through MMAP because the disparity within this community was common knowledge. Mr. Ray III said he did not believe that it was necessary for EDAC to be solely responsible to fund the Scorecard.

Mr. Dixon informed Mr. Ray III that each action committee had met and reviewed the request for funding and would share in the cost for the Scorecard.

In response to Ms. Barbara Montero's inquiry regarding funds for the Black Girl Code project, Mr. Dixon noted funding for that project was allocated from the FY/ 2012-2013 budget and funding would continue in the future, but not at this present time.

Chairman Douthit explained that while MDEAT helped to provide funding for the Black Girl Code program, it was not part of MDEAT's program, and there was no other request for assistance.

Discussion ensued among the Trust members regarding the upcoming four initiatives between the kick-off of Black Girls Code in October and June based on the Fiscal Year 2012-2013 budget.

Chairman Douthit noted no allocations would be made toward Black Girls Code until there was a request for funding. He pointed out that the funds provided by MDEAT were now in use.

Mr. Dixon said Black Girl Code would likely sunset in June, which was close to the beginning of the County's fiscal year in October.

Mr. Ron Butler indicated that while looking at communities and institutions within the targeted urban areas (TUAs) it would be necessary to identify positive assets to build on. He said that more detailed information would be provided at the EDAC committee meeting.

It was moved by Mr. Ron Butler that a Memorandum of Approval (MOA) requesting approval of the Economic Development Action Committee budget in an amount not to exceed \$153,000 for Fiscal Year (FY) 2013-14 be approved; and that an itemized budget report be provided prior to the events. This motion was seconded by Ms. Stephanye Johnson, and upon being put to a vote, the motion passed by a vote of 6-0; (Ms. Treska Rodgers, Mr. Charles Sims, Ms. Leigh Toney and Reverend Walter Richardson were absent).

B. Culinary Assessment RFP and Contract Approval

Mr. John Dixon provided an overview of the foregoing item, and he noted the purpose of this request was to identify a business plan and the need for a culinary kitchen in South Dade. He stated that MDEAT staff visited a culinary kitchen located in Oakland Park that was a 24-hour operation with people driving from as far as Kendall Drive to use this kitchen. Mr. Dixon noted the intent of the foregoing item was to help small catering business owners who use their homes and help grow their business into a true commercial kitchen. He also noted MDEAT identified a kitchen located on Homestead Avenue and operated by the neighborhood center. Mr. Dixon indicated that this commercial grade kitchen was fully functional with unused equipment that was phenomenal.

Mr. Dixon pointed out that MDEAT had applied for Community Development Block Grants (CDBG) funding from the Public Housing and Community Development Department. He noted staff also reached out to State Senator Dwight Bullard, who expressed an interest to work with MDEAT at the State level to seek funding; however, this required a strong business plan and an assessment need plan, which was the purpose for this request of \$15,000.

Additionally, Mr. Dixon noted although the EDAC (FY) 2013-14 budget was approved in today's (1/15) meeting, the current item was more urgent. He explained that the reason it had not yet been approved was due to past canceled meetings, but this item needed to move forward to allow Senator Bullard to seek funding.

It was moved by Mr. Carlos Morales that the Memorandum of Approval requesting expenditure in the amount of \$15,000 from the Economic Development Action Committee Budget to publish a Request for Proposal on the culinary incubator project initiative for 2014 be approved; and that an agreement with a consultant to provide a feasibility study and a business plan be executed. This motion was seconded by Ms. Stephanye Johnson, and upon being put to a vote, the motion passed by a vote of 6-0; (Ms. Treska Rodgers, Mr. Charles Sims, Ms. Leigh Toney and Reverend Walter Richardson were absent).

Mr. Dixon invited the Trust members to tour the kitchen located in Homestead that was approved in this proposal. He said it was an incredible opportunity for small businesses located across the County and he would schedule a date to tour the facility.

C. MLK Business Exposition

Mr. Dixon provided an overview of the foregoing proposed item, and he noted the Second Annual MLK Business Exposition event would be held at the Palmetto Bay Village Center. He also noted the intent of this event was to present small businesses in South Dade and bring awareness to the different services they provided. Mr. Dixon indicated that MDEAT would make a collaborative effort with the West Perrine CDC and the expenditure was not to exceed \$15,000.

It was moved by Mr. Carlos Morales that the Memorandum of Approval requesting expenditure in an amount not to exceed \$15,000 from the Economic Development Action Committee Budget be approved to authorize staff to coordinate and implement the MLK Business Exposition to be held on January 17, 2014, at the Palmetto Bay Center, Florida. This motion was seconded by Mr. Ron Butler, and upon being put to a vote, the motion passed by a vote of 6-0; (Ms. Treska Rodgers, Mr. Charles Sims, Ms. Leigh Toney and Reverend Walter Richardson were absent).

D. HAP: Streamline FHA 203(k) Pilot Initiative

Mr. John Dixon noted this initiative was related to MDEAT providing down payments and closing assistance to qualify first-time homebuyers. He indicated that in most cases the funds did not allow the borrower to include the renovation of the purchased property. Mr. Dixon pointed out that the inventory of homes for sale in Miami-Dade County was limited and in many cases these homes needed improvements. Therefore, he said this request would allow households that were below 80 percent of the adjusted median gross income to be eligible for an increase in the maximum permissible assistance from \$7,000 to \$10,000; and households above 80 percent of the adjusted median income would to receive an increase from \$4,500 to \$7,000. He noted these terms would be notated within the loan documents and entities that were partners, such as mortgage companies or banks, would be responsible to set-up the loan while MDEAT would work on the back end to ensure proper use of funds.

Pursuant to Chairman Douthit's question regarding whether this item was intended to help increase the capacity of households that would be eligible for the original Homeownership Assistance Program, because banks would not provide a loan on houses that were dilapidated, Mr. Dixon confirmed that banks would not provide loans for houses that were in dire need of repairs.

Discussion ensued among the Trust members regarding the purpose of assisting the homebuyers.

Ms. Stephanye Johnson clarified that the assistance to homebuyers was not for structural use, but for minor repairs and the loans would be limited to \$30,000, which would assist with the closing process. She noted the banks identified in the pilot program were already familiar with this process. Ms. Johnson pointed out that MDEAT would not be responsible for monitoring this process because the lender would be obligated. She said that MDEAT would be notified of the closing dates and the distribution of funding.

In response to Chairman Douthit's inquiry regarding whether this initiative would change the eligibility requirements, Ms. Johnson noted it would increase the inventory of available homes, but there would be only minor improvements to the homes, such as flooring. She added that the qualifications would remain the same.

Responding to Mr. George Ray III's question as to whether this housing program would be available only in the TUAs or countywide, Ms. Stephanye Johnson noted the pilot program did not target a specific area, but rather the broad base; however, if the program was determined to be effective, there would be more outreach in the TUAs.

Chairman Douthit pointed out that this project was partly driven by the financial partners.

In response to Mr. George Ray III's question regarding contingency plans in case minor repairs turned into major repairs on the homes, Ms. Johnson noted in the future if there were major repairs, the property would not be eligible for the program.

It was moved by Mr. Carlos Morales that the foregoing proposed initiative be approved. This motion was seconded by Ms. Treska Rodgers, followed by discussion.

Responding to Mr. Ray III's question as to whether safeguards were in place to protect MDEAT in case minor repairs turned into major repairs on the homes, Ms. Johnson explained that MDEAT would not disburse funding until after the closing of the sale.

Following discussion the Trust proceeded to vote on the foregoing item to approve the Memorandum of Approval for an expenditure in an amount not to exceed \$480,000 from the MDEAT Documentary Surtax Funds to increase the maximum permissible funds for the MDEAT HAP Streamline FHA 203(k) Pilot Initiative from \$7,000 to \$10,000 for household incomes with 80 percent average gross income (AGI), and from \$4,500 to \$7,000 for household incomes between 80.01 percent AGI to 140 percent. This motion passed by a vote of 7-0; (Mr. Charles Sims, Ms. Leigh Toney and Reverend Walter Richardson were absent).

E. Trust Strategic Planning Retreat

Mr. Dixon noted the foregoing item pertained to Trust Planning Retreat, as discussed in a previous meeting. He noted an interview session by the Nominating Council was held on December 16, 2013, with several candidates who expressed an interest in membership of the Trust. Mr. Dixon indicated that several people were identified and would be recommended to go before the County Commission for endorsement, which was anticipated to take place by March, 2014. He said following this process, preparation for the planning retreat would begin. Mr. Dixon noted the requested amount not to exceed \$10,000 was based on the previous retreat.

Discussion ensued among the Trust members regarding having a facilitator to organize the event.

It was moved by Mr. Carlos Morales that the Memorandum of Approval requesting approval of expenditure in an amount not to exceed \$10,000 for the Trust Strategic Planning Retreat be approved, authorizing staff to publish a Request for Proposal, and to execute an agreement with a consultant to facilitate the planning session. This motion was seconded by Mr. George Ray III, and upon being put to a vote, the motion passed by a vote of 8-0; (Ms. Leigh Toney and Reverend Walter Richardson were absent).

II. INFORMATION ITEMS

A. Youth Entrepreneurship Program Status Report

B. Student Court Status Report

Mr. John Dixon requested that the foregoing items be discussed at a later time as there were a number of special presentations to be made in today's (1/15) meeting.

III. ADVOCACY ITEMS – COMMITTEE UPDATES

A. MDEAT Board and Action Committee Meeting Calendar for 2014

Mr. Dixon referred to page 38 in the MDEAT Agenda package featuring the meeting calendar that listed the majority of scheduled meetings for 2014, and he asked that the Trust members review the dates. He noted the Trust members would be contacted if there were any changes.

IV. CHAIRPERSON'S REPORT

A. Personnel Committee

Chairman Douthit noted a previous discussion was held regarding the formation of a new committee, and the addition of members. He referred to a memorandum that was distributed, regarding the creation of a By-Laws Committee, as required under the new County Ordinance, to review and amend the By-laws to include certain language.

Assistant County Attorney Terrence Smith noted he had advised that the By-Laws be updated. He said that a sample of the last version of the By-Laws with some notations was provided to the Executive Director to review.

Chairman Douthit noted that a By-laws Committee was created to update the MDEAT By-Laws. He announced for the record the appointed members of the MDEAT By-laws Committee.

Assistant County Attorney Smith advised that updating the By-Laws should not be a drawn-out process, and this should not be a standing committee.

Chairman Douthit said he agreed, noting this committee would be of a limited duration. He also referred to a discussion which he had with Mr. Dixon regarding the Personnel Committee; and he announced that the following Trust members had been appointed to serve on that committee: Ms. Barbara Montero, Mr. Charles Sims, and Mr. Carlos Morales. He indicated that the Personnel Committee had not been formulated for several years and this committee had several tasks to accomplish that were mandated by the County. Chairman Douthit noted the members of the Personnel Committee members would be notified regarding the date of their next meeting.

Chairman Douthit announced that Trust member Mr. George Ray III had been appointed to the Entertainment and Technology Committee, but he wanted to reserve some slots for the new Trust members who would be joining; therefore, the full membership of that committee had not been finalized.

Special Presentations: Isabel Corsio Carballo, South Florida Regional Planning Council; Karen Moore, New Synergies; Norman Taylor, Norman E. Taylor and Associates, LLC; and Carla Coleman, Urban Land Institute

Mr. John Dixon introduced the four presentations regarding the economic activity within the TUAs that would be presented by the foregoing represented entities.

Mr. Ron Butler thanked the EDAC members for their efforts in selecting those persons who would make the presentations relating to the ongoing work in the TUAs.

Ms. Karen Moore, New Synergies, and Mr. Norman Taylor, Norman E. Taylor and Associates, LLC, appeared before the Trust to make a PowerPoint presentation. Ms. Moore stated that she worked collaboratively with Mr. Taylor to prepare a thorough summary of the activities and discussions that took place at the Economic Summit on September 13, 2013. She indicated that the previous summits were focused on MDEAT addressing the impact of disparities countywide; however, this year was the first time that MDEAT focused specifically on conditions in the TUAs.

Mr. Norman Taylor, Norman E. Taylor and Associates, LLC, provided his analysis of the Economic Summit and a synopsis of a presentation that focused on a perspective of TUAs in Miami-Dade County from the vantage point that more productive TUAs were needed. He said that the discussions at the Summit evaluated job creation, business and industry recruitment, capital investment, international trade and investment, transportation, mobility and small business growth. Mr. Taylor pointed out that these were standard areas for economic development that had not been pursued in TUAs which would develop their economic status.

Mr. Taylor presented the findings of a report on TUAs prepared by Dr. Robert Cruz, Economic Policy Coordinator, Regulatory and Economic Resources, and indicated that they provided an opportunity to study the efforts and initiatives that were successful in the past, and those that had failed, such as identifying key issues unique to TUAs to help achieve desired results. He noted the importance in allowing TUAs to develop economic models for their area; participating in the broader economic development; and identifying new partners. Mr. Taylor noted the goal was to

establish key performance measures within the TUAs to ensure a return on investments; measure success qualitatively based on input from residents in the TUAs; create strategic alliances within the TUAs to support growth; and to develop a brand for TUAs because although some communities appeared unattractive to investors, they may be very good for business.

Ms. Karen Moore noted the findings in the report were placed into categories such as crimes, micro business development, and civic engagement. She said that she would comment on the recommendations at the end of her report, and that part of the issue following the gathering of data was in identifying the next step in moving forward. She referred to page 34 that discussed a progressive way to transpose census data into a concept that allows that data to drive an agenda as opposed to only using the data to discuss how certain communities are marginalized. Ms. Moore discussed specific MDEAT recommendations regarding organizational programming, noting the One Community, One Goal report was a very large trend. She recommended identifying a way for MDEAT to connect to this trend. She indicated that the report suggested strategic ways to identify skills within the TUA resident pool. In terms of administrative recommendations, Ms. Moore suggested that MDEAT create a database that would allow it to maintain contact with the resident grassroots base and use this as a resource of information to test certain pilot initiatives.

Following the presentation, Mr. Dixon announced that these final reports would be posted on the County's MDEAT website by Tuesday, January 20, 2014.

Ms. Isabel Cosio Carballo provided a PowerPoint presentation on Southeast Florida Data Common (SFDC), which was a regional planning agency working with multiple partners, such as universities, and foundations, to provide data to leaders and decision-makers. She gave a brief overview of SFDC's philosophy, highlighting the importance of retaining good data to help policy-makers and residents make better decisions. She said that data should be accessible at different levels to attract participants in greater numbers. Ms. Carballo provided copies of the slides that pertained to the following subjects:

- Data
- Decision-Making Power
- Current Conditions
- Data Web Sites
- National Examples
- Lessons Learned
- Nesting Indicators

Ms. Carballo noted the SFDC website was www.southeastfloridadatacommon.org. She pointed out that SFDC in addition to collecting data contributed to the capacity-building of partner organizations, and made data accessible to the public.

Mr. Richard Ogburn pointed out that some of the sources of data were taken from the 2006-2010 records of the Census Bureau American Community Survey. He said that this socio-economic data was available annually, rather than once every 10 years. He explained the contents of the data from smaller areas reflected a five-year cumulative sample of household surveys conducted

by the census bureau. Mr. Ogburn indicated that this data was available for the census block group level, which provided the ability to identify specific socio-economic characteristics of the population at the neighborhood level, and to determine changes that occurred yearly. He noted the Census Bureau had released data from 2007-2012.

Mr. Ogburn emphasized that the data visualization environment displayed in this presentation was composed of four basic block groups. He described basic blocks including the map of City of Opa-locka; and noted the other three windows contained data of interest that could be drawn from the census or other sources. He said that by establishing these four different windows within the same geographic areas, multiple dimensions of activities could be identified in these sub-areas. Mr. Ogburn explained the usefulness of this information provided ways to determine the statistics within specific areas, such as the number of high school drop-outs, and to simultaneously evaluate the information pertaining to all of the block groups within the City of Opa -locka, as well as determining how the areas differ to explore the entire city holistically.

Ms. Carballo thanked the Trust for the opportunity to share the potential uses of the SFDC project.

Ms. Carla Coleman appeared before the Trust members and provided an overview of the Urban Land Institute (ULI). She noted this land use redevelopment think tank organization was globally supported by a combination of 30,000 public and private members, which included 700 members in Southeast Florida, who were professionals, such as engineers, and public officials with an interest in building sustainable communities. Ms. Coleman described ULI's mission of creating thriving, sustainable communities worldwide. She reported that a technical assistance panel was held on-site in November 2014 at the 79th Street Corridor and the intent was to have a private sector developer look at this area and determine the steps needed to develop it since the occurring real-estate downturn of recent years.

Ms. Coleman referred to the booklet provided to the Trust members, highlighting the list of sponsors and panel members. She noted the experts chosen for this panel were required not to have a conflict of interest relating to the subject matter and volunteered their time to determine what was needed to develop public and private partnerships in three specific areas: 7th Avenue entrance to the 79th Street Corridor; Poinciana Industrial Park; and the Transit Oriented Development (TOD) located at 37th Avenue and 79th Street. She pointed out the advantages and disadvantages of these suburbia areas. She stated that, while being a great asset, this area had not been leveraged with any kind of meaningful investments. Ms. Coleman commented on the steps that were identified to attract private and public partnerships in a 21st Century way to move forward.

Mr. Ralph Rosado, Executive Director of South Florida Community Development Coalition, representing a majority of nonprofit organizations within the community development, indicated that the intent of the panel mentioned earlier was to gather redevelopment experts to obtain a fresh perspective on those primary sites identified by Ms. Coleman. Mr. Rosado reported that Poinciana Park was determined to be the most transformative and catalytic site among the areas within the 79th Street Corridor. He noted the ideas that would likely be acceptable for redevelopment relating to the need for more jobs and the importance to devise a marketing theme

that was compatible with the area. He mentioned one of the themes identified was in the food-related industry due to the potential market that existed for these types of businesses.

Mr. Rosado suggested that the County designate a lead-person to work with the Beacon Council to market the site, to ensure there was a facilitator for the process, specifically during a Request for Proposal process. He mentioned that given the size of the parcels in the area, there were business opportunities for light industrial warehousing, distribution incubator spaces, an educational pipeline, and commercial kitchens. He also mentioned the opportunity of holding a year-round farmer's market as a focal point within that area. Mr. Rosado said the Poinciana Park site would be the first choice for these initiatives.

In conclusion, Ms. Coleman noted that a copy of today's (1/15) PowerPoint presentation, which reflected the report that was distributed, would be available in the morning. She indicated that the report provided a wealth of information on potential partnerships, and pointed out the 79th Street Corridor initiative and the core of work accomplished as well as business owners' association. Ms. Coleman emphasized there were real assets to build on; however, there was a need for different approaches. She stressed the urgent need to agree on a common approach to avoid losing this opportunity to other groups.

Mr. Ron Butler commended today's presenters and their reports.

Adjournment

There being no further business to come before the Trust, the meeting adjourned at 4:59 p.m.

Chairman Marc Douthit Esq.
Miami-Dade Economic Advocacy Trust

MEETING MINUTES

JULY 16, 2014

**CLERK'S SUMMARY AND OFFICIAL MINUTES
MIAMI-DADE ECONOMIC ADVOCACY TRUST
BOARD MEETING OF JULY 16, 2014**

The Miami-Dade Economic Advocacy Trust (MDEAT) convened its meeting in the 2nd Floor Conference Room of the Stephen P. Clark building, 111 Northwest 1st Street, on July 16, 2014, at 3:30 p.m., there being present: 1st Vice Chair Ron Butler, Cornell Crews Jr., Stephanye Johnson, Cheryl Mizell, and Carlos E. Morales (Mr. Sheldon Edwards, George Ray III and Charles F. Sims were late; Chairman Marc Douthit; LaTonda James, Barbara Montero, Carl Nicoleau, Reverend Walter T. Richardson, Treska V. Rodgers and H. Leigh Toney were absent).

The following staff members were present: Executive Director John Dixon, Mr. Jose Gonzalez and Ms. Traci Pollock; Assistant County Attorney Terrence Smith and Deputy Clerk Zorana Gainer.

1st Vice-Chair Ron Butler presided over today's (7/16) meeting in the absence of Chairman Marc Douthit. Mr. Butler called the meeting to order at 3:30 p.m. He noted due to lack of a quorum he would hear presentations first.

DISCLOSURE OF CONFLICTS OF INTEREST

QUERY FOR EARLY DEPARTURE

Mr. John Dixon noted that he would be making an early departure from today's meeting.

PUBLIC COMMENTS

Assistant County Attorney Terrence Smith called for any member of the public that wished to speak on any of the items on today's agenda; no one came forward to speak.

APPROVAL OF AGENDA PRESENTATION

PRESENTATIONS

▪ **Dr. Ned Murray, AICP, Associate Director, FIU Metropolitan Center**

Mr. Dixon gave a brief description regarding the entity that he and staff selected to produce the Scorecard, noting the MDEAT Board had approved an agreement with Florida International University (FIU) Metropolitan Center to develop the agency's mandated scorecard/annual report during the 2013-2014 Fiscal Year. He asked Ms. Traci Pollock, Special projects Administrator, MDEAT to briefly describe the progress of the scorecard.

Ms. Pollock noted that MDEAT staff had taken the opportunity to work with FIU over the past few months regarding indicators in the areas of criminal justice, economic development as well as housing. She pointed out that FIU would be presenting a final draft of the report, noting that this information would complement the existing information as it related to the profile of the community.

Dr. Ned Murray, AICP, Associate Director, FIU Metropolitan Center gave a Microsoft PowerPoint presentation titled, "Draft of the Miami-Dade Economic Advocacy Trust Annual Report Card and Score Card." He noted a copy of this presentation was included in today's agenda packet for each board member. Dr. Murray noted that it was his effort to compliment data that was already provided and not duplicate other data that had already been presented.

Following the Power Point Presentation, Board members inquired about the Annual Report Card and the Scorecard.

Responding to Mr. Cornell Crews' inquiry regarding whether the surveys were conducted on Target Urban Area's (TUAs) alone or were the surveys conducted according to race and gender as well, Dr. Murray explained that a group of TUAs were reviewed and some of the key indicators were in fact broken down by race.

Ms. Pollock explained further that population, education and housing was broken down by race.

Mr. Butler inquired why of 22 TUAs only 17 TUAs were accessed.

Mr. Dixon replied to Mr. Butler's inquiry noting that only densely populated residential TUAs were used. He also pointed out that many of the TUAs down south did not have many black residents.

Mr. Butler noted that it was important to obtain the information of the other TUAs as well in an effort to compare population as a whole throughout the county.

Mr. Dixon pointed out that the race of Liberty City's residents was changing as more Hispanic people moved in and how this affects the analysis.

Dr. Murray noted that he had not conducted a trend analysis but had begun with a baseline, however now the population changes can be monitored from this point forward.

▪ **Gail Birks, EMBA, LMBB, IATA, President/CEO, CMA Enterprise, Inc.**

Ms. Gail Birks noted that her and staff had completed the draft of the Miami-Dade Economic Development Advocacy Trust (MDEAT) 5 year Strategic Implementation Plan for 2015 – 2020. She noted that she would present some of the high points of the plan and explain to staff how to use the document. Ms. Birks pointed out that the document was a working document that would evolve and it would give a baseline of information to move forward into the next five years and beyond.

Ms. Birks gave a Microsoft PowerPoint presentation titled, "Miami-Dade Economic Development Advocacy Trust (MDEAT) 5 year Strategic Implementation Plan 2015-2020." She noted a copy of this presentation was included in today's agenda packet for each board member. Ms. Birks pointed out that the baseline was built by looking at the strategic partners and who were good perspective partners; leadership team; governance; talent maximization; capital requirements; strategic implementation plan and how workable and evolving it was; how you served your customers and operating processes and procedures. She pointed out that this was a universal model they used when working with organizations to plan strategies.

Following Ms. Birks' presentation, Mr. Butler inquired about the next steps.

Ms. Birks responded that the plan needed to be formally ratified.

I. Board Action Items

A. Action Committee Appointments

Ms. Pollock noted that the Bylaws Committee met and it was decided to formalize the action committee member selection procedures and develop a formal application process for committee member appointments. It was decided by Chairman Marc Douthit to appoint board members to various committees. Ms. Pollock disseminated a document that indicated the committee appointments. She noted that the Chairman appointed members according to their strengths and interests.

Following Ms. Pollock reading the appointments into the record, the Board proceeded to vote.

It was moved by Mr. Sheldon L. Edwards to approve the foregoing proposed Committee appointments. This motion was seconded by Mr. Charles F. Sims and upon being put to a vote passed unanimously. (Chairman Marc Douthit; Latonda James, Barbara Montero, Carl Nicoleau, Reverend Walter T. Richardson, Treska V. Rodgers and H. Leigh Toney were absent).

A. Bylaws Committee: Action Committee Recruitment Campaign Budget MOA

Ms. Pollock pointed out that new Action Committee members had to be recruited in an effort to remain in compliance with Miami-Dade County's governing rules for Action Committees. She noted that based on approval of the budget a month long recruitment campaign will be launched; in preparation of the campaign Chairman Douthit drafted a letter regarding the new process which was sent out to all participants of the action committees. Ms. Pollock said staff was requesting a budget of \$4,000 to move forward with the placement of legal advertisements in local publications and ensuring the opportunity for persons to know about serving on an action committee level.

It was moved by Ms. Barbara Montero to approve the Campaign budget of \$4,000. This motion was seconded by Ms. Stephanye Johnson and upon being put to a vote passed unanimously. (Chairman Marc Douthit; Latonda James, Barbara Montero, Carl Nicoleau, Reverend Walter T. Richardson, Treska V. Rodgers and H. Leigh Toney were absent).

Ms. Pollock explained that once the recruitment process closed the MDEAT Board would convene as an Executive Committee to review all of the applications and select the first official Action Committee members. Once the members are selected, Ms. Pollock noted, they had an option of choosing a Vice-Chair to serve on those action committees. She pointed out that it was highly recommended that a Vice-Chairperson be chosen.

Responding to Mr. Sims' inquiry regarding extending the recruitment period or would it remain at August 20, 2015; Ms. Pollock noted that she had adjusted the date, she advised MDEAT Board members to review the agenda packet for the new dates.

II. Information Items

- A. MDEAT Scorecard/Annual Report Card (Presentation)**
- B. MDEAT Strategic Plan Executive Summary (Presentation)**
- C. Ethics Commission Opinion/Conflict of Interest**

Ms. Pollock explained that the MDEAT Bylaws committee met and the committee asked staff to obtain an opinion regarding financial disclosures and conflicts of interest, and to report their findings to the MDEAT Board. At the Board meeting held in April 2014 the Board was presented with information on financial disclosures and voting procedures from the Commission on Ethics and Public Trust. She asked Assistant County Attorney Terrance Smith to give a brief explanation regarding the conflicts of interest.

Assistant County Attorney (ACA) Smith noted that a Board Member had inquired about voting on an item in which her organization received funding. He noted this presented a direct conflict of interest. Another concern was advocating for the Board to enter into contracts with organizations that had active board members within them. ACA Smith noted as a Board member if your organization would be possibly receiving a contract or applying for funds from the organization the person affiliated with the organization, no matter what the level was, needed to allow the process to take place without their involvement.

D. YOUTH ATTORNEY TRAINING REPORT

Ms. Pollock noted each year Teen Court hosted an Attorney Training at Saint Thomas University which gave the youth volunteer an opportunity to develop their skills. She noted this information item outlined the Attorney Training to be held in August 2014.

E. Black Male Youth Mental Health Series Report

Ms. Pollock noted this was a status report regarding what occurred at MDEAT's Black Male Youth Mental Health Series which included a conference for the professional mental health community and two community forums.

III. Advocacy Items – Committee Updates

IV. Chairperson's Report

V. Executive Director's Report

A. Reminder: New Board Member Ethics Requirement/MDEAT Bylaws Compliance

B. Business Breakfast Series

Ms. Pollock noted at the last Business Breakfast a request was received from Board of County Commissioners Vice Chair Bell's office and Commissioner Souto's office to participate. She noted a Business Breakfast event would be scheduled on August 21st, 2014 for Vice Chair Bell's office.

VI. Departmental Monthly Reports

A. Fiscal

B. Housing

C. Teen Court/Youth Services

D. Marketing and Public Information

VII. Next Meeting

Ms. Pollock reminded Board member to fulfill their obligation to complete ethics training to remain in compliance with the Bylaws.

Adjournment

Hearing no further business come before the Board the meeting was adjourned at 5:04 p.m.

First Vice-Chair Ron Butler
Miami-Dade Economic Advocacy Trust

ACTION ITEM I A

2014-2015 ECONOMIC DEVELOPMENT BUDGET

Memorandum



MEMORANDUM OF APPROVAL

TO: Miami-Dade Economic Advocacy Trust (MDEAT) Board

FROM: Ron Butler, Chairperson,
Economic Development Action Committee

DATE: November 10, 2014

SUBJECT: 2014-2015 Economic Development Budget

PURPOSE OF ITEM

The purpose of the item is to request approval of the 2014-2015 Economic Development budget in the amount of one hundred and forty one thousand dollars (\$141,000). This budget was approved by the Economic Development Action Committee (EDAC) on November 4, 2014.

BACKGROUND INFORMATION

The budget includes various economic developments initiatives to be performed during the fiscal year ending 2015. A Request for Application (RFA) will be issued to solicit work in the area of business development, entertainment, and technology. This process is an effort to leverage these funds by partnering with entities that provide economic development programs and incentives in the Targeted Urban Areas (TUA). The recommended budget is attached for consideration and approval.

FISCAL IMPACT

The fiscal impact is an amount not to exceed one hundred and forty one thousand dollars (\$141,000) for the economic development budget.

RECOMMENDATION

It is recommended that the MDEAT Board approves the 2014-2015 Economic Development budget in the amount of one hundred and forty one thousand and (\$141,000).

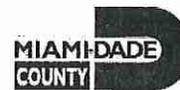
ATTACHMENT: 2014-2015 ECONOMIC DEVELOPMENT BUDGET RECOMMENDATION

| | | | | |
|--------------------------------|-----------|---------------|---|---------------------------------------|
| | | | | |
| | 18-Nov-14 | | | MDEAT |
| | | | | Sources and Budget FY2014/15 |
| | | | | Economic Development Action Committee |
| Source | | Amount | | |
| General Fund | | \$141,000 | To be used for EDAC projects through September 30, 2015 | |
| | | | | |
| Uses | | Amount | Purpose | Status |
| Programatic Funds | | \$ 31,000.00 | To offset the cost of the agency's ongoing economic development activities | |
| MLK Exposition | | \$ 10,000.00 | Annual MLK Business Exposition in South Dade County | |
| Request for Applications (RFA) | | \$ 100,000.00 | RFA process in an attempt to develop partnerships with agencies that provide economic development programs and incentives to institutions in Targeted Urban Areas. This an attempt to leverage these funds. | |
| | | | | |
| Total | | \$ 141,000.00 | | |
| | | | | |
| Balance | | | | |

ACTION ITEM I B

APPROVAL OF DEPARTMENT OF JUVENILE JUSTICE AGREEMENT

Memorandum



MEMORANDUM OF APPROVAL

TO: Miami-Dade Economic Advocacy Trust (MDEAT) Board
FROM: John Dixon, Executive Director
DATE: December 9, 2014
SUBJECT: Approval of Department of Juvenile Justice Agreement

PURPOSE OF ITEM

The purpose of the item is to request approval of the attached Department of Juvenile Justice Department Agreement (DJJ) pending Miami-Dade County Attorney's Office review and approval.

BACKGROUND INFORMATION

The attached draft agreement is intended to establish a collaborative arrangement between DJJ and MDEAT. The intent of the agreement is to provide opportunities for DJJ to refer youth to Teen Court to participate in the peer-sanctioning process and possibly other community service projects, vocational training and readiness programs.

This agreement will permit nonviolent juvenile offenders with more than one offense to be directed to participate in teen court-sanctioned initiatives by the presiding judge. MDEAT is currently exploring the possibility of partnering with a contractor to provide employment opportunities for these youth offenders through teen court. This employment is also intended to serve as a skill training opportunity.

FISCAL IMPACT

There is no fiscal impact for this agreement.

RECOMMENDATION

It is recommended that the MDEAT Board approves the attached Department of Juvenile Justice Department agreement pending Miami-Dade County Attorney's Office of review and approval.

MEMORANDUM OF UNDERSTANDING

Between Miami-Dade County Economic Advocacy Trust – (Teen Court)
And the Department of Juvenile Justice (DJJ)

This Memorandum outlines an understanding between Miami-Dade County Economic Advocacy Trust (Teen Court) and Department of Juvenile Justice, Probation and Community Intervention, Circuit Eleven (DJJ). The Department of Juvenile Justice is a governmental agency that oversees and provides services to delinquent youth with the goal of reducing juvenile delinquency.

The mission of the Miami-Dade Economic Advocacy Trust Youth Development Division is to change the lives of young people by advocating and creating opportunities for youth to develop into responsible citizens.

As Miami-Dade County's only peer-sanctioning program, Miami-Dade County Teen Court is an alternative sanctioning program for first-time misdemeanor youthful offenders who agree to allow their peers instead of the juvenile justice system determine their sentencing. Through their participation, the program helps decrease juvenile delinquency by interrupting the beginning stages of criminal behavior.

The program has provided youth, volunteers and participants, an opportunity to gain knowledge and experience in a non-traditional judicial process. First-time juvenile misdemeanor offenders (participants) are afforded a sentencing hearing conducted by youth volunteers serving as attorneys, jurors, bailiffs, and clerks.

Specifically, this agreement is intended to provide opportunities for DJJ to refer youth to Teen Court for them to participate as youth volunteers in the Teen Court process to learn about the judicial process. There may be additional community service projects or vocational training and readiness programs which the youth may be referred to.

I. PURPOSE

This Memorandum represents collaboration between both parties to provide needed services to youth including education, community service opportunities and vocational preparation and training. The goal of this collaboration is to provide youth with opportunities to promote individual growth, education, rehabilitation and opportunities for Restorative Justice.

II. TERM

The Term is for five years upon the execution of the Memorandum, unless terminated earlier by either party giving 30 days prior written notice to the other party.

III. RESPONSIBILITIES:

1. Teen Court will provide the following:

- a) Teen Court designee will participate in monthly DJJ, Circuit 11 community meetings.
- b) A Teen Court designee will provide monthly progress reports to the assigned Juvenile Probation Officer for any youth referred for series including a Termination Report indicating successful completion or otherwise.
- c) A Teen Court designee will share information about referrals upon request from DJJ when appropriate and with the full consent of the youth and parent/guardian.
- d) Teen Court will provide referral services to youth when necessary and appropriate.
- e) Teen Court will maintain documentation of services provided in accordance with all applicable Florida Department of Juvenile Justice policies and procedures.

2. The Department of Juvenile Justice will provide the following:

- a) DJJ designee(s) will provide referrals of youth and his/her family who meet agreed upon program (Teen Court) requirements.
- b) DJJ designee(s) will share information about referrals with Teen Court when appropriate for the purpose of meeting specific treatment goals and objectives.
- c) DJJ designee(s) will inform youth and his/her family of the referral made to Teen Court.
- d) DJJ designee will participate in monthly youth case review or staffing as appropriate.

VI. COMPLIANCE AND CONFIDENTIALITY

1. Compliance:

- a) Both agencies shall comply with all applicable aspects of all applicable federal and state confidentiality laws and regulations pertaining to the patients serviced including but not limited to the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and the Administrative Simplification Section, Title II, Subtitle F, regarding standards for privacy and security of PHI (protected health information) as outlined in the Act and 42 CFR.

2. Requirements:

- a) Both agencies as business associates must agree to safeguard any protected identifying or behavioral health information, received from, or created or received by, the other in accordance with all applicable state and federal laws, rules, regulations and/or policies.

3. Appropriate Uses and Disclosures of Public Health Information (PHI) and confidential records and information:

- a) Both agencies may use or disclose such information:
 - For the proper management and administration of its business;
 - For purposes of service provision, treatment, payment (if allowed by law), or related, identified, operations;
- b) The agency receiving information will not use or further disclose the information other than as permitted or required by this Memorandum of Understanding, or as required by law. Any other use or disclosure of protected participant information must be made pursuant to a properly executed Release of Information.

4. Breaches of Confidentiality:

- a) If either agency becomes aware of a material breach or any violation of its obligation to protect the confidentiality and security of consumers' protected behavioral health information, then that agency must immediately take reasonable steps to cure the breach or end the violation, and must report the breach or violation to the other agency's Privacy Officer or designee. If the breach must be reported to a particular person, we should identify who that person is or how they can be contacted. Or in the alternative, allow the breach to be reported to the signer below. The alleged breach or violation will be investigated and an appropriate sanction issued. Each agency reserves the right to terminate this Memorandum of Understanding if it determines the other Agency has violated a material term of the Memorandum of Understanding.

5. Additional Confidentiality Requirements:

- a) Both agencies acknowledge that consumers of public behavioral health services are entitled to additional confidentiality protections awarded under the State of Florida rules, laws and regulations. Furthermore, consumers of services, including prevention, substance abuse, and mental health treatment services, will comply with the confidentiality requirements of these and any other applicable state or federal laws, rules, or regulations.

This Memorandum of Understanding is signed by the authorized individual of each of the parties.

For **MAIN AGENCY**,
Miami-Dade Economic Advocacy Trust on behalf of Miami-Dade County Teen Court

John Dixon
Executive Director

Date

For **PARTNER AGENCY**
Department of Juvenile Justice

Terria Flakes
Chief Probation Officer – C11

Date

INFORMATION ITEM II A

**FLORIDA ASSOCIATION OF
TEEN COURT ANNUAL CONFERENCE**

Memorandum



INFORMATION ITEM

TO: Miami-Dade Economic Advocacy Trust Board Members
FROM: LaVerne Carlile-Dean, Teen Court Administrator
THRU: John E. Dixon Jr., Executive Director
DATE: December 10, 2014
SUBJECT: Florida Association of Teen Court Annual Conference

PURPOSE OF ITEM

The purpose of the item is to inform the MDEAT Board of the agency's representation at the Florida Association of Teen Court's Annual Conference.

BACKGROUND INFORMATION

John Dixon, Executive Director; LaVerne Carlile-Dean, Teen Court Administrator; and Ralph McCloud, Student Court Specialist, attended the 20th Annual Florida Association of Teen Court Conference, held November 19-20, 2014, in Orlando, Florida. The conference highlighted 26 years of teen court operations state-wide, identifying Sarasota Teen Court as beginning in 1988. Conference emphasis included the development of strategies to improve Teen Court operations throughout the state by strengthening local partnerships and enhancing local communities through the youth-driven, peer-sanctioning model that affords young people an opportunity to make better decisions, and ultimately contribute to their community in a positive manner.

The earlier portion of the first day entailed the swearing in of new officers; a general meeting; a presentation by Jack Levine, National Association of Youth Court's Program Coordinator; and an intimate discussion with Judge Daniel Dawson of the 9th Judicial Circuit. The afternoon session focused on **Positioning for Success: Developing and Implementing a Sustainability Plan for Florida Youth/Teen Courts**. This session was led by Jennifer Lynne Holmes, Ph.D Student at Florida State University. Her topic covered domestic violence research; and Roshni.Trehan Ladny, Ph.D. provided a preliminary study, which highlighted psychosocial pathways linked to family violence, and how procedural justice impacts youth behavior in a positive way. The final presentation of this day was conducted by Lee Hensen of X-Technologies. His focus entailed database design, specifically to meet the needs of Teen Court operations.

The second day of the conference included a presentation by Elizardi Castro, Esq., a former Prosecutor, Criminal Defense Attorney and now current Teen Court Volunteer Judge for Osceola County Teen Court, and Puerto Rican born comedian. This presenter provided a sample of how he innovatively infuses his comedic skill-set into his performance on the bench, during Teen Court hearings, which has proven to captivate those in attendance.

DEPARTMENTAL MONTHLY REPORT

VI. A

Fiscal Report

MDEAT

Miami-Dade Economic
Advocacy Trust 

Working Together for Economic Change

FISCAL REPORT

FISCAL YEAR 2014/15
As of November 30, 2014

MIAMI-DADE ECONOMIC ADVOCACY TRUST

ADMINISTRATION (G.F.)

FISCAL MANAGEMENT REPORT FY 14/15

As of November 30, 2014

| Subobject Description | Budget | Actual | Balance |
|---------------------------------------|----------------|----------------|----------------|
| GENERAL FUND | 258,000 | 0 | 258,000 |
| INTERDEPARTMENTAL TRANSFERS | 490,000 | 0 | 490,000 |
| REVENUE TOTAL | 748,000 | 0 | 748,000 |
| | | | |
| 110 SALARIES | 466,000 | 84,991 | 381,009 |
| 1010 FRINGES | 171,000 | 22,861 | 148,139 |
| 23210 GENERAL LIABILITY | 5,100 | | 5,100 |
| 24571 P.C. MAINT | 4,000 | 370 | 3,630 |
| 25330 COPY MACHINE RENTAL | 6,000 | | 6,000 |
| 26028 GSA SERVICE TICKET | | 187 | -187 |
| 26050 GSA PRINTING & REPRODUCTION | 13,000 | 180 | 12,820 |
| 26062 FM LT EQ MILEAGE | | 30 | -30 |
| 26077 FM-POOL VEHICLE HOURS | | 31 | -31 |
| 26110 DATA PROCESSING | 2,200 | | 2,200 |
| 31010 TELEPHONE-REGULAR | 5,500 | 1,478 | 4,022 |
| 31011 TELEPHONE-LONG DISTANCE | 400 | 52 | 348 |
| 31015 CELLULAR PHONE SERVICES | 900 | 240 | 660 |
| 31018 OTHER COMMUNICATIONS | | 264 | -264 |
| 31110 PUBLICATIONS | 300 | | 300 |
| 31210 TRAVEL EXPENSE-U.S | 2,000 | | 2,000 |
| 31215 TRAVEL EXPENSE-PCA | 1,000 | | 1,000 |
| 31310 AUTO EXPENSE-REIMBURSEMENTS | | 55 | -55 |
| 31320 PARKING REIMBURSEMENTS | 700 | | 700 |
| 31402 NEWSPAPER ADVERTISING | 17,000 | | 17,000 |
| 31408 RADIO ADVERTISING | 14,000 | 2,095 | 11,905 |
| 31420 SPONSORSHIPS/MARKETING | 17,000 | | 17,000 |
| 31510 OUTSIDE PRINTING | 2,000 | | 2,000 |
| 31520 GRAPHIC SERVICES | 1,500 | | 1,500 |
| 31611 POSTAGE-REGULAR MAIL | 200 | | 200 |
| 31910 PETTY CASH EXPENDITURES | 500 | | 500 |
| 32010 INSERVICE TRAINING | 500 | | 500 |
| 43231 COMMUNICATION EQUIPMENT | | 60 | -60 |
| 47010 OFFICE SUPPLIES/OUTSIDE VENDORS | 500 | | 500 |
| 47011 GSA CENTRAL SERVICES | 4,000 | 499 | 3,501 |
| 49310 CLOTHING AND UNIFORMS | 500 | | 500 |
| 60620 GRANTS TO OTHERS | 10,000 | | 10,000 |
| 95021 COMPUTER EQUIPMENT | 2,200 | | 2,200 |
| EXPENDITURE TOTAL | 748,000 | 113,393 | 634,607 |

MIAMI-DADE ECONOMIC ADVOCACY TRUST

ECONOMIC DEVELOPMENT (G.F.)

FISCAL MANAGEMENT REPORT FY 14/15

As of November 30, 2014

| Subobject | Description | Budget | Actual | Balance |
|------------------|--------------------------|----------------|---------------|----------------|
| | GENERAL FUND | 251,000 | - | 251,000 |
| | REVENUE TOTAL | 251,000 | - | 251,000 |
| | 110 SALARIES | 75,000 | 12,691 | 62,309 |
| | 1010 FRINGES | 21,000 | 3,215 | 17,785 |
| | 21110 MANAGEMENT SERVICE | 20,000 | | 20,000 |
| | 22351 CONTRACTED FOOD SE | | 3,600 | (3,600) |
| | 26050 GSA PRINTING & REP | | 75 | (75) |
| | 60620 GRANTS TO OTHERS | 135,000 | | 135,000 |
| | EXPENDITURE TOTAL | 251,000 | 19,581 | 231,419 |

MIAMI-DADE ECONOMIC ADVOCACY TRUST

HOMEOWNERSHIP ASSISTANCE PROGRAM (HAP)

FISCAL MANAGEMENT REPORT FY 14/15

As of November 30, 2014

| Subobject | Description | Budget | Actual | Balance |
|------------------|-----------------------------|------------------|------------------|------------------|
| R31900 | OTHER TAXES | 3,400,000 | 318,857 | 3,081,143 |
| R36100 | INTEREST EARNINGS | 3,000 | 557 | 2,443 |
| R36900 | OTHER MISCELLANEOUS | - | 71,420 | (71,420) |
| R38900 | ROLLOVER | 1,986,000 | 2,304,742 | (318,742) |
| | REVENUE TOTAL | 5,389,000 | 2,695,576 | 2,693,424 |
| 00110 | SALARIES | 169,000 | 29,426 | 139,574 |
| 01010 | FRINGES | 56,000 | 8,279 | 47,721 |
| 26050 | GSA PRINTING & REPRODUCTION | 1,000 | | 1,000 |
| 26616 | RECORDING FEES | 500 | 130 | 370 |
| 32010 | INSERVICE TRAINING | 800 | | 800 |
| 47011 | GSA CENTRAL SERVICES | 400 | 346 | 54 |
| 57000 | INTRAFUND TRANSFER | 340,000 | | 340,000 |
| 60620 | HAP PROGRAM | 4,821,300 | 344,436 | 4,476,864 |
| | EXPENDITURE TOTAL | 5,389,000 | 382,617 | 5,006,383 |

MIAMI-DADE ECONOMIC ADVOCACY TRUST

TEEN COURT

FISCAL MANAGEMENT REPORT FY 14/15

As of November 30, 2014

| <u>Subobject</u> | <u>Description</u> | <u>Budget</u> | <u>Actual</u> | <u>Balance</u> |
|------------------|-----------------------------|------------------|----------------|------------------|
| R35900 | OTHER FINES AND/OR | 1,245,000 | 76,775 | 1,168,225 |
| | CARRYOVER | 309,000 | 570,342 | -261,342 |
| R36100 | INTEREST EARNINGS | 1,000 | 92 | 908 |
| | REVENUE TOTAL | 1,555,000 | 647,209 | 907,791 |
| 00110 | SALARIES | 750,000 | 88,727 | 661,273 |
| 01010 | FRINGES | 235,000 | 26,822 | 208,178 |
| 21110 | MANAGEMENT SERVICES | | 350 | -350 |
| 22310 | SECURITY SERVICES | 15,500 | 2,508 | 12,992 |
| 22350 | BOTTLED WATER & CHILLER | 100 | | 100 |
| 24130 | MAINT & REPAIR:OFF | 2,000 | | 2,000 |
| 25330 | COPY MACHINE RENTAL | 2,900 | | 2,900 |
| 25511 | PAYMENTS TO LESSOR | 12,800 | | 12,800 |
| 26028 | GSA SERVICE TICKET | 300 | | 300 |
| 26032 | GSA AFT.HOUR CHRGS | 4,000 | 495 | 3,505 |
| 26050 | GSA PRINTING & REPRODUCTION | 6,500 | 5,325 | 1,175 |
| 26051 | GSA POSTAGE | 200 | 374 | -174 |
| 26062 | FM LT EQ MILEAGE | 2,800 | 417 | 2,383 |
| 26077 | FM-POOL VEHICLE HOURS | 5,500 | 362 | 5,138 |
| 31210 | TRAVEL EXPENSE-U.S | 1,200 | | 1,200 |
| 31220 | REGISTRATION FEES | 400 | 330 | 70 |
| 31402 | NEWSPAPER ADVERTISEMENT | 4,000 | | 4,000 |
| 31420 | SPONSORSHIPS/MARKETING | 3,000 | | 3,000 |
| 31510 | OUTSIDE PRINTING | 600 | | 600 |
| 31611 | POSTAGE-REGULAR MAIL | 300 | | 300 |
| 47011 | GSA CENTRAL SERVICES | 2,200 | 1,448 | 752 |
| 57000 | INTRAFUND TRANSFER | 150,000 | | 150,000 |
| 60220 | TRANSPORTATION | 6,000 | | 6,000 |
| 60620 | GRANTS TO OTHERS | 349,700 | | 349,700 |
| | EXPENDITURE TOTAL | 1,555,000 | 127,158 | 1,427,842 |

DEPARTMENTAL MONTHLY REPORT

VI. B

HOUSING UNIT REPORT



Homeownership Assistance Program

NOVEMBER 2014

HOUSING OUTREACH & ADVOCACY REPORT

During the period from November 1, 2014, through November 30, 2014, forty (40) HAP loan applications were submitted totaling \$6,234,936 in first mortgages with a \$6,838,197 aggregate purchase price. There were \$310,000 in Miami-Dade County and other (non-county) administered Down-payment Assistance Program (DAP/ DPA) funds associated with those loans.

During the same period from November 1, 2014, through November 30, 2014, thirty-two (32) families purchased homes using \$185,936 in HAP funds. These loans generated \$5,269,667 in first mortgages with a \$5,494,805 aggregate purchase price. There were \$70,000 in Miami-Dade County assistance program funds leveraged with these loans with \$10,000 in non-county DAP/DPA funded mortgages linked to these first-time homebuyer closings.

HAP loans have thereby increased this year's county property tax roll by an estimated \$64,000 for November 2014 based on an average tax bill of \$2,000 (*see November 2014 Production Report for statistical details*).

HAP TRAINING SEMINARS AND FUNDING

HAP Certification and Down-payment Assistance Programs (DAP/DPA) Training Workshops on program usage and operations are generally held every two-to-three months. Individual mortgage originators and title/closing agents must get approved to submit and close HAP files. Realtor and developer attendance is highly recommended but not required. The next workshop is pending updates to the HAP Procedures Manual.

The workshop details HAP operations, DAP/DPA overview, funding sources, timeframes, set-up and possible usage. Signed Agreements are required for individuals seeking HAP participation, along with affiliated company licensing information for monitoring and tracking purposes.

MDEAT receives eight percent (8.00%) of the Documentary Surtax Funds sent to Miami-Dade County on a monthly basis. The available HAP balance fluctuates based on the monthly amount of Documentary Surtax Funds received, the monthly HAP funding amount and any restricted funds associated with a designated special initiative. Fiscal year 2014-15 projected funds are between \$3.1MM and \$3.2MM.

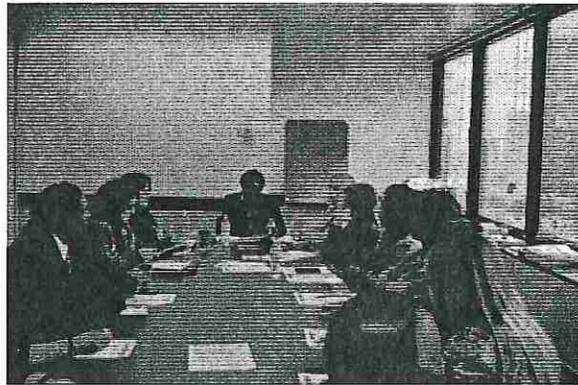
HOMEOWNERSHIP ASSISTANCE PROGRAM SPECIAL INITIATIVES

The HAP Housing Counseling Agency (HCA) Payout Initiative has reached the end of its first six months of operation. Homebuyer data and demographics from the HCAs will be gathered and assessed and initiative data will be disseminated. Both HUD and MDEAT certifications are required to receive the \$250 payout. The payout is noted on the (HUD-1) Settlement Statement and closing agents disburses checks to the HCAs.

The rollout of the HAP Streamline FHA 203(k) Pilot Initiative is anticipated to move forward in January as a work group is being formed to decide eligibility and participation criteria for participating lenders, realtors and closing agents, along with finalizing initiative guidelines, procedures and tracking mechanisms.

HOMEOWNERSHIP EDUCATION – OUTREACH – ADVOCACY

- Presenter at NID Housing Counseling Agency's First-Time Homebuyer Education Workshop: The workshop was held at the Living Word Christian Center International in Miami Gardens on November 8, 2014. The presentation topic was on MDEAT's HAP and MDEAT's role in usage with other subsidy program funds, other available Down-payment Assistance Programs (DAP/DPA) and how they integrate into the mortgage process. Approximately 33 area residents attended.
- Presenter at the Opa-locka CDC First-Time Homebuyer Education Workshop: The workshop was held at the Sherbondy Village Community Center in Opa-locka on November 22, 2014. The presentation topic was on MDEAT's HAP and MDEAT's role in usage with other subsidy program funds, other available Down-payment Assistance Programs (DAP/DPA) and how they integrate into the mortgage process. The presentation was made for both its English and Spanish sessions. Approximately 42 Miami-Dade and South Florida residents attended the session.
- MDEAT's Housing Advocacy Committee (HAC) held its general meeting on Thursday, November 20, 2014. Joining MDEAT Board Member and HAC Chairperson, Stephanye Johnson, were the new HAC Voting Members, Barbie Rodriguez from The Law Offices of William G. Hersman, Marilyn Orozco, formally with BMS Corp. and now with Equity Mortgage Bankers, Michelle LaPiana from Universal Mortgage and Finance, and Shirlynn Webb from Lawyers Advantage Title. Attendees were provided both overviews and updates regarding the HAC, fiscal year 2013-14 activities and accomplishments for the HAP (Homeownership Assistance Program) along with a preview of HAP updates and new marketing materials that will be available in fiscal year 2014-15.



HAC's purpose is to discuss issues that impact affordable housing and affordable housing availability in the Miami-Dade County market and to determine feasible solutions that can be acted upon.

Individuals representing lenders, real estate professionals and housing providers will engage in problem-solving sessions to identify strategies to address the barriers affecting affordable housing needs of low to moderate income families, housing supply vs. demand issues, viable alternatives to advocate on their behalf.



MDEAT's Housing Programs & Outreach Administrator presents at an average of two-to-five first-time homebuyer education workshops and/or affordable housing advocacy and outreach events each month. Through these presentations alone, **MDEAT Housing reaches and interacts with at least 800 to more than 1000 Miami-Dade County and South Florida residents annually.**

All these agencies are located in TUAs (Opa-locka – Miami Gardens – Goulds – Homestead – Florida City) and while workshop participants cannot be pre-determined or dictated, more than half the participants observed at the forenamed agency workshops represent MDEAT's primary target population.

| MIAMI-DADE ECONOMIC ADVOCACY TRUST HOMEOWNERSHIP ASSISTANCE PROGRAM November 2014 Production Report | |  |
|--|------------------------------|---|
| General Statistics | November 2014 | Fiscal YTD November 2014 |
| Total Applicants (Applications Processed) | 40 | 84 |
| Total Purchase Price | \$6,838,197.00 | \$14,213,682.00 |
| Total Amount in First Mortgages | \$6,234,936.00 | \$12,946,205.00 |
| Total M-D County & Non-County Subsidies | \$310,000.00 | \$690,000.00 |
| Total HAP Loans Funded | 32 | 62 |
| Total \$ Amount of HAP Funding | \$185,936.00 | \$368,436.00 |
| Total Purchase Price (funded) | \$5,494,805.00 | \$10,237,194.00 |
| Average Sales Price (funded) | \$171,712.66 | \$165,116.03 |
| Total Amount in 1st Mortgages (funded) | \$5,269,667.00 | \$9,695,178.00 |
| Average 1st Mortgage (funded) | \$164,677.09 | \$156,373.84 |
| Total Amount of Other MDC Funding (leveraging) | \$70,000.00 | \$210,000.00 |
| Total Amount of Non-MDC Subsidy Loans (leveraging) | \$10,000.00 | \$40,000.00 |
| Estimated Increase to Tax Base | \$64,000.00 | \$124,000.00 |
| * Based on annual taxes of \$2000/yr. | Ave. HAP Ln Amt. YTD= | \$5,942.52 |
| | Ave. HAP Ln Amt. October-14= | \$5,810.50 |
| Head of Household | | |
| Female | 7 | 15 |
| Male | 25 | 47 |
| Total | 32 | 62 |
| Ethnicity | | |
| Black | 9 | 14 |
| Hispanic | 22 | 46 |
| White | 1 | 2 |
| Other | 0 | 0 |
| Total | 32 | 62 |
| Median Income Level | | |
| Very Low | 1 | 3 |
| Low | 13 | 28 |
| Median | 14 | 22 |
| Median Moderate | 4 | 9 |
| Total | 32 | 62 |
| Commission District | | |
| District 1 - Barbara Jordan | 5 | 11 |
| District 2 - Jean Monestime | 2 | 3 |
| District 3 - Audrey Edmonson | 1 | 1 |
| District 4 - Sally A. Heyman | 0 | 0 |
| District 5 - Bruno A. Barreiro | 0 | 0 |
| District 6 - Rebeca Sosa | 3 | 3 |
| District 7 - Xavier L. Suarez | 0 | 0 |
| District 8 - Daniella Levine | 11 | 22 |
| District 9 - Dennis C. Moss | 8 | 16 |
| District 10 - Javier D. Souto | 0 | 0 |
| District 11 - Juan C. Zapata | 1 | 1 |
| District 12 - Jose "Pepe" Diaz | 0 | 1 |
| District 13 - Esteban Bovo, Jr. | 1 | 4 |
| Total | 32 | 62 |

DEPARTMENTAL MONTHLY REPORT

VI. C

TEEN COURT UNIT REPORT

Memorandum



MIAMI-DADE ECONOMIC ADVOCACY TRUST

TEEN COURT REPORT

To: Miami-Dade Economic Advocacy Trust (MDEAT) Board
From: John Dixon, Executive Director
Date: December 8, 2014
Subject: Comprehensive Teen Court Report for November 2014

PURPOSE OF ITEM

The purpose of this item is to inform the Miami-Dade Economic Advocacy Trust (MDEAT) Board, of Miami-Dade County Teen Court (M-DCTC) performance and activities for the month of November.

BACKGROUND INFORMATION

Program Activities

November 10-12 : Twenty-two (22) Teen Court youth participants attended the Youth Entrepreneurship Workshop which is designed to help address the high unemployment rates among teens in the county's Targeted Urban Areas (TUAs). This economic development component aims to help expose youth to business principles and encourages the creation of micro-business among this population.

Due to the Veterans Day holiday, this month's workshop was abbreviated and focused on helping the youth volunteers understand the essentials of business economics. Additionally, Teen Court was not able to present the workshop on November 13, 2014, because the Hialeah City Hall was unavailable for use. Agency staff facilitated both workshops.

November 12, 2014: In collaboration with Miami-Dade County Corrections and Rehabilitation Department, 31 Teen Court youth were afforded an opportunity to attend the Turner Gilford Knight (TGK) Correctional Facility Jail Tour. Due to facility constraints, the Boot Camp Jail Tour was postponed. Jail tours serve as crime prevention and intervention tools, providing participants with an understanding of the consequences of engaging in negative actions.

November 4th, 24th, and 26th of 2014: Teen Court staff conducted *Victim's Awareness Panel Workshop (VAP)*, an interactive workshop that sparks dialogue among participants, parents and/or guardians. Thirty-seven individuals comprised of both program participants and their parents discussed the values of forgiveness and restoration, repair of lost trust, and the impact of crimes on family and community.

Program Performance

Referrals: Teen Court received a combined total of 29 referrals from the Juvenile Services Department's (JSD's) Department of Juvenile Justice, Prevention Initiative Program (PIP), and Civil Citation Program.

Community Service: Teen Court generated 885 community service hours. This total included 489 completed by defendants, 240 performed by youth volunteers, and 156 community service hours provided by adults who served as jury monitors and legal professionals volunteering as judges presiding over Teen Court hearings.

Recidivism: Historically, Teen Court's basic follow-up process for program youth entails conducting recidivism checks to determine whether or not former program offenders have been rearrested after successfully completing Teen Court six months up to one year later. The recidivism rate for youth who successfully completed Teen Court for the period April 2012 through March 2013, is two percent. It equates to three out of 145 youth being rearrested.

Offender information for November 2014**Referrals per fiscal year:**

| | | | |
|---------------------|-------|------------------------|--------------|
| 12/31/98 – 09/30/99 | 334 | Carried Over | 5,800 |
| 10/01/99 – 09/30/00 | 506 | 10/01/13 – 10/31/13 | 32 |
| 10/01/00 – 09/30/01 | 323 | 11/01/13 – 11/30/13 | 20 |
| 10/01/01 – 09/30/02 | 336 | 12/01/13 – 12/31/13 | 41 |
| 10/01/02 – 09/30/03 | 293 | 01/01/14 – 01/31/14 | 33 |
| 10/01/03 – 09/30/04 | 390 | 02/01/14 – 02/28/14 | 29 |
| 10/01/04 – 09/30/05 | 267 | 03/01/14 – 03/31/14 | 46 |
| 10/01/05 – 09/30/06 | 215 | 04/01/14 – 04/30/14 | 95 |
| 10/01/06 – 09/30/07 | 245 | 05/01/14 – 05/31/14 | 39 |
| 10/01/07 – 09/30/08 | 356 | 06/01/14 – 06/30/14 | 46 |
| 10/01/08 – 09/30/09 | 424 | 07/01/14 – 07/31/14 | 42 |
| 10/01/09 – 09/30/10 | 454 | 08/01/14 – 08/31/14 | 48 |
| 10/01/10 – 09/30/11 | 619 | 09/01/14 – 09/30/14 | 51 |
| 10/01/11 – 09/30/12 | 537 | 10/01/14 – 10/31/14 | 47 |
| 10/01/12 – 09/30/13 | 501 | 11/01/14 – 11/30/14 | 29 |
| | 5,800 | TOTAL REFERRALS | 6,398 |

Monthly Sanctions for Referrals Completed (November 2014):

| | | | |
|---|-----|--|-----|
| Anti-Theft Class Attendees | 45 | Jail Tour Attendees | 31 |
| Curfew | 0 | Jury Duties Completed | 197 |
| Declined Referrals | 0 | Letter of Apology/Closed | 23 |
| Civics and Business Attendees | 0 | Peer Circle Attendees | 0 |
| Substance Abuse Attendees | 9 | Restitution | 0 |
| Essay Completed/Closed Cases | 23 | Victim Awareness Panel Workshop to Attendees | 0 |
| Ethics Workshops Attendees | 37 | Verbal Apology to Parent | 22 |
| Hours of Community Service/Closed Cases | 489 | Psychological Services | 33 |
| | | | |

Referral Sources:

| | |
|--|----|
| Other Juvenile Services Departments (JSD) Programs | 3 |
| Civil Citation Program | 19 |
| Prevention Initiative Program (PIP) | 7 |
| Other Agencies | 0 |
| Miami-Dade County School Based Referrals | 0 |

Offenses and Number of Charges:

Note: Some defendants have multiple charges

| | | | |
|----------------------|---|----------------------------------|---|
| Attitude | 1 | Poor Family Communication | 1 |
| Battery | 3 | Possession of Drug Paraphernalia | 1 |
| Criminal Mischief | 1 | Possession of Marijuana | 2 |
| Defiant | 1 | Resisting Without Violence | 1 |
| Disobedient | 1 | Retail Theft | 4 |
| Disruptive in school | 2 | Self-Harm | 1 |
| False Alarm | 1 | Stealing | 1 |
| Lying | 1 | Theft | 1 |
| Petit Theft | 8 | | |

Age:

| | | | |
|--------|---|-----------|---|
| Seven | 0 | Thirteen | 4 |
| Eight | 1 | Fourteen | 3 |
| Nine | 0 | Fifteen | 3 |
| Ten | 1 | Sixteen | 7 |
| Eleven | 1 | Seventeen | 8 |
| Twelve | 1 | Eighteen | 0 |

Gender/Race – Male:

| | |
|------------------|---|
| African American | 7 |
| Caucasian | 1 |
| Hispanic | 7 |
| Other | 0 |

Gender/Race – Female:

| | |
|------------------|---|
| African American | 3 |
| Caucasian | 2 |
| Hispanic | 9 |
| Other | 0 |

Commission Districts and Zip Code - November 2014:

| | | | |
|--|----------|---|----------|
| District 1: 33054 - 1 33056 - 2 33179 - 3 | 6 | District 8: 33033 - 2 33190 - 1 | 3 |
| District 2: 33161 - 2 33162 - 2 33167 - 1 33168 - 1 | 6 | District 9: 33032 - 1 33034 - 1 33177 - 1 | 3 |
| District 3: 33127 - 2 33142 - 1 | 3 | District 10: | 0 |
| District 4: | 0 | District 11: 33193 - 1 33196 - 1 | 3 |
| District 5: | 0 | District 12: 33180 - 1 | 1 |
| District 6: 33134 - 1 | 1 | District 13: 33012 - 1 33013 - 1 | 2 |
| District 7: 33133 - 1 | 1 | | |

Commission Districts for Fiscal Year 10/01/13 – 09/31/14:

| | | | |
|------------|----|-------------|----|
| District 1 | 56 | District 8 | 76 |
| District 2 | 70 | District 9 | 97 |
| District 3 | 64 | District 10 | 15 |
| District 4 | 24 | District 11 | 34 |
| District 5 | 17 | District 12 | 27 |
| District 6 | 21 | District 13 | 23 |
| District 7 | 16 | | |

COMPARISON OF YEAR-TO-DATE REFERRALS:

| Referrals for 10/01/13 – 09/30/14 | | Referrals for 10/01/14– 09/30/15 | |
|-----------------------------------|-----------|----------------------------------|-----------|
| Date cases received | No. | Date cases received | No. |
| 10/01/13 – 10/31/13 | 32 | 10/01/14 – 10/31/14 | 47 |
| 11/01/13 – 11/30/13 | 20 | 11/01/14 – 11/30/14 | 29 |
| TOTAL | 52 | TOTAL | 76 |

VOLUNTEER COMPONENT

| | DATE | HOURS | DATE | NO. OF YOUTH RECRUITED | | DATE | HOURS | DATE | NO. OF ADULTS RECRUITED | DATE | JUDGES HOURS |
|---------|---------------|------------|-----------|------------------------|--|-----------|------------|-----------|-------------------------|-----------|--------------|
| South | Nov. 2014 | 114 | Nov. 2014 | 1 | | Nov. 2014 | 48 | Nov. 2014 | 0 | Nov. 2014 | 6 |
| Central | Nov. 2014 | 69 | Nov. 2014 | 1 | | Nov. 2014 | 48 | Nov. 2014 | 0 | Nov. 2014 | 8 |
| Hialeah | Nov. 2014 | 3 | Nov. 2014 | 0 | | Nov. 2014 | 0 | Nov. 2014 | 0 | Nov. 2014 | 0 |
| North | Nov. 2014 | 54 | Nov. 2014 | 0 | | Nov. 2014 | 60 | Nov. 2014 | 0 | Nov. 2014 | 8 |
| | TOTALS | 240 | | 2 | | | 156 | | 0 | | 22 |

DEPARTMENTAL MONTHLY REPORT

VI. D

PUBLIC INFORMATION REPORT

Memorandum

INFORMATION ITEM

TO: Miami-Dade Economic Advocacy Trust Board
FROM: Susana Cortázar, Marketing Administrator
THRU: John E. Dixon, Jr., Executive Director
DATE: December 2, 2014
SUBJECT: Marketing Report for November, 2014

PURPOSE OF ITEM

The purpose of the item is to inform the MDEAT Board of activities associated with the agency's marketing and public relations efforts. It covers a multi-media mix of communication vehicles positioned to build awareness about the agency's advocacy and programmatic operations. The following activities occurred in November, 2014.

Online

Miami-Dade County What's New – November 24, 2014

E-newsletter: Agency staff posted information regarding assistance available for small business owners. The posting noted that the agency closely works with established non-profits, government entities, economic experts and businesses to provide information about available financial opportunities and strategies for small business owners.

Miami-Dade County Portal – November 10, 2014

Posted blurb regarding openings on the Youth Advocacy Committee with link to the action committee members application on county Headline News.

Website

On-going review of agency website for edits and revamping

Collateral Material

- Submitted copy for the creation of a Teen Court palm card
- Submitted final copy for Winter 2015 Teen Court newsletter
- Met with the county's graphics team to re-design the Teen Court newsletter to reflect the agency's brand and have a more elegant look

- Met with CIAO staff to design e-vite, flyer, poster, and other collateral for the January 16, 2015 MLK Business Expo

Social Media (November 2014)

MDEAT owns and maintains three agency-branded social media profiles on Twitter, Facebook, and LinkedIn. The agency also distributes communications through the Constant Contact platform.

The agency posts content including MDEAT's *Tuesday Tidbits*, the agency's electronic newsletters, and provides insight on topics including upcoming events, juvenile justice, housing, business growth opportunities and economic development. Most of the content is aggregated from MiamiDade.gov, BlackEnterprise.com, Entrepreneur.com, U.S. Small Business Administration, Minority Business Development Agency, Florida's Enterprise Development Corporation, Florida Housing Finance Corporation, and other governmental and non-profit agencies.

During November 2014, the agency utilized the following mediums:

- **Constant Contact:** MDEAT delivered two electronic communications utilizing this platform. The platform has 1370 active contacts and an average open rate of 24-percent. The agency sent *Tuesday Tidbits* and information on MDEAT's Economic Development Roundtable event.
- **Facebook (www.Facebook.com/MDEATInfo):** The platform has 299 active members (5.7-percent membership increase) and 42 posts.
- **LinkedIn (www.TinyURL.com/MDEATInfo):** The platform has 38 members (2.6-percent membership increase) and 5 posts. These posts included *Tuesday Tidbits* and links to articles, upcoming events, juvenile justice, housing, business and economic development.
- **Twitter (www.Twitter.com/MDEATInfo):** This platform has 206 members (6-percent membership increase) and 49 posts. These posts included *Tuesday Tidbits* and links to articles, upcoming events, juvenile justice, housing, business and economic development.

Media Relations

- Provided MDEAT staff and Board of Trustees with five newspaper articles which can generate conversations and action related to the agency's mission.

Outreach

- Attended MDEAT Board of Trustees meeting
- Attended United Way half-way mark meeting with department liaisons, loaned executive, and mayor's office staff to determine where each department is with its donations and efforts for fundraising
- Attended Teen Court in South Dade Government Center November 25, 2014
- Attended the College and Career Fair at the Law Enforcement Officers' Memorial High School where Teen Court had a table and signed up volunteers
- Visited Palmetto Bay Village Center with Maria Diaz de la Portilla to meet with its events planner JoAnn Parns to discuss logistics for MLK Business Expo to be held January 16, 2014 at the Palm Room
- Attended Housing Action Committee quarterly meeting



**MIAMI-DADE ECONOMIC ADVOCACY TRUST BOARD OF TRUSTEES
MOTION AND APPROVAL BALLOT**

SUBJECT: I-A to approve the 2014-2015 Economic Development budget not to exceed the amount of \$141,000.

Motion made by: Marc Douthit

Seconded by: LaTonda James

| | MEMBERS | YES | NO | ABSENT |
|----------------------------|--------------------------------|------------|-----------|---------------|
| | | | | |
| 1 st Vice Chair | Butler, Ron | X | | |
| | Crews, Cornell Jr. | X | | |
| Chairperson | Douthit, Marc, Esq. | X | | |
| | Edwards, Sheldon L. | | | X |
| | James, LaTonda | X | | |
| | Johnson, Stephanye | X | | |
| | Mizell, Cheryl | | | X |
| | Montero, Barbara B. | X | | |
| | Morales, Carlos E. | X | | |
| | Ray III, George | | | X |
| | Reverend Richardson, Walter T. | | | X |
| | Sims, Charles F. | | | X |
| 2 nd Vice Chair | Toney, H. Leigh | X | | |
| | | | | |
| | (2 vacancies) | | | |
| | | | | |
| | TOTALS | 8 | 0 | 5 |

 X APPROVED

 NOT APPROVED


 Miami-Dade Economic Advocacy Trust
 1ST Vice Chair Ron Butler

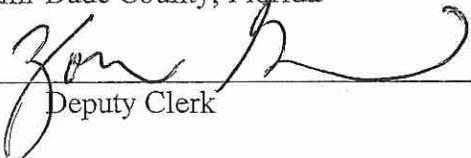
3/18/15
 Date

STATE OF FLORIDA)
) SS:
COUNTY OF MIAMI-DADE)

I, HARVEY RUVIN, Clerk of the Circuit Court in and for Miami-Dade County, Florida, and Ex-Officio Clerk of the Board of County Commissioners of said County, DO HEREBY CERTIFY that the foregoing is a true and correct copy of the motions and votes tallied at the Miami-Dade Economic Advocacy Trust Board of Trustee's meeting of December 17, 2014, pertaining to agenda item(s): I-A.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal on this 18th day of March A.D. 2015.

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

By 
Deputy Clerk



Board of County Commissioners
Miami-Dade County, Florida



Psychological Services Report for MDEAT's Board of Trustees Meeting

December 17, 2014

Services have expanded since the summer of this year to utilize a minimum of seven therapy sessions for each Teen Court participant referred for therapy services. Therefore, the level of involvement and time spent with each therapy participant has increased about 100% from 2013 - 2014.

There are several success stories involving children who have received psychological services from Teen Court:

- Sibon, a 13-year-old black female came to Teen Court with severe behavioral problems, including relating to males, obeying her mother, and demonstrating poor behavior and grades at school. Little over a year later, Sibon is now an A and B student both in her advanced academic classes and with her behavior. She gets along well with her siblings, demonstrates more patience when making decisions, and listens attentively and respectfully to her mother when she is reprimanded for her behavior. She has acted in a capacity as a youth rights advocate and a leader in her community.
- Paul, a 14- year-old black male of Haitian descent, has squashed his aggressive behavior since first coming to Teen Court. He coherently discusses his frustrations more as circumstances arise. He is no longer aggressive towards his uncle who lives with him. His case was especially interesting as Psychological Services partnered with an outside agency who offered family therapy services in Creole. With combining both individual and family services in a unified manner, we were able to help this family transition from one of conflict and aggression to one of more solid communication and peacefulness.
- Emelia, a 14-year-old Hispanic female has transformed her life from one of over-indulgence in marijuana and failing grades to one of involvement in Teen Court as a volunteer, improved communication with her mother, has excellent grades, and abstains from any substance use.
- Joe, a 17-year-old black male, has gone from acting aggressively towards his mother to a student who earns As, Bs, and Cs, and is much more respectful to his mother. He is learning business skills at his school and has spoken out on behalf of youth rights in his community.

There are more stories like this and families we hope to shape. These families have even made trips to the government center from all sections of the county to receive services. It is truly the family's efforts which translate into their success.

Dr. Ischaji Nyerere

Robertson

Clinical Psychologist

MDEAT/Teen Court

MIDEAT

Miami-Dade Economic
Advocacy Trust



Working Together for Economic Change

BOARD OF TRUSTEES MEETING

December 17, 2014

Articles

Home ownership has financial edge over renting

BY DEB MARTON

Special to the Miami Herald

With the recovery of the housing market, the desire to own a new home has returned. However, prospective buyers continue to lease condos, homes and apartments because they're confused and sometimes overwhelmed by all the pieces of the home-buying puzzle. As they continue to rent, pro-



MARTON

spective buyers miss out on the benefits and savings that can be realized through home ownership. As a real estate sales agent, putting together all of the pieces to the puzzle of home ownership for the client is key to demonstrating the advantages and benefits of ownership.

South Florida's rental market rates are at an all-time high and continue to escalate into uncharted prices for the region. In Broward County, rental rates average \$1,283 a month. This represents a 4.5 percent year-over-year gain — and increases are expected to persist, according to MPF Research. Renting can be described as a lifestyle choice and people enjoy the flexibility that comes with it, but what they don't realize is that today they can actually own for

less.

A critical piece of the puzzle for first-time homeowners is how purchasing a home yields positive outcomes on a personal and monetary level. Homeowners not only receive great pride of ownership, they build equity toward their future. Home ownership, particularly for newly built residences, allows owners to project a fixed cost of living. With interest rates at an all-time low, buyers lock in their mortgage rates as opposed to the unknown of annual rent increases. Keeping payments fixed allows homeowners to build wealth during periods of growth like we're seeing in South Florida.

Right now, in the Broward market, buying is more economical because rental rates are on the rise. A common misconception is that owning a new home is more expensive than renting; however, in many cases, home ownership can offer significant annual savings. We surveyed the city of Tamarac where the average monthly rent for a relatively new, 1,300-square-foot, three-bedroom, two-bathroom apartment is currently \$1,850. Upon factoring in the numerous additional monthly fees, including parking and trash collection, the average annual total cost to rent is \$24,800. In the same market, a brand-new construction 1,800-square-foot, four-bedroom, 2.5-bath single-family home currently costs \$280,000. Given the assumptions of a 20 percent down payment at an interest rate of

Rent vs. buy:

Cost comparison for newly built residences (in dollars)

In the City of Tamarac, the average monthly rent for a relatively new, 1,300-square-foot, three-bedroom, two-bathroom apartment is currently \$1,850. Shown are the rental costs associated with it, and the costs to own the same piece of property.

| COMPARISON | | MONTHLY | | YEARLY | |
|--|--------------------------|-------------------------|----------------|--------------------------|-----------------|
| Category | Rent | Own | Rent | Own | |
| Rental | Monthly rent | \$1,850 | - | \$22,200 | - |
| | Trash collection charge | 15 | - | 180 | - |
| | Application fee | 13 | - | 150 | - |
| | Background check | 4 | - | 50 | - |
| | Renter's insurance | 30 | - | 360 | - |
| | Parking / garage | 100 | - | 1,200 | - |
| | Storage | 35 | - | 420 | - |
| Ownership | Mortgage payment | - | 1,050 | - | 12,602 |
| | PMI (mortgage insurance) | - | - | - | - |
| | Property Taxes | - | 334 | - | 4,004 |
| | Homeowner's dues | - | 220 | - | 2,640 |
| | Ownership costs | 20 | 117 | 240 | 1,400 |
| | Homeowners insurance | - | 217 | - | 2,600 |
| Before tax all-in payment | | 2,067 | 1,937 | 24,800 | 23,246 |
| Estimated tax savings (assumes 5 yr. hold) | | | (192) | | (2,302) |
| Average after tax monthly payment | | \$2,067 | \$1,745 | \$24,800 | \$20,943 |
| Savings recognized from BUYING → | | Monthly \$321.41 | | Yearly \$3,856.41 | |

Source: CENTRAL COMMUNITIES ANALYSIS. Buyer scenario assumes a 20 percent deposit and interest rate of 3.85 percent.

MARCO RUIZ / MIAMI HERALD STAFF

3.85 percent on a 30-year fixed mortgage, if this same renter were to purchase the single-family home, annual payments would total \$20,943, giving the homeowner an annual savings of \$3,856.90. (See chart.) The advantages of home ownership become clear as the puzzle comes together.

Another important piece to the puzzle is to educate buyers on mortgage prequalification. Buyers should make sure they are prequal-

ified at the start of the home-buying process to determine the price point that they qualify for and their financing options. There are myriad financing options available depending on the buyer's circumstances. Often FHA loans are a viable option for first-time home buyers.

"The FHA loan limit is \$345,000 for single-family homes in Broward County," says Matt Andre, loan originator and branch manager at FBC Mortgage, LLC, based in

Longwood, near Orlando. "These loans require only a 3.5 percent down payment from the buyer. Conventional financing is also available with as little as 5 percent down, and another great option is available to active-duty military service members and/or veterans with no down payment at all."

Communities like Central Parc in Tamarac are seeing a strong demand for new-construction single-family homes from a South Florida

leasing audience. Buyers are seeking a lifestyle in centrally located, community-based neighborhoods with amenities at attainable prices that allow them to live comfortably within their means. Through community associations and their inherent economies of scale, many master-planned communities allow homeowners to live a low-maintenance, worry-free lifestyle. This affords new homeowners to live a lifestyle similar to what they were accustomed to as renters while now building equity as homeowners and incurring annual savings.

The home-buying process can often be confusing for renters who are considering home ownership. Once all of the pieces to the puzzle have been put together, however, it becomes clear that buying a home provides numerous advantages, including significant annual savings. With strong demand for a specific product, it's important to take the time to educate buyers. In order to do so, agents must have the right tools to assist their buyers in completing the puzzle known as home ownership.

Deb Marton, a Realtor, is director of sales at Park Square Homes and has more than 20 years of experience in new-home sales. She can be reached at 954-556-6754.

Realtors may submit columns about residential real estate for Broker's View of 700 words or less to businesseditor@MiamiHerald.com. Questions? Email rclarke@MiamiHerald.com.

The FHA loan limit is \$345,000 for single-family homes in Broward County. These loans require only a 3.5 percent down payment from the buyer. Conventional financing is also available with as little as 5 percent down, and another great option is available to active, duty military service members and/or veterans with no down payment at all.

— Matt Andre, loan originator and branch manager at FBC Mortgage, LLC, based in Longwood, near Orlando.

MIAMI-DADE COUNTY

Kickoff for hiring program

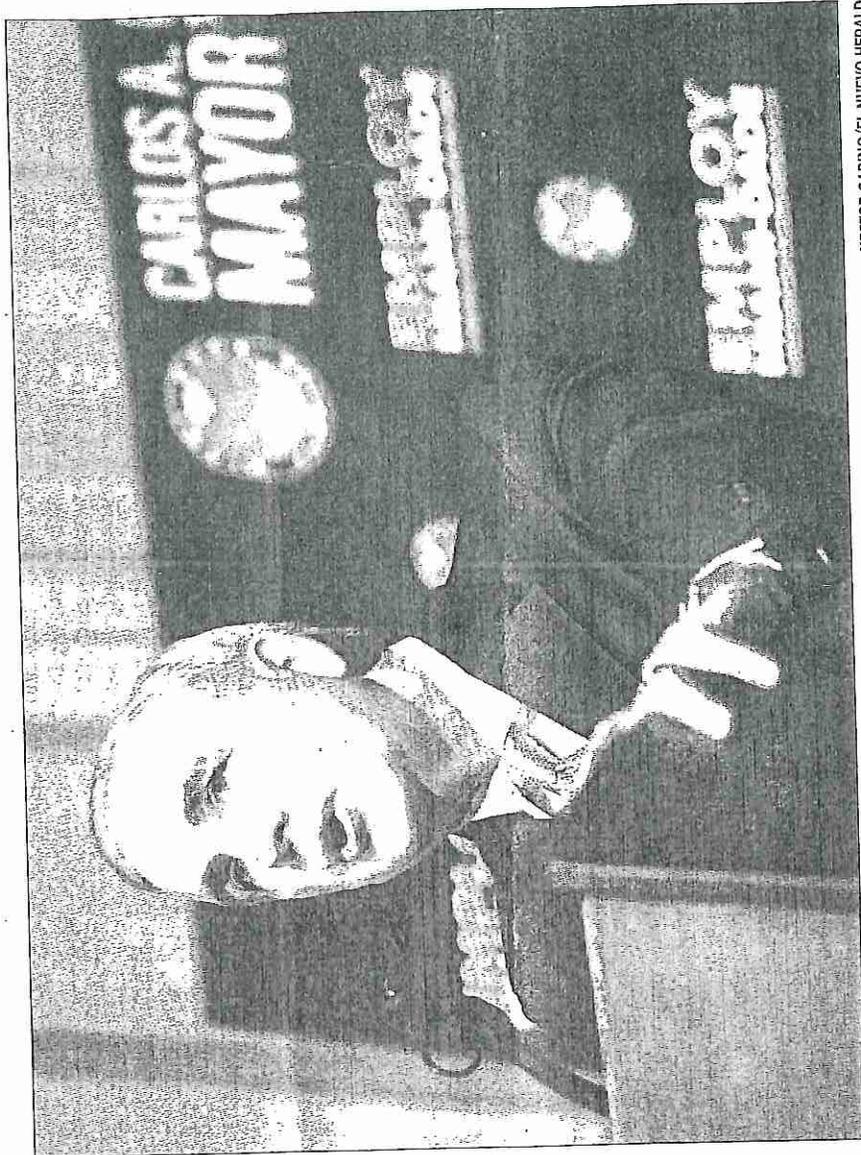
BY DOUGLAS HANKS
dhanks@miamiherald.com

Miami-Dade Mayor Carlos Gimenez went to one of Miami's poorest neighborhoods Monday to announce a new hiring program for the construction industry, highlighting a theme of shared prosperity as he gears up for a re-election bid.

"The cranes are back. There is another boom in construction in our county," Gimenez told an overwhelmingly black crowd gathered at Liberty City's D.A. Dorsey training center for the unveiling of Employ Miami-Dade. "The workforces on those sites should be representative of our community. That hasn't always been the case."

Although Gimenez touted the effort as "one of the most important initiatives in Miami-Dade County history," the new program has no county funding. Instead, it relies on an established nonprofit, Neighbors and Neighbors Association, to work with a construction trade group, Associated Builders and Contractors, to place people in training programs. Participants then could find work through Florida's unemployment agency, which has an extensive network for matching the unemployed with job openings, or through contractors allied with the program.

Organizers of the initiative said it presents a promising combination of a grass-roots community group with strong ties to Miami's low-income black population with



HECTOR GABINO/EL NUEVO HERALD

‘THE CRANES ARE BACK’: Miami-Dade Mayor Carlos Gimenez speaks at the unveiling of Employ Miami-Dade on Monday at Liberty City’s D.A. Dorsey training center.

the mayor’s ability to lean on developers and other large employers to hire participants.

“It wouldn’t have happened without the mayor forcing us all to come together and figure this out,” said Peter Dyga, president of the southeast branch of ABC, a Washington-based group that lobbies for the construction industry. Barron Channer, one of the developers behind Miami’s Overtown Gateway project, which is in line for \$6 million in county funding, said his group will be participating in the program. He said

more African-American residents don’t land construction jobs because many builders don’t have natural connections with that community.

The construction industry “is

Gimenez kicks off hiring program

• HIRING, FROM 1B

dominated by small and medium-sized businesses, who reflexively hire people they know," he said.

Teri Williams, president of OneUnited Bank, the largest black-owned bank in the country, presented a \$10,000 check to the effort, which will fund \$250 bi-weekly stipends to participants of a six-week construction program. "It's so they can afford to be trained," Williams said. She said outreach efforts will be crucial to success, since recruitment can be a challenge.

"There is a need to build trust," she said. "In the economic recession, there was a breakdown in trust between minority communities and institutions, including banks."

The hiring program comes as Gimenez, a Republican in a nonpartisan post, continues to highlight causes that appeal to traditional Democratic voters.

He began 2014 demanding pay concessions from the county's unionized workers and proposing an austerity budget, but ended it finding temporary revenue fixes to

avoid most of the spending cuts. He recently conducted a round of national interviews on his proposal to equip Miami-Dade police with body cameras as a way to address the racial divide that exists nationwide between minorities and law enforcement. Earlier this year, he hired a former Obama operative, Michael Hernández, as his communications chief and briefly flirted with leaving the GOP to run for reelection as an independent.

Gimenez recently said he would stay with the Republican Party, but also emphasized his commitment to a centrist approach to local government. In an Op/Ed in the Miami Times touting Employ Miami-Dade, he recalled a recent White House trip where the program "was received with great interest from several advisers to President Obama."

On Monday, Gimenez evoked his first mayoral campaign in 2011, and how some misread what he sees as a big-tent approach to the office. "Where will Mayor Gimenez focus his efforts as the 'strong mayor' of Miami-Dade?" Gimenez told the audience of about 300 people.

"Here's the problem with that line of thinking, ladies and gentlemen: It ignores the fact that I was elected mayor for all of Miami-Dade County."

Employ Miami-Dade is starting with two ZIP Codes, 33142 and 33147, in the largely black neighborhoods of Brownsville and West Little River. It eventually would target 16 low-income ZIP Codes throughout the county, according to a summary provided by the administration, and would expand its focus to placing participants in jobs needed to run completed projects, such as security guards for an office tower or clerks for a new hotel.

Miami-Dade's unemployment rate of 6.4 percent in October was the sixth-highest among Florida's metropolitan areas, though its job-growth rate of 3.5 percent tied Orlando for fourth-highest, as well. Gimenez is targeting the construction industry for hires, citing the resurgence of high-rise ventures and noting how some builders are looking beyond Miami-Dade to fill payroll slots.

Miguel Aragon, an organizer for a construction-

workers union, Laborers International, said his group has trouble competing with labor brokers who can provide construction sites with immigrant workers at low hourly rates. As contract employees, the arrangement also frees builders from paying employment taxes and worrying about healthcare regulations.

"It's a big business here in Miami-Dade," Aragon said while waiting for the Gimenez speech. "We've got more construction work than almost anywhere in the entire country."

In a classroom after Gimenez's speech, about two dozen men in their teens and early 20s gathered for a graduation ceremony after finishing a one-week ABC placement program. Participants received certificates for federal workplace-safety guidelines needed at construction sites, and also underwent drug tests — steps that organizers said would put their names at the top of a list for builders seeking entry-level workers. As he tried on a hard hat that came with his ABC diploma, Leroy Gissendanner said the course inspired him. "I see myself running a business in

construction," the 23-year-old Miami Gardens resident said. "Construction plumbing, welding, electric — there's so much out there."

This is Gimenez's fourth year in office, and his first major jobs initiatives comes as the county is seeing a steady drop in its unemployment rate amid a broad economic recovery. Payroll employment hit a record 11 million in Miami-Dade in October, and early 2014 saw the county erase job losses suffered in the downturn. When Gimenez took office in 2011, payroll growth was beginning a comeback that was mostly uninterrupted during his tenure, according to federal labor statistics.

The No. 1 anchor on hiring remains the local public sector, which in October counted 1,200 fewer payroll positions than it had a year earlier. Under Gimenez, Miami-Dade County's full-time payroll dropped about 8 percent through 2014 as his administration shifts more county workers to part-time positions.

Gimenez told Monday's crowd it was time for Miami-Dade to take a leading position in boosting local hiring by the private sector.

JOHN S. KNIGHT (854-998)

ALEXANDRA VILLOCH, PUBLISHER | AMINDA MARQUES GONZALEZ, EXECUTIVE EDITOR | NANCY ANCRUM, EDITORIAL PAGE EDITOR

JAMES L. KNIGHT (305-999)

OPINION

MIAMI HERALD | EDITORIAL

Innovators rule!

OUR OPINION: Global nonprofit recognizes South Florida entrepreneurs

The entrepreneurial spirit has soared in South Florida for more than a century. The addition of 21st-century technological innovation has sent it into the stratosphere. The proof? Two more local start-up companies fought their way to the top of stiff competition last week and were selected Endeavor Entrepreneurs.

It's a big deal, for the winners, of course — Kairos and NovoPayment — but also because of the implications for the broader community. As outlined by Miami Herald business writer Nancy Dahlberg, Endeavor is a worldwide nonprofit that mentors high-potential, "high-impact" entrepreneurs, keeping them on target and in line to blow up into companies of global influence.

And as that happens, South Florida

communities, too, reap benefits.

Both Brian Brackeen, founder of Kairos and a developer of facial-recognition technology, and Anabel Perez, co-founder and CEO of NovoPayment, whose technology provides cash-management solutions for Latin American corporations are to be commended — as is Endeavor for recognizing South Florida's innovators.

Mr. Brackeen and Ms. Perez are not the first South Floridians to be bestowed Endeavor's resources, they are simply the latest and undoubtedly not the last. This is a community in which the culture of technology startups has been nurtured, most notably by the visionary Knight Foundation.

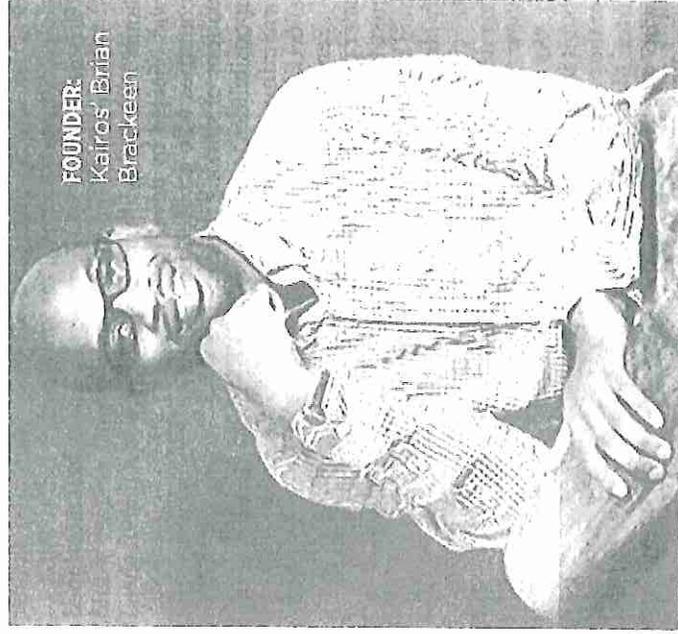
And it is into that viable and burgeoning culture that Endeavor put down its initial roots in the United

States, last year opening its first office in the country — in Miami, of course.

In October, two food businesses from South Florida — gimmybakes and DeliverLean — were selected after making the case to Endeavor's 55th International Selection Panel in Istanbul. A year ago My Ceviche and Kidzen became the Endeavor's first picks from greater Miami.

In less than 20 years, Endeavor — founded in 1997 — has backed 1,000 entrepreneurs and innovators in more than 20 countries.

The point is to not just help individual companies grow, but for the ripple effect of their success to turn into a veritable tidal wave, spurring even more job growth, revenue and innovation. It's nurturing on a grander scale, with a grander vision of what success means. Bravo!



FOUNDER:
Kairos' Brian
Brackeen

MIAMI HERALD

H1

FRIDAY, DECEMBER 12, 2014 | 3C

FLORIDA BRIEFS

• EMPLOYMENT

Trade deficit with China is costing Florida jobs

America's surging trade deficit with China has cost 115,700 jobs in Florida since 2001, and 3.2 million nationwide, according to a study released Thursday by the Economic Policy Institute.

Florida ranks seventh in the nation for lost jobs since China joined the World Trade Organization in 2001, with the overwhelming majority in manufacturing, the study found.

"This report leaves no doubt, if there ever was any, that nation's staggering trade deficit with China continues to be the single biggest impediment to a true jobs recovery, especially in regions with heavy concentrations of high-tech manufacturing," said Scott Paul, president of the Alliance for American Manufacturing, in a statement.

Global trade in advanced technology products — often cited as a source of comparative advantage for the United States — is now dominated by China. The trade deficit in the computer and electronic parts industry grew the most, resulting in more than 1.2 million jobs lost or displaced. In fact, \$154.4 billion of the \$324.2 billion U.S. trade deficit with China in 2013 was in computer and electronic parts, according to the report.

The states suffering the worst job losses were California (564,200 jobs), Texas (304,700), New York (179,200), Illinois (132,500), Pennsylvania (122,600), North Carolina (119,600), Florida (115,700), Ohio (106,400), Massachusetts (97,200), and Georgia (93,700).

INA PAIVA CORDLE



DAILY ROUNDUP OF THE MARKETS

BUSINESS

Miami Herald TUESDAY, DECEMBER 9, 2014 |

REAL ESTATE

Down payments being cut for some homebuyers

Fannie Mae and Freddie are easing their lending requirements.

BY CLEA BENSON
Bloomberg

Fannie Mae and Freddie Mac have set terms for letting borrowers put down as little as 3 percent of a home's cost to get mortgages, a step criticized by Republicaners as a return to risky lending.

Starting on Dec. 13, Fannie Mae will allow the lower down payments for first-time homebuyers and permit refinancing borrowers to reduce equity to 3 percent to cover closing costs, the company said Monday in a statement. Freddie Mac will begin a program in March giving breaks to lower-in-

come buyers and first-time borrowers who get housing counseling.

"These underwriting guidelines provide a responsible approach to improving access to credit while ensuring safe and sound lending practices," Melvin L. Watt, who oversees the two U.S.-owned companies as head of the Federal Housing Finance Agency, said in a statement.

Watt encouraged the move as part of a broader effort to spur lending to minorities, young adults and first-time buyers.

"It's an example of the government taking a step toward expanding the credit box," said Isaac Boltansky, an analyst at Compass Point Research & Trading in

Washington.

Fannie Mae and Freddie Mac, which buy more than half of new home loans and package them into bonds, currently allow down payments as low as 5 percent. Fannie Mae accepted 3 percent down as recently as November 2013 before increasing the requirement in a tightening of its underwriting standards.

The move to allow lower down payments has generated criticism from some Republicans and industry officials. Representative Jeb Hensarling of Texas, the chairman of the House Financial Services Committee, has faulted the idea as a return to the policies that caused the housing crash.

Officials of Fannie Mae and

Freddie Mac said rules banning risky loan features will ensure that the lower down payment mortgages are safe. Only borrowers buying or refinancing a single-family primary residence will be eligible.

Fannie Mae will allow borrowers who haven't owned a primary residence within the last three years to qualify. Freddie Mac's program will be limited to people who've never owned a home, those with moderate incomes or buyers in under-served areas.

A study of Fannie Mae data by the Housing Finance Policy Center at the Urban Institute found that credit scores had more bearing than down payment size on whether borrowers defaulted.

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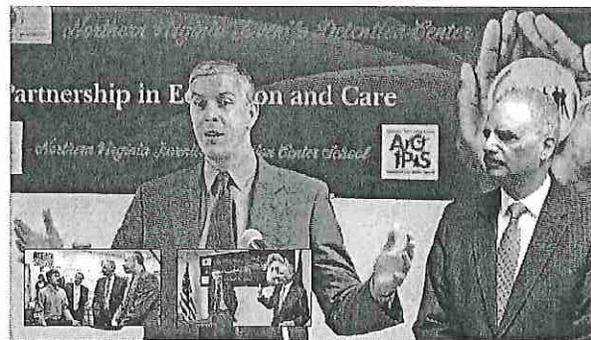
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Plan aims to improve confined juveniles' education

AP By HENRY C. JACKSON
 20 hours ago



WASHINGTON (AP) — Attorney General Eric Holder and Education Secretary Arne Duncan on Monday unveiled new guidance aimed at improving the quality of education for roughly 60,000 confined juveniles.

The cabinet secretaries released a Correctional Education Guidance Package while touring a school for confined youth in Northern Virginia. Duncan and Holder said that improving quality education for all offenders — but particularly younger ones — has proven to be one of the best methods for preventing returns to prison.

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"Students in juvenile justice facilities need a world-class education and rigorous coursework to help them successfully transition out," Duncan said in a statement.

Young people shouldn't fall off track "for life, just because they come into contact with the justice system," he said.

The package sets guiding principles for improving education for young people in correctional facilities and emphasizes the states' obligations for educating students with disabilities in those facilities. It also clarifies that juveniles in correctional facilities may be eligible for federal Pell Grants if they meet other criteria.

The program is an outgrowth of President Barack Obama's "My Brother's Keeper" initiative.

That program was launched from the White House to deal with gaps in opportunities for young minorities. A "My Brother's Keeper" task force released a report in May recommending that work be done to "reform the juvenile and criminal justice systems to reduce unnecessary interactions for youth and to enforce the rights of incarcerated youth to a quality education."

Holder said achieving the latter part was the goal of the plans released on Monday.

"We hope and expect this guidance will offer a roadmap for enhancing these young people's academic and social skills, and reducing the likelihood of recidivism," Holder said in a statement.

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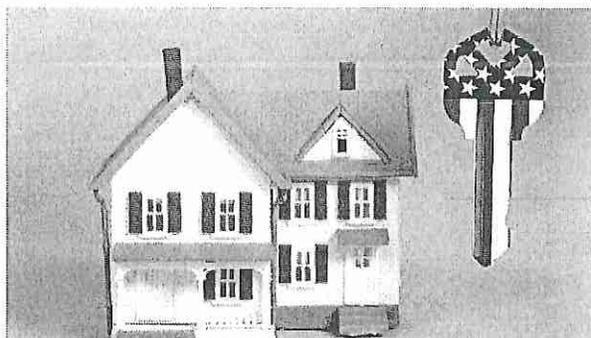
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More Americans to buy homes with 3 percent down

Mortgage giants unveil lending rules to let more Americans buy homes with 3 percent down

By Josh Boak, AP Economics Writer
21 hours ago



Thinkstock

WASHINGTON (AP) -- Some Americans will soon be able to buy a home with a down payment as low as 3 percent, compared with the current minimum of 5 percent, the mortgage giants Fannie Mae and Freddie Mac say.

The new lending guidelines announced by the companies Monday are designed to help more low-income and first-time buyers afford homes. Millions of Americans lost their savings or no longer had the income needed to set aside money for a home in the aftermath of the 2008 financial crisis and the Great Recession. That has held down the sales of houses and condominiums and slowed the economic recovery.

The guidelines are designed to prevent the kind of reckless lending that fueled a housing bubble and eventually triggered the recession. Borrowers must have enough income to repay loans on a monthly basis for homes that would be their main residence. This guideline would be intended to limit financial speculation.

"These underwriting guidelines provide a responsible approach to improving access to credit while ensuring safe and sound lending practices," Mel Watt, director of the Federal Housing Finance Agency, said in a statement. The FHFA oversees Fannie and

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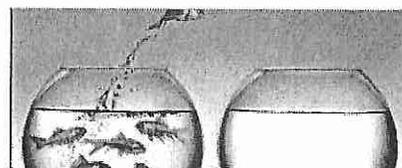
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| <u>15-Year Fixed</u> | 3.125% | (3.561% APR) |
| <u>5-Year ARM</u> | 3.125% | (3.188% APR) |
| <u>30-Year VA</u> | 3.50% | (3.816% APR) |

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Freddie, which have been under government control since 2008 because of the housing bust.

Watt had announced in October that Fannie and Freddie had reached an agreement with major banks to expand lending. The FHFA declined Monday to say how many borrowers might benefit from having a 3 percent down payment.

The standard down payment for mortgages insured through Fannie and Freddie has been 20 percent. That would mean that a first-time buyer would need \$41,600 in cash to purchase a median-priced home of \$208,300, according to the National Association of Realtors. Just 29 percent of home purchases in October went to first-time buyers, compared with a historic average of 40 percent, the Realtors reported.

The new loans would be fixed-rate mortgages of up to 30 years for primary residences, though some policies vary between the companies.

Fannie could begin underwriting the loans before the end of the year. It said the loans would be geared toward first-time buyers, require mortgage insurance payments because of the low down payment and mandate that buyers receive complete a financial counseling program.

Freddie intends to begin offering its mortgages as early as March 2015, saying it would be an option for low- and moderate-income borrowers. It requires that borrowers earn less than an area's median income, in addition to paying insurance and receiving counseling. Monthly payments could not exceed 43 percent of the borrower's income.

Fannie and Freddie own or guarantee about half of all U.S. mortgages, worth about \$5 trillion. Along with other federal agencies, they back roughly 90 percent of new mortgages.

The two companies don't directly make loans to borrowers. They buy mortgages from lenders, package them as securities, guarantee them against default and sell them to investors. That helps make loans available.

The government took over Fannie and Freddie in September 2008, after a market meltdown compounded the losses caused by risky mortgages and threatened to shut down the entire housing sector. Combined, the firms received taxpayer aid totaling \$187 billion, which has since been repaid as they have returned to profitability.

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OPINION

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MIAMI HERALD | EDITORIAL

It's the season to help a kid

OUR OPINION: Agencies who serve at-risk Miami-Dade kids say they need more volunteers

Want to do something meaningful this holiday season? Consider becoming a volunteer mentor for Big Brothers Big Sisters of Greater Miami.

That's the message from the venerable agency, one of Miami-Dade's oldest. The first local chapter opened in 1958 when Dwight D. Eisenhower was president. But how many people realize that?

And often Big Brothers Big Sisters finds itself being confused with other youth agencies, mainly the Boys & Girls Club of America. But Big Brothers Big Sisters is out to change all that — they are out to refresh their brand, become more social media savvy and showcase their significant work.

"We change the lives of young people," BBBS President Lydia

Muniz recently told the Miami Herald Editorial Board. That's something to crow about.

They say national research shows that children enrolled in their programs are more likely to improve in school and in their family relationships, and less likely to skip school or use drugs or alcohol. Kudos to them.

The backbone of their work is the mentors they recruit and scrutinize, all average people who want to take someone else's kid under their wing, becoming a constant adult presence in their troubled lives.

Annually, 2,100 at-risk children are paired off with trained mentors. But there's a long waiting list of children. Unfortunately, Miami-Dade has an unhappy distinction.

"It's last in the number of people who volunteer for a major city," Gale Nelson, BBBS's senior VP told the Editorial Board.

So the agency is also expanding into a new kind of corporate partnership in their efforts to find community-based mentoring. They're asking major companies to invite Big Brothers Big Sisters children into their offices as a learning tool. "The idea is to get kids to see what gets done in an office," Mr. Nelson said. A simple taste of real life, but one that is likely foreign to them.

The agency's push for all kinds of volunteers comes during the holiday season. What better time?

Many young people in our community have struggling parents who abuse, neglect or abandon

them. Sadly, 50 to 60 kids every day enter the Miami-Dade foster care system.

On the front lines are Guardian Ad Litem volunteers who recently expressed their concern to the Editorial Board about the 800 foster kids whose case management is currently in limbo after CHAR-LEE Homes for Children stopped monitoring their cases. The state will soon reshuffle them to other agencies, but members of Voices For Children, the fundraising arm of the Guardian Ad Litem Program, expressed concern.

Those in the trenches like Gail Appellrouth, past chair of Voices board of directors said foster children are getting short-shrifted in the administrative upheaval as agencies under the Our Kids um-

brella close or are locked in divisiveness.

"Foster care kids are the step-kids of the system," Ms. Appellrouth said.

Currently, there are 500 Guardian Ad Litem volunteers. They provide a powerful voice for a foster child, in court and in getting them needed services. Needless to say, many more guardians are needed.

But no one has it worse this holiday than the 125 foster kids aging out of the system as they turn 18. They will now be on their own.

To volunteer to become a Big Brothers Big Sisters mentor, call 305-644-0066 or go to www.wementor.org

To volunteer to become a Guardian Ad Litem, call 305-638-6861.

10 trends that will impact small businesses in 2015

BY TASHA CUNNINGHAM
Special to the Miami Herald

With less than a month left in 2014, it's time for small business owners to develop a plan to maximize their marketing efforts in the New Year. What will 2015 bring for small business owners? Here are 10 trends to keep an eye on as you develop your marketing plan.

1. Social media will continue to propel consumer spending. In 2014, both Twitter and Facebook began testing a new feature that will make it easy for users to



CUNNINGHAM

buy products and services in just a few clicks. Both social media networks rolled out "buy" buttons, which appear alongside status updates and tweets, and give users the ability to make purchases without having to leave the network. In 2015, expect Twitter and Facebook to drive consumer spending in a major way. One huge advantage to the "buy" button for small businesses is the ability to attach concrete revenue metrics to social media messages.

2. Your friends influence your wallet. As your peers post about the latest products or services they bought, it's sometimes hard not to be swayed. In 2015, expect your customers to be increasingly influenced by their peers' purchasing habits. Pay attention to millennials — those born between 1981 and 2000 — on social media. According to a Harris Interactive poll conducted earlier this year, 68 percent of them were at least somewhat likely to purchase after seeing a friend's post about a product or service.

3. New social media networks will rise, and others will fall. 2014 gave rise to a number of new and innovative social networks — including Yik Yak, an app that allows users to anonymously create and see posts within a 1.5-mile radius, and Ello, an ad-free social network that doesn't sell your private information to third par-

ties. Then there is Tsu, another social network that promises users a cut of its ad revenue based on how popular their posts are. These social networks presumably have risen to fix the perceived problems of major social networks like Facebook and Twitter including privacy and pervasive advertising. But will these social networks be around for the long haul? Time will tell.

4. Advertising on Facebook and Twitter will become an essential part of your marketing mix. As a small business owner, you may not be advertising on Facebook or Twitter yet. But in 2015, you may want to reconsider. Facebook continues to aggressively limit the number of posts your fans can see on your page. So the demand for promoted posts and ads will continue to grow. As with anything, increased demand will necessitate increased pricing. Facebook ad pricing already has gone up 10 percent since 2013. In 2015, expect this trend to continue. Advertising on Twitter will become a "must" for small business owners as they embrace the social network's new advertising fee structure, which allows companies to pay for performance instead of paying for retweets, app installs and clicks.

5. Image-based social media will influence buying habits. Using images to influence consumer purchasing behavior is nothing new. By leveraging image-based social media networks like Instagram, which boasts over 200 million users, small businesses will be able to use compelling pictures and video to showcase their products and services. Pay particular attention to Instagram because the social network recently rolled out in-feed video advertising, which gives companies the opportunity to pay for 15-second video ads based on targeted metrics like age, gender and geographic location.

6. Publishing on LinkedIn will become more popular. If you haven't yet tried LinkedIn's publishing platform, explore it before the year's end. In 2015, LinkedIn will continue to dominate among the business set. LinkedIn has quickly become a strong publishing resource populated with excellent content on business trends, insights and careers. You can use LinkedIn's publishing platform to express your thoughts on these topics or to build your brand.

ONLINE MARKETING

Trends to watch for as 2015 nears

• CUNNINGHAM, FROM 76

7. Content marketing will remain an important tool to spread the word about your business. Content marketing is a great way to reach your customers without aggressively selling to them. But it requires work. In 2015, take the time to explore it to determine how it might benefit your business.

8. Social media will continue to drive customer service in 2015. Many major brands have been taken to task by irate customers on social media. What this means is that your customers have latitude to say what they want about your products and services. They can influence whether your product

sells successfully. This is where social listening comes in. You need to track what's being said about your brand on social media and respond to customer questions and issues in a timely manner.

9. Marketing to millennials will be essential. If you aren't specially tailoring your marketing messages to millennials, you're missing out. According to Leaders West Digital Marketing Journal, there are 76 million millennials in the United States, and they make up 27 percent of the population. They're well-educated, with 63 percent having at least a bachelors' degree. They are also major influencers, with 46 percent reporting that they count on social media

when making purchases online.

10. Minorities' purchasing power will increase.

For small businesses, failing to recognize the growing buying power of minorities will have a negative impact on their bottom lines. According to an analysis of data conducted by USA Today, over 50 percent of U.S. cities now have majority non-white populations. And according to the U.S. Census, Hispanics make up 17 percent of the U.S. population have purchasing power that exceeds \$1 trillion. That figure is expected to grow by 2017.

For more online marketing trends for 2015, check out the Herald's Starting Gate blog.

Conservatorship hurts the American housing market

BY TIMOTHY J. PAGLIARA
tim@investorsunite.org.

In the days immediately following the 2008 financial crisis that shook the foundations of our nation's housing market, the federal government moved quickly to provide a stabilizing hand until the markets settled. But due to unprecedented Congressional gridlock, combined with a lack of leadership in the administration on housing policy, that government hand has now become a fist that prevents the housing market — 18 percent of the U.S. economy — from truly recovering.



PAGLIARA

The issue is that Fannie Mae and Freddie Mac, which insure millions of mortgages, were placed in

conservatorship to strengthen and stabilize confidence in the U.S. financial system and specifically the housing market. Assumptions about the health of these entities turned out to be overly pessimistic.

The loans provided to Fannie and Freddie to keep them afloat in the immediate aftermath of the financial crisis were repaid in less than three years — and then some. On its initial loan of \$116.1 million, Fannie Mae has repaid to the U.S. Treasury \$130.5; on its initial loan of \$71.3 million, Freddie Mac has repaid \$88.2 million.

There is growing consensus among industry experts and lawmakers alike that the conservatorship of Fannie and Freddie must end. For instance, Sens. Tim Johnson and Elizabeth Warren, who were on opposite sides of legislative reform efforts, have both said the conservatorship was never meant to be a long-term solution, and an exit plan for the companies must be developed.

There is a simple way out: As director of the Federal Housing Finance Agency (FHFA), Mel Watt, who will be in Miami this week to speak about affordable housing, has the authority to end the conservatorship. FHFA must take the lead on ending the conservatorship in order to complete restoration of these critical financial institutions that provide safety and soundness to the housing market.

We can all agree that elements of housing finance need to change, but what is the best way to reform Fannie and Freddie (also known as the GSE's) so they emerge strong and capable of ensuring the American Dream of homeownership?

First and foremost, the rule of law must be obeyed. After placing the GSEs into conservatorship, the government later levied a net worth sweep of the entities, which froze any payment to existing shareholders of the company and instead directed all profits to the Treasury just as the GSEs became profitable. This was a reckless decision that strips capital from the housing industry on a quarterly basis and instead directs the GSEs' resources to general Treasury funds.

This has significantly masked out of control federal spending and created the impression that our deficits are improving. This net worth sweep in effect is robbing Peter to pay Paul. This has had destabilizing impact on the housing market.

As long as the legal rights of Fannie and Freddie shareholder are denied, the viability of the companies once they emerge from the conservatorship remains in doubt. Investing in the market carries risk — a risk that all investors acknowledge — but investors expect the government to follow the rule of law. Capital follows the rule of law. Without private shareholder investment, Fannie and Freddie would be nothing more than another government agency subject to the whims of politicians and bureaucrats

A number of lawmakers and bureaucrats want to see Fannie and Freddie shut down and a new entity built up to take their place. But such a drastic action would be like selling a Corvette to a scrapyard simply because the fender is a little dented. Fannie and Freddie are in need of reform, yes, but they do not deserve to be junked. The leading legislative proposals that came out of the last session of Congress were not solutions but rather half-baked ideas founded on a number of inaccurate assumptions that would actually hasten a weakening of the housing market.

I and countless others hope that the new Congress will take a different approach to reforming Fannie and Freddie — one that will protect investors' rights and that understands that the foundations of the companies are strong; they simply need to be able to retain profits to rebuild capital so they stand on their own as any other regulated entity in our financial system. As the founder of a group that represents individual shareholders, I encourage FHFA Director Watt to end the conservatorship.

Tim Pagliara is chairman and CEO of CapWealth Advisors and the founder of Investors Unite.

The logo for the Miami Herald, featuring the words "Miami Herald" in a stylized, gothic-style font. The text is white and set against a dark, textured rectangular background.

Mortgage lending restrictions are easing at last

BY KENNETH R. HARNEY - KENHARNEY@EARTHLINK.NET

12/04/2014 9:08 PM | Updated: 12/04/2014 9:08 PM

When it comes to buying a house, are you in the “no way I could possibly qualify” category? Not enough cash in the bank for a down payment or closing costs? Credit scores good but not great? So much deferred student loan debt that you assume any lender would slam the door?

Join the crowd. Large numbers of Americans feel the same, in part because they read and hear that qualifying standards for mortgages are the strictest they’ve been in decades. A study based on a statistical sample of potential homebuyers conducted earlier in the year by the mortgage company loanDepot found that nearly 60 percent of people who say they want to buy a home aren’t pursuing it because they think there’s just no point — they are convinced their applications would be rejected. Three-quarters of them, however, concede that they haven’t done a thing to check out current lender requirements.

But here’s some good news for these folks: Changes are underway in the mortgage market that could give you a better shot at qualifying. Start with recent policy shifts at giant mortgage investors Fannie Mae and Freddie Mac, the two dominant funding sources for new loans. Late in November, both companies announced procedural changes that should encourage lenders to be less fearful that the mortgages they approve will be subject to costly “buy back” demands if borrowers go delinquent.

In a buy back, an investor such as Fannie Mae requires the lender who originated the mortgage to repurchase it because of alleged defects in underwriting that ultimately led to the borrower’s non-payments. To avoid buy backs, lenders in recent years not only have ratcheted up their underwriting requirements but have added extra fees — so-called “overlays” — that are designed to compensate them for losses on loans to borrowers who have below-average credit scores, small down payments and minimal assets in reserve.

Though the technical details of the recent changes would glaze most consumers' eyeballs, their intended net effect is important. They tell lenders: OK guys, you can loosen up a little on mortgage applicants, give some breaks on credit scores and other criteria that you wouldn't have previously. David Lowman, a Freddie Mac executive vice president, was explicit about the desired end result. The policy revisions "should encourage [lenders] to serve a broader range of qualified borrowers," he said. His counterpart at Fannie Mae, Andrew Bon Salle, said he expected lenders to make "mortgages available to more borrowers."

Who are those additional borrowers? They could be you – or a friend or relative who wants to purchase a first home but hasn't checked out the possibilities lately.

Another big change in the wings: Fannie and Freddie plan to resume lending to buyers who can make down payments as low as 3 percent. Currently their minimum is 5 percent down. The Federal Housing Administration (FHA) requires 3.5 percent down payment, but its insurance premiums often make its loans more expensive than Fannie's and Freddie's. So cutting the minimum back to just 3 percent could prove helpful for many cash-short borrowers, even if the two companies impose other requirements such as pre-purchase financial counseling.

Lenders and private mortgage insurers strongly support Fannie's and Freddie's recent moves to open the lid on the credit box a little wider. They want to make more mortgages, especially to qualified first-timers, but don't want to be penalized for doing so.

Major insurers such as MGIC are telling realty agents, banks and personal-financial advisors that they should get the word out to consumers who are sitting on the sidelines. Borrowers need to know that gifts can cover 100 percent of their down payment. They need to know that minimum credit score standards may no longer be as high as they feared. The average FICO score for all types of closed loans during October was 726, not the widely assumed 750-760, according to the software firm Ellie Mae. At FHA, the average for successful purchasers was just 683 during the same month. Vance Edwards, marketing program manager for MGIC, the large home loan insurer, says "there are many [people] who can now afford to buy a home and qualify for a mortgage but simply don't realize it."

The message here: Getting a mortgage can still be tough – you still have to be able to

make the payments — but there is an easing process underway that you shouldn't ignore.

Kenneth Harney is executive director of the National Real Estate Development Center.



Community wins when we support small businesses

BY MARK TROWBRIDGE

president and CEO
Coral Gables Chamber of Commerce



Everyone loves a winner. Heck, we even applaud those who try their hardest to perform and eek out only the fewest of victories. But, one thing I know for sure is that we revere and adore champions — whether they

were crowned yesterday in a blaze of glory or all the way back in 1972.

Champions come in all shapes and sizes, locations and walks of life and provide us that moment of exhilaration that allows us to escape our everyday mundane lives. We rely upon these icons to keep our spirits high, to release our inner emotions and remind us that we should do our best to see

See **BUSINESS**, page 7

BUSINESS, from page 1

the very best in people.

Think about Mo'ne Davis, the scrappy pitcher for the Little League team from Philadelphia who did just that for many of us this summer. She captivated us and lifted our spirits. Even the biggest sports stars in our country weighed in on her success and championship style. And while her team did not advance to the finals or even win the Little League World Series, they captured our attention and our hearts. And she blew us away in the process.

We all know the often-emotional stories of champions overcoming great obstacles and challenges to reach their dreams and achieve their goals. They often tug at our heartstrings, bringing a wellspring of emotion to the competition that usually is unparalleled in life.

I would posit that the owners and employees working in our community's small businesses are the same type of scrappy competitors who work hard every day, despite immense challenges, to achieve success. They are survivors, seeking to be successful "thrivers," while totally dependent on the local consumer and his or her purchasing habits.

Small Business Saturday was created five years ago by American Express as a way to shine a spotlight on the championship caliber and winning attitudes of

our small businesses. Our country's economy was built on the backs of small business, and for the past decade the majority of new jobs have been created by small businesses, most notably via our retailers and restaurateurs here in Coral Gables.

What began as an interesting idea has turned into a national movement and our community does it better than anyone else. How do I know this? Well, American Express told us. We have produced a best practice type program that inspires other communities to be neighborhood champions. I am most proud of this because it means our small businesses and members are engaged and part of something bigger than just themselves. They have embraced the movement of thinking big while shopping small.

We all know the sheer power of Black Friday and the imposing prowess of the big box retailers. But, our community — especially Coral Gables — needs Small Business Saturday to compete and to stand tall. And, as their neighbors, we need to support these businesses who are owned and staffed by our friends and fellow community members.

So, as we gather as a community on Saturday, Nov. 29, in support of our local champions, let's remember to shop small, dream big and soar high.

THE BUSINESS REPORT

SMALL BUSINESS

Shops gear up for 'Saturday'

BY MIRIAM VALVERDE
Sun Sentinel

Signs are going up, emails are being sent and word is being spread at small businesses across South Florida that the big day is coming.

They aren't talking about Gray Thursday or Black Friday.

For them, it's all about Saturday.

For the fifth year in a row, merchants in South Florida and around the nation will participate in what's been dubbed Small Business Saturday — the Saturday after Thanksgiving encouraging customers to shop at local small businesses.

"As every year passes, the Shop Small message is becoming stronger," said Nicole Reyhle, spokeswoman for Small Business Saturday, an initiative kicked off by American Express. "The reason it was founded was to help drive sales and visibility to small businesses

during the shopping season and to celebrate small business owners."

Arlene Staropoli, owner of Picking Wildflowers in Plantation, says the annual event exposes her home décor and gift shop to people who weren't aware she was in business.

"It reminds people that small business owners need to survive and can't compete with promotions bigger retailers offer," said Staropoli, who has participated at least two years before.

She says she notices a "significant difference" in sales on Small Business Saturdays compared with any other Saturday of the year.

"It does make a difference," said Staropoli. Her storefront already has a flier on the window reminding passersby of the shopping day.

Angelic Accents has sent out email reminders to its customers to make sure

they come out and support the store, which sells Vera Bradley handbags, jewelry and home décor.

"It's one of our busiest days of the year," said Sophia McAlpin, owner of Angelic Accents in Plantation. "We would be foolish not to participate."

Sabrina Amelung, owner of The Monogram Closet in Delray Beach, says a lot of her customers choose to do their holiday shopping at small shops like hers because they "feel good about supporting local businesses."

"I've had people that have come into the store and look around and say 'I'm going to phone in my order Saturday,'" she said.

"It's important for neighborhood stores to say don't forget about us," said Fred Weissman, owner of Evelyn & Arthur women's clothing boutiques in Palm Beach County. "Not all shopping is just at the mall and outlet

center. There's a lot of good shopping from local merchants."

Merchants don't have to pay to participate, the Small Business Saturday spokeswoman said.

American Express shoppers can register their credit card at shopsmall.com to get perks for shopping at participating retailers on Small Business Saturday.

"Small Business Saturday is a great opportunity for local shops and restaurants to not only profit from the post-Thanksgiving shopping rush but to showcase their businesses and find new customers who'll return throughout the year," said Bill Herrle, Florida executive director for the National Federation of Independent Businesses.

For more information and a list of participating South Florida merchants, go to shopsmall.com.

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ECONOMY

Dade jobless rate drops to 6.5%

Miami-Dade posted a 3.5 percent increase in jobs year over year, ranking No. 1 among Florida metro areas in the number of jobs created over the past year.

BY MARTHA BRANNIGAN
mbrannigan@miamiherald.com

South Florida's jobs picture is looking sunnier.

The jobless rate in the Miami area fell to a seasonally adjusted 6.5 percent — the lowest level since July 2008 and far from the grim days of April 2010, when unemployment hit 12.6 per-

cent. That compared with a seasonally adjusted unemployment rate of 6.6 percent in September and 7.6 percent in October 2013, according to the U.S. Bureau of Labor Statistics.

Broward's jobless rate also fell from 5.6 percent to 5 percent in October.

"The October labor mar-

ket report is a clear affirmation of an improving Miami-Dade labor market," Robert D. Cruz, Miami-Dade County's chief economist, said in a statement. The county added 8,000 jobs in October on a seasonally adjusted basis, he said.

For the last two months, Miami-Dade payroll jobs have clocked in at their highest levels ever — above those lost in the recession, according to Jaap Donath, Beacon Council senior vice president Larry K. Williams said in a statement. "Construction and manufacturing continue to show the largest growth from last year."

Densely populated Miami-Dade County posted a 3.5 percent increase in jobs year over year. The county

ranked No. 1 among Florida metro areas in the number of jobs created over the past year, with a total of 37,800.

Miami-Dade is adding jobs in various fields, including construction, retail trade, professional and business services, transportation, warehousing and utilities, and leisure and hospitality.

Over the past year, the county gained 4,400 construction jobs, an increase of 12.4 percent, as condo and

retail projects sprout around the region.

"The generation of construction jobs is a significant factor in the momentum of our economy," said Manuel Lasaga, president of Strategic Information Consulting and a clinical professor in the finance department at Florida International University.

As of September, Lasaga said, some 30 percent of the

Jobless rates fall in Dade, Broward

• UNEMPLOYMENT, FROM IC

23,000 construction jobs lost in the recession have been recovered. "By year end, maybe 40 to 45 percent of the jobs lost will be recovered. You only need to look at all the cranes."

In Broward County, the October jobless rate fell to 5 percent from 5.6 percent in October 2013.

Employment in the metro Fort Lauderdale area increased 3.2 percent year over

year. Those numbers are not adjusted for seasonality.

Broward gained jobs in October in trade and transportation, professional and business services, and leisure and hospitality, among other areas.

Broward ranked No. 3 in job growth behind greater Orlando, adding 24,000 jobs for the year that ended in October. That amounted to a 3.2 percent increase in employment.

Statewide, unemployment inched down 0.1 percentage point in October to a seasonally adjusted 6 percent, the lowest level since June 2008, and down 0.7 percentage point from a year earlier.

Florida tallied 578,000 jobless workers out of a labor force of 9,660,000, the Florida Department of Economic Opportunity said.

Florida added 34,400 jobs in October, a 0.4 percent increase from September,

bringing seasonally adjusted nonagricultural employment to 7,857,300. The state added 206,900 jobs from October 2013, an increase of 2.7 percent.

While those are moderate gains, they exceeded the national pace of 1.9 percent job growth year over year.

The trade, transportation and utilities sector accounted for the most growth in Florida, adding 50,500 jobs in the past year, the state reported.

• TURN TO UNEMPLOYMENT, 2C

BUSINESS



Miami Herald

FRIDAY, NOVEMBER 21, 2014 | EDITOR: JANE WOOLDRIDGE | wooldridge@miamiherald.com | 305-376-3629

HI

REAL ESTATE

S. Fla. home sales rose in October

Strong demand for South Florida existing homes and condos drove sales higher in October from a year earlier.

BY MARTHA BRANNIGAN
mbrannigan@miamiherald.com

Solid demand for South Florida houses and condos drove the number of sales higher in October from a year earlier, though price increases slowed from their previous gallop amid a growing inventory of houses and condos for sale.

In Miami-Dade County, sales of existing single-family homes rose 15.6 percent year over year to 1,204

closings in October and were up 3.3 percent from September, the Miami Association of Realtors said.

Miami-Dade existing condo sales increased 6.5 percent in October from a year earlier to 1,508 closings and were up 5.8 percent from September.

The median price of a single-family home in Miami-Dade rose 9.1 percent year over year to

\$240,000 in October, while the median condo price rose 8.8 percent from a year earlier to \$195,000. Those were solid price increases, but far below the double-digit gains of last year.

In Broward County, the slowdown in home prices was more marked. The median price of a single-family home in Broward increased up 1.9 percent to \$275,000 in October compared with a year earlier, while the median condo price rose 2.9 percent to \$119,900 year over year, the Greater Fort Lauderdale

Realtors said.

Those anemic price gains in Broward contrast with double-digit price spikes in 2013 as the housing market rebounded from its historic crash.

Amid the stabilizing prices in Broward, home and condo sales were strong in October.

Single-family home sales rose 14.8 percent to 1,395 closings in October from a year earlier, and were up 6.7 percent from September. Broward condo sales rose 5.3 percent year over year to 1,441 clos-

ings, the Greater Fort Lauderdale Realtors said. That was a 6.5 percent increase from September.

Home buyers are finding a lot more to choose from as the inventory of homes and condos for sale in Miami-Dade and Broward counties continues to expand.

Those rising inventories are creating a more balanced market between buyers and sellers. "It's an even playing field," said Anthony Askowitz, broker/owner of RE/

TURN TO SALES, 3C

THE BUSINESS REPORT

REAL ESTATE

S. Fla. home sales rose in October

• SALES, FROM 1C

MAX Advance Realty in Miami.

In Miami-Dade, existing condos are plentiful, and sellers face rising competition from the growing inventory of resales and the boom in new condo construction.

In October, 1,362 existing condo units were listed on the Multiple Listing Service — the highest level since April 2011. That was 8.2 months of supply, or 8.2 times the number of condos sold in a month, up from 6.5 months in October 2013.

Experts generally consider six months of supply to be a balanced market between buyers and sellers, with less than that favoring sellers and more giving buyers leverage to negotiate.

"A lot of buyers and investors are targeting new construction, as opposed to resales. They tend to like the

newest, best and shiniest things — like a new car," said Michael V. Smith, an agent with Fortune International Realty in Miami. "There's been a cooling effect on the existing condo market."

The inventory of Miami-Dade single-family homes for sale remained more balanced, rising to 6,439 units, a 5.8 month supply, with listings up 15.6 percent from a year earlier.

In Broward, the inventory of single-family homes rose 36.3 percent to 6,574 units in October from 4,822 a year earlier. That amounted to 5.2 months of supply, up from a tight supply of 3.8 months in October 2013.

The inventory of Broward condos for sale jumped 24.4 percent to 8,325 units from 6,691 units in October 2013. That marked 6.1 months of supply for existing condos in Broward, up from 4.7 months a year earlier.

Realtors say many sellers

have unrealistic expectations of how much their homes will fetch and haven't adjusted to the new reality where buyers have more leverage than in the recent past.

"It's a very balanced market, and the problem is, sellers don't realize it," said Stephen B. McWilliam, president of Florida State Realty Group in Fort Lauderdale and district vice president of Florida Realtors.

"I've seen a couple of deals where buyers made serious offers," and sellers overplayed their hands by demanding more and losing the sale, he said.

Houses and condos are sitting on the market a bit longer before finding a buyer.

In Miami-Dade, condos sold in a median of 53 days on the market — two weeks longer than in October 2013, while single-family homes sold in a median of 43 days,

up from 40 days a year earlier.

In Broward, single-family homes sold in a median of 45 days, up from 30 days in October 2013. Condos sold at a median pace of 53 days, up from 37 days a year earlier.

Amid the growing inventory, buyers are negotiating slightly bigger price cuts. In Miami-Dade, single-family homes sold at an average of 95.3 percent of original list price, one percentage point below the prior year. Condos sold at 93.7 percent of original list price, down 3.9 percentage points year over year.

Broward single-family homes sold at an average of 93.6 percent of their original list price, a drop of 2.3 percentage points from a year earlier. Condos on average fetched 92.4 percent of original list prices, down 2.4 percent from October 2013, the Greater Fort Lauderdale Realtors said.

Thursday, 20 November 2014

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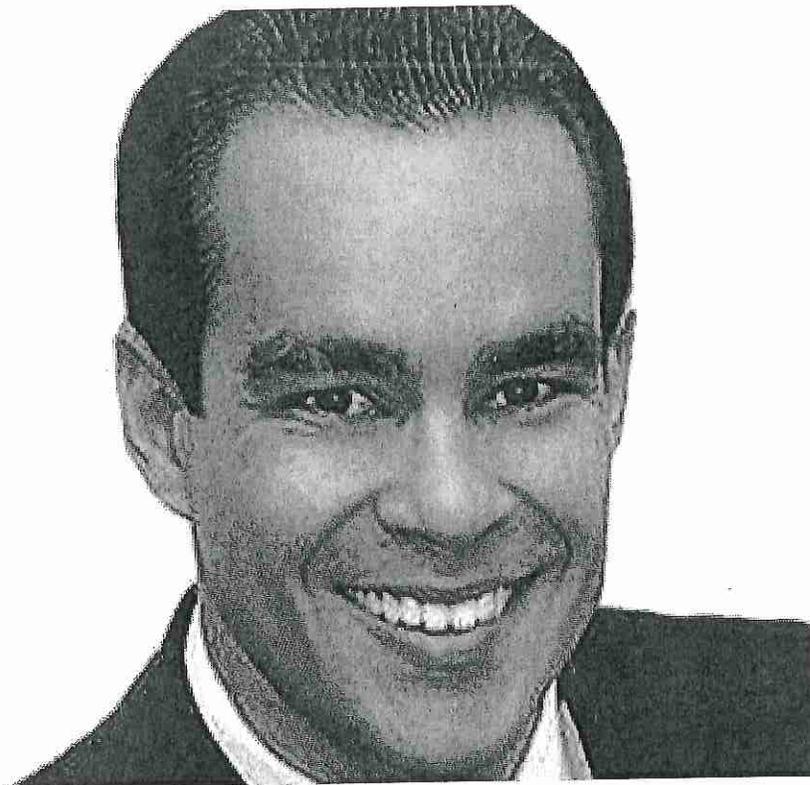
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MIAMI REALTOR OSCAR ARELLANO FINDS JOY IN MIAMI'S BEAUTIFULL REAL ESTATE

By Jesse Scheckner

Miami Realtor Oscar Arellano had already found success when he decided change careers 11 years ago. After graduating cum laude from Florida International University with a Bachelor's of Science in Accounting in 2001 and a Master's of Science in Taxation in 2003, he secured a position with a prestigious South Florida CPA firm. He was

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earning good money in a respectable field, but one thing was missing: he wasn't happy.

"People that know me are actually quite surprised that I went into that career," Arellano says. "I'm not the kind of person who is comfortable in a day-to-day office desk job setting. I'm a very upbeat and energetic person. Accounting just wasn't my style."

Although it had been merely months since he earned a master's degree which would have opened up new opportunities in his then-current profession, Arellano left the business to pursue a career in the fast-paced world of real estate—a field which would better utilize his upbeat personality and natural people skills. He soon landed a job at Fortune International Realty, where he remains today as their top producer for their Coral Gables branch.



Oscar Arellano

"I enjoy being out there networking and I love the challenge of negotiating and getting new business on a daily basis," he says. "When I look back, I'm very happy I made the move 11 years ago."

Fluent in both English and Spanish, Arellano maintains a constant average of 25-30 listings in areas including Coral Gables, Coconut Grove, Pinecrest, South Miami, Brickell, Aventura and Sunny Isles. He leads a team of local real estate professionals who all subscribe to his personal slogan: "I move fast, so you can too!"

"The South Florida market is one that caters to the entire world," he says. "Miami is an influential, affluent city where you have buyers from every city in the country and from all over the world. We live in one of the most beautiful cities in the entire United States, with great weather, beaches and a vibrant night life. It keeps the market interesting and strong."

The award-winning work he's done has led him to several avenues of civil service as well, including involvement with the Coral Gables Chamber of Commerce and numerous local charities. According to him, the fulfillment he derives from such efforts are substantial, however he still finds no greater joy than in helping first-time home buyers find that perfect home.

"It's amazing, helping them make the American Dream — which is becoming a homeowner — come true," he says. "Seeing couples raise their families in a new property is a wonderful feeling. It's beyond satisfying."

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COMMUNITY WINS WHEN WE SUPPORT SMALL BUSINESSES

By Abdon Ospina

Everyone loves a winner. Heck, we even applaud those who try their hardest to perform and eek out only the fewest of victories. But, one thing I know for sure is that we revere and adore champions — whether they were crowned yesterday in a blaze of glory or all the way back in 1972.

Champions come in all shapes and sizes, locations and walks of life and provide us that moment of exhilaration that allows us to escape our everyday mundane lives. We rely upon these icons to keep our spirits high, to release our inner emotions and remind us that we should do our best to see the very best in people.

Think about Mo'ne Davis, the scrappy pitcher for the Little League team from Philadelphia who did just that for many of us this summer. She captivated us and lifted our spirits. Even the biggest sports stars in our country weighed in on her success and championship style. And while her team did not advance to the finals or even win the Little League World Series, they captured our attention and our hearts. And she blew us away in the process.

We all know the often-emotional stories of champions overcoming great obstacles and challenges to reach their dreams and achieve their goals. They often tug at our heartstrings, bringing a wellspring of emotion to the competition that usually is unparalleled in life.

I would posit that the owners and employees working in our community's small businesses are the same type of scrappy competitors who work hard every day, despite immense challenges, to achieve success. They are survivors, seeking to be successful "thrivers," while totally dependent on the local consumer and his or her purchasing habits.

Small Business Saturday was created five years ago by American Express as a way to shine a spotlight on the championship caliber and winning attitudes of our small businesses. Our country's economy was built on the backs of small business, and for the past decade the majority of new jobs have been created by small businesses, most notably via our retailers and restaurateurs here in Coral Gables.

What began as an interesting idea has turned into a national movement and our community does it better than anyone else. How do I know this? Well, American Express told us. We have produced a best practice type program that inspires other communities to be neighborhood champions. I am most proud of this because it means our small businesses and members are engaged and part of something bigger than just themselves. They have embraced the movement of thinking big while shopping small.

We all know the sheer power of Black Friday and the imposing prowess of the big box retailers. But, our community — especially Coral Gables — needs Small Business Saturday to compete and to stand tall. And, as their neighbors, we need to support these businesses who are owned and staffed by our friends

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So, as we gather as a community on Saturday, Nov. 29, in support of our local champions, let's remember to shop small, dream big and soar high.



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