



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

Stephen P. Clark Center  
111 Northwest 1<sup>st</sup> Street  
18<sup>th</sup> Floor Conference Room 18-3  
Miami, Florida 33128

January 21, 2015  
As Advertised

Harvey Ruvin, Clerk  
Board of County Commissioners

Christopher Agrippa, Director  
Clerk of the Board Division

Zorana Gainer, Commission Reporter  
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**CLERK'S SUMMARY AND OFFICIAL MINUTES  
MIAMI-DADE ECONOMIC ADVOCACY TRUST  
BOARD MEETING OF JANUARY 21, 2015**

The Miami-Dade Economic Advocacy Trust (MDEAT) convened its meeting in the 18<sup>th</sup> Floor Conference Room 18-3 of the Stephen P. Clark building, 111 Northwest 1<sup>st</sup> Street, on January 21<sup>st</sup>, 2015, at 3:30 p.m.; there being present: 1<sup>st</sup> Vice Chair Ron Butler, Cornell Crews Jr., Sheldon Edwards, LaTonda James, Barbara Montero, Carlos Morales and George Ray III (Stephanye Johnson was late; Chairman Marc Douthit, Cheryl Mizell, Reverend Walter T. Richardson, Charles F. Sims and H. Leigh Toney were absent).

The following staff members were present: Executive Director John Dixon, Jose Gonzalez, Traci Pollock, Laverne Carlile-Dean, and Ralph McCloud; and Deputy Clerk Zorana Gainer.

1<sup>st</sup> Vice-Chair Ron Butler presided over today's (1/21) meeting in the absence of Chairman Marc Douthit. Mr. Butler called the meeting to order at 4:00 p.m.

**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**

It was moved by Carlos Morales to approved today's (1/21) agenda. This motion was seconded by Cornell Crews and upon being put to a vote, passed by a vote of 7-0 (Chairman Marc Douthit, Cheryl Mizell, Reverend Walter T. Richardson, Charles F. Sims and H. Leigh Toney were absent).

**APPROVAL OF MEETING MINUTES**

- **February 19, 2014**
- **March 19, 2014**

Vice Chair Ron Butler noted that March 19, 2014 meeting minutes were added onto today's agenda.

It was moved by Sheldon Edwards to approve the meeting minutes of February 19, 2014 and March 19, 2014. This motion was seconded by LaTonda James and upon being put to a vote, passed by a vote of 7-0 (Chairman Marc Douthit, Cheryl Mizell, Reverend Walter T. Richardson, Charles F. Sims and H. Leigh Toney were absent).

**I. Board Action Item**

**A. HAP Loan Write-Offs for Fiscal Year 2013-2014**

### **(Foreclosed Loans, Forgiven Loans and Short sales)**

Mr. Dixon explained that this was a request for the Board to approve the completion of accounting entries with Miami-Dade County Finance Department for the write-off of foreclosed homes with Homeownership Assistance Program (HAP) funding, HAP forgiven loans (10-year matured) and paid out short sales for fiscal year 2013-2014. Applicable HAP loan accounts are listed on accompanying spreadsheets within the agenda package.

It was moved by Carlos Morales to approve the HAP loan write-offs for fiscal year 2013-2014. This motion was seconded by Barbara Montero and upon being put to a vote, passed by a vote of 7-0 (Chairman Marc Douthit, Cheryl Mizell, Reverend Walter T. Richardson, Charles F. Sims and H. Leigh Toney were absent).

## **II. Information Item**

### **A. MDEAT Annual Meeting Calendar (2015)**

Mr. Dixon noted a copy of MDEAT's annual meeting calendar was included in the agenda package. He urged Trust members to review the calendar and keep a copy of it as well.

## **III. Advocacy Items – Committee Updates**

## **IV. Chairperson's Report**

## **V. Executive Director's Report**

Mr. Dixon noted that he had several meetings with people regarding developing Poinciana Park.

Mr. George Ray III noted that he was told that Poinciana Park was contaminated and over the past 20 years developers refused to use the land due to the contamination. He explained that the land needed to be cleaned up prior to any plans of development. Mr. Ray pointed out that Florida Senator Dwight Bullard (District 39) was on the Environmental Preservation and Conservation Committee and suggested that perhaps the State of Florida could allocate funding towards cleaning up the Poinciana Park area; he noted that this would make the area more marketable to developers.

Vice Chair Butler clarified that not all of Poinciana Park was contaminated; only certain parts of it had contamination.

Vice Chair Butler apprised Trust members that Economic Development Action Committee (EDAC) member Stephanie Clark had resigned due to a conflict of interest.

Mr. Dixon read the resignation letter from Ms. Clark into the record.

### **A. MLK Business Expo**

Mr. Dixon noted that the 3<sup>rd</sup> Annual MLK Business Expo was held on January 16, 2015. Approximately 90 to 100 vendors attended the Expo. He also noted Commissioners Moss and Levine Cava spoke at the event; and overall this was a well-attended successful event.

Mr. Sheldon Edwards concurred with Mr. Dixon noting this was a well-attended event and that he would like to see more events like this held in South Dade. Noting the venue this event was held at was far and difficult to locate, Mr. Edwards suggested searching for a venue that was closer to South Dixie Highway which was more easily accessible to people attending the event.

Ms. Stephanye Johnson noted that although she agreed that the venue was far from the highway, it would present a challenge to find a venue on South Dixie Highway to hold an event of this size.

## **VI. Departmental Monthly Reports**

- A. Fiscal**
- B. Housing**
- C. Teen Court/Youth Services – Division Presentation**

Ms. Laverne Carlile, Teen Court Administrator, gave a presentation regarding Teen Court's performance and activities for the month of December. Ms. Carlile noted a copy of the presentation was included in today's (1/21) agenda package. Ms. Carlile provided an overview of the following items:

- Teen Court's Mission
- Program Activities
- Psychological Services
- Program Performance
- Offender Information

Following the presentation, Mr. Dixon noted that Teen Court was largely law driven; however Trust member George Ray III attended the Youth Entrepreneurship Workshop event to discuss Entrepreneurship with attendees. Mr. Dixon expressed appreciation to Mr. Ray for attending the event.

## **D. Marketing and Public Information**

## **VII. Next Meeting:**

February 18, 2015, 3:30 p.m. at the Stephen P. Clark Center, 111 Northwest 1<sup>st</sup> Street, Miami FL 33128

## **Adjournment**

There being no further business to come before the Trust, the meeting was adjourned at 5:23 p.m.



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1<sup>st</sup> Vice Chair Ron Butler  
Miami-Dade Economic Advocacy Trust



**Miami-Dade Economic Advocacy Trust**  
**January 21, 2015**

Prepared by: Jill Thornton

**EXHIBITS LIST**

<b>NO.</b>	<b>DATE</b>	<b>ITEM #</b>	<b>DESCRIPTION</b>
1	01/21/2015		MDEAT January 21, 2015 Meeting Agenda Package
2	01/21/2015	VI.C.	Newsletter entitled "Miami-Dade County Teen Court News" – Winter 2015
3	01/21/2015		Newspaper Articles pertaining to the January 21, 2015 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

January 21, 2015

Agenda



## MEETING NOTICE

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### MIAMI-DADE ECONOMIC ADVOCACY TRUST

### TRUSTEE BOARD MEETING

**DATE:** Wednesday, January 21, 2014

**TIME:** 3:30PM

**LOCATION:** Stephen P. Clark Center  
18-3 Conference Room, 18<sup>th</sup> 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

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**MIAMI-DADE ECONOMIC ADVOCACY TRUST**

**BOARD MEETING AGENDA**

**WEDNESDAY, JANUARY 21, 2015 | 3:30 PM**

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

**18-3 CONFERENCE ROOM, 18<sup>TH</sup> FLOOR**

**Roll Call**

- **DISCLOSURE OF CONFLICTS OF INTEREST**
- **QUERY FOR EARLY DEPARTURES**
- **PUBLIC COMMENTS**
- **APPROVAL OF AGENDA**
- **APPROVAL OF MEETING MINUTES**  
February 19, 2014 05
- I. **Board Action Item**
  - A. HAP Loan Write-Offs for Fiscal Year 2013-14 14  
*(Foreclosed Loans, Forgiven Loans, and Short Sales)*
- II. **Information Item**
  - A. MDEAT Annual Meeting Calendar (2015) 22
- III. **Advocacy Items – Committee Updates**
- IV. **Chairperson’s Report**
- V. **Executive Director’s Report**
  - A. MLK Business Expo
- VI. **Departmental Monthly Reports**
  - A. Fiscal 25
  - B. Housing 32
  - C. Teen Court/Youth Services – *Division Presentation* 36
  - D. Marketing and Public Information 42
- VII. **Next Meeting:**  
February 18, 2015 | 3:30PM | Stephen P. Clark Center, 111 NW 1 ST, Miami, FL 33128

**Adjournment**

# **MEETING MINUTES**

**FEBRUARY 19, 2014**

**CLERK'S SUMMARY AND OFFICIAL MINUTES  
MIAMI-DADE ECONOMIC ADVOCACY TRUST MEETING  
February 19, 2014**

The Miami-Dade Economic Advocacy Trust (MDEAT) convened a meeting in the Stephen P. Clark Center, 111 NW 1<sup>st</sup> Street, 2<sup>nd</sup> Floor Conference Room on February 19, 2014, at 3:30 p.m. The following Trust members were present: Ms. Stephanye Johnson, Ms. Barbara Montero, Ms. Treska Rodgers; (Trust members who were late: Mr. George Ray III arrived at 3:55 p.m. and Reverend Walter Richardson arrived at 4:30 p.m.); and Chairman Marc Douthit Esq., Mr. Ron Butler, Mr. Charles Sims, Ms. Leigh Toney and Mr. Carlos Morales were absent).

**ROLL CALL**

The following staff members were present: MDEAT Executive Director John Dixon, Mr. Jose Gonzalez, Mr. Eric Johnson, Ms. Traci Pollock, Assistant County Attorney Terrence Smith, and Deputy Clerk Karen Harrison.

**DISCLOSURE OF CONFLICTS OF INTEREST**

**QUERY FOR EARLY DEPARTURES**

In the absence of Chairman Marc Douthit- Vice Chairman Ron Butler, and Second Vice Chairperson Leigh Toney, Ms. Treska Rodgers called the meeting to order at 3:36 p.m. and noted there were no action items for today's (2/19) meeting. She noted for the record that the October 16, 2013 MDEAT minutes would be placed on the next scheduled MDEAT Agenda meeting for approval.

**I. Board Action Items**

There were no Board Action Items on today's (2/19) meeting.

**II. Information Items**

**A. 2014 MLK Business Expo**

Mr. John Dixon provided a brief overview of the foregoing item and the purpose, which was to expose small businesses in the South Dade community and help them grow through means such as partnerships. He noted that representatives from Commissioners Moss and Bell's office were present at the event. Mr. Dixon mentioned Deputy Mayor Russell Benford expressed interest in hosting another event in South Dade like many of the other events held during the year.

**B. Jazz in the Gardens Information Booth**

Mr. Dixon spoke on the experience of leasing a booth at Jazz in the Gardens event and the importance of branding MDEAT, which would impact the marketing process for the different divisions within MDEAT, such as the Homeownership Assistance Program and Teen Court. He noted MDEAT had booths reserved for Saturday and Sunday.

Responding to Ms. Treska Rodger's inquiry as to whether the cost to lease these booths was in the budget, Ms. Traci Pollock noted this was part of the marketing budget and it was approved.

Mr. Dixon invited the Trust members to attend this event.

### **C. Youth Entrepreneurship Program Status Report**

Mr. John Dixon provided an overview of the Youth Entrepreneurship Program that was legal driven to involve and educate youth who were interested the area of law or law enforcement. He indicated that within this program the intent was to include a business component and to provide a single page business plan, led by Mr. Zachary Rinkins and Trust member George Ray III. He also noted the intent was to motivate youth with testimonials and encourage them toward entrepreneurship by using their skills in social media or other marketing programs and to charge a small start-up fee for the social media operation.

Ms. Treska Rodgers noted the need to bridge the gap between economic development and the Teen Court Program. She referred to a conversation regarding an Internship Program and asked if this was a part of the Teen Court Entrepreneurship Program.

Responding to Mr. Dixon's comments, Ms. Rodgers explained the vision was to have paid internships with companies that were of interest to the students to start a business. She noted as part of Teen Court and after that there be a plan in place to track their success. Ms. Rodgers noted she wanted to discuss this so the Trust members were aware and approve of it.

Mr. Dixon noted that it was approved; however, the Trust was advised that the Teen Court staff would recruit the business and the student and MDEAT would provide the salaries to the company so the student would be paid and gain experience working with that company.

Ms. Rodgers expressed concern and noted she did not want to enter into issues of bidding with different companies regarding the payment of salaries and she wanted to ensure that this was legally acceptable.

Assistant County Attorney Terrance Smith advised that the discussion was whether it was allowable under the requirements of Teen Court, which was doable if it was part of the curriculum. He noted he did not recall a discussion regarding payment to a third party without certainty that the individual would be paid. Assistant County Attorney Smith advised that a stipend program would be more appropriate; however, the Trust would need to approve the item when there was a quorum to proceed with further direction.

Ms. Rodgers recommended for informational purposes, that staff provide some possible options for the Trust to explore how to implement the Internship Program, including stipends at the next MDEAT meeting

Discussion ensued among the Trust members regarding process of paying interns in order to avoid creating competitive issues among businesses.

### **III. Advocacy Items – Committee Updates**

#### **IV. Chairperson’s Report**

##### **A. By-Laws Committee Update**

In the absence of Chairman Douthit, Mr. Dixon noted a By-laws Committee meeting was held a few weeks ago, and following the review of the By-Laws by the County Attorney, the committee took a look at the issues that needed to be addressed, which included the Action Committee Section, in terms of operations. He noted the County Attorney’s Office would review the update and a follow-up meeting would take place on March 5, 2014 at 9:30 a.m.

#### **V. Departmental Monthly Reports**

##### **A. Program Highlight: Housing Division Presentation**

Discussion ensued among the Trust members regarding the comprehensive report included in the agenda package that was not listed on the agenda.

Ms. Treska Rodgers indicated the report highlighted Teen Court activities conducted by the Youth Action Committee for the month of January, 2014.

Later in the meeting, Mr. Eric Johnson provided a brief overview of the Homeownership Assistance Program (HAP), and he noted that it was designed to increase the number of low to moderate income first-time homebuyers residing in Miami-Dade County. He noted that because funding was solely received by Miami-Dade County, the required applicants had to be local residents and to purchase property within Miami-Dade County. Mr. Johnson also noted the funding source for the program was from Documentary Surtax dollars, which was an eight percent monthly allocation providing services such as zero interest, no down payment loans. He indicated that while the amount of funds to be received was on a monthly basis, there was an overall increasing trend over the past 18 months.

Mr. Johnson referred to the handout titled “Documentary Surtax Calculations for Fiscal Year 2013-14,” which reflected the trend from September 2012 through September 2014, of the actual surtax revenue received over the past 17 months as well as a projection of funding for the next upcoming seven months. Mr. Johnson noted the total reported reflected a 50 percent increase over the original fiscal year projections made by the Miami Dade County Office of Budget Management. He commented on the increase in funds that contributed toward MDEAT’s current available funds through the County Finance Department approximately totaled \$2.1 million.

Mr. Johnson explained the process in preparing loans for the homebuyers through the HAP and that after 10 years residing in the home, the loan would be forgiven. He also explained the limits on acceptable income of homebuyers and he referred to the Miami-Dade County income chart that was prepared by the United States Department of Housing and Urban Development (HUD) that was based on annual income, which could change annually during the month of December and January. Mr. Johnson indicated that as of the end of the fiscal year, September 30, 2013, the HAP had funded a total 5,668 families for homeownership and processed a total of 6,632 loans, representing awarded funds in a total of \$31 million in addition to the other assistant programs, such as state and local municipality subsidy programs, which would be an additional \$125

million. Mr. Johnson also mentioned HAP's working partners such as state and federal entities, legal, professional, governmental and community-based organizations.

Mr. Johnson provided an overview of the requirements of the borrowers in the HAP program, which included completion of workshops, and that funds were received on an as needed basis. He noted that the program funds could be used in conjunction with the other Miami-Dade County, City and State agencies within retrospect to the \$125 million that has been leveraged over the history of the program.

Mr. Johnson noted that the Housing Advocacy Committee (HAC) addressed County issues impacting affordable housing as well as its availability, in terms of marketing and feasible solutions. He provided an overview of this committee and sub-committees as well as the expertise of its members, which met on a quarterly basis to address the housing needs, supply versus demand issues, and identify alternatives that could be implemented. Mr. Johnson said the other committees that work in conjunction with the HAC included the Public Relations Outreach (PRO) Committee and the Resource Affordability and Preservation (RAP), which met bi-monthly.

Ms. Stephanye Johnson recalled a question regarding the size of those committees and she wanted to address the fact that partners of MDEAT were welcomed to participate in those committees.

Discussion ensued among the Trust members regarding structuring the organization and the previous discussions regarding the various committees and sub-committees.

Assistant County Attorney Terrence Smith explained that the By-Laws Committee would be meeting and the attempt was to ensure this organization would operate within its By-laws that have not been amended for a number of years.

Mr. Johnson noted that the current initiatives under the HAC were related to the housing agency partnership, which was an ongoing process to identify ways for improvement. He commented on issues of continuity, which would be addressed at a meeting on March 5, 2014 at the Joseph Caleb Center to work out those details. He noted that this was in pursuant to surtax guidelines. Mr. Johnson spoke on the other initiatives by HUD that had been discussed and the excitement expressed by the public in its moving forward in addition to comments regarding the housing stock, specifically in the Targeted Urban Areas (TUAs).

Mr. Johnson provided information regarding the realtor training and outreach, which was related to real estate marketing issues and bridging gaps, such as a lack of access, which often takes a period of months to a year for homebuyers to find a house, and negotiate a contract while competing with investors and others. He explained the lease purchase program initiative that was related to helping residents who were not ready to buy, but were renting and would like to own a home in the future to go through a process based on public product to implement that initiative during this fiscal year.

Mr. Johnson also provided information regarding the Homebuyers Education, which was related to the alternative methods of delivering homebuyers education in a manner to be more effective. He noted the Advocacy Committee would look at legislative and housing preservation actions and strategies to be taken as an ongoing basis. Mr. Johnson said the legislative would be moving to the State level, in terms of housing.

In response to Mr. Dixon comment on an industry service meeting held last year and that a question was posed as to how MDEAT could better serve the housing program, Mr. Johnson said that following that meeting, Ms. Traci Pollock conducted a focus group meeting to address those type of actions needed. He further explained that the focus group participants included realtors, housing counseling agencies, attorneys, and homebuyers to identify pressing issues and evaluate the HAP program to improve the process and be more effective in the TUAs. Mr. Johnson said that the gathered information from this meeting was forwarded to the HAC or to the sub-committees.

Ms. Rodgers stressed the importance of keeping written documents of these types of information for future references.

Mr. George Ray III referred to page 21 in the MDEAT Agenda regarding the January production report and he noted that he believed during his time serving on the Trust the rate of homeownership, and long term employment had been low. He asked if there was a way to make a recommendation that could be incorporated into the strategic plan and specifically target the outreach plan. He expressed concern about the TUAs and during the meeting last month regarding new initiatives and how it would be countywide, but his focus was to protect some of those TUAs.

Mr. Johnson noted this was a common concern and part of the homebuyer education, alternatives that were identified related more to credit budget preparation and the purpose of the lease purchase program was to prepare the homebuyers who were not prepared, which occurs more so in the TUAs, rather than in the other communities. He said this could be identified through a review of the financial access available in TUAs versus the availability in the remaining areas of the county. Mr. Johnson pointed out that this was the first year that there was reserve funding in the County coffers.

Discussion ensued among the Trust members regarding the need to conduct an analysis such as SWOT to determine specific targeted areas of African American homeownership and preparation for public meetings within financial institutes, such as Chase Bank within the TUAs. Discussion further ensued regarding conducting this analysis at a smaller scale and the various credit programs that provide personal assistance build-up credit.

Ms. Rodgers said she believed more people were helped than what was visible to the Board members as seen within the programs, so she recommended documenting the number of Blacks who participated in the advocacy programs, workshops and classes besides those who were actually funded. She noted this would inform the Trust that residents in those targeted areas did receive the information so there was a more accurate record of the number of people who were

reached through these programs although they did not qualify. Ms. Rodgers said this record would help the HAC to determine a plan to assist them in the new programs.

Mr. Dixon emphasized the focus of MDEAT was within the TUAs and that the numbers continue to reflect such as oppose to the numbers in non TUAs.

Mr. George Ray III explained that there were areas with less activities than others and he believed there were recommendations that MDEAT could implement funding that could increase those numbers of homeownership overall and in those particular deficient districts that were in need. He noted he was specifically speaking about TUAs in Commission Districts 1,2,3,8 and 9 such as, Commissioners Jordan, Moss and Edmonson, which account for a large portion of Miami-Dade County. Mr. Ray noted as an example that Commission District 2 did not have any numbers during the month of January.

Ms. Rodgers recommended that Mr. Ray attend a HAC meeting, in terms of making some recommendations or build upon the recommendations brought forth, such as the two new initiatives presented in today's (2/19) meeting.

Ms. Traci Pollock noted that MDEAT staff was working with a combination of housing and economic development initiatives and the document requested from housing would reflect some of the information that Mr. Ray was requesting.

#### **B. Nominating Council: MDEAT Board Member Selection Update**

Mr. John Dixon provided an overview of the status and process taken place by the Nominating Council as of January 16, 2014 led by Commissioner Bell. He noted that the five candidates recommended were forwarded to the Board of County Commissioners Economic Development and Port Miami Committee, who forwarded the recommendations to the full Board of County Commissioners (BCC). He provided the following candidate's names:

- Cheryl Mizell
- Sheldon Edwards
- Carl Nicoleau
- Cornell Crews, and
- LaTonda James

He noted that these candidates were experienced in housing, public relations, and business. Mr. Dixon also noted that Request for Proposal for a consultant was underway for a Planning Retreat that would tentatively be held in March or April based on the ratification of five new Trust members by the BCC.

Mr. Dixon commented on the process once the new Trust members were designated, which included meeting with MDEAT staff and with each chair of the Action Committees to review activities and obtain information.

In response to Ms. Rodgers comment that she believed a request was made to bring the work performed from the last retreat and the score cards, Mr. Dixon noted that information along with the County's plan and MDEAT's business plan would be provided at the Retreat.

### **C. Recognition Luncheon**

Mr. Dixon noted the steps MDEAT staff had taken regarding the Recognition Luncheon, such as identifying a date in July, potential sponsors, and would be putting together a marketing package using information from past events, in terms of sponsorship levels. He noted the goal was to raise \$50,000 and this would be under auspices of the MDEAT Foundation for Youth Economic Development (FYED).

Discussion ensued among the Trust members regarding the luncheon and clarification on the source of funding for the FYED because there were no start-up funds for the luncheon; however, monies could be used from the FYED event to secure the hotel fees for the luncheon through sponsorship.

Mr. Dixon provided a clarification that the Trust account could not be used for a deposit for the luncheon and the monies recommended from the Action Committees could not be used for this event. He further explained that the monies generated would go into the County's coffer.

Assistant County Attorney Terrence Smith advised that he had to do further research regarding whether there would be a conflict and may need to see counsel from the Commission on Ethics.

Discussion further ensued among the Trust members regarding the understanding that any funding generated by Trust could not be used for the FYED.

Ms. Stephanye Johnson explained the intent of the FYED was to develop a joint partnership as a tool; using its 501C3 would generate funds to be put in the Foundation coffers while MDEAT would attract community involvement.

Following further discussion, Mr. Dixon noted currently the majority of FYED members were from the Trust; he also noted that the goal was to establish some type of funds in the FYED by way of sponsors or fees.

Mr. Eric Johnson noted that sponsors would be more willing to make financial donations to the Foundation 501C3, rather than MDEAT.

Ms. Rodgers recommended that the instructions to make checks payable to the FYED be clear upon receipt of financial support from sponsors.

## **VI. Departmental Monthly Reports**

### **A. Fiscal**

Mr. Jose Gonzalez provided an overview of MDEAT's monthly financial report and referred to page 15 in the agenda package; and highlighted that the Homeownership Assistance Program (HAP) budget \$772,000 rolled over from last year, which had doubled to a total of \$1,528, 529, and did not include contributions from January. Additionally, Mr. Gonzalez noted the Teen Court budget carryover had doubled from \$442,000 to a total of \$865, 991. He said the status of the budget for each MDEAT division was as expected, other than the decrease in surcharges. Mr. Gonzalez mentioned the possibility of the approval by the County Commission to return the five

percent salary to employees for health insurance, which would be an impact the General Fund that was a funding source for MEAT for about \$36,000.

In response to Ms. Rodger's question regarding whether the issue concerning the receipt of an invoice or whether funds were allocated to the Miami Dade Public School Board, Mr. Gonzalez said a contract agreement had been signed and at the end of the contract funds would be reimbursed.

**B. Housing**

**C. Teen Court/Youth Services**

**D. Marketing and Public Information**

Mr. Dixon referred to page 28 of the agenda package and provided a brief update of the marketing efforts, such as the publication of an electronic newsletter for MDEAT, the launching of the "MDEAT's Tuesday's Tidbits" page on the County's website that would be updated bi-weekly on Tuesdays. He also noted the efforts in working to educate the local law about the Teen Court Program and involve the youth with law associations, such as events held at the Wilkie D. Ferguson Federal Courthouse. Mr. Dixon commented on the other events held, such as the Annual Miami-Dade County Public School Student Services Mini Conferences, Martin Luther King (MLK) Business Exposition, and a promotion he conducted on Comcast about Black History Month that would be broadcasted on channel TVOne.

Ms. Traci Pollock indicated MDEAT would have a presence on the television channel Black Entertainment Television (BET).

Ms. Rodgers commended the marketing efforts made by MDEAT staff and she noted based on the articles published the marketing budget had been well spent.

Discussion ensued among the Trust members regarding the current expenditures reflected in the 2013 budget that would be reported to the Trust at the next MDEAT meeting.

**Next Meeting**

**Adjournment**

There being no further business to come before the Trust, the meeting adjourned at 4:48 p.m.

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Treska Rodgers, acting Chairperson  
Miami-Dade Economic Advocacy Trust

**CLERK'S SUMMARY AND OFFICIAL MINUTES  
MIAMI-DADE ECONOMIC ADVOCACY TRUST MEETING  
MARCH 19, 2014**

The Miami-Dade Economic Advocacy Trust (MDEAT) convened a meeting in the Stephen P. Clark Center, 111 NW 1<sup>st</sup> Street, 2<sup>nd</sup> Floor Conference Room on March 19, 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, and Ms. Treska Rodgers; (Reverend Walter Richardson was late and arrived at 4:13 p.m.); and (Mr. Charles Sims and Ms. Leigh Toney were absent).

**ROLL CALL**

The following staff members were present: MDEAT Executive Director John Dixon, Mr. Jose Gonzalez, Ms. Traci Pollock, Ischaji Robertson and Deputy Clerk Karen Harrison.

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

Chairman Marc Douthit called the meeting to order at 3:54 p.m. and noted that the non-action items in Section II would be addressed until a quorum was reached.

**APPROVAL OF PREVIOUS MEETING MINUTES**

Later in the meeting, it was moved by Mr. Carlos Morales that the October 16, 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; (Mr. Charles Sims and Ms. Leigh Toney were absent).

**I. BOARD ACTION ITEMS**

**A. HAP Loan Write-offs for Fiscal Year 2012-2013**

Mr. John Dixon referred to page 14 in the MDEAT Agenda package regarding the foregoing item that reflected write-offs for foreclosed loans, forgiven loans, and short-sales. He highlighted the fiscal impact of each category and he noted that the books had to be cleared annually with the County Finance Department.

Ms. Stephanye Johnson commented on the numbers reflected in the report appeared to be high, but the amount on each loan has decreased so there has been some improvement from that recorded date.

It was moved by Mr. Carlos Morales to approve the Memorandum of Approval (MOA) to complete the accounting entries with the Miami-Dade County Finance Department for the Homeownership Assistance Program (HAP) Loan Write-offs for Fiscal Year (FY) 2012-13 on homeowner loans that were forgiven (10 year matured) or paid-out with short sales. This motion was seconded by Mr. Ron Butler and upon being put to a vote, the motion passed 8-0 (Mr. Charles Sims and Ms. Leigh Toney were absent).

**B. EDAC Partnerships for 2014**

Mr. John Dixon provided an overview of the foregoing item reflected in the MDEAT Agenda package on page 22. He noted the purpose of this request approval of funding for the following

**CLERK'S SUMMARY AND OFFICIAL MINUTES  
MIAMI-DADE ECONOMIC ADVOCACY TRUST MEETING  
MARCH 19, 2014**

Partnership - \$14,300.00 to promote development in Miami-Dade County's Target Urban Areas (TUAs) and assist with small business growth. This motion was seconded by Reverend Walter Richardson, and upon being put to a vote, the motion passed 8-0 (Mr. Charles Sims and Ms. Leigh Toney were absent).

**II. INFORMATION ITEMS**

**A. Strategic Planning Retreat Facilitator Proposal Evaluation**

Mr. John Dixon referred to page 24 in the MDEAT Agenda package, and provided an update of the Request for Proposal for the MDEAT's Strategic Planning Retreat (SPR) facilitator. He noted the two respondents were CMA Enterprise Incorporated and Norman E. Taylor Associates, LLC. Mr. Dixon stated the committee that reviewed the polls recommended CMA Enterprise Incorporated led by Ms. Gail Burkes. He explained the process used by the committee to evaluate the applicants, which included past experience facilitating this type of session and the favorable outcome. He commented on the potential contributions by Ms. Burkes, such as a broader scope of planning, benefits from a six sigma process, in terms of management and organization.

Mr. Dixon asked the Trust members to determine a date for the SPR event and he proposed that the date be based on the coming of the new Trust members. He noted that once the new Trust members were officially designated there was an internal process needed, such as holding a staff meeting with them and conducting an orientation, in terms of MDEAT and its policies. Mr. Dixon indicated these meetings would take place in about two weeks, approximately around May 17<sup>th</sup>. He said this timeframe would give Ms. Burkes an opportunity to review the past planning sessions, the County's plans, and to meet with MDEAT's different divisions and action committees. He noted that he was unaware of Ms. Burke's schedule, and suggested using the month of May to complete the internal process.

In response to Mr. Ron Butler's question regarding the period that the plan would cover, Mr. Dixon noted this would be a five-year plan; however, there would be an annual evaluation to determine the outcomes and updates that were needed. He noted that Ms. Burkes would facilitate the session, write the plan, and present the plan to the Trust. Mr. Dixon said further discussion was needed regarding plans for Ms. Burkes to return each year to assist, but she would make amendments if needed after her presentation. He said the rating of the RFP was conducted internally.

Following comments of concern made by Mr. Carlos Morales regarding the internal process of rating the proposals, Chairman Douthit noted one of the issues with reviewing the RFPs was in scheduling a time that was not conflicting for outsiders to come together.

Mr. Dixon stated there were projects such as the North Dade Stimulus with the City of Miami Gardens wherein the use of external persons, such as University of Miami, and Miami Dade College.

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**B. Black Male Youth Mental Health Conference Update**

Mr. John Dixon referred to page 26 in the MDEAT Agenda Package regarding the Black Male Youth Mental Health Conference. He noted that MDEAT planned this conference through the Teen Court Division with a series of three events starting at the location of the African Heritage Cultural Arts Center, cosponsored by Commissioner Edmonson; it would host local professionals to discuss positive outcomes in the lives of Black male youth.

Mr. Dixon mentioned some of the speakers, which were from University of Miami (UM), Florida Memorial University (FMU) and Miami-Dade County Public Schools (MDCPS) who were psychology professionals.

Mr. Dixon noted the second event in the series would be held at North Dade Regional Library and cosponsored by Commissioner Jordan. He noted this event would feature a panel including parents, caregivers and youth. Mr. Dixon said the confirmation regarding the South Dade event was still pending confirmation from Commissioner Moss; however, he was certain it would move forward because he had met with his staff.

Mr. Dixon spoke on the benefits of this conference and that the intent was to help identify symptoms and bring clarity to what issues a person may be experiencing in these resident's households, rather than assume the person has a mental illness.

Mr. Ischaji Robertson, Clinical Psychologist I, MDEAT thanked the Trust members for the opportunity to oversee an event. He highlighted the benefits in allowing MDEAT to reach out to young Black males; and how this would strengthen the Association of Black Psychologists by attracting new members and solidifying its cause. Mr. Robertson said this would help mental health centers provide better services to Black males and he had moved forward in reaching out to community agencies by collecting data to determine their status, in terms of services to Black males and the outcomes to make future improvements. Mr. Robertson noted the intent was to make an impact on the community by improving these services, and communicating the benefits to families.

Discussion ensued among the Trust members regarding the involvement of the educational institutes. Further discussion ensued regarding the condition of youth based on the Teen Court Program and the need to determine why youth commit these crimes.

Ms. Treska Rodgers thanked MDEAT for carrying out the vision, and she noted the impact of this initiative was powerful, and it represented true advocacy. She also noted that she had spoken to Mr. Robertson regarding a meeting with the school district to award extra credit to the students if their families attend sessions with the counselors at the school sites to produce an audience that could benefit from this initiative.

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this presentation, he met with Mr. Dixon to review the performance evaluation procedures and he would be meeting with the County Deputy Mayor who oversees this committee to finalize the evaluation, followed by forwarding any recommendations to the Board of County Commissioners for approval.

Discussion ensued among the Trust members regarding the process of preparing a performance evaluation for the MDEAT Executive Director and whether the Trust members could provide some input as well as the fact that this delayed process was overdue because he was one of the lowest paid directors.

In response to Mr. Ron Butler's question regarding the relationship between MDEAT and the Mayor's Office, in terms of the Executive Director's position, Chairman Douthit noted that because MDEAT's budget was part of the County Budget, the basic pay structure was in line with the County so while the Trust could recommend adjustments to take place, his salary was in the right pay-scale.

Discussion further ensued among the Trust members regarding this process taken through the Mayor's Office and how far behind Mr. Dixon was in receiving an appropriate raise in salary raise from the time he served as an MDEAT's Interim Director to become the Executive Director.

Mr. John Dixon noted for the record that in terms of the new Trust members, an official confirmation would be received and he anticipated those members would be invited to the next MDEAT meeting. He noted the names of the following potential new MDEAT Trust members and their expertise:

- Cherly Mizell
- LaTonda James
- Cornell Crews, Jr.

**Adjournment**

There being no further business to come before the Trust, the meeting adjourned at 4:58 p.m.

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Chairman Marc Douthit Esq.  
Miami-Dade Economic Advocacy Trust

# **ACTION ITEM I A**

## **HAP LOAN WRITE-OFFS FOR FISCAL YEAR 2013-14**



## MEMORANDUM OF APPROVAL

**TO:** Miami-Dade Economic Advocacy Trust Board Members

**FROM:** John Dixon, Executive Director

**DATE:** January 15, 2015

**SUBJECT:** Homeownership Assistance Program (HAP) Loan Write-Offs for Fiscal Year 2013-14 (Foreclosed Loans, Forgiven Loans and Short Sales)

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### PURPOSE OF ITEM

This is to request MDEAT Board approve the completion of accounting entries with Miami-Dade County Finance Department for the write-off of foreclosed homes with HAP funding, HAP forgiven loans (10-year matured) and paid out short sales for fiscal year 2013-14. Applicable HAP loan accounts are listed on accompanying spreadsheets made available to the Trust Board.

### BACKGROUND

The foreclosed loans listed are those where the property owner received HAP funds at time of closing and subsequently lost that property via transfer of Certificate of Title at the completion of a court filed foreclosure action prior to the 10-year HAP loan maturity.

Foreclosed loans were up significantly over last year (13 for \$108,095 in FY12-13 versus 34 for \$379,847 in FY13-14). The increase is due to the elimination of a massive backlog of foreclosure court hearings because of the significant drop in new foreclosure filings during 2014.

The forgiven loans listed are only those where owner-occupancy has been verified (via borrower executed affidavit), a recording fee has been received AND the recorded Satisfaction of Mortgage has been returned by the Clerk of Courts. This is per the stipulated and agreed upon process with the Finance Department to adequately document compliance with HAP Note and Mortgage provisions.

Forgiven loans were fewer than last year due to HAP staff devoting additional time to processing and funding the substantial increase in file submissions in FY2013-14 (409 processed and 356 funded in FY13-14 versus 292 processed and 248 funded in FY12-13).

The short sales listed are those that were approved, closed and paid out during the 2013-14 fiscal year. The payout amounts are noted on the monthly Housing Payoff

Report (generated by HAP staff based on entries sent to the Finance Department for processing).

FY2013-14 Short sales were half (12) of what they were in FY2012-13 (24). In this regard there have been many more subordinations versus short sales as housing prices have noticeably increased in 2014.

**FISCAL IMPACT TO AGENCY**

There is no fiscal impact to MDEAT. Documentary Surtax funds totaling \$648,430.20 will be subtracted from the total HAP "Active" (closed and funded) loan pool. The foreclosed loans total is \$379,847. The forgiven loans total is \$194,349. The short sales total is \$74,234.20.

**RECOMMENDATION**

It is recommended that the MDEAT Trust Board approve the write-off of \$648,430.20 of Documentary Surtax funds in the MDEAT HAP loan pool.

 <small>Miami-Dade Economic Advocacy Trust</small>		<b>MIAMI-DADE ECONOMIC ADVOCACY TRUST HOMEOWNERSHIP ASSISTANCE PROGRAM (HAP)</b> <b>FORECLOSED - WRITE-OFF LOANS FOR FISCAL YEAR 2013-14</b>						 <small>Homeownership Assistance Program</small>	
HAP Loan #	Last Name	Property Address	Zip Code	District	HAP Loan Amounts	Case #	Date	Notes	
40449	Antonio, S.	1251 NE 108 St Unit 717	33137	3	\$1,372	11-033126-CA-01	7/13/2014	Certificate of Title	
40897	Bravo, Maribel	14155 SW 87 St #E10	33183	8	\$4,636	09-85914-CA-01	7/13/2014	Certificate of Title	
41043	Marrero, H.	1850 NE 169 Terr. #10	33162	1	\$2,500	13-01437-CA-01	2/14/2014	Certificate of Sale	
41169	Heath, M	25606 SW 125 Pl	33032	8	\$8,742	12-0185-CA-01	4/21/2014	Certificate of Sale	
41231	Fernandez, Jorge A	8309 SW 142 Ave #104	33183	10	\$5,682	11-006875-CA-04	4/13/2014	Certificate of Sale	
41319	Nunez, J.	2600 NW 23 Ct Unt 503	33142	2	\$8,350	10-49087-CA-01	7/14/2014	Certificate of Title	
41411	Marshall, Deidre D	3032 NW 204 Terr	33056	1	\$8,000	12-39079-CA-01	2/21/2014	Certificate of Title	
41481	Fletcher, Albert	2320 NW 152 St	33054	1	\$8,500	10-20981-CA-21	1/14/2014	Certificate of Sale	
41796	Flores, Freddy	7610 Byron Ave #9	33141	3	\$13,500	13-032261-CA-01	8/14/2014	Certificate of Title	
41815***	Guerra, Eugenio	5665 W 20 Ave #108	33012	13	\$8,610	12-10466-CA-01	12/12/2014	Certificate of Title	
41894	Velasquez, El	10450 SW 157 Ct #206	33196	11	\$6,535	12-46772-CA-24	1/14/2014	Certificate of Title	
41931***	Arroyo, E.	17505 NW 67 Pl #11F	33015	13	\$9,599	10-24507-CA-01	12/12/2014	Certificate of Title	
41209	Tobon, Luis	6750 NW 189 Terr	33015	12	\$10,750	12-18547-CA-01	4/14/2014	Certificate of Title	
42086	Franklin, A.	17485 NE 67 Ct #21D	33164	11	\$9,951	10-025882-CA-01	5/13/2014	Certificate of Sale	
42087	Romero, Jose A.	21150 SW 87 Ave #104	33036	9	\$10,000	09-63052-CA-01	12/12/2014	Certificate of Title	
42114	James, Kwaku	1251 NE 108 St #101	33161	1	\$11,744	13-12972-CA-01	7/14/2014	Certificate of Title	
42129	Stephenson, T.	15480 SW 284 St #210	33033	9	\$8,879	11-437-43-CA-01	3/13/2014	Certificate of Sale	
42176	Coll-Morales, A.	820 N. Franklin Av 820	33034	8	\$10,200	13-10585-CA-01	10/10/2013	Certificate of Title	
42209	Joseph, Edvore	570 Jann Ave.	33054	1	\$5,705	12-035078-CA-01	3/13/2014	Certificate of Sale	
42240	Canut, N.	9972 SW 88 St #1120	33176	8	\$9,900	11-08281-CA-01	12/10/2014	Certificate of Title	
42322	Jackson, Artrentry	1517 SW 113 Ct.	33176	8	\$6,960	13-007719-CA	12/13/2014	Certificate of Sale	
42330	Trice, Steve	10255 SW 170 Terr	33157	8	\$10,137	09-90226-CA-01	5/13/2014	Certificate of Title	
42372	Lindo, Juky	19085 NW 62 Av #202	33015	12	\$7,500	10-054525-CA-01	4/13/2014	Certificate of Sale	
42390	Mckenny, Andre	14282 NW 17 Ave.	33054	1	\$13,000	13-023031-CA-01	9/12/2014	Certificate of Title	
42402	Fulton, Jasmin	14242 NW 17 Ave	33054	1	\$11,000	10-007048-CA-25	10/12/2014	Certificate of Sale	

HAP Loan #	Last Name	Property Address	Zip Code	District	HAP Loan Amounts	Case #	Date	Notes
42415	Rodriguez, Lucy	3202 San Remo Cr.	33035	9	\$7,500	13-09-054127-CA	1/14/2014	Certificate of Sale
41460	Rosero, Maria D.	8215 SW 152 Ave. #21	33193	11	\$11,050	11-31286-CA-01	6/13/2014	Certificate of Sale
42462*	Subit, Rosa	7835 W 30 Ct G-103	33018	12	\$6,850	Satisfaction of Mtg	4/13/2014	DIL - Dee in Lieu
42528	Hodge, Coery C.	668 NW 6 St	33034	9	\$13,000	09-8320-CA-01	11/12/2014	Certificate of Sale
42570***	Junco, Lisa	22242 SW 98 Pl	33190	8	\$11,700	10-06666-CC-05	11/11/2014	Certificate of Title
42619	Levano, Victor	17710 NW 73 Av.	33015	13	\$13,800	09-90063-CA-05	12/22/2014	Certificate of Title
42745	Jean, Carl Henri	7516 NE 1 Ave #303	33138	3	\$90,000	12-26935-CA-01	5/14/2014	Certificate of Sale
42991	Ferreras, Francisco A	14106 NW 17 Ave	33054	1	\$7,500	12-23669-CA-10	8/12/2014	Certificate of Title
43370	Iglesias, Adrian	22003 SW 95 Place	33190	8	\$6,695	13-03839-CA-01	9/14/2014	Certificate of Title
34	Total #				\$379,847	Dollar Total		

\* Deed in Lieu /Satisfaction of Mort.

\*\*\* Not included in previous reports

	A	B	C	D	E	F
1		<b>HOMEOWNERSHIP ASSISTANCE PROGRAM</b>				
2		<b>HAP Forgiven Loans (Matured - 10+ Years)</b> <b>Satisfaction of Mortgage - Recorded &amp; Mailed for FY2013-14</b>				
3	<b>Loan #</b>	<b>Name (Last, First)</b>	<b>Property Address</b>	<b>Zip Code</b>	<b>HAP Loan Amount</b>	<b>Comments / Status / Disposition</b>
4	40192	Ale, Carlos A	7400 W 20 Ave., #326, Hialeah, FL	33016	3,320.00	Mailed
5	34893	Hernandez, Buenaventura	30105 SW 160 Ave., Miami, FL	33033	2,651.00	Mailed
6	40195	Marquez, Pedro & Janneth	5506 NW 194 Circle Terr. Miami, FL	33055	3,165.00	Mailed
7	40194	Rebar, Shawn	533 Meridian Ave., # 5, Miami Bch., FL	33139	3,300.00	Mailed
8	34161	Buchanan, Judy	910 NE 209 Terr., # 203, Miami, FL	33179	500.00	Mailed
9	40029	Askew, John E	11627 Louis Street, Miami, FL	33176	3,480.00	Mailed
10	40135	Jimenez, Guillermo & Maritza	2452 NW 56 Street, Miami, Florida	33142	1,700.00	Mailed
11	40316	Hoffman, Meza	27132 SW 134 Ct. Homestead, FL	33032	4,396.00	Mailed
12	40248	Anderson-Fidel, Tracy	13000 NW 20 Avenue, Miami, FL	33167	5,000.00	Mailed
13	34650	Grasso, Luis J & Margarita	6263 SW 128 Court, Miami, Florida	33183	5,400.00	Mailed
14	40531	Cabezas, Jorge L & Alonso, T	17121 NW 57 Avenue, Miami, Florida	33055	3,381.00	Mailed
15	22918	Llerena, Hedelberto & Carrillo	12732 SW 266 Terrace, Miami, FL	33032	2,600.00	Mailed
16	34695	Cartwright, Alicia A	10709 SW 166 Terrace, Miami, FL	33157	7,500.00	Mailed
17	34908	Pryce, Marcia E	13041 SW 260 Street, Miami, Florida	33032	3,220.00	Mailed
18	34896	Tamayo, Anabeth	15660 SW 82 Lane, #65, Miami, Florida	33193	3,800.00	Mailed
19	34954	Viera, Federico & Caridad	20772 NW 41 Ave., Road, Miami, FL	33055	2,000.00	Mailed
20	34669	Brown, Debbie A	19534 SW 103 Court, Miami, Florida	33157	5,783.00	Mailed

	A	B	C	D	E	F
1		<b>HOMEOWNERSHIP ASSISTANCE PROGRAM</b>				
2		<b>HAP Forgiven Loans (Matured - 10+ Years)</b>				
3		<b>Satisfaction of Mortgage - Recorded &amp; Mailed for FY2013-14</b>				
	Loan #	Name (Last, First)	Property Address	Zip Code	HAP Loan Amount	Comments / Status / Disposition
21	34945	Ordaz, Ruben & Enid	30163 SW 159 Court, Miami, Florida	33033	2,530.00	Mailed
22	34663	Marrero, Jorge	8851 NW 119 St., # 3402-3, Hialeah, FL	33018	7,600.00	Mailed
23	34658	Moore, Cheryl D	19000 NW 39 Court, Miami, Florida	33055	8,010.00	Mailed
24	34928	Belance, Marie Y & Milford, M	14060 NE 3rd Court, #1, Miami, Florida	33161	3,360.00	Mailed
25	34955	Mena, Oscar D. & Martha E	20770 NW 41st Ave., Rd., Miami, Florida	33055	3,620.00	Mailed
26	34636	Williams, Sheila L	10530 SW 170 Terrace, Miami, Florida	33157	10,000.00	Mailed
27	34953	Smith, John T.	14900 SW 116th Avenue, Miami, FL	33176	3,880.00	Mailed
28	34930	Lee, Magnell	14804 SW 116th Avenue, Miami, FL	33176	880.00	Mailed
29	34915	Brown, Gwendolyn	3061 NW 64th Street, Miami, Florida	33147	1,885.00	Mailed
30	34918	Gomez, Eduardo & Nunez A	20954 SW 122nd Place, Miami, Florida	33177	3,629.00	Mailed
31	34901	Jones, Mary L	16131 NW 18th Avenue, Miami, Florida	33054	3,400.00	Mailed
32	34941	Díaz-Herrera, Rosalina & C	20925 SW 118th Avenue, Miami, Florida	33177	3,100.00	Mailed
33	34938	Cepero, Eudel & Huerta A	12095 SW 18th Street #3, Miami, FL	33165	2,180.00	Mailed
34	34907	Pierre-Pierre, Emmanuel & M	219 NW 84th Street, Miami, Florida	33150	1,200.00	Mailed
35	40554	Ferrer, Evelyn F	325 Ives Dairy Rd., # 2, Miami, Florida	33179	5,000.00	Mailed
36	40470	Mayor, Guillermo	12008 SW 210th Street, Miami, Florida	33177	5,000.00	Mailed
37	34660	Sanon, Roseline	14000 NE 3rd Court, #1, Miami, Florida	33161	3,360.00	Mailed

	A	B	C	D	E	F
1			<b>HOMEOWNERSHIP ASSISTANCE PROGRAM</b>			
2			<b>HAP Forgiven Loans (Matured - 10+ Years)</b>			
			<b>Satisfaction of Mortgage - Recorded &amp; Mailed for FY2013-14</b>			
3	Loan #	Name (Last, First)	Property Address	Zip Code	HAP Loan Amount	Comments / Status / Disposition
38	34931	Brown, Eric E. & Vurne	18600 NW 11th Place, Miami, Florida	33169	2,880.00	Mailed
39	40231	Adato, Vincente & Elena	10727 SW 123 Place, Miami, Florida	33186	3,000.00	Mailed
40	34548	Appleby, Shevan D.	14705 SW 116th Avenue, Miami, FL	33176	1,360.00	Mailed
41	34904	Alfonso, Maribel	12247 SW 17th Lane, #105-S, Miami, FL	33175	2,000.00	Mailed
42	40036	Salters, Tangie R. & Davis M	13470 SW 268th Terrace, Miami, FL	33170	3,916.00	Mailed
43	34672	Moreno, Zenaida	7160 Fairway Dr., # J12, Miami Lakes, FL	33014	8,500.00	Mailed
44	40014	McFadden, Nakieta V	11353 Dorsey Drive, Miami, Florida	33176	2,680.00	Mailed
45	40511	Acevedo, Dora Ingrid	14050 NW 5 Ct., N. Miami, Florida	33168	3,100.00	Mailed
46	34391	Porro, Rodolfo & Alvarez, M	17122 SW 139 Place, Miami, Florida	33177	10,000.00	Mailed
47	40724	Wightman, James R.	730 Pennsylvania Ave., # 301, MB, FL	33139	5,000.00	Mailed
48	40003	Carrion, Felix & Segul, Maria	14383 SW 98 Terrace, Miami, Florida	33186	4,520.00	Mailed
49	40755	Ammons, Sharon F.	1743 NW 112 Street, Miami, Florida	33167	4,260.00	Mailed
50	40688	Brannon, James & Jacqueline	20322 NW 32 Court, Miami, Florida	33056	4,000.00	Mailed
51	40732	Pupo, Belinda	8990 SW 24 Street, # 13, Miami, FL	33165	2,400.00	Mailed
52	40293	Thomas, Sharrifa	3951 NW 194 Street, Miami, Florida	33055	4,200.00	Mailed
53	40392	Lewis, Annette	5911 SW 61 Street, Miami, Florida	33143	2,703.00	Mailed
54	50	Total			194,349.00	TOTALS

**MIAMI-DADE ECONOMIC ADVOCACY TRUST - HOMEOWNERSHIP ASSISTANCE PROGRAM**

**MDEAT HAP PRODUCTION REPORT**  
**SHORT SALE PAYOFFS - Fiscal Year 2013-14**



LOGGED DATE	SUBSIDIARY/ HAP LOAN #	PRIMARY BORROWER NAME	FULL/ORIGINAL HAP AMOUNT	SHORT SALE TRANS AMOUNT	TRANS TYPE	HAP SHORT SALE WRITE-OFF
6/23/2014	41771	Santiago, Edmund	\$12,000.00	\$2,100.00	Short Sale Payoff	(\$9,900.00)
6/23/2014	42453	Huapaya, Cecelia	\$13,000.00	\$8,490.00	Short Sale Payoff	(\$4,510.00)
6/23/2014	41812	Robinson, Stephen	\$7,617.00	\$4,990.00	Short Sale Payoff	(\$2,627.00)
4/28/2014	41390	Paniagua, Dominga	\$7,600.00	\$1,500.00	Short Sale Payoff	(\$6,100.00)
4/28/2014	40515	** Barthelemy, Monna	\$4,550.00	\$5,990.00	Short Sale Payoff	\$1,440.00
2/3/2014	41605	Bido, Carline	\$9,000.00	\$2,500.00	Short Sale Payoff	(\$6,500.00)
2/28/2014	42697	Cruz, Maria	\$9,200.00	\$2,190.00	Short Sale Payoff	(\$7,010.00)
2/28/2014	41646	Moore, Shania L	\$11,280.00	\$2,250.00	Short Sale Payoff	(\$9,030.00)
12/6/2013	42853	Williams, Ashley	\$7,000.00	\$2,490.00	Short Sale Payoff	(\$4,510.00)
12/6/2013	41795	Pinedo, Ramiro	\$9,200.00	\$3,726.80	Short Sale Payoff	(\$5,473.20)
10/25/2013	41909	Naguit, Robert	\$11,994.00	\$1,990.00	Short Sale Payoff	(\$10,004.00)
10/25/2013	41180	Walters, Christina	\$12,000.00	\$1,990.00	Short Sale Payoff	(\$10,010.00)
12		<b>TOTALS</b>	<b>\$114,441.00</b>	<b>\$40,206.80</b>		<b>(\$74,234.20)</b>

**Notes:**

"Full/Original Trans Amount" indicates the amount of the original transaction (HAP funds disbursed for borrower).

"Short Sale Trans Amount" indicates the amount to be paid/credited against the Full/Current Balance, i.e. the amount of funds received minus the \$10.00 fee to record the Satisfaction of Mortgage

"HAP Short Sale Write-Off Amount" gives the outstanding balance being written off as uncollected after the Short Sale payoff.

\*\* First mortgage lender insisted on sending short sale payoff of \$6000...\$10.00 recording fee has ben deducted from "Partial Trans Amount"

**INFORMATION ITEM II A**  
**MDEAT ANNUAL MEETING CALENDAR (2015)**

# Memorandum



## INFORMATION ITEM

**TO:** Miami-Dade Economic Advocacy Trust Board Members  
**FROM:** Traci Pollock, Special Projects Administrator (Operations)  
**THRU:** John E. Dixon Jr., Executive Director  
**DATE:** January 16, 2015  
**SUBJECT:** MDEAT Annual Meeting Calendar (2015)

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### PURPOSE OF ITEM

The purpose of the item is to inform the MDEAT Board of meeting dates in 2015.

### BACKGROUND INFORMATION

The MDEAT Annual Meeting Calendar is designed to inform members of the MDEAT Board along with members of the action committees of scheduled meetings for the calendar year. Only in its second year of inception, the annual calendar is an effort to maximize board and committee meeting attendance by giving advance notice of meeting dates. It also serves as a reminder of observed holidays by Miami-Dade County in which the administrative offices of MDEAT are closed.

The monthly board meetings will continue to take place on the third Wednesday of each month. The Youth Action Committee (YAC) meetings will also continue to take place on the second Thursday of each month. The Housing Advocacy Committee (HAC) meets quarterly and will meet again in February, May, August, November and December (*planning month*) on the third Thursday of those months. The Economic Development Action Committee (EDAC) has committed to meet the second Tuesday of each month but the EDAC meeting dates are subject change.

The date, time, location, and purpose of a meeting is posted on the agency's website at [www.miamidade.gov/EconomicAdvocacyTrust](http://www.miamidade.gov/EconomicAdvocacyTrust).



As of January 13, 2015

# MDEAT

Miami-Dade Economic  
Advocacy Trust

Working Together for Economic Change

# 2015

**January**

S	M	T	W	T	F	S
				①	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	⑨	20	21	22	23	24
25	26	27	28	29	30	31

**February**

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	⑩	17	18	19	20	21
22	23	24	25	26	27	28

**March**

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

**April**

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

**May**

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

**June**

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

**July**

S	M	T	W	T	F	S
			1	2	③	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

**August**

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

**September**

S	M	T	W	T	F	S
6	⑦	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

**October**

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

**November**

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

**December**

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

**MIAMI-DADE ECONOMIC ADVOCACY TRUST**  
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 Miami, FL 33128  
 O.305.375.5661  
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[www.MiamiDade.gov/EconomicAdvocacyTrust.gov](http://www.MiamiDade.gov/EconomicAdvocacyTrust.gov)

- Board Meeting (3<sup>rd</sup> Wednesday)
- Economic Development Action Committee Meeting (EDAC) (2<sup>nd</sup> Tuesday)  
 --Tech and Entertainment Subcommittee
- Housing Advocacy Committee Meeting (HAP) (Quarterly) 3<sup>rd</sup> Thursday
- Youth Action Committee (YAC) (2<sup>nd</sup> Thursday)
- By-laws Committee Meeting (1<sup>st</sup> Wednesday as needed)
- Budget Committee Meeting (annual)
- Miami-Dade County Recognized Holidays (Offices closed)

# **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 December 30, 2014

## MIAMI-DADE ECONOMIC ADVOCACY TRUST

### ADMINISTRATION (G.F.)

#### FISCAL MANAGEMENT REPORT FY 14/15

As of December 31, 2014

Subobject Description	Budget	Actual	Balance
GENERAL FUND	258,000	0	258,000
INTERDEPARTMENTAL TRANSFERS	490,000	0	490,000
<b>REVENUE TOTAL</b>	<b>748,000</b>	<b>0</b>	<b>748,000</b>
110 SALARIES	466,000	134,308	331,692
1010 FRINGES	171,000	35,357	135,643
23210 GENERAL LIABILITY	5,100		5,100
24130 MAINT & REPAIR:OFF MACHINES		121	-121
24571 P.C. MAINTENANCE	4,000	370	3,630
25330 COPY MACHINE RENTAL	6,000	1,568	4,432
26028 GSA SERVICE TICKET		187	-187
26050 GSA PRINTING & REPRODUCTION	13,000	1,897	11,103
26062 FM LT EQ MILEAGE		63	-63
26077 FM-POOL VEHICLE HOURS		56	-56
26110 DATA PROCESSING	2,200	12,100	-9,900
31010 TELEPHONE-REGULAR	5,500	2,217	3,283
31011 TELEPHONE-LONG DISTANCE	400	75	325
31015 CELLULAR PHONE SERVICES	900	348	552
31018 OTHER COMMUNICATIONS <sup>1</sup>		396	-396
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	803	16,197
31510 OUTSIDE PRINTING	2,000		2,000
31520 GRAPHIC SERVICES	1,500		1,500
31611 POSTAGE-REGULAR MAIL	200		200
31910 PETTY CASH EXPENDI	500		500
32010 INSERVICE TRAINING	500		500
33050 OTHER GENERAL OPERATIONS		25	-25
43231 COMMUNICATION EQUIPMENT		60	-60
47010 OFFICE SUPPLIES/OUTSIDE VENDOR	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

**MIAMI-DADE ECONOMIC ADVOCACY TRUST**

**ADMINISTRATION (G.F.)**

**FISCAL MANAGEMENT REPORT FY 14/15**

As of December 31, 2014

<b>Subobject</b>	<b>Description</b>	<b>Budget</b>	<b>Actual</b>	<b>Balance</b>
95021	COMPUTER EQUIPMENT		2,200	2,200
	<b>EXPENDITURE TOTAL</b>	<b>748,000</b>	<b>192,600</b>	<b>539,708</b>

**MIAMI-DADE ECONOMIC ADVOCACY TRUST**

**ECONOMIC DEVELOPMENT (G.F.)**

**FISCAL MANAGEMENT REPORT FY 14/15**

As of December 31, 2014

<b>Subobject Description</b>	<b>Budget</b>	<b>Actual</b>	<b>Balance</b>
GENERAL FUND	251,000	-	251,000
<b>REVENUE TOTAL</b>	<b>251,000</b>	<b>-</b>	<b>251,000</b>
110 SALARIES	75,000	20,838	54,162
1010 FRINGES	21,000	5,056	15,944
21110 MANAGEMENT SERVICE	20,000		20,000
22351 CONTRACTED FOOD SERVICES		3,600	(3,600)
26050 GSA PRINTING & REPRODUCTION		75	(75)
31520 GRAPHIC SERVICES		225	(225)
33050 OTHER GENERAL OPERATING		25	(25)
60620 GRANTS TO OTHERS	135,000		135,000
<b>EXPENDITURE TOTAL</b>	<b>251,000</b>	<b>29,819</b>	<b>221,181</b>

## MIAMI-DADE ECONOMIC ADVOCACY TRUST

### HOMEOWNERSHIP ASSISTANCE PROGRAM (HAP)

#### FISCAL MANAGEMENT REPORT FY 14/15

As of December 31, 2014

Subobject	Description	Budget	Actual	Balance
R31900	OTHER TAXES	3,400,000	551,861	2,848,139
R36100	INTEREST EARNINGS	3,000	942	2,058
R36900	OTHER MISCELLANEOUS	-	71,420	(71,420)
R38900	ROLLOVER	1,986,000	2,304,742	(318,742)
	<b>REVENUE TOTAL</b>	<b>5,389,000</b>	<b>2,928,965</b>	<b>2,460,035</b>
00110	SALARIES	169,000	46,945	122,055
01010	FRINGES	56,000	12,477	43,523
26050	GSA PRINTING & REP	1,000	2,953	(1,953)
26616	RECORDING FEES	500	160	340
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	577,436	4,243,864
	<b>EXPENDITURE TOTAL</b>	<b>5,389,000</b>	<b>640,317</b>	<b>4,748,683</b>

## MIAMI-DADE ECONOMIC ADVOCACY TRUST

### TEEN COURT

#### FISCAL MANAGEMENT REPORT FY 14/15

As of December 31, 2014

Subobject	Description	Budget	Actual	Balance
R35900	OTHER FINES AND/OR	1,245,000	136,141	1,168,225
	CARRYOVER	309,000	570,342	-261,342
R36100	INTEREST EARNINGS	1,000	163	908
	<b>REVENUE TOTAL</b>	<b>1,555,000</b>	<b>647,209</b>	<b>907,791</b>
00110	SALARIES	750,000	139,309	610,691
01010	FRINGES	235,000	38,830	196,170
21110	MANAGEMENT SERVICES		350	-350
22310	SECURITY SERVICES	15,500	3,326	12,174
22350	BOTTLED WATER & CHILLER	100		100
24130	MAINT & REPAIR:OFF MACHINES	2,000		2,000
25330	COPY MACHINE RENTAL	2,900		2,900
25511	PAYMNTS TO LESSOR	12,800		12,800
26028	GSA SERVICE TICKET	300		300
26032	GSA AFT.HOUR CHRGS	4,000	900	3,100
26050	GSA PRINTING & REPRODUCTION	6,500	5,700	800
26051	GSA POSTAGE	200	448	-248
26062	FM LT EQ MILEAGE	2,800	551	2,249
26077	FM-POL VEHICLE HOURS	5,500	499	5,001
31210	TRAVEL EXPENSE-U.S	1,200	593	607
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
33050	OTHER GENERAL OPERATING		25	-25
41016	GASOLINE-UNLEADED		57	-57
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
	<b>EXPENDITURE TOTAL</b>	<b>1,555,000</b>	<b>192,366</b>	<b>1,362,634</b>

# **DEPARTMENTAL MONTHLY REPORT**

## **VI. B**

### **HOUSING UNIT REPORT**



# Homeownership Assistance Program

DECEMBER 2014

## HOUSING OUTREACH & ADVOCACY REPORT

During the period from December 1, 2014, through December 31, 2014, forty (40) HAP loan applications were submitted totaling \$5,459,716 in first mortgages with a \$6,192,770 aggregate purchase price. There were \$505,020 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 December 1, 2014, through December 31, 2014, thirty-six (36) families purchased homes using \$228,250 in HAP funds. These loans generated \$4,722,200 in first mortgages with a \$5,700,220 aggregate purchase price. There were \$705,000 in Miami-Dade County assistance program funds leveraged with these loans with \$155,020 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 \$72,000 for December 2014 based on an average tax bill of \$2,000 (see *December 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-three months. Individual mortgage originators and title/closing agents must get approved to submit or close HAP files. Realtor/developer attendance is highly recommended but not required. The next workshop is pending procedure and participation updates.

The workshop details the HAP operation along with a general overview of DAP/DPA 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. Thus, the amount of HAP funds received monthly and the aggregate HAP balance fluctuates from month-to-month. The projected funds for fiscal year 2014-15 range from \$3.1MM to \$3.2MM.



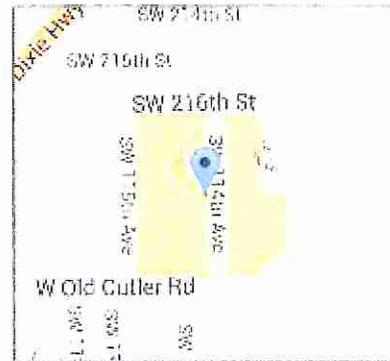
**HOMEOWNERSHIP ASSISTANCE PROGRAM SPECIAL INITIATIVES**

The HAP Housing Counseling Agency (HCA) Payout Initiative has reached the end of its first nine months of operation. Homebuyer data and demographics from the HCAs is being gathered and assessed. Data will be disseminated and analyzed for educational impact and targeting additional outreach initiatives. 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 2015 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**

- o **Trinity Empowerment Consortium First-Time Homebuyer Education Workshop:** The workshop was held at the Goulds Recreation Center on December 20, 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 65 Miami-Dade residents attended the two workshops.



MDEAT’s Housing Programs & Outreach Administrator presents at an average of two-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.

<b>HOMEOWNERSHIP ASSISTANCE PROGRAM</b>		<b>MDEAT HAP</b> <small>Homeownership Assistance Program</small>	
December 2014 Production Report			
General Statistics	December 2014	Fiscal YTD December 2014	
Total Applicants (Applications Processed)	40	124	
Total Purchase Price	\$6,192,770.00	\$20,406,452.00	
Total Amount in First Mortgages	\$5,459,716.00	\$18,405,921.00	
Total M-D County & Non-County Subsidies	\$505,020.00	\$1,195,020.00	
<b>Total HAP Loans Funded</b>	<b>36</b>	<b>98</b>	
<b>Total \$ Amount of HAP Funding</b>	<b>\$228,250.00</b>	<b>\$596,686.00</b>	
Total Purchase Price (funded)	\$5,700,220.00	\$15,937,414.00	
Average Sales Price (funded)	\$158,339.44	\$162,626.67	
Total Amount in 1st Mortgages (funded)	\$4,722,200.00	\$14,417,378.00	
Average 1st Mortgage (funded)	\$131,172.22	\$147,116.10	
Total Amount of Other MDC Funding (leveraging)	\$705,000.00	\$915,000.00	
Total Amount of Non-MDC Subsidy Loans (leveraging)	\$155,020.00	\$195,020.00	
Estimated Increase to Tax Base	\$72,000.00	\$196,000.00	
* Based on annual taxes of \$2000/yr.	Ave. HAP Ln Amt. YTD=	\$6,088.63	
	Ave. HAP Ln Amt. December-14=	\$6,340.28	
<b>Head of Household</b>			
Female	19	34	
Male	17	64	
<b>Total</b>	<b>36</b>	<b>98</b>	
<b>Ethnicity</b>			
Black	4	18	
Hispanic	30	76	
White	2	4	
Other	0	0	
<b>Total</b>	<b>36</b>	<b>98</b>	
<b>Median Income Level</b>			
Very Low	6	9	
Low	18	46	
Median	4	26	
Median Moderate	8	17	
<b>Total</b>	<b>36</b>	<b>98</b>	
<b>Commission District</b>			
District 1 - Barbara Jordan	11	22	
District 2 - Jean Monestime	5	8	
District 3 - Audrey Edmonson	0	1	
District 4 - Sally A. Heyman	0	0	
District 5 - Bruno A. Barreiro	0	0	
District 6 - Rebeca Sosa	0	3	
District 7 - Xavier L. Suarez	0	0	
District 8 - Linda Bell	9	31	
District 9 - Dennis C. Moss	5	21	
District 10 - Javier D. Souto	1	1	
District 11 - Juan C. Zapata	1	2	
District 12 - Jose "Pepe" Diaz	2	3	
District 13 - Esteban Bovo Jr.	2	6	
<b>Total</b>	<b>36</b>	<b>98</b>	

# 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:** January 13, 2015  
**Subject:** Comprehensive Teen Court Report for December 2014

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#### 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 December.

#### BACKGROUND INFORMATION

##### Program Activities

**December 8-12:** Twenty-one (21) Teen Court youth participants attended the Youth Entrepreneurship Workshop which is designed to help address the high unemployment rate 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.

This month's workshop was abbreviated and focused on helping the youth participants and volunteers understand the essentials of business marketing. Speakers included: Lionel Lightbourne, Community Coordinator, Belafonte/Tacolcy Center; Rosa Brito, President of the Florida City/Homestead Chamber of Commerce; Richard Erschik, business coach and entrepreneur; and Ray Pollock, owner of Precision Barber Club.

**December 2014:** Jail Tours with Miami-Dade County Corrections and Rehabilitation were postponed, in alignment with Miami-Dade County Public Schools Winter Recess. They will resume the first week of January 2015. These tours serve as crime prevention and intervention tools, providing participants with an understanding of the consequences of engaging in negative actions.

**December 11, 2014:** Teen Court staff conducted *Victim's Awareness Panel Workshop (VAP)*, an interactive workshop that sparks dialogue among participants, parents and/or guardians. Eight 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.

### **Psychological Services:**

Teen Court provides psychological services to select participants as a part of the intervention. Two success cases are highlighted below:

- 17-year-old African-American male: Client is a high school senior. He meets with the therapist on a weekly basis. One aspect of therapy focuses on his anger, particularly in his relationship with his parents. In addition, Psychological Services places an emphasis on his academic success, college planning, and vocational concerns. He has also been referred to the Office of Vocational Rehabilitation to help him with his on-the-job challenges as well as with career and college preparation planning. He recently was fired from his job at a local supermarket. Thus, his mother encouraged him to stay in therapy over a longer period of time. He benefits greatly from this extended time period and is appreciative of the service.
- 14-year-old African-American male: Client is working to overcome a traumatic history and enhance his ability to adapt to a blended home environment. His main guardian is his aunt; however, he sees his biological mother on a daily basis. The services help him to deal with these challenges and to find ways of handling conflict better. His guardian has reported improvement although services have only been in place for a month.

**Advocacy:** The Black male youth mental health forums are in the planning stages. The Association of Black Psychologists, South Florida Chapter, agreed to support the event for the second year in a row. Staff continues to work closely with Miami-Dade County's senior grants analyst to submit a grant application to offset the cost of hosting the forums for 2015. The event is tentatively scheduled for May or June 2015.

### **Program Performance**

**Referrals:** Teen Court received a combined total of 27 referrals from the Juvenile Services Department's (JSD's) Department of Juvenile Justice, Prevention Initiative Program (PIP), Civil Citation Program, and other Juvenile Justice intervention programs.

**Community Service:** Teen Court generated 705 community service hours. This total included 370 completed by defendants, 173 performed by youth volunteers, and 162 community service hours provided by adults who served as jury monitors and legal professionals volunteering as judges presiding over Teen Court hearings.

**Offender Information for December 2014****Referrals per fiscal year:**

12/31/98 – 09/30/99	334	Carried Over	5,832
10/01/99 – 09/30/00	506	11/01/13 – 11/30/13	20
10/01/00 – 09/30/01	323	12/01/13 – 12/31/13	41
10/01/01 – 09/30/02	336	01/01/14 – 01/31/14	33
10/01/02 – 09/30/03	293	02/01/14 – 02/28/14	29
10/01/03 – 09/30/04	390	03/01/14 – 03/31/14	46
10/01/04 – 09/30/05	267	04/01/14 – 04/30/14	95
10/01/05 – 09/30/06	215	05/01/14 – 05/31/14	39
10/01/06 – 09/30/07	245	06/01/14 – 06/30/14	46
10/01/07 – 09/30/08	356	07/01/14 – 07/31/14	42
10/01/08 – 09/30/09	424	08/01/14 – 08/31/14	48
10/01/09 – 09/30/10	454	09/01/14 – 09/30/14	51
10/01/10 – 09/30/11	619	10/01/14 – 10/31/14	47
10/01/11 – 09/30/12	537	11/01/14 – 11/30/14	29
10/01/12 – 09/30/13	501	12/01/14 – 12/31/14	27
10/01/13 – 10/31/13	32		
	<b>5,832</b>	<b>TOTAL REFERRALS</b>	<b>6,625</b>

**Monthly Sanctions for Referrals Completed (December 2014):**

Anti-Theft Class Attendees	17	Jail Tour Attendees	0
Curfew	0	Jury Duties Completed	105
Declined Referrals	1	Letter of Apology/Closed	23
Civics and Business Attendees	0	Peer Circle Attendees	13
Substance Abuse Attendees	35	Restitution	0
Essay Completed/Closed Cases	23	Victim Awareness Panel Workshop to Attendees	8
Ethics Workshops Attendees	7	Verbal Apology to Parent	12
Hours of Community Service/Closed Cases	370	Psychological Services	42

**Referral Sources:**

Other Juvenile Services Departments (JSD) Programs	4
Civil Citation Program	14
Prevention Initiative Program (PIP)	8
Other Agencies	1
Miami-Dade County School Based Referrals	0

**Offenses and Number of Charges:**

Note: Some defendants have multiple charges

Battery-Touch or Strike Domestic	1	Possession of Marijuana	1
Domestic Battery	1	Retail Theft	4
Grand Theft	1	Simple Battery	1
Larc Petit Shoplifting	3	Theft	5
Petit Theft	2		

**Age:**

Seven	0	Thirteen	2
Eight	0	Fourteen	6
Nine	0	Fifteen	1
Ten	3	Sixteen	4
Eleven	2	Seventeen	9
Twelve	0	Eighteen	0

**Gender/Race – Male:**

**Gender/Race – Female:**

African American	9	African American	3
Caucasian	2	Caucasian	1
Hispanic	8	Hispanic	4
Other	0	Other	

**Commission Districts and Zip Code December 2014:**

<b>District 1:</b> 33169 - 1	1	<b>District 8:</b> 33032 - 1 33033 - 3	4
<b>District 2:</b> 33147 - 1 33162 - 1	2	<b>District 9:</b> 33030 - 1 33033 - 2 33035 - 1 33190 - 1	5
<b>District 3:</b> 33125 - 1 33138 - 1 33142 - 1 33147 - 1 33150 - 1 33162 - 2	7	<b>District 10:</b> 33172 - 1 33175 - 1 33183 - 1	3
<b>District 4:</b> 33180 - 1	1	<b>District 11:</b> 33175 - 1	1
<b>District 5:</b>	0	<b>District 12:</b> 33016 - 1 33018 - 1	2
<b>District 6:</b>	0	<b>District 13:</b> 33014 - 1	1
<b>District 7:</b>	0		

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

District 1	57	District 8	80
District 2	72	District 9	102
District 3	71	District 10	18
District 4	25	District 11	35
District 5	17	District 12	29
District 6	21	District 13	24
District 7	16		

**COMPARISON OF YEAR-TO-DATE REFERRALS:**

Referrals for FY 2013-14 (Q1)		Referrals for 2014-15 (Q1)	
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
12/01/13 – 12/31/13	41	12/01/14 – 12/31/14	27
<b>TOTAL</b>	<b>93</b>	<b>TOTAL</b>	<b>103</b>

**VOLUNTEER COMPONENT**

	DATE	HOURS	DATE	NO. OF YOUTH RECRUITED		DATE	HOURS	DATE	NO. OF ADULTS RECRUITED	DATE	JUDGES HOURS
South	Dec. 2014	81	Dec. 2014	1		Dec. 2014	51	Dec. 2014	0	Dec. 2014	6
Central	Dec. 2014	48	Dec. 2014	1		Dec. 2014	60	Dec. 2014	1	Dec. 2014	6
Hialeah	Dec. 2014	12	Dec. 2014	0		Dec. 2014	3	Dec. 2014	0	Dec. 2014	0
North	Dec. 2014	32	Dec. 2014	0		Dec. 2014	42	Dec. 2014	0	Dec. 2014	6
<b>TOTALS</b>		<b>173</b>		<b>2</b>			<b>156</b>		<b>1</b>		<b>18</b>

# **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:** January 16, 2015  
**SUBJECT:** Marketing Report for December, 2014

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### PURPOSE OF ITEM

The purpose of the item is to inform the MDEAT Board of activities associated with marketing and public relations. 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 December 2014-January 2015.

### 3<sup>rd</sup> Annual MLK Business Expo

- Created flyer; printed 3,000 copies; provided West Perrine CDC with 2,000; MDEAT distributes the remaining amount throughout South Dade
- Created event posters; welcome posters; directional A-frame signs
- Flyer posted on website
- Submitted item to following sites:
  1. Miami-Dade County portal calendar of events - **published**
  2. MDEAT website home page - **published**
  3. MDEAT website inside page - **published**
  4. CBSlocal.com – **published**
  5. Community Newspapers - **published**
  6. Soul of Miami - **published**
  7. Yelp – **published**
  8. Water bills to Levine Cava's and Moss's zip codes - **published**
  9. Miami-Dade County What's New for 1/12/2015
  10. Miami-Dade County Happy Friday What's in a Number for 1/9/2015
  11. Miami-Dade County paycheck stub for 1/9/2015
  12. Miami Herald

- 13. Business Monday
- 14. Miami New Times
- 15. WLRN
- 16. Socialmiami.com
- 17. Miami Today

Advertisements ran in the Miami Herald Neighbors (South Dade zones) and public service announcements aired on WEDR-99JAM (*Cheryl Mizell's Community Corner Morning Drive Time segment*) and WHQT-HOT 105 (Rodney Baltimore/John Dixon announcement).

Miami-Dade Economic Advocacy Trust and West Perrine CDC  
invite you to attend the 3rd annual

## MLK BUSINESS EXPO



A showcase  
of nearly 100  
businesses

In association with the West Perrine 34th Annual Dr. Martin Luther King, Jr. celebration

**Friday, January 16, 2015**  
6 - 9 p.m.

### Join us for a free community event

Learn about products and services in the South Dade area • Network with key business professionals • Gain insight on a wealth of government services • Find out the latest on real estate, personal finance, tax breaks and more

**Palmetto Bay Village Center**  
18001 Old Cutler Road Palmetto Bay, FL 33157

REFRESHMENTS • LIVELY ENTERTAINMENT  
FREE RAFFLES

For more information, contact Maria Diaz de la Portilla  
at 305-375-5061 or [mdiazrle@miamidade.gov](mailto:mdiazrle@miamidade.gov)

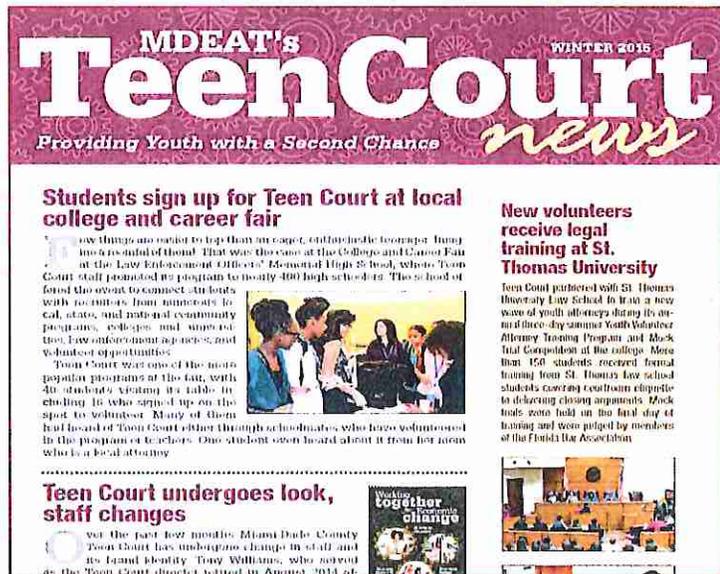


**Supporters:**  
The Honorable Dorella Levine Case - District 6 • The Honorable Debra C. Moss - District 9

**Event Partners:**  
Economic Development Council of South Miami-Dade • Neighbors and Neighbors Association  
Partners for SMI Employment • Unique Coalition of Minority Business of South Dade, Inc.

**Winter 2015 Teen Court News**

- The Teen Court Newsletter got a makeover! The redesign was a part of the agency’s overall rebranding project.
- It was published January 2015 and distributed throughout the program’s network. It was also disseminated at different locations throughout Miami-Dade County



**Website**

- Continued to review the agency’s website for revamping

**Social Media (December 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 December 2014, the agency utilized the following mediums:

- **Constant Contact:** MDEAT delivered two electronic communications utilizing this platform. The platform has 1363 (1-percent decrease) active contacts and an average open rate of 24-percent. The agency sent the *Tuesday Tidbits e-newsletter*, *Youth Action Committee notices* and a holiday message.

- **Facebook ([www.Facebook.com/MDEATInfo](http://www.Facebook.com/MDEATInfo)):** The platform has 304 active members (1.6-percent membership increase) and 51 posts. The agency sent the *Tuesday Tidbits e-newsletter*, *Youth Action Committee notices* and a holiday message. Staff also forwarded pertinent county news and information from local and national news outlets.
- **LinkedIn ([www.TinyURL.com/MDEATInfo](http://www.TinyURL.com/MDEATInfo)):** The platform has 40 members (5-percent membership increase) and 3 posts. These posts included the *Tuesday Tidbits e-newsletter* and links to articles, upcoming events, juvenile justice, housing, business and economic development.
- **Twitter ([www.Twitter.com/MDEATInfo](http://www.Twitter.com/MDEATInfo)):** This platform has 214 members (3.75-percent membership increase) and 54 posts. These posts included the *Tuesday Tidbits e-newsletter* and links to articles, upcoming events, juvenile justice, housing, business and economic development.

**Current Events: The State of Affairs**

- Provided MDEAT staff and Board of Trustees with 18 newspaper articles which can generate conversations and action related to the agency's mission.





# MDEAT's Teen Court

WINTER 2015

*news*

*U.C.*

*Providing Youth with a Second Chance*

## Students sign up for Teen Court at local college and career fair

Few things are easier to top than an eager, enthusiastic teenager. Imagine a roomful of them! That was the case at the College and Career Fair at the Law Enforcement Officers' Memorial High School, where Teen Court staff promoted its program to nearly 400 high schoolers. The school offered the event to connect students with recruiters from numerous local, state, and national community programs, colleges and universities, law enforcement agencies, and volunteer opportunities.

Teen Court was one of the more popular programs at the fair, with 40 students visiting its table including 16 who signed up on the spot to volunteer. Many of them had heard of Teen Court either through schoolmates who have volunteered in the program or teachers. One student even heard about it from her mom who is a local attorney.



## Teen Court undergoes look, staff changes

Over the past few months Miami-Dade County Teen Court has undergone change in staff and its brand identity. Tony Williams, who served as the Teen Court director retired in August 2014 after working eight years at Teen Court and more than 30 years in public service overall. Frank Tarrau, the program's training specialist, also retired in August 2014.

The new training specialist is Zachary Rinkins, the program's former youth entrepreneurship manager. Rinkins now conducts the full gamut of training workshops from anti-theft to starting a business. Melba Gasque, the former marketing administrator, moved on to another county department. The new marketing administrator is Susana Cortázar. She brings more than 20 years of marketing, media, and public relations experience.

Teen Court also got a new look. In addition to a color change, the program's identifier received a facelift with the incorporation of the name of its parent organization as displayed through Miami-Dade Economic Advocacy's acronym MDEAT. Teen Court is one of three areas of concentration for MDEAT. It is a part of the agency's "Three Gears of Progress" with economic development and housing serving as the other two gears. These three gears work together to help create economic change in designated communities across the county.



## New volunteers receive legal training at St. Thomas University

Teen Court partnered with St. Thomas University Law School to train a new wave of youth attorneys during its annual three-day summer Youth Volunteer Attorney Training Program and Mock Trial Competition at the college. More than 150 students received formal training from St. Thomas law school students covering courtroom etiquette to delivering closing arguments. Mock trials were held on the final day of training and were judged by members of the Florida Bar Association.



# TEENS REPORT

Teen Stories & Editorials



**Da'Jah Jordan**  
**William H. Turner**  
**Technical Arts**  
**High School**  
**(Central)**

Teen Court has been a wonderful experience for me. I started as a juror and watched the attorneys at work. Then I was "promoted" to clerk and bailiff, and this showed me the responsibilities and paper work that go with the job. I attended the three-day attorney training which actually prepared me to become a Teen Court attorney. I have come to the conclusion that becoming a defense attorney is something I may want to pursue as a career. This pro-

gram is an excellent way for youth, especially those who want to get involved in law and/or public service, to become exposed to different roles in the court system. It has been an extreme pleasure for me to have defended a young person who has his or her whole life ahead. I am so fortunate to have found this program.



**Alexander Perez**  
**Law Enforcement**  
**Officers' Memorial**  
**High School**  
**(South & Central)**

I've been attending Teen Court for the past two years and it has been an amazing experience. This summer I was chosen to volunteer in the Youth Intern Part-

nership Initiative (YIPI), which enables Teen Court volunteers to gather experience at law firms, summer camps, and chambers of commerce. I had the privilege of working for the South Dade Chamber of Commerce in Homestead. Its president, Rosa Brito, was a wonderful mentor, who guided me through proper business practices. The people I met and helped were interesting and nice.

At age 17, I have taken this experience with me into my school career, as being a part of YIPI has taught me responsibility, time-management, and to have fun sitting at a desk while still being professional. Teen Court provides volunteers with great opportunities to improve themselves and take on the real world. Thank you, Teen Court!

## Teen stat

According to the Florida Department of Law Enforcement, there were 12,327 offenses committed by juveniles in Florida between January and June, 2014. These crimes include robbery, aggravated assault, burglary, larceny, motor vehicle theft, murder, and forcible sex offenses.

# Judges • Lawyers • Legal Professionals Volunteer to Inspire!

Whether it's two hours a month or two hours a week, Miami-Dade Economic Advocacy Trust (MDEAT) is seeking professionals like you to invest a fraction of your time in encouraging local youth to grow into responsible citizens.

We need legal professionals like you to serve as volunteer judges for the

agency's Miami-Dade County Teen Court. As a volunteer judge, you will mentor young people and help them excel as youth attorneys for first-time juvenile offenders.

Join other South Florida attorneys and judges and volunteer with Teen Court today.



Court hearings begin at 5:30 p.m. and take place at the following locations:

**Richard Gerstein Justice Building (Mondays)**  
 1351 NW 12 ST, Miami, FL  
 Courtroom 1-5

**South Dade Government Center (Tuesdays)**  
 10710 SW 211 ST, Miami, FL  
 Courtroom 2-2

**North Dade Justice Center (Wednesdays)**  
 15555 Biscayne Blvd, Miami, FL  
 2nd Floor

**Hialeah City Hall (2nd, 3rd, and 4th Thursday of every month)**  
 501 Palm Ave, Hialeah, FL  
 Commission Chambers

To learn more about MDEAT or how you can volunteer, visit [www.miamidade.gov/EconomicAdvocacyTrust](http://www.miamidade.gov/EconomicAdvocacyTrust)  
 T 305.375.5661 • [MDEATInfo@miamidade.gov](mailto:MDEATInfo@miamidade.gov)



# Volunteer Corner

## Estefani Arroyo, Teen Volunteer

Estefani Arroyo, a student at Miami-Dade College, participated in a mini-internship at the law firm of Foley and Mansfield. Beranton J. Whisenant, Esq., a partner at the firm's Miami office, serves as a Teen Court volunteer judge.

With aspirations of serving in the legal field, Estefani learned some basic principles of law, argued a practice case (Moot Court case), and observed Whisenant on



Estefani Arroyo at work

some of his assignments. She found the experience exciting and her participation provided credits toward her high school graduation. She was also a Teen Court volunteer during 2013-2014. She and two other students made a presentation at this year's annual Teen Court conference on the benefits of volunteering. Her performance was well received.

## Robert Lynne, Esquire

For more than ten years, MDEAT's Teen Court has been privileged to have Judge Robert Lynne as a presiding volunteer judge. Having moved to Florida at nine months of age, Judge Lynne considers himself a true Floridian and understands the importance of community involvement for the improvement of its residents.

Judge Lynne was first introduced to Teen Court by

one of his associates. He said he was immediately impressed by its importance as an alternative intervention program, as well as by staff's professionalism and commitment. "For the young adults who participate as a result of a youthful mistake, this program provides them the opportunity to help themselves learn from their actions," Judge Lynne explained. "It is also helpful for those who sit as jurors to learn about our legal system."



Judge Robert Lynne

He said it is an honor to sit as a judge and watch "my kids" grow through this program, go off to college - many with deserved scholarships - and to work first-hand with many who he believes will be tomorrow's leaders.

Judge Lynne attended school on Miami Beach and graduated from the University of Florida with bachelor's and juris doctor degrees. During law school he spent one summer teaching English in Brazil. He currently practices workers compensation defense law. In addition to Teen Court, his passion for community service extends to organizations such as American Red Cross, Big Brothers Big Sisters, Kidney Foundation, and Guardian Ad Litem.

Judge Lynne is married with three children and two grandchildren. And after everything he does for the community, how does he find the time to enjoy his favorite hobbies? He bikes and reads.

Thank you for your support, Judge Lynne! We look forward to many more years of your participation in Teen Court.

## Student Court – A great program to help students stay in school

An exciting partnership has been forged between the Miami-Dade Economic Advocacy Trust's (MDEAT) Teen Court and the Miami-Dade County Public Schools to help youth stay positively engaged in school and avoid the penal system through a school-based referral process program called Student Court.

Students are provided with curricula, character development tools, law education, and related services that support the program goals and lead to improved performance in academic achievement, school attendance, and discipline.

MDEAT has provided the required training for school



**MDEAT**  
Miami-Dade Economic  
Advocacy Trust



**Student Court**

A Division of Miami-Dade County Teen Court

administration, instructional staff, and students, and successfully implemented the program in 15 senior high schools throughout Miami-Dade County. Parents are encouraged to contact their child's school administration to find out about participation. For more information on Student Court, visit <https://www.miamidade.gov/EconomicAdvocacyTrust/teen-court.asp>.

## Miami-Dade County Teen Court

Miami-Dade County Teen Court (MDCTC) is an alternative sanctioning program for first-time youthful offenders who agree to allow their peers to determine sentencing instead of the juvenile justice system. Through youth participation, the program helps decrease juvenile delinquency by interrupting the beginning stages of criminal behavior. Unlike any other diversion program in Miami-Dade County, Teen Court serves a range of youth within its peer sanctioning process such as teens needing a second chance and youth looking for opportunities to serve their community.

### How to qualify for Teen Court

- ☛ Youth must be under the age of 18 at the time of the commission of the offense
- ☛ Must NOT have a prior record of a criminal (misdemeanor or felony) offense
- ☛ The State Attorney's Office or another designated approving agency must first refer the youth for consideration
- ☛ The juvenile must admit his/her guilt
- ☛ The juvenile and parent/guardian must sign a "Waiver of Speedy Trial" form

### Teen Court locations

Monday–Thursday evenings beginning at 5:00 p.m. (except holidays)



- **Richard Gerstein Justice Building**  
(1st, 2nd, 3rd, and 5th Monday of every month)  
1351 NW 12th Street, Miami, FL - Courtroom 1-5
- **South Dade Government Center (Tuesdays)**  
10710 SW 211 Street, Miami, FL - Courtroom 2-2
- **North Dade Justice Center (Wednesdays)**  
15555 Biscayne Boulevard, Miami, FL - 2nd floor
- **Hialeah City Hall**  
(2nd, 3rd, and 4th Thursday of every month)  
501 Palm Ave., Hialeah, FL (Commission Chamber)

## Volunteering for Teen Court youth opportunities

Become a youth volunteer; teens can participate as a defense or prosecuting attorney, juror, clerk, and/or a bailiff. It is a beneficial hands-on experience showing the reality of what happens in a courtroom. This volunteer program is wonderful for teens who are interested in careers associated with the judicial system.

### Adult opportunities

Guide our youth by becoming a volunteer and impact their future and our community in a positive manner. Adults can volunteer as court monitors. If proper requirements are met, an adult with a legal background may volunteer as a judge. This rewarding volunteer experience will make a difference in the life of a youth and set an example for them to follow.

For more information on volunteering, please contact LaVerne R. Carlile-Dean at 305-622-2592 or email her at [LAV@miamidadegov](mailto:LAV@miamidadegov).

## Teen law fact

All states have laws dealing with the "emancipation" of minors - that is, laws that specify when and under what conditions children may become independent of their parents for important legal purposes.

A complete reference to statutory provisions for all 50 states pertaining to termination of parental rights, age of majority, or emancipation itself, can be found in the LII State Law pages [http://www.law.cornell.edu/wex/table\\_emancipation](http://www.law.cornell.edu/wex/table_emancipation).



## Teen Court news

Miami-Dade County  
Teen Court

111 NW 1 Street, Suite 2032  
Miami, FL 33128  
Main Office: 305-375-5661  
North Office: 305-622-2592  
[http://www.miamidadegov/  
EconomicAdvocacyTrust](http://www.miamidadegov/EconomicAdvocacyTrust)

Teen Court is a Miami-Dade Economic Advocacy Trust (MDEAT) program.

**MDEAT Mission:** To ensure the equitable participation of Blacks in Miami-Dade County's economic growth through advocacy and monitoring of economic conditions and economic development initiatives in Miami-Dade County.

# MDEAT

Miami-Dade County  
**Teen Court**

Providing Youth with a Second Chance

MIAMI-DADE  
COUNTY

# MIDEAT

Miami-Dade Economic  
Advocacy Trust



*Working Together for Economic Change*

## **BOARD OF TRUSTEES MEETING**

**January 21, 2015**

Articles

MY VIEW

# The importance of globalization for local businesses in 2015

BY Sissy DeMaria  
Special to the Miami Herald

In this age of globalization, it's easy for large corporate businesses with deep pockets to expand their reach around the world and create a pres-



DEMARIA

ence in every major city. But what about small to midsize businesses? In 2015, having a strong international presence will be a necessity for success and expansion. Many businesses — for example, real estate brokerages, law

to midsize businesses.

Miami as a global city: As a native, I have seen Miami emerge as an elite global city firsthand. Our 25-year-old public relations and marketing firm recognized that we could no longer count on doing business in the U.S. and Latin America alone. Borrowing from the shared office collaboration concept, we traveled around the world to form a global network of public relations companies. Today, WorldWise PR Affiliates has partners in Buenos Aires, Delhi, Dubai, Hong Kong, Jakarta, London, Mainland China, Mexico City, Milan, Moscow, Munich, New York, Paris, São Paulo, Singapore, and Toronto, and we have established personal relationships with each and every one of them. At a recent meeting in Hong

business or clients. While in Hong Kong, we learned about "Singles Day" on Nov. 11, and were delighted when our Dubai affiliates wished us a "Happy Thanksgiving." In a bind, a quick internet search for cultural tips will return plenty of results. After all, conducting business on a global scale is becoming essential.

There is no doubt Miami is a global destination and a world-class city, but in today's marketplace, we need to keep our eyes planted further

Kong, we met the co-founder of Keurig, Dick Sweedey, who made a lasting impression on us when he said, "Business is a contact sport."

To form an international network, you have to have skin in the game. You must spend time researching, traveling, interviewing companies, and getting to know people to ensure that their business culture and vision mirrors yours.

**An emphasis on trust:** Three key elements in establishing a strategic alliance is trust, great reputations and confidence. Trust needs to be both received and given, great relationships and examples of strong character are needed among partners, and confidence is necessary. These strategic affiliations can only be effective by forging strong relationships and then taking

afraid than our own blue horizon. I expect globalization will increasingly play an important role in the growth of small to midsize businesses. Being a global gladiator may take a great deal of work but great feats are possible and obstacles can be conquered — even eating an elephant.

Sissy DeMaria is president of Kreps DeMaria Public Relations & Advertising and founder of WorldWise PR Affiliates. She can be reached at [sdemaria@krepspr.com](mailto:sdemaria@krepspr.com)

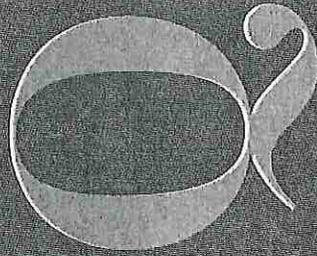
the time to maintain them. It helps if you have had existing contacts around the world who can give you referrals. We also discovered a "spider effect." Through word of mouth we were able to enter new markets because our affiliates had existing relationships with other global partners. As a result, our web grew.

**Technology tools:** Once a relationship is established, it is a lot harder to work across the world from each other as opposed to working across the hallway. But that gap can be bridged by taking advantage of technological innovations. There are many apps and programs that make the world just a little bit smaller. Options include screen sharing and video meetings (Join.me and Zoom), translation programs, travel apps,

document sharing (Google Docs), international calling (Viber, Skype and WhatsApp), time zone apps, global calendars ("Teamup), and many others that cater to a variety of needs. All of these are offered at a minimal cost, if any, which only adds to ease and boosts the bottom line. Utilizing social media also provides an easy and inexpensive way to collaborate and stay connected, and results in the added benefit of an expanded online presence with international exposure.

**Sensitivity:** There is also a need to be accommodating and sensitive to cultural customs. Without an awareness for local traditions, one can end up in an embarrassing situation. Take for instance the recent *faux pas* by LeBron James when he

CEO ROUNDTABLE | SURVEY OF LOCAL EXECUTIVES



**What factors make you optimistic about the South Florida business picture for 2015?**

# CEOs: 2015 looks bright for business



CODINA BARLICK

*The cultural explosion in Miami, the number of New Yorkers relocating here, and Miami's continuing appeal to international visitors are the main factors that make me optimistic.*

Ana-Marie Codina Barlick, CEO, Codina Partners



BLANCA

*All signs indicate that investment will continue to flow into our market. Most of this will come from Latin America, but I'm encouraged by capital pouring in from Europe and Asia.*

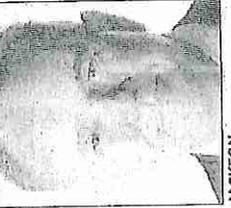
Tere Blanca, CEO, Blanca Commercial Real Estate



DAVIS

*We are seeing an increase in deal activity as previously unemployed capital is finally being released.*

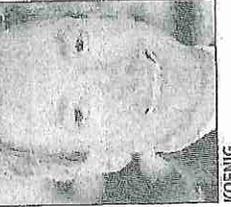
Jaret Davis, co-managing shareholder, Miami office, Greenberg Traurig



JACKSON

*Continued creation of new households. The continued emerging of South Florida as a global gateway to Latin America, Europe and now Russia.*

Mike Jackson, chairman and CEO, Automation



KOENIG

*As I write this, it is clear and sunny and 65 degrees and the rest of the country is gray. How can you not be optimistic about SoFla?*

Keith Koenig, president, City Furniture



OWENS

*International interests in Miami continue at a high level.*

Steve Owens, president, Swire Properties

## MINDING YOUR BUSINESS/INSIDE THE DEAL

# Key changes in 2015 that may impact your business

BY JAMES S. CASSEL  
Special to the Miami Herald

No matter what vertical your business operates in, there is a strong likelihood this year that higher interest rates, lower unemployment, increasing demand, and decreases in the prices of oil, as well as increases in commercial real estate costs and health care, will affect your business in one way or another.



CASSEL

It will be important for middle-market business owners to keep a close pulse on these changes and take the necessary steps to ensure their businesses are prepared.

• **Interest rates:** The Federal Reserve has continuously indicated that interest rates will begin to rise in 2015 — perhaps 50 basis points or more. Thus, take the time to consider how an increase may impact your business. Evaluate your borrowing needs and costs and consider your cash management systems. Furthermore, while there have been little to no yields on cash during the past several years, rising interest rates could create a new opportunity to get increased yield on your cash. Cash management will begin to reemerge.

• **Unemployment:** At the close of 2014, unemployment rates stood at 5.6 percent (the lowest since

2008), and they're projected to drop another half-percent by the end of 2015.

Lower unemployment rates generally mean that companies have to work harder to attract and retain quality talent. For example, salary studies show that 2015 salaries are projected to increase by 3.8 percent for professional occupations. In light of this, examine your employee compensation packages and the other benefits that you offer your current and prospective employees. Comprehensive benefits and 401(k) programs with a match and flexible scheduling are all ways to make employees happy and help ensure they stick around. See whether options or other equity components might be appropriate. Consider offering benefits that bring additional value to the employees, such as flexible work schedules and upward mobility.

• **Increasing demand:** The U.S. economy expanded at a 5 percent seasonally adjusted rate during the third quarter of 2014, and the U.S. economy is coming back strong even as the rest of the world slows down. U.S. GDP growth was the highest since the third quarter of 2003. This may result in increased demand for your products and services domestically. As part of your 2015 business planning and strategy, you may consider how you can capitalize on this increased domestic demand and sales momentum. You might consider restructuring your sales force and incentives, increasing pricing and points of distribution, implementing innovative digital marketing strategies to further stimulate de-

mand and capture sales, etc. Be mindful of the weakness in Europe and other areas abroad. If your demand is not domestic, be extra careful.

• **Technology:** It's always important to evaluate your technology and confirm whether it is meeting the needs of your business and your customers. As more systems and processes continue to become computerized and automated, you should determine whether and how this may impact your business. Pay particular attention to how mobile can affect your business. Also, evaluate if you're accessible to your customers and meeting their needs wherever they may prefer to reach you, such as in social media channels. At the same time, it's also important to consider how you could leverage new technologies for production, marketing and sales. Also, if you have complex internal processes, determine if your work flow could be streamlined through the implementation of more tech-savvy systems, marketing automation, and customer relationship management software. Lastly, be sure that your staff members have the right tools and training in order to maximize efficiency.

• **Oil prices:** Gas prices have been dropping, and some experts are speculating that the economy might experience some deflation but at a minimum reduction in certain costs. This is something to watch for, particularly if some of your costs are tied to the price of crude oil or its byproducts. Will your business still

• TURN TO CASSEL, 22G

BUSINESS MONDAY

MINDING YOUR BUSINESS/INSIDE THE DEAL

Keep a close watch on changes during the year, and do some planning

• CASSEL, FROM 8G

have pricing power in the event of deflation? Also, can and should you maintain your prices even if

some of your costs are dropping? By way of example, look at the airlines that have lower fuel costs but are showing no signs of dropping their fares. Keep in mind that other costs may fluctuate, so be sure to consider all possible factors when making these decisions.

• **Healthcare costs:** There's no doubt that

healthcare costs are going up. Some firms are reacting by raising their insurance deductibles, copays or the contributions by employees toward premiums, which might mean that more people will wait to get treatment until they're very sick. A sicker staff can weaken productivity, so you might want to explore other ways to mitigate the

rising costs of healthcare without increasing deductibles through your group plan options, HMOs, or covering the inflation as a cost of doing business and helping your employees.

• **Commercial real estate prices:** While there's certainly a major boom in residential real estate construction in South Florida, few new office projects are under construction or planned in the near term. This scarcity could affect your rent, so

look at your lease arrangements and be prepared to be flexible when your lease comes due. Give yourself as much lead time as possible.

The unknown may be the real effect of lower oil prices and other unknown world events. While on the one hand this means lower costs, on the other hand this could lead to less exploration and more job cuts not only in the oil business but with all the suppliers and ancillary businesses

like steel suppliers. By keeping a close pulse on these key changes in 2015 and planning, you can help protect your best interest and ensure your business is in the strongest position in 2015.

James Cassel, co-founder and chairman of Cassel Salpeter & Co., LLC, an investment-banking firm with headquarters in Miami, can be reached at [jcassel@casselsalpeter.com](mailto:jcassel@casselsalpeter.com) and [www.casselsalpeter.com](http://www.casselsalpeter.com).

## THE READERS' FORUM

## Omni CRA creating self-sustaining community

The proverb goes, "Give a man a fish and you feed him for a day; teach a man to fish and you feed him for a lifetime." Thus the mission of the Miami Omni Community Redevelopment Agency: Create a variety of economic opportunities that will eliminate slum and blight and ultimately create a revitalized self-sustaining community.

Creating affordable housing is one component — an important one, but only one part of the Omni CRA's action plan to achieve its goal by 2030.

However, Frank Schnidman's Jan. 14 letter, *Miami's community redevelopment agencies are fail-*

*ing*, does a disservice to the efforts of the CRA, and others, making broad generalizations about its performance.

Each CRA is unique, as is the approach each take to eliminating slum and blight.

Government cannot do it alone. Creating public-private-partnerships plays an important role. Such is the case with the development of the Florida Film and Television Center. This new movie studio will generate a variety of economic opportunities, including hundreds of direct and indirect jobs.

In turn, revenues from the studio will be reinvested into the

community for other initiatives to further the mission of the CRA, including affordable housing.

Creating a self-sustaining community can only happen when there is a viable economic engine. From there, other improvements occur, including affordable housing, workforce housing, additional job development entertainment and recreation amenities.

The Omni CRA's funding of the Performing Arts Center is an obligation under an agreement between the city of Miami and Miami-Dade County.

Tax-increment financing funds are allocated to many redevelopment activities, including the Per-

forming Arts Center, the PortMiami tunnel, Museum Park, safety initiatives and a long list of other infrastructure improvements, all with the goal of creating a viable, more coherent community.

The Omni CRA has focused on teaching a man to fish; it is sustainable, creating a new class of taxpayers.

To suggest that these projects do not create economic opportunity and improve the overall quality of life in the Omni area is disingenuous.

— Marc D. Sarnoff,  
Miami City Commissioner  
and chair, Omni CRA,  
Miami

# BUSINESS



**Miami Herald**

WEDNESDAY, JANUARY 14, 2015 | EDITOR: JANE WOOLDRIDGE | [jwooldridge@miamiherald.com](mailto:jwooldridge@miamiherald.com) | 305-376-3629

H1

WORK/LIFE BALANCING ACT

## Predictions for 2015: Flexible work top list

Among eight predictions for 2015, flexible work arrangements will increase, as will new opportunities for employers.

At a New Year's party, I had a conversation that enlightened me. I spoke with a 2014 college graduate working at an accounting firm, who is assigned to the Miami office. She told me she often works from other Florida offices, too, or from home. She explained that her supervisors know when she is working because the company system shows her logged in, but they don't



GOODMAN

flexibility. While many companies are setting policies on flexible work arrangements, their workers are quietly working from outside the office whenever possible. Working where you want or when you want and is a perk employees will put a premium on in 2015.

Those workers who can work from home on occasion tell me they plan to stay in their jobs as long as possible, because not having that flexibility would cost them in commute time, babysitter fees or missed parenting opportunities. Most workers say they are more productive on the days they work from home.

Alex Funkhouser, CEO of Sherlock Talent, a Florida staffing

firm for technology and marketing talent, says seven out of every 10 job candidates he encounters would make a move if he or she could work remotely at least two days a week. "They even would take a pay cut just so they wouldn't have to commute into an office," Funkhouser says.

Smart employers will recognize and embrace that trend to attract and retain loyal employees, particularly now that their upgraded systems make it easier.

Job-hopping will pick up. According to a survey by career management experts Right Management, 86 percent of workers in North America say they plan to explore opportunities and actively look for a new job this

year. That's a big increase from just 60 percent at the peak of the recession in 2009. At the same time, employers are expressing new interest to fill positions.

"Companies are working their networks to find applicants," said Paul McDonald, senior executive director for Robert Half, which specializes in the placement of professionals. McDonald notes that some companies will reach out to recruit former employees who have gained key skills after they left and lure them back with higher positions and bigger paychecks.

With the job market more active in 2015, companies will

TURN TO BALANCING ACT, 2C

## THE BUSINESS REPORT

## WORK/LIFE BALANCING ACT

## Eight predictions for 2015

## ◦ BALANCING ACT, FROM IC

invest in more training, culture building, and benefits to keep employees from leaving, McDonald says. "The savvy employers will focus on their retention strategies because they realize it's easier and less expensive to retain talent than find someone new and train him."

◦ **Bullying will emerge as a top workplace complaint.** Just as cyberbullying has become a hot topic, so too has workplace bullying. With less leadership training for managers, employees are complaining that team leaders lack social skills and have turned to abusive conduct to get the job done. A poll by CareerBuilder found that 28 percent of workers feel that they have been bullied at work and 19 percent of those workers have left their jobs because of the bullying. Laws specifically designed to prohibit workplace bullying have been introduced in at least 26 states. However, employers will need to design and implement policies to stay one-step ahead of this trend. "They will have to take it seriously," says Tom Loffredo, GrayRobinson's Fort Lauderdale managing shareholder. Even though workplace bullying may not be considered unlawful, it can poison a workplace and can taint a company's reputation as a desirable place to work, Loffredo says.

With the job market opening up, employees will be less likely to put up with workplace bullies in 2015.

◦ **People will want to be paid for hours they work.** The author of a new litigation trends report calls

wage and hour lawsuits the No. 1 headache for employers in 2015. The report warns that employers can expect to see more off-the-clock litigation brought by non-salaried (non-exempt) employees who seek pay for work while off duty, particularly work-related use of mobile electronic devices. Because of so many gray areas within the wage and hour laws, and an active plaintiff's bar, this area will continue to be a big source of litigation, says Loffredo, a labor and employment lawyer. Loffredo says employers will need to continuously review and update employee classifications to make sure that employees are properly compensated. Employees will need to monitor and ensure that they are being paid accurately for their time worked, and comply with time keeping procedures. Expect to see discussions in 2015 around proposed changes to federal wage and hour regulations, and a review of the Fair Standard Labor Act. "All interested parties will likely give input," Loffredo says.

◦ **Businesses will invest in social media training and strategy.** As companies start to realize the benefits of social media, more employees will use social media skills for marketing, customer service, social selling and recruitment. Experts say this will take social media management out of the hands of the marketing teams and disperse it throughout organizations. "We will see them using social media as a communication tool more than a marketing tool," said Carlos Gil, a digital media strategist. At the same time,

companies will need sensible Internet marketing strategies to stay competitive. Look for companies to value employees who can make business decisions and steer marketing direction by analyzing customer data from social media sites. "Lot of jobs going forward in some way or another will use social media," Gil says.

◦ **Employees will struggle even more for work / life balance.** Google marketing experts are telling us our smartphones are the new remote control for our lives. They are where we go for finding movie times, answering work emails, playing games, communicating with our teens. The more data our smartphone has, the smarter it will be, and the more it will simplify our life — or tether us to the office. In 2015 more of us must decide if we use mobile technology — even wearable mobile technology — as a new powerful tool to work and communicate, or if we let it dictate our lives.

"We have to define what's important for us at which time of the day, the week and the year, and act consistently," says Geoffroy de Lestrang, a marketing professional at Cornerstone, a talent management solutions provider.

◦ **Technology will transform the workplace.** In 2015, workplace experts believe new technology will bring changes to every industry, affecting how employees perform assignments and interact with others.

"We are all going to have to make sure our future leaders are trained and educated relative to these

new dynamics," said Bruce Kern, founder and CEO of Logix3, which sells data collection software for the food industry.

Employees who don't get on-the-job training will need to understand where their industries are headed and independently keep up their skills. "We all need to expand on what we know," said Christopher Cabezas, an industrial engineer at American Express in Fort Lauderdale. Cabezas has enrolled in Nova Southeastern University's MBA program to gain new skills.

◦ **Companies and managers will confront the challenges of a multi-generational workforce.** For years now, we see issues arise when four generations of employees work side by side. In 2015, workplace experts believe businesses will have to work harder to meld differing perspectives, assumptions and skills. At the same time, big changes are underway in office demographics. The Workforce Institute at Kronos notes that this year baby Boomers — the largest generation to ever hit the workforce — will begin retiring in droves. As they do, Generation Xers could get the long-awaited pay raises and promotions and millennia could take on management positions for the first time. In 2015, companies will need to train new managers while holding onto the knowledge of a retiring workforce.

*Cindy Krischer Goodman is a business journalist who writes weekly on work life issues. Connect with her at [balancegal@gmail.com](mailto:balancegal@gmail.com) or visit [www.workinglifebalancingact.com](http://www.workinglifebalancingact.com).*

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# Why one Miami company is struggling to fill 200 job openings

Jan 9, 2015, 2:14pm EST Updated: Jan 9, 2015, 5:31pm EST

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F & E Aircraft Maintenance, a Miami-based aircraft repair firm with about \$30 million in revenue, is struggling to find the experienced aircraft mechanics it needs to fully staff its hangars at Miami International Airport.

In the next three years, the company wants to more than double its presence in Miami by hiring 200 workers. But it will be an uphill battle to fill those positions because of a crippling shortage of talent in the industry.

Hoping to mitigate the shortage of qualified aircraft mechanics in South Florida, the company is in talks with George T. Baker Aviation Technical College in Miami to create an internship program centered on teaching students to service European Aviation Safety Agency (EASA) aircrafts, the worldwide industry standard.

#### **See Also**

- [MIA breaks passenger records two days in a row on strong holiday travel](#)
- [MIA's new air carriers slated to fly in \\$830M for Miami-Dade](#)
- [Brazilian airline gets approval to fly from Fort Lauderdale](#)

"We have agreed to initiate some research to facilitate an internship program," said [René Mantilla](#), principal of the college. "We've agreed to move forward, but in terms of the meat and potatoes of the actual process, that's to be determined in the next few months."

FEAM has partnered with UK-based AMET, an EASA maintenance training provider, to offer training at its MIA location. But while that will help create more experienced workers for the industry, it doesn't expect to hire every student that interns with the company. That's because aviation school graduates often need an additional five years of experience to begin work on the different types of planes the company services.

"When you graduate, you're not certified to work on any specific aircraft type," said Camron Murphy, FEAM's director of operations. "[But] what this partnership will do is help foster talent here in Miami-Dade."

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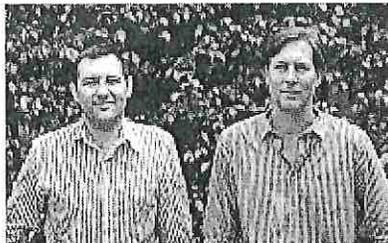
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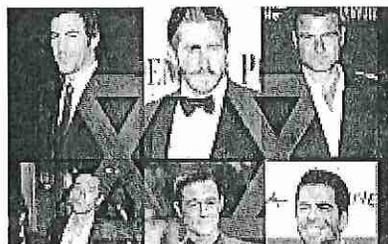


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# Miami-Dade lost 5,430 jobs because of uncollected property taxes, study says

Jan 12, 2015, 7:11am EST

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Funding shortages affecting Miami-Dade County Public Schools (MDCPS), the county's largest employer, caused thousands of job losses, a recently released [Washington Economics Group](#) says.

The shortages due to lower-than-expected tax collections are attributed to a two-year backlog in Miami-Dade County Value Adjustment Board appeals, which allow property owners to disagree with their property values. Property taxes are a main funding source of MDCPS.

The study titled 'The Economic Impacts of the School District Funding Shortfall on Miami-Dade County, the Miami-Dade County Economy and the Florida Economy' says that between 2007 and 2012, the loss of revenue to MDCPS was more than \$300 million.

## See Also

- [What Miami households spend money on compared to the national average](#)
- [Nearly half of South Florida's households struggle to afford basic necessities, study says](#)
- [Wall Street investors have 13,000 homes they could dump on the South Florida market](#)

*Business Monday*  
CEO ROUNDTABLE | SURVEY OF LOCAL EXECUTIVES

# CEOs: Hurricanes among threats to success

**Q** What do you think is the greatest threat to South Florida's economy in the coming year?



ARTIS

*Transportation – the economic rebound enjoyed by South Florida has increased the pressure to 'solve' the transportation challenges faced by the ever-growing city.*

Roslyn Artis, president, Florida Memorial University



BALDANZA

*The usual things that are a threat to our economy... hurricanes and crime. However, the biggest threat is anything the government does to prevent business from starting and growing.*

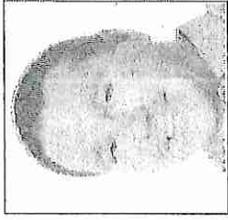
Ben Baldanza, CEO, Spirit Airlines



LOPEZ-BLAZQUEZ

*As a service and tourism based economy, the softening of European and Central/South American economies could hit us hard. I worry the most about the false sense of economic optimism created by the current real estate boom.*

Ana Lopez-Blazquez, CEO, Baptist Health Enterprises



CANE

*The Kardashians.*

Daniel Cane, CEO, Modernizing Medicine



JACKSON

*Irrational exuberance!!*

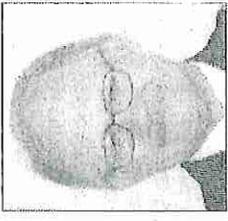
Milke Jackson, chairman and CEO, Automation



RESKIN

*Continuing income inequality, lack of affordable housing, local wages not rising fast enough.*

Lauren 'Lolo' Reskin, owner, Sweat Records



ROSENBERG

*An extreme event, such as a hurricane.*

Mark Rosenberg, president, Florida International University

# BUSINESS



**Miami Herald**

FRIDAY, JANUARY 9, 2015 | EDITOR: JANE WOOLDRIDGE | jwooldridge@miamiherald.com | 305-376-3629

HI

## HOUSING

# FHA aids first-time buyers; hurdles remain

■ Reducing FHA insurance costs will aid first-time homebuyers, but more help is needed, especially in South Florida, experts say.

BY MARTHA BRANNIGAN  
mbrannigan@miamiherald.com

First-time homebuyers — the missing link in the U.S. housing recovery — are getting a break from the Federal Housing Administration's move this week to reduce mortgage insurance premiums by half a percentage point.

For the average FHA homebuyer, the lower premium will save an estimated \$900 a year, according to the agency, which attributed the reduction to the improved financial health of the FHA's Mutual Mortgage Insurance Fund.

The FHA plays a key role for first-time homebuyers, because it issues mortgages with as little as 3.5 percent down payments and accepts lower FICO credit scores than many other lenders.

South Florida housing experts Thursday said they welcome the FHA move, but quickly added that numerous challenges remain for first-time buyers aspiring to stake their claim to the American Dream, particularly in South Florida's unique housing market.

Hurdles facing the first-time buyer in the region range from high home prices, scarce and costly homeowners' insurance, and competition from nimble cash-rich buyers, who can outflank those seeking mortgage financing.

The FHA move to cut the cost of FHA mortgage insurance by a half percentage point — to 0.85 percent from 1.35 percent — “is a little help for buyers” and will bring the FHA mortgage insurance costs closer to the price of private mortgage insurance, said Ron Rosen, a mortgage loan originator with Abacus Lending Group in South Miami. But it isn't likely to spur a big increase in homeownership.

“The deterrent for first-time homebuyers isn't so much the cost of the mortgage,” Rosen said. “It's the cost of everything else: property taxes, homeowners' insurance, homeowners' association fees. Those costs frankly keep increasing.”

Grant Stern, president of Morningside Mortgage in Bay Harbor Islands, said he sees first-time homebuyers in Miami — just not the stereotypical couples in their early 30s:

“The first-time homebuyers I'm getting are all wealthy and moving into this country and

◊ TURN TO FHA, 3C

## HOUSING

# FHA move 'not the be all and end all'

• FHA, FROM TC

buying to cement their relationship with the U.S.," Stern said. "They're foreign nationals acquiring residences."

Liza Mendez, broker/owner of Pedro Realty International and past chairman of the Miami Association of Realtors, said the association has been pushing — unsuccessfully — to get the FHA to open its mortgage lending to more condominiums, most of which are no longer eligible for FHA financing because of a host of issues from reserves to insurance requirements. The inability to tap FHA financing for South Florida condos "takes out a big inventory pool for the first-time



JOE RAEDLE/GETTY IMAGES

**FOR SALE:** FHA mortgage insurance cost cuts will aid first-time homebuyers some.

buyers," Mendez said.

Another problem that is particularly acute in South Florida is a dearth of homes priced at the lower range and thus within reach of first-time homebuyers, who lack the purchasing power of those who've built-up equity in a home.

"There are more buyers than there are properties that work at their price points," Mendez said.

The South Florida housing market has been skewed by investors — including big institutional buyers like Blackstone Group, the private equity giant — that have bought thousands of single-family homes and turned them into rentals. While those institutional buyers have pulled back from purchasing homes since prices have rebounded from their recession lows, they have held on to the properties.

Arden Shank, president of Neighborhood Housing Services of South Florida, a non-profit agency that works with residents to help them buy and keep their homes,

applauded the FHA move to cut premiums. But he said much more help is needed to get first-time buyers into the game.

"We view it [the FHA premium reduction] as an important first step — but not the be all and end all," Shank said. "Clearly it will make a difference. We're looking for more. We're hoping for more."

Shank said he'd like to see FHA drop the requirement that borrowers maintain their mortgage insurance even after they've built up equity of more than 20 percent. "For the wealthy, that insurance payment doesn't make any difference, but for the average person, that monthly payment does make a difference."

## FLORIDA BRIEFS

• HOUSING

### 28.3% of mortgaged homes underwater

Despite the sharp rebound in housing prices in Miami in recent years, 28.3 percent of mortgaged homes in the area were still underwater in the third quarter of 2014, according to CoreLogic.

For the area spanning Miami, Miami Beach and Kendall, the share of mortgaged homes with negative equity dipped 0.4 percentage points from the second quarter, when 28.7 percent were carrying more debt than their market value, the Irvine, California-based data firm said.

While the share of upside-down mortgages in the Miami area remains quite high, it has come down significantly since the dark days of the real estate downturn. In the first quarter of 2010, for instance, 53.3 percent of the mortgaged homes in the Miami area were in negative equity.

Florida overall ranked No. 2 behind Nevada among states with the highest levels of negative equity with 23.8 percent of mortgaged homes in negative equity in the third quarter, CoreLogic said. Nevada had 25.4 percent of mortgaged homes owing more than they are worth.

Nationwide, 10.3 percent of mortgaged residences that were underwater in the third quarter of 2014, down from 10.9 percent in the second quarter, CoreLogic said.

MARTHA BRANNIGAN



# BUSINESS

**Miami Herald** THURSDAY, JANUARY 8, 2015 | EDITOR: JANE WOOLDRIDGE | wooldridge@miamiherald.com | 305-376-3629

HI

## MORTGAGES

# Obama: Help for first-time homebuyers

The White House announced that the Federal Housing Administration will lower the fees it charges borrowers.

BY KEVIN G. HALL AND LESLEY CLARK  
McClintock/Washington Bureau

WASHINGTON — President Barack Obama moved Wednesday to make it cheaper for first-time and younger buyers to take out a mortgage.

Obama lowered the mortgage-insurance premium for borrowers who have a down payment of just 3.5 percent

of the home's purchase price and finance the rest of the purchase with a loan backed by the Federal Housing Administration.

The reduction is expected to save the typical first-time homebuyer an average of \$900 a year on the insurance, the White House said. The insurance is required because they're financing so much of the purchase and the loans are riskier.

Existing homeowners who refinance into an FHA mortgage will see similar reductions, the White House said.

The White House estimated that the change will

help 800,000 homeowners save on their mortgages and 250,000 new buyers save on mortgage payments over the next three years.

Obama, expected to highlight the lower-cost mortgages Thursday during a visit to Arizona, has been under pressure from the housing sector to help lower costs for borrowers seeking to buy with a low down payment — often younger buyers and first-time homebuyers, both crucial links in home sales.

"We do not see first-time buyers getting into the marketplace. They don't have a chance to get onto that first

ring of housing," said Chris Kutzky, president of the California Association of Realtors.

While mortgage lending rates have been near record lows for several years, that has benefited the most creditworthy borrowers, who are often the wealthiest of homebuyers. The middle-income segment of the market, with higher debt loads, has faced tougher lending standards. Stagnant income has cramped its ability to put more down toward a home purchase.

"Mortgage underwriting standards have been overly

stringent," said Lawrence Yun, chief economist for the National Association of Realtors.

The premiums rose sharply after the financial collapse and have not come down even as the economy and the housing market have improved.

"It's almost as if government is ripping off the consumers," complained Yun, noting that premiums were raised to minimize risks to taxpayers of borrowers defaulting on government-backed loans. "But what has happened is they were punishing current borrowers for

the sins of past mistakes. Current borrowers did not harm the market, but they are paying the excessively high premiums."

One consequence is the shrinking number of new homeowners. Over the past four years, first-time homebuyers shrank as a percentage of all FHA loans — from 56 percent down to 39 percent, he said.

First-time buyers are a key part of the real estate chain, needed so existing homeowners can sell and purchase nicer, perhaps

• TURN TO HOUSING MARKET, 3C

## MORTGAGES

# Fees for 1st-time borrowers trimmed

• HOUSING MARKET, FROM 1C

newly built homes.

"Future homebuyers are paying a higher expense than is necessary and that is having an effect on housing," said David Stevens, president of the Mortgage Bankers Association.

In a related move, former North Carolina Democratic Rep. Mel Watt, the new head of the Federal Housing Finance Agency — the regulator of mortgage giants Fannie Mae and Freddie Mac — took steps in December to make it possible for Fannie and Freddie to purchase loans that had down payments as low as 3 percent instead of the prior limit of 5 percent.

The move, similar to low-

ering FHA premiums, was designed to spur more first-time homebuying, boost the economy and compete with FHA loans.

"This sluggish recovery in housing has to change course for the economy to continue its growth trajectory," Stevens said. "So in the short run, we would view premium reduction as a positive for the economy."

House Financial Services Committee Chairman Jeb Hensarling, R-Texas, and Senate Banking Committee Chairman Richard Shelby, R-Alabama, have in the past opposed lowering the premiums. They want to see less government involvement in housing finance and fear lower premiums mean

taxpayers are still on the hook if a large number of loans go sour, as they did from 2007 to 2009.

The Obama administration has the power to lower premiums on its own and wouldn't need legislation or congressional approval to act alone.

Another concern for would-be buyers and sellers is whether the longstanding mortgage-interest tax deduction might be removed or scaled back for the wealthy. Both of these ideas have been floated in discussions about how to fix the nation's long-term fiscal imbalances.

"We really want to see no change to the tax incentives," said Kutzkey of the

California real estate group. "A lot of people are sitting on the fence. . . . They don't know if they can move up."

Economic conditions are increasingly favorable for a return to normalcy in housing. The economy is growing at a brisk pace, falling gasoline prices leave people with more spending power and hiring picked up sharply in 2014.

A tight rental market also may soon push more people into considering home ownership.

"Apartment rents are rising at the highest pace in seven years, which means some of the renters . . . will seriously consider buying," said Yiu of the national real estate group.

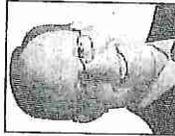
THE WEEK AHEAD

# Sunnier jobs picture bodes well for rebounding economy

BY TOM HUDSON

Special to The Miami Herald

It's possible that 2014 was the best year to look for a new job since the late 1990s even if the opportunities were uneven. Through the first 11 months of last year, the U.S. job market added 240,000 new jobs on average each month. Decem-



HUDSON

ber's results will be released on Friday.

If that pace of job creation continued to end 2014, close to three million jobs will have been added to the

American economy in the past year. While there remain real employment struggles, the headline data have been strengthening. That has helped the stock market hover near record highs as 2015 begins.

While the number of new jobs has climbed, the growth rate lags what work-

ers experienced in the 1990s. That slack means pay raises are kept in check, helping keep inflation at bay. Five years after the Great Recession, 2014 was the year the U.S. workforce recovered all of the jobs lost, and then some. However, the share of the population working or looking

for work remains near generational lows. While overall job growth rewards stock investors with higher prices, 2015 may see a focus on where the job growth is and who is going to work. The unemployment rate for African-Americans is more than twice that of whites.

The Hispanic unemployment rate also is higher than the national rate. The size of the job market is important. So is its scope.

Financial journalist Tom Hudson hosts The Sunshine Economy on WLRN-FM in Miami. Follow him on Twitter @HudsonsView.

6/5/15

# Going mobile is the latest trend for entrepreneurs

BY JOHNNY DIAZ  
Sun Sentinel

MONDAY, JANUARY 5, 2015

Move over, food trucks. Other South Florida companies are now riding the business-on-wheels trend. Mobile hair salons, gyms and boutiques are on the road peddling their products and services.

She's So Shabby, based out of Boca Raton, is a former Holsum bread truck-turned-vintage furniture showroom. Owner Jodi Goldfarb-Sullivan began using the truck in February to showcase her refurbished goods, a calling she fulfilled after leaving her corporate job as a sales director.

"My grandparents always took us to flea markets and auctions. I love to reinvent furniture," said the Deerfield Beach resident, who steers the truck throughout Palm Beach and Broward counties. "I take Grandma's furniture and make it for today."

Inside the truck, which has plywood floors, potential clients can sit down on a couch and look at furniture pieces she's designed, such as a French provincial dresser. Goldfarb-Sullivan decouped the truck's dashboard with old French Country magazine articles.

The outside of the vehicle, which she dubbed Mabel Rose, highlights her business logo: "Repurposed. Recycled. Reloved."

For some mobile business owners, the instant advertising is part of the appeal. Besides being cheaper to open than a traditional brick-and-mortar store, these businesses serve as their own rolling billboards.

"It's a head-turner," Goldfarb-Sullivan said of her mobile truck, which is painted baby blue and pink on the bottom half, with faux wood paneling on the top.

"She's not just a bread truck. She's on a roll," she added jokingly.

Another business on a roll is the FUN BUS Fitness Fun On Wheels, a bright-green former school bus converted into a gym and playroom for

kids ages 1 1/2 to 7. Rows of school bus seats were removed to make room for a trampoline, rope swing, parallel bars and hopscotch.

In all, 15 kids can be on the bus at a time. The vehicle has carpeted and padded flooring and walls. When it's time to get off the bus, kids can exit through a slide attached to the rear door.

"We do birthday parties, [visit] homes, centers and preschool," said owner Pa-tryco Lind, a former preschool director who took over the business this year from a previous owner.

The bus is part of a national franchise based in New Jersey. Lind's bus serves Broward and Palm Beach counties, and there's another one in Miami-Dade County.

Lind, of Coconut Creek, said the bus "allows you the freedom to choose how busy you would like to keep your business. My favorite part, hands-down, is being able to spread myself out all over Palm Beach and Broward counties to help and encourage all the children through an amazing experience.

"It doesn't feel like a job," she added. "Because we have the opportunity to sing, dance and play with children, while exercising and incorporating their fine and gross motor skills."

Business analyst Kimberly Taylor thinks mobile shops reflect the creative and unique entrepreneurial spirit found in South Florida.

"There are a great many people who come from all over the world, who have started businesses in their home countries and then either open branches here, or just are in the mindset of being an entrepreneur and then decide to open new businesses here," said Taylor, an associate marketing professor at FIU.

The ability to travel anywhere also makes the concept appealing to business owners who can test different neighborhoods. These entrepreneurs "can reach

customers from a much larger geographic area by going to the customer, as opposed to only serving those customers who would be local to their shop if they had a retail location," she added.

Mobile operators use an occupational license under a store-on-wheels category, which is also used by food truck vendors. They also seek individual permits to participate at local art festivals and events in other cities.

Food truck builder Bruce Hicks outfitted Goldfarb-Sullivan's furniture business and has been fielding other requests.

"The mobile food business has now turned into other mobile things," said Hicks, owner of Food Truck Heaven in Davie. "The mobile times are here."

His latest project: converting a truck into a mobile boutique to be called Level 21, for Miramar customer Nikiya Brathwaite.

She has always wanted a boutique to sell clothes she has designed for men and women, she said, and was encouraged by the rise of other roving shops in the region.

"I have seen a lot of storefronts close, and I am seeing more mobile businesses pop up," said Brathwaite, a fleet service clerk at Miami International Airport.

On the salon front, there's Kids Cuts on Wheels, which serves western Palm Beach County. Comb To You launched this fall in Miami-Dade County, with plans to extend into Broward County next year.

The Comb To You truck looks like a former airport shuttle van but fitted with a large window and white shutters. The interior is also white, with a styling chair, wash bowl, dryers and mirrors. It's a full-service salon for trims, highlights, blow-outs and hair extensions.

"People don't have time to be sitting in a salon for hours to do their hair," owner William Stable said. "We come to you."

**LOCAL TRENDS**



MARK RANDALL/SUN SENTINEL

**HITTING THE ROAD:** Jodi Goldfarb-Sullivan took her home decor business — She's So Shabby — mobile and sells vintage repurposed furniture from her warehouse and truck, a former bread delivery truck that was painted and retrofitted for her business.

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## FLORIDA BRIEFS

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### • BANKING

# BankUnited now No. 3. in Forbes' top 100 list

BankUnited, the largest bank based in South Florida, is the third best of the 100 largest banks in the U.S., Forbes Magazine has decided.

Forbes moved BankUnited to third on its list of "Best Banks in America 2015." The Miami Lakes-based bank has steadily moved up in three years: It was eighth last year and 10th in 2013.

BankUnited has 101 branches in 15 Florida counties and six bank centers in the New York metro area.

Forbes rates the nation's 100 largest banks based on asset quality, capital adequacy and profitability, according to statistics supplied by the Virginia-based financial data firm SNL Financial. Forbes looked to Connecticut-based FactSet Research Systems to determine banks' revenue growth.

BankUnited's total assets stand at \$18.6 billion, Forbes reported. It had an average of 10.6 percent return on equity over the last 12 months, the magazine said.

SUN SENTINEL

• **Minimum wage increases:** The state's minimum wage is scheduled to rise 12 cents per hour on Jan. 1, the result of a 2004 constitutional amendment requiring the wage to be readjusted each year based on the rate of inflation. It will now be \$8.05 hourly.

ASSOCIATED PRESS

## THE BUSINESS REPORT

## HOME SALES

## Miami-Dade home sales slid in November

BY MARTHA BRANNIGAN  
mbrannigan@miamiherald.com

Miami-Dade home sales faltered in November.

Sales of existing condos in Miami-Dade County plunged 15.5 percent in November from a year earlier to 1,077 units, according to the Miami Association of Realtors.

Single-family home sales dipped 1 percent year over year to 972 units in November.

Miami-Dade existing condo sales in November were down 28.6 percent from October, which tallied 1,508 closings, and single-family home sales were off 19.3 percent from the prior month, when 1,204 sales were completed, the Miami Realtors said.

"While we are experiencing more moderate growth, which reflects a healthier market and more balance between buyers

and sellers, sales remain strong compared to the record sales activity of the previous three years," Liza Mendez, chairman of the Miami Association of Realtors, said in a statement.

In Miami-Dade, the median price of an existing single-family home rose 5.4 percent to \$245,000 in November from a year earlier, and the median price for an existing condo also rose 5.4 percent to \$189,777.

The inventory of existing condos soared to 11,515 units in November, up 16.9 percent from a year earlier. Existing condos listed for sale are facing rising competition from the various pre-construction projects around Miami that offer the latest amenities, albeit at higher prices per square foot than existing inventory.

The condo inventory amounted to 8.4 months of

supply, the highest level since the housing recovery took hold. Experts typically consider six months of inventory, or six times the number of units sold in a month, as a balanced market between buyers and sellers with less than that favoring sellers and more than that giving buyers more leverage.

In Miami-Dade, the inventory of single-family homes rose 8.3 percent in

November from a year earlier, with 6,365 houses listed in the Multiple Listing Service. That amounted to 5.7 months of supply.

Single-family homes in Miami-Dade sold at a median pace of 47 days on the market in November, up from 39 days last year. Condos sat on the market for a median of 57 days before finding a buyer, up from 44 days in November

2013.

## FLORIDA BRIEFS

• **Report: South Florida housing market nearing stability:** South Florida's housing market is steadily improving and closing in on a benchmark stable range, according to a national report released Tuesday. Palm Beach, Broward and Miami-Dade counties scored a 72 on Freddie Mac's Multi-Indicator Market Index for October. That's up 12.5 percent from a year ago, behind only Las Vegas (23.84 percent) and Chicago (13.38 percent). South Florida housing has improved by 70 percent over the past five years, according to the index. It measures four key factors: home loan applications, affordability, mortgage loan delinquencies and employment. A score of at least 80 is favorable. A perfect score is 100. South Florida's gains are mostly the result of on-time mortgage payments and a brighter employment forecast, according to Freddie Mac. The last time the tri-county region's index score hit 80 was August 2008, when the market was heading down amid the housing collapse.

At 89.9, San Antonio had the nation's best housing market in October.

SUN SENTINEL

# BUSINESS

Miami Herald FRIDAY, DECEMBER 19, 2014

## TECHNOLOGY

# From a four-man startup to \$232.5 million sale

■ A 14-year entrepreneurial journey rooted in South Florida: Cyber-security firm Guarded Networks became part of SilverSky; SilverSky was recently sold to BAE.

BY NANCY DAHLBERG  
ndahlberg@miamiherald.com

Success stories in South Florida entrepreneurship don't always follow the classic script of dream, launch, grow, sell and start all over again. Sometimes the founder starts out as an "accidental entrepreneur," stays with the acquiring company and grows the team into a successful division, providing jobs that power

the local economy.

That's Richard Dobrow's story. In 2000, the young accountant started Guarded Networks Inc. or GNI, with three other colleagues, all just a couple of years out of school. After a couple of sales and name changes along the way, that venture with roots in South Florida became SilverSky, which sold on Friday to London-based defense giant BAE Systems for \$232.5 million. But that's getting ahead of the story.

After earning his bachelor's and master's degrees in accounting at Florida International University in the late '90s, Dobrow was working at Arthur Anderson in an area that was just beginning to get really hot: tech-

nology risk management. With Arthur Anderson in turmoil at the time, and futures uncertain, he and colleagues Sajid Khan, also an FIU alumnus, Thomas Neclerio and Brian Otte, decided to split off and start a company in this new area of expertise they had been building up - information security.



DOBROW

At the time, Dobrow really didn't see it as a long-term play. "We thought we'd go do this for a couple of years and then be back in the industry."

But Guarded Networks grew to be a leading player as what's known as an MSSP, a managed security service provider, for financial institutions. GNI established its "BorderShield" software platform as a market leading compliance product used by hundreds of banking and medical organizations to help meet their growing information security requirements. By 2004, it had about 35 employees and was serving more than 300 banks and credit unions and more than 1,000 corporate customers, Dobrow said. That's when it merged with Perimeter E-Security of Connecticut in a transaction val-

• TURN TO SALE, 3C

## TECHNOLOGY

# Guarded Networks a leading player

• SALE, FROM 1C

ued at more than \$25 million.

Dobrow said two original founders exited along the way — Khan is with Lockheed Martin and Otte is with ProfitStars — but Dobrow and Neclerio stayed on. An investment group led by Goldman Sachs purchased a chunk of Perimeter in 2007, and Perimeter rebranded under the name SilverSky in early 2013. Most recently, Dobrow was SilverSky's president, Asia-Pacific region, and chief compliance officer, and Neclerio was senior vice president of consulting services.

Dobrow, named to FIU's Entrepreneur Hall of Fame in 2002, could have exited in 2004 and 2007. But each time he was offered entrepreneurial leadership roles with "interesting opportunities" and decided to stay. And a South Florida employee base of

about three dozen stayed, too.

SilverSky, a commercial cyber-services and compliance provider with operations in the United States and Asia, employed about 400 people and had more than 5,000 customers at the time of the BAE acquisition. SilverSky's sales, marketing and engineering workforce and management team joined BAE's global Applied Intelligence division, focused on cyber-security with 3,200 employees worldwide.

"SilverSky's cloud-based email and network security solutions complement our existing portfolio and increase our presence in the United States, a very significant market for IT security," said Ian King, CEO of the 80,000-employee BAE, when the acquisition closed.

Dobrow plans to stay on with BAE as chief compliance officer. As before, he will see where this goes. "My under-

standing is that the 36 people in South Florida will remain in South Florida and there will be an expansion of the Security Operation Center in Fort Lauderdale," Dobrow said.

Mike Tomás also stayed with the team through it all. He joined Guarded Networks' board, continuing with SilverSky until last week's BAE acquisition. Tomás, CEO of Bioheart, is chair of FIU's Pino Global Entrepreneurship Center and on Miami Dade College's Idea Center board.

"South Florida has been a hub of technology entrepreneurship for years and with recent efforts like eMerge Americas, Endeavor, Venture Hive and the Idea Center will only help to create more company successes like SilverSky," Tomás said. "Richard Dobrow is a brilliant technology pioneer and his company was born and raised in South Florida."

## AROUND SOUTH FLORIDA

### • MIAMI-DADE

#### MOODY'S RETAINS ITS NEGATIVE OUTLOOK FOR COUNTY

Moody's opted not to downgrade Miami-Dade County's credit rating this year, concluding tax revenue remains strong enough to keep debt-payments flowing without too much worry.

The credit agency maintained the negative outlook for Miami-Dade, citing tight budget conditions for Florida's largest local government and political difficulties in raising taxes.

Credit ratings mostly affect what a government pays in interest for borrowed money, but they also offer an outside grade on financial health. Moody's maintained its "very low credit risk" rating for Miami-Dade (officially, Aa2) but the negative outlook means a downgrade remains a possibility.

Miami-Dade's total debt load is hovering around \$17 billion, according to the latest budget figures, and Moody's said the obligations amounted to a "sizable but management level of debt."

It praised the county for implementing "significant budget cuts in recent years" but said the spending needs for a county with a \$6 billion budget leave it with a "narrow financial condition."

Moody's shifted Miami-Dade's credit outlook from stable to negative in November 2013.

The county's school system has a negative outlook from Moody's, too. More tax dollars would help, but Moody's notes that Miami-Dade faces "political challenges in raising additional revenues."

DOUGLAS HANKS

12/18/14

## FLORIDA BRIEFS

## • BANKS

## 19 Dade, Broward banks get top rating of 5 stars

Nineteen Miami-Dade and Broward banks received five stars — the highest possible — in the most recent ratings by Coral Gables-based BauerFinancial, based on Sept. 30 results.

Awarded the five-star “superior” rating were Miami Lakes-based BankUnited; Biscayne Bank, based in Coconut Grove; Broward Bank of Commerce, Fort Lauderdale; Capital Bank, Coral Gables; City National Bank of Florida, Miami; Miami-based Coconut Grove Bank; Continental National Bank of Miami; Desjardins Bank, Hallandale Beach; Executive National Bank, Miami; First National Bank of South Miami; Florida Community Bank, Weston; Intercontinental Bank, West Miami; Marquis Bank, Coral Gables; Mercantil Commerce Bank, Coral Gables; Professional Bank, Coral Gables; Sabadell United Bank, Miami; Stonegate Bank, Fort Lauderdale; TerraBank, Miami; and TotalBank, Miami.

Bauer rated just one local bank as “troubled and problematic,” giving it zero stars: Doral-based US Century Bank.

Overall, in Florida, Bauer’s latest ratings show 56.8 percent of banks based in the state are “recommended,” and 15.3 percent are “troubled and problematic” at the end of the third quarter, an improvement from 44.7 percent “recommended” and 24.1 percent “troubled and problematic” at the end of the third quarter of last year.

The upward trend is also reflected nationwide, as the percentage of “recommended” banks rose from 72 percent a year ago to 77.1 percent at the end of the second third, the highest percentage since the first quarter of 2007, Bauer said.

INA PAIVA CORDLE

## Study: Wealth gap largest on record

■ A Pew Research Center report finds that the nation’s wealthiest households and low-income earners are farther apart than ever.

THE ASSOCIATED PRESS

NEW YORK — There’s even more proof that the rich are getting richer while everyone else gets poorer.

In a new report, Pew Research Center said Wednesday that the gap between the nation’s wealthiest households and middle- and low-in-

come earners is the widest it has been since the government began collecting data 30 years ago.

Pew, which analyzed Federal Reserve data, said the median wealth of upper-income families was \$639,400 in 2013.

Middle-income households were worth \$96,500, while low-income families were worth \$9,300. Pew calculated wealth by adding a family’s assets, including homes, cars and businesses, and subtracted it from debts.

To qualify as middle income, Pew

said that a family of three needs to make \$38,100, while to qualify as upper income, that family would need to earn \$114,300. It adjusted that number based on family size. Families of five, for example, need to earn \$49,200 to be middle income and \$147,600 to be considered upper income.

Upper-income families were the only ones to increase their wealth between 2010 and 2013, Pew said. The wealth of middle-income families was unchanged during that time and the wealth of low-income families fell.

REDEVELOPMENT

# Needs of neighborhood residents must be priority

BY ANTHONY ALFIERI  
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Recent reports from around the nation on inner-city blight and economic redevelopment highlight the challenges facing local governments in promoting private investment in urban commerce and real estate while preserving socio-economically diverse, multicultural communities of historic significance.

Indeed, last week the Miami Herald pointed to the "new dilemma" spawned by the rising tension between commerce and community in our own Coconut Grove. Like the Grove, many of Miami-Dade County's inner-city neighborhoods from Wynwood to Overtown are already undergoing or at imminent risk of rapid, unchecked private redevelopment.

In the Grove's commercial and residential real estate marketplace, reportedly a "legion of developers" is bent upon altering the "future look and feel" of one of Miami's most culturally significant communities by erecting new condominiums and opening new businesses that promise "a new kind of quaintness."

Unfortunately, the "quaintness" envisioned by this new breed of developer promises only a more sophisticated version of long practiced publicly-subsidized and privately-driven gentrification and displacement that will share the "look and feel" of the Jim Crow segregation that marred much of Miami's racial



ALFIERI

and class history, call it the "new urban" Jim Crow.

To be sure, many Grovites oppose "large-scale development" in favor of cultural and historic preservation, illustrated for example by the current homeowner battle on St. Gaudens Road. Yet, drawing economic and political battle lines narrowly in terms of competing pro- and anti-development "camps" overlooks the larger critical question facing Coconut Grove and other Miami-Dade County neighborhoods: namely whether our communities should strive toward cultural and socio-economic integration across ethnicity, race, and class



or whether they should continue to be allowed to slide or be pushed further into segregated and often impoverished isolation.

Against this background, the question is not which side will win out. Rather, the question is to what extent local city and county government and the private sector value economic inclusion, racial diversity, democratic participation, and political representation in Miami's inner-city neighborhoods.

For a democratic urban "renaissance" to emerge in the Grove and in other neighborhoods throughout Miami-Dade County, what is required is a shared public and private commitment to municipal equity. That commitment obligates both city and county government to direct private developers to take full and fair account of the under-served needs of economically impoverished communities when negotiating land deals and seeking public-subsidy packages.

Those needs are well-documented. They include pre-school and K-12 education, employment and job training, low-income and workforce housing, transportation, access to capital, and public park space. Disastrously, the growing nation-wide income inequality and wealth gap separating white and minority households now

combines with declining public and philanthropic resources to ensure that the needs of Miami's inner-city go unmet.

Despite the crisis of inner-city concentrated poverty in Miami, private developers continue to insist that city and county government cut land use deals and hand over public-subsidy packages that systematically disadvantage, exploit, and displace low-income, minority communities.

To their credit, a rising number of voices, for example City Commissioner Keon Hardemon and Bishop James Adams of St. John's Institutional Missionary Baptist Church in Overtown, have begun not only to protest the silent acquiescence of government to private developer subsidies, but also to demand meaningful commitments from developers to rebuild and to reinvest in communities consistent with the values of municipal equity.

Without jointly accountable and transparent government-developer legal obligations, historic communities like the "Black Grove" and Overtown will no longer be just black and poor, they'll also be gone.

Anthony V. Alfieri is a professor and the director of the Center for Ethics & Public Service at the University of Miami School of Law.

TNS

FEA. NOT AMONG STATES TO GET \$665M IN FUNDS

JURY TO DECIDE ON ICE AGENT IN EXTORTION CASE

# LOCAL & STATE

Miami Herald

WEDNESDAY, DECEMBER 17, 2014 | EDITOR: JAY DUCASSI | jducassi@miamiherald.com | 305-376-3557

H1

NORTH MIAMI

## Suspended mayor is guilty of fraud

Lucie Tondreau, the city's first female Haitian-American mayor, faces up to 30 years in prison in connection with the \$71 million scheme.

BY JAY WEAVER AND LANCE DIXON | jweaver@miamiherald.com

With her familiar smile and charm, Lucie Tondreau broke through the rigid ranks of North Miami politics to become the city's first Haitian-American female mayor.

On Tuesday, she was knocked off her pedestal as a Miami federal jury convicted Tondreau of using her popularity as a Haitian-American community leader to lure "straw

buyers" into a multimillion-dollar mortgage fraud scheme during the past real estate boom.

The 12-person jury, which deliberated for only two hours, convicted Tondreau of conspiracy and wire-fraud charges after a two-week trial. The 55-year-old Tondreau, who was suspended from office in May after her election as mayor in 2013, now faces up to 30 years in prison at her sentencing March 20.

U.S. District Judge Robert Scola refused to grant a request by her defense attorney, Ben Kuehne, to let her remain free on bond while awaiting sentencing. Scola said she used her "celebrity" and "hoodwinked" buyers into allowing their

names to be placed on bogus loan applications in exchange for kickbacks in a "massive" fraud against eight lenders, including major banks such as

Wachovia. The judge, noting the fraud was committed before Tondreau was elected mayor, said she was no different than any other convicted defendant and ordered her to surrender to U.S. Marshals in the courtroom while about 50 supporters watched in silence.

"I'm going to treat her like somebody who is what she is — a

common criminal," Scola said. Kuehne, who represented Tondreau along with attorney Michael Davis, said the jury's verdict "is as disappointing as it is unexpected."

Tondreau stood trial in Miami federal court since early December on charges of conspiring to commit wire fraud with her ex-business partner and fiancé, Karl Oreste, and two other defendants, who are fugitives. She was accused of plotting with Oreste to bamboozle banks into loaning them a total of \$71 million between 2005 and 2008.

The prosecution decided not to call the trial's potential star witness, Oreste, 57, who pleaded

guilty in July and was expected to detail the 20 crooked real estate loan deals that he and Tondreau were accused of putting together.

Prosecutors Lois Foster-Steers and Gera Peoples did not explain the move. They may have had concerns about Oreste's potential vulnerability on cross-examination. Tondreau's defense team had planned to portray him as the consummate con man who duped her into playing an unwitting supporting role to fleece the banks. Without Oreste's cross-examination testimony, however, there was little to no evidence of Tondreau's claimed "victimization"

• TURN TO TONDREAU, 2B



TONDREAU

## NORTH MIAMI

# Suspended mayor facing prison time

• TONDREAU, FROM B1B

for the jury to consider.

After the jury's guilty verdict on conspiracy and four wire-fraud counts, Tondreau's defense attorneys still stuck to their original theory.

"For a community conscience who has lived her life to serve the people, she was victimized by the fraud operation of a man she thought was both an honest businessman and her honorable fiancé," Tondreau's lawyers said in a statement.

"She now knows the truth, and counts herself as yet another target of his fraud and deception. Lucie Tondreau asks the community to keep her in their prayers at this difficult time."

U.S. Attorney Wilfredo Ferrer said Tondreau was anything but a victim, saying she "abused her prominence in the community to

perpetrate" mortgage fraud "fueled by greed."

North Miami Councilman Philippe Bien-Aime, who became acting mayor after replacing the suspended Tondreau, said he wouldn't question the system but asked the community to pray for the former mayor's family.

"As a former colleague that's not what I wish for her, but there's nothing we can do," Bien-Aime said. "The system found her guilty and that's the law of the land."

Councilman Scott Galvin, who said Tondreau's chances of beating her case were "bleak" after Oreste took the plea deal this summer, said he's glad to see the city move on from another scandal.

"Obviously what happened took place before she was in office, but now the community sees her for

what she was and what she did," Galvin said. "Even someone who's popular can be up to no good."

The federal jury apparently found the evidence against her overwhelming, thanks to a string of straw buyers who testified over the past two weeks.

Yvon Exius was among the more compelling witnesses. Like many Haitian-Americans in North Miami, he got to know Tondreau through her immigration work, political activism and radio shows.

Above all else, the garbage collector says, he "trusted" her.

So when Tondreau asked him to be the buyer for a couple of high-priced homes during the last real estate boom, Exius agreed to do it, even though he couldn't dream of affording them. He says that she, in turn, gave him \$10,000 for

each deal.

The fallout: "It has ruined not just my credit, but my life," Exius testified last Thursday.

At trial, Exius and seven other straw buyers testified that Tondreau talked them into buying homes without putting any money down.

The only needed to sign the loan paperwork, and each received thousands of dollars in exchange. Normally, Tondreau would list the loan applicants as employees of her immigration business, Tondreau & Associates.

In Exius' case, he purchased two homes in June of 2006: the first for \$510,000 on Frow Avenue in the Coconut Grove section of Miami, and the second for \$1.2 million on Coronado Drive in North Miami.

In both instances, the loan paperwork showed that he had a monthly in-

come of \$29,215, that his employer was Right Choice Housing and that he paid some of the costs at the closings. None of that information was true, he testified, yet somehow, in a fast-and-loose real estate market soon to go bust, he qualified for two massive mortgages.

During closing arguments, Tondreau's attorney, Kuehne, said Exius should have directed his anger at Oreste, not her, arguing she was not involved in her ex-partner's mortgage business. She did only marketing for him, Kuehne said.

But Foster-Steers reminded jurors that Exius participated in the deals only because he "trusted Lucie Tondreau," the prosecutor said during closing arguments on Monday. "Anything for Lucie, he was willing to do."

And now she's paying for it.

12/17/14

## FLORIDA BRIEFS

## ◦ REAL ESTATE

## Florida leads nation in mortgage fraud

Florida leads the nation in mortgage fraud — a dubious distinction the state has held for the past five years, according to a new report from LexisNexis Risk Solutions.

The Alpharetta, Georgia-based data and analytics firm said Florida's mortgage fraud rate "is more than five times the expected rate of fraud for the state," based on the volume of mortgages originated.

An index of 100 means the level of reported fraud is in line with expectations based on the loan volume; Florida's index was 529 for 2013.

Jennifer Butts, manager of data insight at LexisNexis Risk Solutions, said the firm keeps a sophisticated data base based on verified reports of fraud from mortgage lenders, insurers and investors.

The types of fraud and misrepresentation run the gamut, including in the appraisal process; in loan applications and documentation, such as fictitious tax returns and W-2 forms; and in verification of deposits and employment, among other areas.

The Miami-Fort Lauderdale-Pompano Beach area led the pack in mortgage fraud among metro areas, accounting for 12.3 percent of all loans investigated for fraud in 2013, the report said. Chicago ranked No. 2, followed by New York, Phoenix, and Orlando.

While Florida had the nation's highest rate of mortgage fraud, the level of fraud has declined since 2009 when the state had more than seven times the level of reported fraud expected for its mortgage volume.

MARTHA BRANNIGAN

◦ **report: Nearly 60 percent of Miami-Dade households one financial emergency away from poverty:** Nearly 60 percent of Miami-Dade County households — and 67 percent of Miami households — do not have enough savings to live at the poverty level for three months if they lose a job, face a medical crisis or suffer another emergency that leaves them without a steady income, according to a report released Tuesday by Family Assets Count, a project of the Corporation for Enterprise Development, in partnership with Citi Community Development and Catalyst Miami.

The data also showed that 54 percent of households in Miami and Miami-Dade with incomes between \$50,000 and \$75,000 are "liquid asset" poor, meaning they live in a state of persistent financial insecurity. In addition, 28 percent of Miami residents do not have a savings or checking account — more than double the rate for Miami-Dade County (11 percent) and more than three times the national rate (8.2 percent), the report said.

INA PAIVA CORDLE

◦ **DDA: Downtown Miami rents up 6 percent in 2014:** Residential rents in Miami's urban core continue heading higher, according to a report prepared for the Miami Downtown Development Authority by Integra Realty Resources. But those increases should start to taper off next year as a new supply of apartments and condos comes online. Lease rates in downtown Miami jumped 6 percent through the first nine months of 2014, from the year-ago period, the firm said in a third-quarter residential market study.

For the greater downtown area, the average condo leasing prices for the third quarter were \$2,054 per month, or \$2.50 per square foot, for a one-bedroom unit and \$2,947 a month, or \$2.33 per square foot, for a two-bedroom unit, according to the report.

Rents in conventional apartment buildings were cheaper, averaging \$1,605 a month, or \$1.86 per square foot, for a one-bedroom unit, and \$2,106 a month, or \$1.73 per square foot, for a two-bedroom unit, the report said.

Looking ahead, the DDA study projects that downtown rents, after a long stretch of brisk gains, will moderate in 2015 as the completion of new apartment and condo projects in the area provides more options for renters.

MARTHA BRANNIGAN

# BUSINESS



# C

**Miami Herald**

WEDNESDAY, DECEMBER 17, 2014 | EDITOR: JANE WOOLDRIDGE | jwooldridge@miamiherald.com | 305-376-3629

H1

## FRAUD

# BBX, CEO lied about bad loans, jury finds

■ An attorney for BBX CEO Alan B. Levan said that his client will appeal the verdict that Levan misled investors about the bank's health.

BY CHRISTIE SMYTHE  
AND SUSANNAH NESMITH  
Bloomberg News

The company formerly known as BankAtlantic and its CEO, Alan B. Levan, have been found guilty of misleading investors.

After a six-week trial in Miami, jurors found that Levan fraudulently misled investors about the financial health of the bank and that Levan and BBX Capital Corp. — as BankAtlantic is now known — “engaged in a course of business that operated as a fraud throughout 2007,” according to the

Securities and Exchange Commission. BBX’s 2007 annual report fraudulently understated its loss for that year by about \$53 million, the SEC said.

Based on the verdict, the judge will be asked to decide on relief requested by the SEC, including whether to bar Levan from leading a public company.

Jurors, who began deliberating Friday, didn’t agree with all of the claims of misrepresentation alleged by the SEC. Levan’s attorney, Eugene Stearns, had argued that the executive did disclose that the loans were problematic but didn’t realize how much worse the market would get.

“We could not win,” Stearns said Tuesday after the verdict, noting that the judge had instructed jurors to consider some state-

ments made by Levan during a conference call to be false, including that the portfolio “continues to perform extremely well.”

“The statements were true,” Stearns said Tuesday.

“He said the loans were performing well. That was not a false statement.”

The company and Levan said they plan to challenge the verdict. They said the jury found in their favor except for three sentences uttered by Levan in the conference call.

“BBX was one of the first companies to recognize the severity of the housing market crash and accept the losses most others ignored for many months,” Levan said Tuesday in a statement. “If this part of the verdict is allowed to stand, no officer of any public

company could ever again safely participate in earnings conference calls.”

The SEC is “pleased” with the jury’s findings that the firm and Levan “committed securities fraud in connection with BBX’s public disclosures and financial statements,” Andrew Ceresney, the agency’s director of enforcement, said in a statement.

“We will continue to hold CEOs and other senior executives of public companies accountable, including through trials, if they engage in financial fraud and other violations of the federal securities laws,” he said.

The SEC sought to show that Levan falsely downplayed loan problems in SEC filings and shareholder conference calls in 2007, in spite of knowing that many real es-

tate loans were in danger of default.

The SEC also argued that the bank underestimated losses on a group of loans that it tried to sell in 2007.

The bank argued that it was only conducting a market test and actually didn’t intend to sell the loan portfolio.

“This case is still about lies,” SEC attorney Jim Carlson said during closing arguments on Dec. 12.

“It is about covering up the information which investors and shareholders had the right to know. They had a reason not to tell the truth — to make the bank look financially stronger than it was.”

Levan has been chairman and CEO of the bank’s former holding company since 1994.