



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

Stephen P. Clark Center  
111 Northwest 1<sup>st</sup> Street  
Office of the Citizen's Independent Transportation Trust's  
10<sup>th</sup> Floor Conference Room  
Miami, Florida 33128

February 18, 2015  
As Advertised

Harvey Ruvin, Clerk  
Board of County Commissioners

Christopher Agrippa, Director  
Clerk of the Board Division

Zorana Gainer, Commission Reporter  
(305) 375-3570



**CLERK'S SUMMARY AND OFFICIAL MINUTES  
MIAMI-DADE ECONOMIC ADVOCACY TRUST  
BOARD MEETING OF FEBRUARY 18, 2015**

The Miami-Dade Economic Advocacy Trust (MDEAT) convened its meeting in the Office of the Citizen's Independent Transportation Trust's (OCITT) 10<sup>th</sup> Floor Conference Room of the Stephen P. Clark building, 111 Northwest 1<sup>st</sup> Street, on February 18, 2015, at 3:30 p.m., there being present: Chairman Marc Douthit, Vice Chairman Ron Butler, Cornell Crews Jr., LaTonda James and Stephanye Johnson (George Ray III and Reverend Walter T. Richardson were late; Sheldon Edwards, Cheryl Mizell, Barbara Montero, Carlos E. Morales, Charles F. Sims and H. Leigh Toney were absent).

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

Chairman Marc Douthit called the meeting to order at 3:47 p.m. He noted due to the lack of quorum the information item would be heard first.

**DISCLOSURE OF CONFLITS OF INTEREST**

**QUERY FOR EARLY DEPARTURES**

**PUBLIC COMMENTS**

**APPROVAL OF AGENDA**

**APPROVAL OF MEETING MINUTES**

- October 15, 2014
- September 17, 2014
- April 16, 2014

**I. Board Action Item**

- A. Housing Vendor Services RFA and Contract**
- B. MDEAT HAP Green Housing Development Initiative**
- C. MDEAT Interagency Service Agreement with Greater Miami Service Corp**
- D. South Florida Community Development Coalition Contract Amendment**
- E. MDEAT Executive Director's Salary Increase**

**II. Information Item**

**A. HAP Procedures and Participation Updates**

Mr. John Dixon noted that an overview of the HAP Procedures and Participation listed on page 53 in the agenda package. Mr. Eric Johnson was present to provide the update. He noted that although the participation rate was low, the current program participation lists had become unmanageable. More

than 200 Mortgage Loan Originators (MLOs) qualify as an eligible for the Homeownership Assistance Program (HAP) even though regular submissions come from approximately one-third of those qualified. Mr. Dixon noted that more than 300 closing agents were approve and eligible, most have only closed a few loans annually. The quality of information given to potential homebuyers by participants has suffered; as a result more calls to housing staff have occurred. Also participants change staff regularly resulting in an increase of incomplete lender file submissions and errors in closing and post-closing document submissions which has become time-consuming and a burden on the housing staff. Mr. Johnson explained that the Housing Advocacy Committee (HAC) in collaboration with housing staff had made programmatic changes. These changes encompassed areas of protocol and sanctions to remedy the issues and raise the quality of service provided by certified HAP participants and streamline the number of participants to a manageable number. This year's recertification series was planned for March 2015; HAP Certification Workshops are also planned for March and/or early April due to the overwhelming demand for program participation, he pointed out that more than 100 people are on the waiting list for certification.

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

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

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

Mr. Dixon gave an update regarding the Youth Initiative Program (YIP) which was geared towards the Teen Court participants which provided them with work experience. Mr. Dixon explained that Teen Court provided \$25,000 to employ 20 students. Only 19 were placed at 15 different job sites, from construction companies to law firms and other job sites. The students worked between 6 to 8 weeks, several students remained employed beyond the 6 to 8 weeks. Mr. Dixon noted that he expected to provide the same summer job program this year, providing the same amount \$25,000. There was a possibility that additional funding from other sources would be used to expand the program from 20 students to 30. Mr. Dixon pointed out that he had explored another initiative; local developer Palmetto Homes had inquired whether MDEAT was interested in participating in an infill housing project. Mr. Dixon explained that Palmetto Homes had been awarded approximately 6 lots in Districts 1 and 2, District 2 was an immediate priority. Mr. Dixon said he evaluated how MDEAT could buy down the mortgages. He pointed out that he was impressed with how the developer was able to get youth from the area to work with the tradesmen to build the homes; Mr. Dixon said he decided to review how he could provide the same experience to more youth. He noted that he looked at Teen Court and in order for Teen Court students to participate; they would have to receive training and would have to be out of school by 1 pm to assist in building the homes. Mr. Dixon said he looked at the students that attended Job Corps' construction program; he felt they could benefit from on the job experience; he also said he looked at creating a stipend through Teen Court as well and enlisting some of the Job Corps students in Teen Court. Mr. Dixon noted the stipend became a challenge and there was not enough funding in the budget to do both programs. He noted that Ron Frazier and Bill Dozier has a construction training program in Liberty City; they expressed interest in partnering with MDEAT.

#### **A. Deputy Director's Meeting**

Chairman Douthit noted that discussion had taken place in a previous Board meeting regarding the issue that the MDEAT Executive Director John Dixon had operated with the same salary since he was the

Deputy Director of MDEAT; subsequently he became the Interim Director, then the Director of the Trust and no salary adjustment was made. Mr. Dixon had remained at the same salary level for 7 years. Chairman Douthit said the Personnel Committee had recommended to the Board that an adjustment to the Executive Director's salary be made to reflect the amount that was provided in the budget; the Trust agreed, however upon speaking to the Deputy Mayor, he was informed that a resolution needed to be created to make the salary adjustment. Chairman Douthit pointed out that Mr. Dixon was the lowest paid Executive Director in the entire County.

Mr. George Ray III, commented that he did not agree with adjusting the Executive Director's salary.

Chairman Douthit pointed out that the Trust did agree in Mr. Ray's absence and because a quorum had not been achieved at today's meeting, voting could not take place on the corresponding action item regarding the increasing the Executive Director's salary.

Mr. Ray expressed his concern regarding increasing the Executive Director's salary, noting that he felt the Mayor and the Office of Management and Budget staff shared his concerns that MDEAT programs have been unsuccessful at tracking its impact as it related to the community; therefore they had not increased the Executive Director's salary. Mr. Ray pointed out that there should be an annual report for the past year; none have been produced so far and many critical management issues needed to be addressed with MDEAT, the Board, the selection process and how members are nominated. Mr. Ray noted that he nominated five individuals during the last nomination process, and pointed out that all of his nominees had bachelor's degrees, master's degrees and PHD's from prominent universities; none of his nominees were voted up as potential members. Mr. Ray said the individuals he nominated were all between the ages of 27 – 32 and had possessed expertise in economic development and community relations. He noted that he was unsure as to why the individuals he nominated were not voted up and he expressed concern about individuals that had been voted up as opposed to people that were from the local community that wished to help this community. Mr. Ray further noted that if the Board could not quantify productivity or success they could not request more money. He also expressed concern regarding the lack of developing Key Point Indicators (KPIs) and a metric system to measure the Executive Director's progress and the justification to grant him a raise. Mr. Ray noted that MDEAT was stagnant and the commission had charged board members to look out for the community. He expressed concerns regarding the time it took for the Board to approve minutes. He noted that MDEAT was only at 35% in terms of fulfilling the legislative mandate of this Board and he was not aware that any fund raising had taken place nor was he aware of where the Board currently stood. Mr. Ray said the Board had to do a better job as Board members of governing themselves, developing KPIs and a metric system that will enable the Executive Director to show his progress. He noted he thought the Board did great work; unfortunately it had not been documented appropriately and the Board was not applying for grant funds, fund raising or producing annual reports. He inquired why Board members were in favor of increasing the Executive Director's salary when none of the things he mentioned had been done.

Responding to Mr. Ray's inquiry, Chairman Douthit noted there were a variety of reasons, which would not be discussed at today's meeting; however, he explained that each time Mr. Ray had displayed a lack of understanding the process of nominating new Board members. Chairman Douthit noted that he knew that the nominees that Mr. Ray had put forth were perfectly capable. He further noted that Mr. Ray felt that the individuals he had nominated were better qualified than the current members present.

Mr. Ray expressed concern that a quorum had not been achieved at today's meeting and at other meetings.

Following further discussion between Mr. Ray and Chairman Douthit, Mr. Ray left the meeting. With regards to the dialogue between Mr. Ray and Chairman Douthit regarding increasing the Executive Director's Salary, Assistant County Attorney Terrence Smith advised Chairman Douthit to review the Miami-Dade County Code (Code) Section 2-504 regarding removal of a Board member.

Mr. Dixon noted that he had several meetings with the MDEAT Nominating Council, noted that they were preparing to place notifications in major media advertising for new Board members.

Mr. Dixon apprised Board members that the County was working on putting together a grant for the Children's Trust in the amount of \$2.5 million regarding their summer job program. He noted that he had been advising Commissioner Suarez' staff regarding creating a summer job program for his district (District 7) and using youth from that district that participated in Teen Court.

The Business Breakfast Series would be held at Jimmy's Restaurant on March 4<sup>th</sup>, 2015. Mr. Dixon noted that each member would receive a notice regarding the details of the meeting. The meeting would be held in Board of County Commissioners (BCC) Chairman Monestime's district (District 2) to discuss loan opportunities that existed for small business. Mr. Dixon pointed out the attendance had been at approximately 30 to 40 participants each time. On March 12<sup>th</sup>, 2015, the Housing Breakfast Series will continue and also to be held at Jimmy's Restaurant. BCC Chairman Monestime would attend and the new Director of the CRA for the City of North Miami was scheduled to attend to speak about their housing initiatives.

#### **B. B. Cox Media Group Community Leaders Luncheon**

Mr. Dixon noted that he had attended a meeting held by HOT 105 radio station for community leaders to discuss what they do within the community. Trust member Cheryl Mizell brought up MDEAT's Teen Court program and other opportunities that MDEAT provided to the community as well.

### **VI. Departmental Monthly Reports**

- A. Fiscal**
- B. Housing**
- C. Teen Court/Youth Services – Division Presentation**
- D. Marketing and public Information**

### **VII. Next Meeting:**

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

Responding to Ron Butler's concerns regarding there being no quorum and the inability to vote on the Board Action Items that were time sensitive, Chairman Douthit noted that he would call a special meeting for the purposes of voting on these items otherwise the action items would roll over to the next scheduled meeting.

Mr. Dixon apprised the Board that staff could poll members to see which day they were available to attend a special meeting on next week.

Assistant County Attorney Terrence Smith advised the Board that according to their Bylaws they could call a special meeting especially on time sensitive items with at least 48 hours' notice from the Chairman and written request of a minimum of 3 Trustee's.

Mr. Butler expressed concern about the possibility of not achieving a quorum if a special meeting was called.

Assistant County Attorney Smith noted that in the event a special meeting could not be called the Board could call a meeting of the Executive Committee which had fewer members to deal with the action items that were true emergencies.

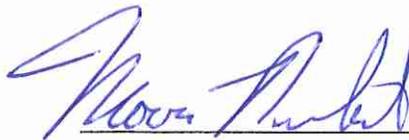
Chairman Douthit noted that he would first like to poll members in an effort to come up with a date that every member could attend the special meeting; if enough members did not confirm then he would call an Executive Committee meeting.

Mr. Cornell Crews noted that everyone needed to be present at meetings; everyone needed to respect the time and show up on time. He pointed out that the incident that occurred earlier in the meeting was incited by a member that showed up 30 minutes late to the meeting. He noted that members that missed too many meetings should be removed from the Board and replaced with new members that will attend meetings and arrive on time.

Following further discussion between the Chair, Board members and the Assistant County Attorney regarding member's absences, Assistant County Attorney Smith advised the Board that excessive absences were cause for a recommendation from this Board to the Board of County Commissioners (BCC) who in turn would have to conduct a 2/3<sup>rd</sup> vote of their membership to remove the person from the Board; he further explained that this rule also stated members could be removed for "cause". He noted disruption of meetings, displaying disrespectful behavior to other Board Members and staff members all constituted cause to remove a Board member. Assistant County Attorney Smith stated that the Board could vote on a recommendation to remove any member that violated Code Section 2-11.39 concerning absenteeism or 2-504 concerning removal for cause and he would draft a resolution to recommend the removal of the Board member to the BCC.

**Adjournment**

Hearing no further business come before the Trust, the meeting was adjourned at 4:36 p.m.



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**Chairman Marc Douthit**  
**Miami-Dade Economic Advocacy Trust**



**Miami-Dade Economic Advocacy Trust**  
**February 18, 2015**

Prepared by: Jill Thornton

**EXHIBITS LIST**

<b>NO.</b>	<b>DATE</b>	<b>ITEM #</b>	<b>DESCRIPTION</b>
1	02/18/2015		MDEAT February 18, 2015 Meeting Agenda Package
2	02/18/2015		MDEAT February 18, 2014 Report - Newspaper Articles
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# MIDEAT



Miami-Dade Economic  
Advocacy Trust



*Working Together for Economic Change*

## BOARD OF TRUSTEES MEETING

February 18, 2015

Agenda



## MEETING NOTICE

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### MIAMI-DADE ECONOMIC ADVOCACY TRUST

#### TRUSTEE BOARD MEETING

**DATE:** Wednesday, February 18, 2015

**TIME:** 3:30PM

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

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

#### PARKING VALIDATION LOCATIONS

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

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

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**MIAMI-DADE ECONOMIC ADVOCACY TRUST**

**BOARD MEETING AGENDA**

**WEDNESDAY, FEBRUARY 18, 2015 | 3:30 PM**  
**STEPHEN P. CLARK CENTER | 111 NW 1 STREET | MIAMI, FL 33128**  
**COMMISSIONERS CONFERENCE ROOM, 2ND FLOOR**

**Roll Call**

- **DISCLOSURE OF CONFLICTS OF INTEREST**
- **QUERY FOR EARLY DEPARTURES**
- **PUBLIC COMMENTS**
- **APPROVAL OF AGENDA**
- **APPROVAL OF MEETING MINUTES**  
 October 15, 2015, September 17, 2014, April 16, 2014 05
- I. **Board Action Item**
  - A. Housing Vendor Services RFA and Contract 30
  - B. MDEAT HAP Green Housing Development Initiative 32
  - C. MDEAT Interagency Service Agreement with Greater Miami Service Corp 34
  - D. South Florida Community Development Coalition Contract Amendment 42
  - E. MDEAT Executive Director's Salary Increase 51
- II. **Information Item**
  - A. HAP Procedures and Participation Updates 53
- III. **Advocacy Items – Committee Updates**
- IV. **Chairperson's Report**
- V. **Executive Director's Report**
  - A. Deputy Director's Meeting
  - B. Cox Media Group Community Leaders Luncheon
- VI. **Departmental Monthly Reports**
  - A. Fiscal 55
  - B. Housing 62
  - C. Teen Court/Youth Services – *Division Presentation* 66
  - D. Marketing and Public Information 73
- VII. **Next Meeting:**  
 March 18, 2015 | 3:30PM | Stephen P. Clark Center, 111 NW 1 ST, Miami, FL 33128

Adjournment

# MEETING MINUTES

OCTOBER 15, 2014

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

The Miami-Dade Economic Advocacy Trust (MDEAT) convened its meeting in the 2<sup>nd</sup> Floor Conference Room of the Stephen P. Clark building, 111 Northwest 1<sup>st</sup> Street, on October 15, 2014, at 3:30 p.m., there being present: Cornell Crews Jr., Sheldon Edwards, LaTonda James, Stephanye Johnson, Cheryl Mizell, and George Ray III; (Barbara Montero was late; and Chairman Marc Douthit, Ron Butler, Carlos E. Morales, Carl Nicoleau, Reverend Walter T. Richardson, Charles F. Sims and H. Leigh Toney were absent).

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

2<sup>nd</sup> Vice Chairwoman Stephanye Johnson presided over today's (10/15) meeting in the absences of Chairman Marc Douthit, 1st Vice-Chair Ron Butler and 2<sup>nd</sup> Vice Chair Leigh Toney. Ms. Johnson called the meeting to order at 4:06 p.m. She noted due to the lack of a quorum the Information items would be heard first until a quorum was present.

**DISCLOSURE OF CONFLICTS OF INTEREST**

**QUERY FOR EARLY DEPARTURES**

Mr. Sheldon Edwards noted that he had to leave the meeting at 5:00 p.m.

**PUBLIC COMMENTS**

**APPROVAL OF AGENDA**

It was moved by Barbara Montero to approve today's agenda. This motion was seconded by Sheldon Edwards and upon being put to a vote, passed unanimously by those members present.

**I. Board Action Items**

**A. MDEAT Board Officers Election**

Mr. Dixon explained that the intent of the foregoing agenda item was to request that the MDEAT Board vote for a Chairperson, a First Vice-Chairperson and a Second Vice-Chairperson in accordance with the MDEAT Bylaws as adopted on April 16, 2014. Mr. Dixon asked that the ballots be disseminated and asked that Board members return their completed ballots to Traci Pollock who would tally the votes.

Assistant County Attorney Terrance Smith apprised that each Board member needed to sign their name on their ballot; anonymous voting was prohibited according to the Sunshine Law.

Assistant County Attorney Smith read the following Board election results into the record:

- Chairperson – Marc Douthit
- 1<sup>st</sup> Vice Chairperson – Ron Butler
- 2<sup>nd</sup> Vice Chairperson – H. Leigh Toney

**B. MDEAT Bylaws: Revision (October 2014)**

Traci Pollock explained the intent of the foregoing agenda item was to request the acceptance of revisions to the MDEAT Bylaws as recommended by the MDEAT Bylaws Committee. Ms. Pollock explained the recommended revisions to Board members which were listed in the Agenda Package.

It was moved by Sheldon L. Edwards to accept the recommended revisions to the MDEAT Bylaws. This motion was seconded by Cornell Crews Jr. and upon being to a vote, passed unanimously by those members present.

**C. YAC: 2014-2015 Budget (Teen Court FY 2014-2015 Budget)**

Mr. Dixon explained the intent of the foregoing agenda item was to request the MDEAT Board of Trustees authorization to provide funds for programs and activities as outlined in the Teen Court FY 2014-2015 Budget. He noted the funding will not exceed \$328,670 and prior to each event or activity an itemized budget will be presented to the Board for review. Mr. Dixon apprised Board members that a copy of the budget was included in the Agenda Package.

Responding to Mr. George Ray's inquiry regarding whether any data was available on the effectiveness of the Teen Court program, Mr. Dixon noted the recidivism rate of Teen Court students was approximately less than 2%.

It was moved by George Ray III to approve the Teen Court FY 2014-2015 Budget. This motion was seconded by Sheldon L. Edwards and upon being put to a vote, passed unanimously by those members present.

**D. Florida Association of Teen Courts Annual Conference**

Mr. Dixon noted the intent of the foregoing agenda item was to request approval for the Student Court and MDEAT Staff to attend the Florida Association of Teen Court (FATC) Conference in Orlando Florida on November 19<sup>th</sup> and 20<sup>th</sup>. The requested expenditure amount was for an amount not to exceed \$2,200. Mr. Dixon pointed out that the trip would not exceed the stated amount and that this figure was used for last year's conference because the conference lasted more days.

It was moved by Barbara Montero to approve the request of an expenditure of \$2,200 for staff to attend the Florida Association of Teen Court (FATC) Conference in Orlando. This motion was seconded by LaTonda James, and upon being put to a vote, passed unanimously by those members present.

**II. Information Items**

**A. Young Professionals Network Homeownership Seminar by HAP**

Mr. John Dixon, Executive Director, MDEAT gave an update regarding the Young Professionals Network Homeownership Seminar. He noted that MDEAT had partnered with the Miami-Dade Chamber of Commerce (MDCC) to expand its reach to young professionals through homeownership opportunities. He noted that members of the MDCC were misinformed and felt that if one did not have children or a large family that they would not qualify to own a home. Mr. Dixon pointed out that upon reviewing the YPN members' average salary he learned that majority of them did qualify for homeownership. He noted that the seminar will be held on today October 15, 2015 at City National Bank (1450 Brickell Ave Miami, FL 33131). Mr. Dixon noted

that several people within the housing arena were scheduled to come and discuss the Homeowner Assistance Program (HAP).

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

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

Ms. Stephanye Johnson read the resignation letter submitted by Ms. Treska Rodgers. She noted Ms. Rodgers was resigning due to not meeting the residency requirement.

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

Mr. Dixon apprised the Board that he and staff were working with the developer, Palmetto Homes, who is interested in working with the Trust from a housing standpoint, to assist with some housing funding. He noted the developer worked with the non-profit organization Women in Need of Destiny (WIND) that received initially 10 lots, subsequently the number had been reduced to 5 lots. Mr. Dixon noted that Commissioner Jordan had currently transferred the lots from the County to the non-profit organization; the developer would build green homes on these lots for the non-profit organization. Mr. Dixon noted that upon meeting with the developer he had mentioned that MDEAT could not use funds for construction; however the funds could be used to buy down the loans. Mr. Dixon tied this into Teen Court and noted that there was an opportunity to employ teens on this project that were on probation. Mr. Dixon noted that he hoped that the Youth Action Committee (YAC) would urge Trust members to approve \$20,000 of funding to pay the salaries of the youth working on this project.

##### **A. Upcoming Business Breakfast Event**

Mr. Dixon gave an update regarding the Business Breakfast Event. He noted these events had been previously hosted within the Targeted Urban Areas (TUAs) in partnership with Small Business Administration and well as other entities. Mr. Dixon explained that the purpose for holding these events within the TUAs was to implore small business owners to come out and learn about loan products and SBA offers. He noted that TD Bank was the highest ranking bank by SBA last year in loaning money to small businesses. Mr. Dixon noted that events had been held in Homestead, Florida City, and County Commission District 3; other county Commissioners are requesting to host an event in their Districts which are not TUAs. The next event will be held in November in District 2.

##### **B. Teen Court Peer Circle Focus Group Series**

Mr. Dixon noted that during the last MDEAT meeting the Psychological Services person from Teen Court gave an update on the impact the events that occurred in Ferguson, Missouri with Mike Brown had on the African American community in Miami-Dade County. Mr. Dixon pointed out that the Board felt it was a premature initiative; however, he and staff had decided to go to Teen Court Sessions, four per week to discuss with youth their concerns and feelings regarding the events in Ferguson and any other similar issues. Upon attending two of these events, Mr. Dixon noted that he had received interesting commentary from the youth; comments ranged from some had not heard about the events that took place in Ferguson and others felt that people just wanted to make trouble in the community. Mr. Dixon noted that he inquired about how the youth felt about police officers and whether they had ever had a conversation with a police officer and if they felt like police officers were helpful to them. Mr. Dixon said he received various responses and various comments about incidents and experiences they had with police officers; Mr. Dixon said the youth in South Dade were much more conservative regarding interacting with police officers and their feelings towards police officers.

Mr. George Ray III suggested collaborating with 5000 Role Models on this. He spoke about a pamphlet that could be disseminated at these focus groups; the pamphlet explained rights and

what you should and should not do when you encounter a police officer; it also impresses upon cooperating and having respect for law enforcement. Mr. Ray explained how this could be an effective tool for youth within the community.

Ms. Cheryl Mizell inquired whether there was any way to address the psychological build up on police officers when dealing with negativity and stressful situations on a daily basis. She noted it was unfathomable that one could take in so much negative energy and not have some sort of release to address these issues.

Mr. Ray noted that he felt police officers needed sensitivity training relating to escalating the use of force in situations. He noted policing shaped the perception within the community.

**VI. Departmental Monthly Reports**

**A. Fiscal – Status Report by Jose Gonzalez, MDEAT Fiscal Manager**

Mr. Jose Gonzalez gave a Power Point Presentation regarding the 2013-2014 Fiscal Year Report. He disseminated a copy of this presentation to each member.

**B. Housing**

**C. Teen Court/Youth Services**

**D. Marketing and Public Information**

**VII. Next Meeting:**

November 19, 2014 at 3:30 p.m. in the Stephen P. Clark Center 111 NW 1<sup>st</sup> Street, Miami, FL 33128.

**Adjournment**

Hearing no further business to come before the Board, the meeting was adjourned at 5:34 p.m.

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Second Vice-Chairwoman Stephanye Johnson  
Miami-Dade Economic Advocacy Trust

# **MEETING MINUTES**

**SEPTEMBER 17, 2014**

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

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

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

Chairman Douthit called the meeting to order at 3:48 p.m. He noted due to the lack quorum information items would be heard first.

**DISCLOSURE OF CONFLICTS OF INTEREST**

**QUERY FOR EARLY DEPARTURES**

**PUBLIC COMMENTS**

Chairman Douthit opened the meeting to anyone from the public wishing to comment on any of today's (9/17) agenda items. Seeing no one come forward, the public hearing was closed.

**APPROVAL OF AGENDA ITEMS**

It was moved by Carl Nicoleau to approve today's (9/17) agenda. This motion was seconded by Stephanye Johnson and upon being put to a vote, passed unanimously by those members present.

**I. Board Action Items**

**A. FIU MDEAT Annual Report Card and Scorecard**

Mr. Dixon noted the purpose of the agenda item is to request that the MDEAT Board accepts the FIU's MDEAT Annual Report Card and Scorecard and present it to the Board of County Commissioners (BCC) in accordance with the mandate of the agency's ordinance. He noted that each member had a copy of the Scorecard Report from FIU. He asked that members review the Scorecard Report.

Mr. George Ray III inquired about the disparity study noting that the annual report did not cover the main issues and that the Trust needed to quantify the impact MDEAT had on the community. Mr. Ray pointed out that the Scorecard was supposed to measure economic organizations that are funded through the county and the impact they had on our community; organizations that did not have any impact on our community should be placed under scrutiny and the Trust could summarize their activities more effectively as better justification for funding or the reallocation of funding that was taken away from the Trust.

Mr. Ron Butler concurred with Mr. Ray's comment, however Trust members were given the opportunity to respond and react to the Scorecard Report.

With regard to Mr. Butler's comments, Mr. Ray responded that he did meet with MDEAT staff and he gave recommendations, but there was a lack of communication.

Mr. Butler noted that it was the responsibility of the Trust members to respond and react in a timely fashion prior to the documents being finalized.

Ms. Traci Pollock noted that staff was directed not to point fingers, but be able to provide numbers in terms of the status of the various industries. She noted that FIU staff followed the direction of staff through the direction of the Board; this particular document was created and FIU staff had met with the Board on several occasions and allowed the Board to have an intimate involvement throughout the development of this document. Ms. Pollock noted that based on feedback from the board members at formal Board meetings and at meetings with FIU, they had delivered what was requested of them. Ms. Pollock said this document presented a baseline.

Responding to Mr. Ray's concerns regarding not pointing out issues, Mr. Dixon explained that Board members were told by the Chairman that this was not a finger pointing exercise.

Mr. Ray stated this was not about being afraid of advocating, this is what we are charged with by the BCC. He noted that it was the responsibility of the Board to find out what organization that received public funding did for the African American communities; if they are not doing what they are supposed to do we have to hold them accountable as we are here to solve community problems caused by economic development.

Ms. Pollock pointed out that many board members were not present when FIU made their presentation. They explained the report; she noted that within the agenda package beginning on page 55, the baseline had been denoted and next year the scores will be filled in. Based on that, the Board can build from the data that FIU is generating which is ultimately for the public.

Mr. Ray noted he had a 30-year retrospective study from the time MDEAT was founded that detailed recommendations of what MDEAT needed to do; he stated that he would forward a copy of this to Ms. Pollock and she could disseminate this information to Board members. Mr. Ray pointed out that MDEAT needed to review the things it had successfully accomplished, work from that perspective and narrow the focus on what the Board can do as opposed to what it cannot do. He noted this document provided very relevant information and the Board did not need a new study from FIU because those areas covered in the studies conducted by FIU are not consistent with what has been done previously.

It was moved by Ron Butler to accept the Scorecard Report and present it to the BCC. This motion was seconded by Stephanye Johnson and upon being put to a vote, passed unanimously by those members present.

#### **B. MDEAT 2015-2020 Strategic Plan**

Mr. Dixon noted the intent of the foregoing agenda item was to request that the MDEAT Board accepts the MDEAT 2015-2020 Strategic Plan in accordance with the mandate of the agency's ordinance.

Mr. Butler noted that he felt that the Strategic Plan did not hit the mark; it did not connect the pieces very well, nor did it speak strategically about how we should move forward. Although the Plan did lay out action steps, the steps were not strategic nor were they put into the context of

our changing environment. Mr. Butler noted that he had sent recommendations and he was uncertain whether these recommendations were captured or not. He further noted that he suggested that the two documents are tied together, but they were not.

Mr. Ray expressed his concerns that he hoped to address in the near future was establishing a policy that 70% to 80% of the Board's funds were allocated to Targeted Urban Areas (TUA) because that where the focus should be. He pointed that in an effort to quantify MDEAT's success, if funds were allocated specifically to TUAs, we should be able to get a snap shot of the impact the funds have in those areas.

Mr. Butler concurred with Mr. Ray's comments and noted that those were the types of things that should have been incorporated in the document that is before the Board today.

Mr. Edwards expressed his concerns regarding Trust members meeting for a whole day and there was not a lot brought to the table concerning performance indicators and how they should be measured. That was the time to bring those issues to the table.

Mr. Butler noted that the meeting was only one part of this process, the other part was to react to the draft and send comments and recommendations; those comments and recommendations should have been captured in this report.

Mr. Ray noted that he felt the most important thing from the Strategic Planning meeting was the sustainable funding model. He noted we could not rely heavily on the General Fund to be the major benefactor. Mr. Ray noted that he saw the marketing efforts and positioning to be an organization that is more relevant, however the Board had to look at getting other federal funds.

Mr. Butler suggested completing an action plan to address some of members' concerns.

Ms. Pollock explained that all departments and trusts were mandated to establish performance indicators and establish a two year business plan. This was an opportunity for Board members to have an active involvement in planning a strategic direction for the organization.

Mr. Edwards noted that members suggested other funding sources, but this required a grant writer; he inquired if MDEAT had a grant writer on staff.

Chairman Douthit asked for insight regarding individual agencies venturing out independently seeking grants and funding.

Responding to Chairman Douthit's inquiry, Assistant County Attorney Smith noted that MDEAT had the authority to apply for grants under the Code. Other departments apply for grants; they obtain authority from the BCC to apply, receive and expend funds; because of the nature of this organization to serve in the capacity of what the BCC would be doing, the Chairman can authorize the staff to apply for funds that are identified or the staff could use the county's grant writing department and have them identify funds and write the grants.

It was moved by Treska Rodgers to accept the 2015-2020 Strategic Plan. This motion was seconded by Stephanye Johnson and upon being put to a vote, passed by a vote of 7-2 (Ron Butler and George Ray III voted NO; Cornell Crews Jr., Carlos E. Morales, Reverend Walter T. Richardson, Charles F. Sims and H. Leigh Toney were absent).

### **C. Action Committee Appointments**

Mr. Dixon noted the purpose of the foregoing agenda item was to request that the MDEAT Board accepts the action committee appointments to the Economic Development Action Committee (EDAC), Housing Advocacy Committee (HAC) and the Youth Action Committee (YAC) as recommended by the MDEAT Board's Executive Committee.

Chairman Douthit noted there issues related to the YAC and one person on the HAC was deemed unqualified for membership.

With regard to Chairman Douthit's comments Mr. Dixon noted that he was uncertain regarding the issue regarding someone being ineligible for HAC. He explained that there was some concern regarding the number of members on the YAC; over the years this committee had garnered support from the community and four Board members took the place of some people that could have sat on that committee that truly brought a lot to the table.

Ms. Stephanye Johnson explained that the applicant had submitted her HAC application to an approved site, which in turn, had not turned the application in; upon contacting the Board of Elections, they informed her that they would take care of the application.

With regard to the YAC, Ms. Treska Rodgers expressed her apologies as it was an over sight on her behalf, not realizing that four Board members would be appointed to four slots on one committee. Ms. Rodgers requested the appointment of more members by increasing the number of committee members. She noted YAC was a very productive committee and the members were people from the community; it was important to have people from the community that represented youth action, juvenile justice and other entities. Ms. Rodgers suggested and requested the Bylaw Committee to reconvene and review the possibility of having 15 members as opposed to 9.

Assistant County Attorney Smith noted that it was the Trusts prerogative.

Ms. Rodgers pointed out the next concern was addressing adding an additional 6 appointees to the YAC.

Chairman Douthit noted the Bylaws Committee would have to reconvene and an amendment would have to be made to the Bylaws to increase the number of members to the YAC, then the Board would have to approve this.

Assistant County Attorney Smith suggested deferring this agenda item to the Bylaws Committee.

Ms. Johnson expressed concerns that the committee's had been on hold for a very long time and requested to move forward with the foregoing proposed agenda item.

With regard to Ms. Johnson's concerns, Assistant County Attorney Smith explained that all of the committees could move forward until the Bylaws have been amended, but currently the Bylaws indicate 9 members to the YAC.

It was moved by Ron Butler to approve the recommendations of the EDAC, HAC and the YAC as recommended by the MDEAT Board's Executive Committee. This motion was seconded by Stephanye Johnson and upon being put to a vote, passed unanimously by those members present.

**D. Renewal of MDEAT Executive Director's Expenditure Authority**

Mr. John Dixon explained the intent of the foregoing agenda item was to request the renewal of the MDEAT Executive Director's authorization to expend administrative and programmatic funds in an amount not to exceed \$2,500 per expenditure.

It was moved by Barbara Montero to approve the renewal of the MDEAT Executive Director's authorization to expend administrative and programmatic funds in an amount not to exceed \$2,500 per expenditure. This motion was seconded by Stephanye Johnson and upon being put to a vote, passed unanimously by those members present.

**E. MDEAT-JSD Contract Renewal**

Mr. John Dixon noted the intent of the foregoing agenda item was to request the MDEAT Board of Trustees to authorize expenditure not to exceed \$120,000 to the Miami-Dade Juvenile Services Department (JSD) for the Miami-Dade County Intervention Initiative (MDCII) contract renewal.

It was moved by Treska Rodgers to approve and authorize an expenditure of not to exceed \$120,000 to MDJS Department for the MDCII contract renewal. This motion was seconded by Barbara Montero and upon being put to a vote, passed unanimously by those members present.

**F. EDAC 2013-2014 Budget Amendment**

Mr. John Dixon explained the intent of the foregoing agenda item was to request approval of the Economic Development Action Committee (EDAC) program budget, as amended, for fiscal year 2013-2014 in the amount of \$153,000. He noted this amended budget was approved by the EDAC in August 2014, the budget had not change but some of the line items did.

Mr. George Ray III expressed his concern, noting \$153,000 was a small budget to work with and requested that the budget be raised to \$250,000 to \$350,000.

It was moved by Sheldon Edwards to approve the EDAC program budget for FY 2013-2014 in the amount of \$153,000. This motion was seconded by Treska Rodgers and upon being put to a vote, passed unanimously by those members present.

**II. Information Items**

**A. Teen Court and Opa-locka Agreement to Hold Hearings in Opa-locka**

Mr. John Dixon, MDEAT Director, noted that City of Opa-locka Commissioner Dorothy Johnson was active in a variety of Teen Court activities and events. Mr. Dixon pointed out that Miami-Dade County Teen Court (MDCTC) had begun coordination with the City of Opa-locka to bring the Teen Court's Peer-Jury Trial process to Opa-locka. Mr. Dixon said this would allow another opportunity to broaden the Teen Court program to other areas.

Responding to Mr. Dixon's inquiry regarding liability, Assistant County Attorney Terrence Smith explained that Miami-Dade County was self-insured and the normal indemnity would be included as both of the governmental entities are self-insured.

Mr. Dixon noted that he had received requests to hold Teen Court at the Black Police Precinct & Courthouse Museum in Overtown; however Mr. Dixon expressed concern regarding the \$500 fee associated with utilizing this location; subsequently Mr. Dixon noted that he declined the offer.

Although there was a fee, Chairman Douthit pointed out that the attendance level would probably be higher if the program was held at the Black Police Precinct location.

Assistant County Attorney Terrence Smith inquired whether the Trust was requesting to negotiate a contract with the City of Opa-locka.

It was moved by Carl Nicoleau to direct John Dixon, Executive Director of MDEAT, to negotiate with the City of Opa-locka for the use the new Opa-locka City Hall Facility to hold Teen Court's Peer Jury Trial process. This motion was seconded by Treska Rodgers and upon being put to a vote, passed unanimously by those members present.

#### **B. Commentary: Ferguson Shooting**

Mr. Dixon noted that Dr. Ischaji Nyerere Robertson had drafted a narrative regarding commentary on the Ferguson shooting. Mr. Dixon noted that the purpose of writing this editorial was to show interest and connection to important events within Black communities around the nation, especially one as significant and polarizing as the shooting of Michael Brown, an unarmed 18-year old black male in Ferguson, Missouri. The narrative, if approved, would be placed on MDEAT's website as well as submitted to various news publications in Miami-Dade County.

Chairman Douthit inquired whether posting this narrative on MDEAT's website and in publications would represent MDEAT's position or opinion in the matter of the events that took place in Ferguson, Missouri. He noted there were many other similar events that MDEAT had not taken any position on and further inquired whether this was appropriate as the Trust to take any position on such matters.

With regard to Chairman Douthit's inquiry, Ms. Treska Rodgers noted that MDEAT and the Youth Action Committee (YAC) took a position on the events surrounding Trayvon Martin's death in Sanford, Florida and addressed it; forums were held to speak out against the shooting. Ms. Rodgers noted that the Ferguson, Missouri incident was something that did occur often in urban cities and it would be apropos to at least acknowledge that it happened. She suggested perhaps having a statement from the Trust acknowledging the situation.

Mr. Carl Nicoleau inquired whether posting this narrative to the website indicated that the Trust endorsed what was being said or is the Trust attempting to address the issue.

Chairman Douthit responded to Mr. Nicoleau's concerns noting that Trust members should keep in mind that anything posed on MDEAT's website is our position and what we support. He noted that he was unsure whether the Trust should be taking any position at all.

Ms. Barbara Montero noted that this was sensitive and the Trust had to be part of the solution and not bashing everyone regarding the problem.

Ms. Rodgers stated this was directly connected with advocacy in terms of addressing the psychological effects this has on young African American males that are being affected at an astronomical rate, more than other races.

Chairman Douthit noted that although he had not read the narrative, if it was used he would like it to be a direct connection to one of MDEAT's programs such as Teen Court.

Mr. Dixon noted that the narrative included information regarding the Black Mental Health Conference.

Responding to Ms. Montero's inquiry regarding whether the narrative would be published on the website verbatim, Mr. Dixon pointed out that was the intent; however if anyone wanted to make any changes, additions or deletions they were free to do so.

Ms. Montero expressed further concern noting that some things she would omit or quote the author and if a statement was published on MDEAT's website it should come directly from the Trust and approved by the Executive Director. Ms. Montero noted that she felt the narrative should not be published onto MDEAT's website.

Mr. Ron Butler noted that the Trust should plan ahead on how to move forward when these types of situations arose.

Mr. George Ray III suggested forwarding recommendations to the commission. In an effort to make this tangible and not just symbolic, the Trust should secure grant money to put a program in place that teaches youth how to have positive interaction with law enforcement officers.

Mr. Sheldon Edwards noted that he felt the narrative should be published in its entirety just as it was written and even allow people to comments on it. Mr. Edwards pointed out that merely quoting or publishing a few paragraphs would stifle the intent of the narrative.

Responding to Mr. Edwards' comments, Ms. Montero noted that this narrative should be published as an editorial in a newspaper, not on MDEAT's website.

Mr. Ray noted the larger issue was what was occurring right here in Miami-Dade County and he felt the focus should be local rather than other communities. He warned the Trust against picking the issues they chose to discuss versus the issues they chose not to discuss.

Mr. Nicoleau pointed out that the Trust has published editorials on the website that did not necessarily reflect the opinions of the Board members, but was editorial for youth to see what professional thoughts, opinions and commentary were on the particular issue. Mr. Nicoleau suggested publishing the narrative with a disclaimer that indicated that this was strictly the opinion of the writer.

Ms. Montero stated that some of the language within the narrative was sensitive and she did not want to alienate police officers or the local government, as this was a government body.

Chairman Douthit noted this narrative appeared to be more of an opinion, which was different from making a statement as a body that denotes the position of the Trust on the issue. He concurred with Mr. Ray's comments regarding dealing with issues occurring in Miami-Dade County as this Board served the county. Chairman Douthit noted that although he agreed with a majority of the narrative, he felt that this particular narrative did not represent the position of the Trust.

Assistant County Attorney (ACA) Smith apprised Trust members that the Board of County Commissioners (BCC) had extensive ongoing discussions regarding Ferguson. He noted that if the Trust took a position, it would have greater impact to submit a statement to the ongoing discussion that the BCC was having and how to deal with it in our community. ACA Smith noted that this narrative should not be published on MDEAT's website. He further noted that MDEAT had to submit its annual scorecard and its five year strategic plan to the BCC and the Trust could take its position and submit it to the BCC along with these items.

Chairman Douthit asked the Executive Director Mr. Dixon to draft the Trust's position regarding the events that took place in Ferguson, Missouri and return to the Board for approval.

**III. Advocacy Items – Committee Updates**

**IV. Chairperson's Report**

**V. Executive Director's Report**

**A. Breakfast Series Update**

Mr. John Dixon explained the EDAC held a Breakfast Series for the past three year; so far they have been held in the following TUAs: Homestead, Florida City and Little Haiti. Partnering with other entities, the discussion topic was how small businesses could access loans to increase their business. Mr. Dixon noted the next Breakfast Series would be held in Miami Gardens and Opa-locka soon.

**B. 2014 Economic Development Summit**

**C. YIPI Brunch and Video Presentation**

Mr. Dixon gave a brief overview of the YIPI Brunch; Trust members watched a video regarding the Youth Action Committee (YAC) and the YIPI Brunch. Ms. Treska Rodgers expressed appreciation to Mr. Dixon and Trust members for their continued support of the YAC.

**VI. Departmental Monthly Reports**

**A. Fiscal**

**B. Housing**

**C. Teen Court/Youth Services**

**D. Marketing and Public Information**

**VII. Next Meeting**

**Adjournment**

Hearing no further business to come before the Trust, the meeting was adjourned at 5:48 p.m.

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Chairman Marc Douthit  
Miami-Dade Economic Advocacy Trust

# **MEETING MINUTES**

**APRIL 16, 2014**

**CLERK'S SUMMARY AND OFFICIAL MINUTES  
MIAMI-DADE ECONOMIC ADVOCACY TRUST MEETING  
APRIL 16, 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 April 16, 2014, at 3:30 p.m. The following MDEAT members were present: Chairman Marc Douthit Esq., Mr. Cornell Crews Jr., Mr. Sheldon Edwards, Ms. LaTonda James, Ms. Stephanye Johnson, Ms. Cheryl Mizell, Mr. Carlos Morales, Mr. Carl Nicoleau, Reverend Walter Richardson, Ms. Treska Rodgers, and Mr. Charles Sims; (Mr. George Ray III was late and arrived at 4:00 p.m.); and (Mr. Ron Butler, Ms. Barbara Montero, 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, Assistant County Attorney Terrence Smith, and Deputy Clerk Karen Harrison.

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

Chairman Marc Douthit called the meeting to order at 3:54 p.m. In pursuant to the new statute he opened the floor to the public to make comments on any item on today's (4/16) agenda.

Assistant County Attorney Terrence Smith explained that the County Commission had recently adopted rules and procedures based on the County Ordinance on rules and procedures and according to that rule the public would be allowed to speak prior to setting the agenda, and there was some consideration as to whether this would take place after the setting of the agenda.

Ms. Retha Boone-Fye, Director of the Miami-Dade County Black Affairs Advisory Board (BAAB), commended Mr. Dixon and Ms. Pollock on working together to develop the Black World Guide booklet. She thanked the Trust members for their support and asked that they engage in helping to update the upcoming publication in September.

Ms. Boone-Fye said she discussed with Mr. John Dixon regarding a collaborative effort between MDEAT and BAAB since it had a new Economic Development Chair, Mr. Jihad Rashid, who would be asked to attend meetings because of the common cause.

**APPROVAL OF PREVIOUS MEETING MINUTES**

Chairman Douthit noted that the Trust would come back to approving the minutes to allow some of the existing Trust members to arrive to approve them.

Later in the meeting, it was moved by Reverend Walter Richardson that the November 20, 2013, MDEAT minutes be approved. This motion was seconded by Mr. Carl Nicoleau, and upon being put to a vote, the motion passed by a vote of 12-0; (Mr. Ron Butler, Ms. Barbara Montero, and Ms. Leigh Toney were absent).

Reverend Richardson noted for clarification that the Clerk's Summary of MDEAT minutes were substitute for the recordings that were conducted during the actual MDEAT meetings.

**INTRODUCTION OF NEW MDEAT BOARD MEMBERS**

Responding to Chair Douthit's request, the following new Trust members introduced themselves:

- Mr. Sheldon Edwards, Manager, Minority and Small Business Enterprise/Miami Dade College
- Mr. Carl Nicoleau, Assistant Superintendent, Miami-Dade County Public Schools
- Ms. Cheryl Mizell, Director of Public Affairs, 99 JAMZ Radio Station
- Ms. LaTonda James, Manager, Community Building Neighborhood Housing Services
- Mr. Cornell Crews, Director, Fund Development and Community Relations/Self-Employment Incorporated

Discussion ensued among the Trust members and MDEAT staff and during this time they also introduced themselves and welcomed the new members.

It was moved by Reverend Richardson that today's (4/16) MDEAT agenda be set as presented. This motion was seconded by Ms. Treska Rodgers, and was opened for discussion.

Mr. John Dixon request to address information Agenda Item II (E) Youth Entrepreneurship Program: Partnership Agreements under the section Board Action Items as Agenda Item I (D).

Hearing no further questions or comments, the Trust proceeded to vote to set the agenda by those members present.

## **I. BOARD ACTION ITEMS**

### **A. Bylaws Committee: Adoption of MDEAT Bylaws**

Mr. John Dixon noted that although the information was included in the MDEAT Agenda package, there was an updated handout provided to replace that information. He noted that for the past three months members of the Bylaws Committee, and the County Attorney's Office met to review how MDEAT operated.

Mr. Dixon highlighted certain sections, referring to the section regarding Action Committees on bottom of page six of the handout (5.3) that listed the action of the committees and identifies the number of members, which was not indicated in the past. He read the changed information providing the required number of members for the following committees:

- Economic Development Action Committee - 9 members; and Subcommittee 5 members
- Housing Action Committee - 5 members; and 3 Subcommittees

Mr. Dixon noted that in addition to original package not addressing the Action Committees, he referred to page 8 of the supplement handout that indicated there were nine members, rather than 15.

Chairman Douthit provided an overview on the background of the Bylaws, noting the existing bylaws were obsolete due to the reference of operations that were under MMAP (MDEAT's former name), and was missing items that were currently covered by MDEAT. Therefore, he noted that he met with Trust members Ron Butler, Stephanye Johnson, Treska Rodgers, and Ms. Traci Pollock for a period of four months with the assistance of the County Attorney's Office to redraft the bylaws to a current status of operation and structure of committees. Chairman Douthit said that following this update, the committees would be reformulated and he would reappoint Trust members, as well as committee chairs in moving forward. He thanked the other members of the Bylaws Committee for their help.

It was moved by Ms. Treska Rodgers to approve the Memorandum of Approval (MOA) to adopt the new MDEAT Bylaw. This motion was seconded by Reverend Richardson, and upon being put to a vote, the motion passed 11-0. (Mr. Ron Butler, Ms. Barbara Montero, Mr. George Ray III, and Ms. Leigh Toney were absent).

**B. Greater Miami Service Corp Funding Allocation**

Mr. John Dixon noted that the foregoing item should have been pulled during the setting of today's (4/16) agenda and he requested that this item be removed.

Chairman Douthit stated that the foregoing item would be deferred.

**C. Economic Development Action Committee: Request For Application**

Mr. John Dixon explained the purpose of the foregoing item was to request approval of an expenditure amount not to exceed \$65,000 from the Fiscal Year (FY) 2013-14 Economic Development Action Committee (EDAC) Budget for a Request For Application (RFA) as a countywide request for local entities to make a proposal to work in partnership with MDEAT within the Targeted Urban Area concerning small businesses and economic development initiatives.

Mr. Dixon noted this request would replace the item approved by the Trust in March, 2014 regarding the four entities that were either contracted, or partnering with. He explained why there was a need to replace that item, which was advised by the County Attorney's Office, in terms of partnership with those entities. He stated that due to fact that other potential entities within this County could do this job, there was a need for an RFP process, in addition to following the overall County process.

In response to Chairman Douthit's inquiry regarding resolving any issues related to sole sourcing, Assistant County Attorney Terrence Smith advised yes, because there was an ordinance that governed the operation of the Trust, which was required and adopted by the County Commission that the Trust was to comply with the County procurement requirements, such as a competitive process. He further advised that in terms of whether there was a limit before the requirement of a competitive bid, it depended on demonstrating there was a limited source in obtaining those particular services; however, these services were clearly doable by other entities. Assistant County Attorney Smith noted that pursuant to government and state statute, the goal was to always perform a competitive bid of public contracts to allow everyone an opportunity to bid and to have the option of choosing the lowest and best bidder. He also advised that sole sourcing should only be an option in an emergency situation. He pointed out that the large amount of this contract would be appropriate to go through the competitive process and not through an unsolicited proposal presented to the County Commission requesting funding, which should be avoided.

Mr. Dixon pointed out that there may be multiple community based organizations involved and the expenditure totaling \$65,000 would not go to one entity. He explained the process of staff receiving the applications that would be reviewed and awarded by another group.

Discussion ensued among the Trust members regarding the use of the expenditure totaling \$65,000, which was the aggregated amount of the contract to be awarded to the selected firms.

In response to Mr. George Ray III question regarding requirements or deliverables stated on the application for those firms, Mr. Dixon noted this information was currently being developed through the EDAC members and MDEAT staff.

Chairman Douthit pointed out that the final approval of the awarding decision would come back to this Trust and to review the contract agreement.

Mr. Dixon reminded the Trust members that this request was already approved by this Trust through the EDAC budget and this request was to move forward to identify the recipients and partners for this project.

It was moved by Ms. Treska Rodgers to approve the Memorandum of Approval requesting an expenditure amount not to exceed a total of \$65,000 from the Fiscal Year (FY) 2013-14 Economic Development Action Committee (EDAC) Budget for a Request For Application (RFA) countywide for local entities to assist small businesses to access capital, technology, data information, and etcetera to start-up or help existing businesses in Miami-Dade County's Targeted Urban Areas (TUAs). This motion was seconded by Reverend Walter Richardson, and upon being put to a vote, the motion passed by a vote of 12-0. (Mr. Ron Butler, Ms. Barbara Montero, and Ms. Leigh Toney were absent).

#### **D. Youth Entrepreneurship Program: Partnership Agreements**

Mr. John Dixon explained that the foregoing item was part of the Teen Court Program that was headed by Mr. Zachary Rinkins. He noted that due to interest in technology by the majority of youth, the intent was to help them establish a type of small business wherein they could meet with small businesses and promote the use of technology, particularly Facebook to market their businesses. Mr. Dixon also noted this contract with the City of North Miami Parks and Recreation to use their facility to hold meetings with staff and youth, therefore an agreement had to be signed and approved by this Board. He said this had no economic impact.

It was moved by Mr. Carlos Morales to approve the Memorandum of Approval. This motion was seconded by Reverend Walter Richardson, and opened for discussion.

Discussion ensued among the Trust members regarding that there was no cost, but this Board would have to approve for MDEAT to contract with the City of North Miami to use their facility.

Assistant County Attorney Terrence Smith noted he was not certain if there was no issue with this contract; however, he had provided a memorandum of understanding (MOU) for the City because his concern was that this contract did not include an indemnification provision in the event a problem occurred and there was a legal issue. He said he was uncertain whether he had released this specific contract because generally he would prepare an indemnification provision for contracts related outside of this County for the purpose to protect the County and the Trust if there was a legal issue and to be held harmless.

Assistant County Attorney Smith stated that this language did not appear to be in this agreement and he asked that the Trust members reframe from voting on the contract involving the City of Miami. He advised the Trust members that the contracts involving Parks, Recreation and Open Spaces (PROS) could move forward because that would be within this County and there was no need for an indemnification provision.

Assistant County Attorney Smith explained that in pursuant to Florida statutory limits under Section 768.67 28.68 Code, in terms of limitations on liabilities, by contract, a waiver was not permitted regarding the limited sovereign immunity nor could this be done for the City, so he wanted to ensure this contract was appropriate. He advised the Trust to bifurcate the motion with an amendment to approve the interdepartmental agreement between the Trust and PROS,

and to table the motion to approve the contract with the City of Miami, which he would come back to advise on how to move forward.

Mr. Carlos Morales noted he would amend his motion to only approve the interdepartmental agreement between the County departments.

Discussion ensued among the Trust members regarding the length of the contract, which would be for a period of a year, in addition to the provision in transporting the youth that would be indicated in the terms of the contract.

It was moved by Mr. Morales to approve a Memorandum of Approval (MOA) as amended to approve the interdepartmental agreement between the Trust and the Miami-Dade County Park and Recreation Open Spaces Department; and to table the other agreement pertaining to the City of North Miami for the Youth Entrepreneurship Program: Partnership Agreements until a legal opinion was received from the County Attorney's Office. This motion was seconded by Reverend Walter Richardson, and upon being put to a vote, the motion passed by a vote of 12-0. (Mr. Ron Butler, Ms. Barbara Montero, and Ms. Leigh Toney were absent).

Later in the meeting, Assistant County Attorney Smith advised that he did discuss the issue regarding the indemnification provisions before he released the foregoing item. He pointed out that the contract had already been signed, so the motion should be to retroactively approve the actions of the MDEAT Director in signing the contract with the City of North Miami Parks and Recreation Department; however, there was no money involved.

It was moved by Mr. Charles Sims to approve retroactively the actions of Mr. John Dixon, MDEAT Executive Director in signing the contract agreement between MDEAT and the City of North Miami Parks and Recreation to use their facility for the Youth Entrepreneurship Program. This motion was seconded by Ms. Treska Rodgers, and upon being put to a vote, the motion passed by a vote 12-0 (Mr. Ron Butler, Ms. Barbara Montero, and Ms. Leigh Toney were absent).

## **II. INFORMATION ITEMS**

### **A. Bylaws Committee: New Action Committee Member Application**

Mr. John Dixon referred to page 27 in the MDEAT Agenda package, and noted there was a new Bylaws Committee Member Application, which was part of the updated work performed by organization. He noted during the Bylaws Committee meeting a discussion was held regarding the Action Committee desire to gather people of like interest to discuss the issues MDEAT addresses and would work in those areas of interest, such as the Youth Action Committee that would impact youth. Mr. Dixon stated that the foregoing item provided a process wherein an application would be submitted to join those various committees, rather than just being asked to join by the Chairperson. He said this process was more for non-Board members because the Board members were asked to join those committees.

Chairman Douthit stated that a logical timeframe to appoint members of these action committees would be according to the fiscal year, which was October 1, 2014; however, that would not be helpful during these next five months. He noted this would have to be a public notification, and time consuming, so the process should begin now, in terms of notifying people to join, and if needed the first term in office could be extended, based on the annual starting date of October 1, 2014.

Discussion ensued among the Trust members regarding the process of appointing new members to the MDEAT committees, which did not need a nominating council and the length of time it would take, which would likely prolong to the County's fiscal year of October, 2014. Further discussion ensued regarding vetting and directing people who express an interest to apply by the deadline that would be publicly noticed the process in joining a committee.

Following a discussion regarding the qualification requirements of the applicants, which indicated they must be a permanent resident of Miami-Dade County and a registered voter, Ms. Traci Pollock noted this document was provided by Assistant County Attorney Smith.

Assistant County Attorney Smith advised that these requirements were included in County Ordinance for Section 2-11.30A of the Miami-Dade County (Code), in order to be a qualified elector. He further advised that in order to be a qualified elector, the applicant must be a United States citizen.

Discussion ensued among the Trust members regarding the limitations of qualified applicants because several people who were not citizens, but active in the industry would not qualify.

Responding to Ms. Treska Rodger's question as to whether the same rules apply to committee members as Trust members, Assistant County Attorney Smith advised there was no distinction in the general County Ordinance related to Boards and committees or subcommittees. He also advised that this Ordinance authorized the Board to create bylaws, but did not exempt any committee member from county requirements, in terms of a permanent residence, a qualified elector, financial disclosure, or any state and local requirements; unless the Board of County Commission waives this rule by a two third vote. He explained the structure of this Board was similar to the HIV Board, which was made up of both non-Trust members and everyone had to comply with the same requirements.

Mr. John Dixon agreed with the comments made by Chairman Douthit regarding the foregoing item was related to the creation of this single application for the entire list of MDEAT committees.

#### **B. Bylaws Committee: Financial Disclosure for Committee Members**

Mr. John Dixon referred to page 34 in the MDEAT Agenda Package and noted there was a handout of the financial disclosure document.

Assistant County Attorney Terrence Smith advised that this form should be filled out by each Trust member annually, with an exception of the new Trust members for this year only because the report would reflect last year. He further explained that if any Trust member served on a County Board last year the form should be submitted by July 1, 2014, but for first-timers it was not required.

Discussion ensued among the Trust members regarding discussions on whether the filing of financial disclosure form with one entity could suffice for the County requirements and the requirements if the person resided in another county.

Assistant County Attorney Smith advised that based on the requirements of County Commission on Ethics and Public Trust (COE) the person filing with the appropriate entity, it would be beneficial to file this document again if the person served on a County Board last year.

Mr. Dixon noted that in pursuant to the opinion received from the County Commission on Ethics that the requirement to comply by filing financial disclosure applied to persons serving on the Action Committees who were not Board members as well. He noted those Action Committee members who were identified would receive this form as well.

**C. Bylaws Committee: Commission on Ethic/Conflict of Interest**

Ms. Traci Pollock noted that the Bylaws Committee members met during the months of February through April, which yielded many questions, such as the action committee process. She stated a question of concern was related to individuals who were providers and had a conflict of interest and the opinion from the COE was received that included a voting and conflict of interest procedure. Ms. Pollock noted the recommendation was that all Trust members review the voting and conflict procedures that was issued by the Miami-Dade County Commission on ethics and public trust. She said these sections would be reviewed in detail during the new Trust members' orientation next week and any questions would be welcomed.

Assistant County Attorney Terrence Smith advised that another opinion from the COE should be included in the package and reviewed, which was directed to Trust member Leigh Toney because it could impact other members, specifically those who work at Miami Dade College.

Ms. Traci Pollock said it would be included as an information item in the May, 2014 MDEAT Agenda package.

Assistant County Attorney Smith suggested that the new Trust members receive a copy this information during the MDEAT new members' orientation.

Discussion ensued among the Trust members regarding the need for clarification on actions taken when a Trust member had a conflict of interest.

Assistant County Attorney Smith advised that based on the entity represented by the Trust member wherein there was financial interest and the option taken by the Board, he noted under the conflict of interest code that Trust member could not do business with the County or sit on the Board and vote on that item, such as a contract. He advised that the Trust member would need to recuse him/herself. Assistant County Attorney Smith noted that although the opinion directed to Ms. Toney was on a specific issue, it was later modified with detailed required actions.

**D. Bylaws Committee: Board Member Term Limits Chart**

Mr. John Dixon referred to page 41, and highlighted the grids reflecting term limits by Trust names based on appointment dates by the Board of County Commissioners. He pointed out that term of eight Trust members would expire during the months of May through July, 2015.

Chairman Douthit noted a caution to the new Trust members was to start strong because of the increasing need as some existing member's terms end.

Assistant County Attorney Terrence Smith explained for clarification the breakdown of terms within this chart that reflected in the first category the persons who have served a maximum of six years within a three year cycle, which meant they could not serve on the Trust for another two years. He also explained the next category displayed the expiration date of July 2015 that indicated a three-year term limit with the possibility of becoming reappointed for another three-year term at the Board of County Commission's (BCC) discretion. Assistant County Attorney Smith further explained that the same terms applied for the category that displayed 2014 Trust

members that only reflected the three-year term, and a maximum of a six-year term that was calculated.

In response to Reverend Richardson's question regarding whether the BCC would allow some of the older Trust members to serve an additional term, for the purpose of institutional knowledge, Assistant County Attorney Smith stated that it was at the discretion of the BCC whether to waive term limits. However, he noted that based on comments made by some of the commissioners, who were not inclined to extend term limits, the reason was to make a fresh start with new members, but he was not certain whether that was the opinion of the majority.

Assistant County Attorney Smith advised that if it was the intent of this Trust to have two more persons serving on the Board, an item could be prepared to be presented to the BCC for approval.

### **III. ADVOCACY ITEMS – COMMITTEE UPDATES**

#### **A. MDEAT Meeting Calendar 2014**

Mr. John Dixon noted there was a calendar of meeting dates for MDEAT to provide the Trust members an opportunity to prepare their personal calendars regarding Action Committee and Board meeting dates, etc. He noted there would be a review of the calendar during orientation with the new Trust members. Mr. Smith noted the MDEAT Trust scheduled meetings were held the third Wednesday of each month.

### **IV. CHAIRPERSON'S REPORT**

#### **A. Personnel Committee Update**

Chairman Douthit provided an update on the Personnel Committee, noting that he had contacted the Deputy Mayor Russell Benford to schedule a meeting to review the evaluation of MDEAT's Executive Director and make those recommendations regarding his salary increase that this Trust approved in the previous MDEAT Trust meeting. He noted that although there have been issues regarding County salary increases, it did not negate the fact that this request was overdue and well deserved, which he would point out to Mr. Benford upon meeting with him.

In response to Ms. Treska Rodger's inquiry regarding whether the Trust would have the opportunity to look at the job description of the executive director, Chairman Douthit said yes, that could be arranged.

Chairman Douthit mentioned that the Trust Planning Retreat, as discussed, would be scheduled to be held May 30, 2014 through May 31, 2014. He explained that the Friday evening session would include dinner and more information would be provided by the Executive Director regarding the Saturday session.

Chairman Douthit commended MDEAT staff for the advertisement published in the Legacy Magazine.

Discussion ensued among the Trust members regarding the location of the MDEAT Planning Retreat and the process of looking at public places, which would likely be held at Miami Dade College located at the Carrie P. Meek Entrepreneurial Education Center.

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

### **A. Black Male Youth Mental Health Conference Update**

Mr. John Dixon provided an update of the foregoing item and noted how MDEAT had the opportunity to have Mr. Ischaji Robertson, a psychological service professional on the Teen Court staff and president of The Association of Black Psychologist (ABPs) for Miami-Dade County. He noted Mr. Robertson's role was to meet with these families to discuss serious issues beyond the delinquent behavior of their youth. He noted the attempt was to mirror the nationwide initiative "My Brother's Keeper", that was conducted by representatives of the White House regarding Hispanic and Black male youth and host this conference in Miami-Dade County. Mr. Dixon referred to the flyer that was distributed with the information and noted there would be a community forums this year on May 13<sup>th</sup> at the North Dade Regional Library, and May 15<sup>th</sup> at the South Dade Regional Library at 6:00 p.m. He also provided information Black Male Youth Mental Health Conference (BMYMHC) that would be held on April 18, 2014, and those mental health professional presenters who would be in attendance along with representatives of Florida Memorial University (FMU). Mr. Dixon noted he believed FMU should be more prominent in the community and he was pleased with this collaborative effort in this initiative.

Mr. Dixon noted the discussion topics would be on social, economic, and emotional issues that impact young Black males and 120 attendees have enrolled. He said that Commissioner Edmonson has partnered with MDEAT for this event and the end result was to capture the information provided and forward it to MDEAT's policy makers. Mr. Dixon noted the marketing efforts made by inviting representatives of the initiative "My Brother's Keeper" in addition to meeting with representatives of the initiative "Be Me," with the intent to stimulate some type of discussion and rally regarding these issues and develop plans to take action.

Discussion ensued among the Trust members regarding the broadcast that aired on WEDR-99 JAMZ radio station pertaining to the foregoing event and those students who attend would receive continuing education credits (CEU) and the progress in working on the forum events. Further discussion ensued regarding contacting persons who would attend the community forums.

Mr. Dixon thanked Mr. George Ray III for coming out to speak to the youth in the Teen Court Program regarding activities at Miami Dade College and showing his concerns.

Ms. Cheryl Mizell commended the representation of youth from the Teen Court Program who visited WEDR-99 JAMZ radio station.

### **B. Introduction of Strategic Planning Facilitator (Gail Birks, CMA Enterprise Inc.)**

Mr. John Dixon provided information regarding Ms. Gail Birks, and noted that she was chosen to facilitate the MDEAT Trust Planning Session on May 30<sup>th</sup> -31<sup>st</sup>. He commented on his meeting with Ms. Birks and the information provided to her, such as the Score Card, MDEAT's Business Plan, and the County's plan, including MDEAT's role in it; in addition to a copy of the planning session results from last year and past sessions. Mr. Dixon stated Ms. Birks was well versed on MDEAT and its mission; however, based on his conversation, Ms. Birks' concern was on how MDEAT moved forward pertaining to its mission, in terms of economic development.

Mr. Dixon noted there would be a scheduled meeting between Chairman Douthit and Ms. Birks as well as individual meetings with each Action Committee and staff, most likely held at the Stephen P. Clark Center or a location that would be convenient.

Mr. Dixon reiterated the activity for the Friday evening planning session, which would be a meet and greet session, along with some type of meal. He advised the new Trust members that pursuant to the County Ordinance, MDEAT was could not purchase food items, which would be reviewed during the orientation.

Chairman Douthit noted that the MDEAT departmental monthly reports were included in the MDEAT Agenda Package; however, the Executive Director's written report was excluded.

Mr. Dixon noted the Housing Action Committee would be hosting a breakfast, which has been held along with the Economic Business Breakfast Series. He referred to the flyer and noted this would be under the Homeownership Assistance Program.

Mr. Dixon noted the new Trust members were contacted by MDEAT staff regarding the New Trust Member Orientation to discuss numerous procedures and Chairman Douthit would be in attendance as well.

Chairman Douthit noted during this orientation there would be instructions regarding the required class with the Commission on Ethics and Public's Trust to comply with the County Ordinance.

In response to Ms. Treska Rodgers request to hear a fiscal report, specifically a financial report from each Action Committee for the next MDEAT meeting, Chairman Douthit noted this could be conducted on a quarterly basis. He noted his review was to determine that they were within the approved budget by the Trust and that the expenditure was consistent with that approval.

Reverend Richardson suggested that the Trust should schedule a photo shoot as Board members during the planning retreat.

Chairman Douthit noted breakfast would be provided at the planning retreat, such as cupcakes.

Assistant County Attorney Terrence Smith noted that he was advised by Mr. Dixon that some of the new Trust members had not been sworn in by the Clerk's Office.

Mr. Dixon noted that he met with the representative from the Clerk's Office and was informed there was a form that should be filled out.

Discussion ensued among the Trust members regarding the need for the new Trust members to complete the forms and be sworn in before the next scheduled MDEAT meeting.

### **Adjournment**

There being no further business to come before the Trust, the meeting adjourned at 5:01 p.m.

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Chairman Marc Douthit Esq.  
Miami-Dade Economic Advocacy Trust

# **ACTION ITEM I A**

## **HOUSING VENDOR SERVICES RFA AND CONTRACT**



## MEMORANDUM OF APPROVAL

**TO:** Members of the MDEAT Trust  
**FROM:** John Dixon, Executive Director  
**DATE:** February 13, 2015  
**SUBJECT:** Housing Vendor Services RFA and Contract

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### PURPOSE OF ITEM

The purpose of this item is to request approval from the Miami-Dade Economic Advocacy Trust to expend up to \$120,000.00 from the housing budget during fiscal years 2015 through 2017 for a Request For Application (RFA). The RFA will serve as a county-wide request for local entities to respond as to how they will work to ensure the HAP is accessible to the hard-to-reach segments of the agency's target population as well as assist in training industry professionals and augment HAP production, advocacy and outreach.

### BACKGROUND INFORMATION

The Housing Assistance Program (HAP) staff is involved in many facets of program operations that overextend the human resources of the department. In an effort to assist the staff, the agency proposes to contract with a vendor with a high level of industry knowledge and expertise to perform some of the following tasks: 1) Operational Assessment; 2) Program Operations; 3) Training; 4) Outreach and Advocacy; 5) Research and Reporting. Currently, there is an underperformance of these tasks due to the skill and/or time limitations of current human capital in the housing division. Staff recommends that a housing vendor demonstrating a heightened level of proficiency in the aforementioned areas be procured and contracted with for a minimum of two (2) years.

### FISCAL IMPACT

The fiscal impact is not to exceed \$120,000.00 from the Housing budget for a minimum two-year contract. Funding for such a service has been approved by Miami-Dade Human Resources and Budget departments.

### RECOMMENDATION

It is recommended that the Miami-Dade Economic Advocacy Trust Board approve expenditure in an amount not to exceed \$120,000.00 from the housing budget for fiscal year 2015-17 for a Request for Application (RFA).

# **ACTION ITEM I B**

## **MDEAT HAP GREEN HOUSING DEVELOPMENT INITIATIVE**



## MEMORANDUM OF APPROVAL

**TO:** Miami-Dade Economic Advocacy Trust Board Members  
**FROM:** Stephanye Johnson, Housing Advocacy Committee Chairperson  
**DATE:** February 12, 2015  
**SUBJECT:** MDEAT HAP Green Housing Development Initiative

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### **PURPOSE OF ITEM**

This request is to obtain MDEAT Board authorization to allocate funds not to exceed \$150,000.00 from the current Homeownership Assistance Program (HAP) pool of Documentary Surtax funds to provide funding for two (2) "Green Housing" initiatives for development by Palmetto Homes with assistance from the Poinciana Development Group.

There are four (4) lots which Palmetto Homes current has site control of in Miami-Dade County Commission District 2 and another possible five (5) lots in Miami-Dade County Commission District 1 that are being developed in conjunction with the non-profit agency Women In Need of Destiny (WIND). The HAP funds will be used to buy-down the cost of properties in these two initiatives.

### **BACKGROUND**

The development of "Green Housing" is a Housing Division strategic plan initiative and approval to allocate (i.e., restrict) funds for this project has been approved by the board's Housing Advocacy Committee (HAC) and is being recommended for approval by the MDEAT Board.

While purchase price restrictions would still apply to these development projects, the added costs of building a quality "Green Certified" house is higher and HAP funds would be used in part to offset those costs. Proper due diligence is and will be completed prior to the disbursement of any funds. A MOU/Buy-Down agreement will be drawn-up for review by MDEAT's County Attorney.

There is a current balance exceeding \$2.8MM in Documentary Surtax funds in MDEAT's Housing Division account. FY2014-15 rollover funds (in October 2014) were approximately \$2.3MM. Projected HAP loans for FY2014-15 are approximately \$2.4-\$2.5MM.

### **FISCAL IMPACT TO AGENCY**

\$150,000.00 would be placed as "restricted" in MDEAT's Housing Documentary Surtax pool of funds related to this initiative.

### **RECOMMENDATION**

It is recommended that the MDEAT Trust Board approve the request for allocating \$150,000.00 in MDEAT Housing Documentary Surtax funds for this Green Housing Development Initiative.

## **ACTION ITEM I C**

### **MDEAT INTERAGENCY SERVICE AGREEMENT WITH GREATER MIAMI SERVICE CORP**



## MEMORANDUM OF APPROVAL

**TO:** Miami-Dade Economic Advocacy Trust Board Members  
**FROM:** John Dixon, Executive Director  
**DATE:** February 12, 2015  
**SUBJECT:** MDEAT Interagency Service Agreement with Greater Miami Service Corp.

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### PURPOSE OF ITEM

This is to request MDEAT Board approval to enter into an interagency service agreement (see attachment) with the Greater Miami Service Corporation (GMSC) for the purpose of covering MDEAT Receptionist duties, light clerical work and staff support on targeted initiatives as needed. The total cost for work related to this project is not to exceed \$16,000.00.

### BACKGROUND

- The current MDEAT telephone console operator is on disability leave possibly through the end of fiscal year 2014-15.
- Clerical and administrative staff members throughout all divisions of the agency have absorbed the responsibilities of the telephone console operator during her absence since October 2014.
- The interagency agreement will permit staff to resume their previous level of service/duties within their respective divisions and relieve the backlog of tasks caused by their reassignment to reception duties.
- This temporary job opportunity for GMSC participants will enhance their existing skill set by providing experience beyond basic GMSC programmatic training.

### FISCAL IMPACT TO AGENCY

The fiscal impact is not to exceed \$16,000.00 allocated from the MDEAT FY2014-15 general funds and will be absorbed by budgeted funds unused for compensation/salary to Pamela King during her stint on disability leave (out of pay status).

### RECOMMENDATION

It is recommended that the MDEAT Trust Board approve this request for expenditure of \$16,000.00 in MDEAT budgeted, general funds to complete the service agreement.

**INTERDEPARTMENTAL AGREEMENT  
BETWEEN  
MIAMI DADE ECONOMIC ADVOCACY TRUST.  
AND  
MIAMI-DADE COMMUNITY ACTION AND  
HUMAN SERVICES DEPARTMENT/  
GREATER MIAMI SERVICE CORPS**

This Agreement ("Agreement") is entered this day of \_\_\_\_\_ of \_\_\_\_\_ 2015 between Greater Miami Service Corps (hereinafter "GMSC"), a division of the Miami-Dade Community Action and Human Services Department, 810 NW 28<sup>th</sup> Street, Miami, Florida 33127, and Miami Dade Economic Advocacy Trust (hereinafter "Trust"), an agent and instrumentality of Miami-Dade County, having an address of Stephen P. Clark Government Center, 111 NW 1<sup>st</sup> Street, Suite 2032, Miami, Florida 33128.

**RECITALS**

**WHEREAS**, the Trust was established by the Miami-Dade Board of County Commissioners as a revocable trust for the purpose of ensuring 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; and

**WHEREAS**, pursuant to Section 2-506(g) of the Code of Miami-Dade County, the Trust as an agent and instrumentality of Miami-Dade County, is authorized to act for Miami-Dade County in the performance and enforcement of all contracts and to negotiate and execute such contracts as are properly within the powers and duties of the Trust; and

**WHEREAS**, the Trust desires to employ a designated GMSC worker to act as receptionist and perform tasks related to its Housing Assistance Program (HAP); and

**WHEREAS**, the GMSC worker has been trained to perform the tasks related to the HAP and is currently working as the receptionist; and

**WHEREAS**, GMSC's mission is to transform the lives of young people through education and service activities that improve our communities and strengthen our local workforce; and

**WHEREAS**, in order to achieve its mission, GMSC has worked (1) to develop meaningful work projects that benefit the community; (2) to show positive contributions young people can make while serving their community; (3) to provide comprehensive educational, vocational and employment experiences; and (4) to develop a sense of work ethic and community spirit among youth and young adults that fosters stability and productivity throughout Miami-Dade County; and

**WHEREAS**, the Trust desires to engage GMSC to assist with its receptionist requirements and to augment its current HAP staff with an additional person to perform specific tasks related to its housing program,

NOW THEREFORE, in consideration of the mutual promises and covenants herein contained and other good and valuable consideration, the receipt of which is hereby acknowledged, the parties agree as follows:

**ARTICLE I  
TERM OF AGREEMENT**

- 2.1 This Agreement shall commence upon execution by the parties and continue through September 30, 2015. This Agreement may be renewed for two (2) additional 180 day periods contingent upon satisfactory performance by GMSC and subject to the availability of funds. This Agreement may be terminated by either party without cause by giving a thirty (30) day advance written notification of termination delivered to the other party by certified mail, return receipt requested.

**ARTICLE II  
RESPONSIBILITIES OF THE PARTIES**

- 3.1. **GMSC Responsibilities.** GMSC agrees as follows:
- a. **Scope of Work:** GMSC agrees to provide supervision, sufficient manpower, equipment and tools necessary to perform telephone console (reception) operations and tasks related to the Trust's Homeowner Assistance in accordance with the terms set forth herein by the Trust. GMSC Supervisor, Robert Parson shall perform assignments, inspections, coordination, quality control and reports to comply with terms herein. Trust will provide GMSC with administrative direction with the requirements of the tasks related to the HAP program and telephone console operations. GMSC will provide the Trust with one (1) individual to perform the services as directed by the Trust. GMSC will provide a monthly report detailing the cost of the individual and equipment assigned to the project.
- 3.2. **Trust Responsibilities.** The Trust agrees as follows:
- a. The Trust agrees to accept the GMSC Corpsmember recruited through GMSC to work during the period of this Agreement.
  - b. The Trust agrees that the GMSC Corpsmember who is assigned to perform the required activities will be provided constructive/meaningful work experience and skills and that by performing these activities it will promote good work habits and
  - c. The Trust agrees that a Trust representative will review with the GMSC Corps Supervisor the performance of work at identified Trust sites and

**ARTICLE III  
METHOD OF PAYMENT**

- 4.1 Trust shall pay GMSC in the amount not to exceed Sixteen Thousand Dollars and 00/100 (**\$16,000.00**), for the services of two (2) Corpsmember.

**ARTICLE IV  
PROJECT MANAGEMENT AND NOTICE**

- 5.1 The Project Manager for the Trust is Eric Johnson, Housing Division Programs & Outreach Administrator, Miami-Dade Economic Advocacy Trust, located at Stephen P. Clark Government Center, 111 NW 1<sup>st</sup> Street, 20<sup>th</sup> Floor, Suite 2032, Miami, Florida 33128. The Project Manager for GMSC is Deborah Dorsett, Executive Director, Greater Miami Service Corps, located at 810 N.W. 28<sup>th</sup> Street, Miami, Florida 33127, shall be the Official Representative to this Agreement. The parties shall direct all matters arising in connection with the performance of this Agreement, other than notices, to the attention of the Project Managers for attempted resolution or action. The Project Managers shall be responsible for overall coordination and oversight relating to the performance of this Agreement.
- 5.2 All notices, demands, or other communications to the Trust under this Agreement shall be in writing and shall be deemed received if sent by certified mail to:

Miami-Dade Economic Advocacy Trust  
111 N.W. 1<sup>st</sup> Street, Suite 2032  
Miami, Florida 33128  
Attn: John Dixon, Director

All notices, demands, or other communications to the GMSC under this Agreement shall be in writing and shall be deemed received if sent by certified mail to:

Greater Miami Service Corps  
810 N.W. 28<sup>th</sup> Street  
Miami, Florida 33127  
Attn: Deborah Dorsett, Executive Director

The Trust and GMSC shall also provide a copy of all notices to the Project Managers. All notices required by this Agreement shall be considered delivered upon receipt. Should any party change its address, written notice of such new address shall promptly be sent to the other parties.

**ARTICLE V  
TERMINATION/REMEDIES**

- 6.1 If any party fails to fulfill its obligations under this Agreement in a timely and proper manner, the other parties shall have the right to terminate their participation under this Agreement by giving written notice of any deficiency. The party in default shall then have thirty (30) calendar days from receipt of notice to correct the deficiency. If the defaulting party fails to correct the deficiency within this time, this Agreement shall terminate at the expiration of the thirty (30) day time period.
- 6.2 Any party may terminate this Agreement at any time for convenience upon ninety (90) calendar days prior written notice to the other party. Any such termination shall be effected by delivery to the other of a Notice of Termination specifying the extent to which

performance of work under the Agreement is terminated, and the date upon which such termination becomes effective.

**ARTICLE VI  
RECORDS RETENTION/OWNERSHIP**

- 7.1. **Maintenance of Records:** All parties shall maintain all financial and non-financial records and reports directly or indirectly related to the negotiation or performance of this Agreement including supporting documentation for any service rates, expenses, research or reports. Such records shall be maintained and made available for inspection for a period of five (5) years from the expiration or termination date of this Agreement.
- 7.2. **Examination of Records:** All parties or their designated agents shall have the right to examine in accordance with generally accepted governmental auditing standards all records directly or indirectly related to this Agreement. Such examination may be only within five years from the expiration or termination of this Agreement and upon reasonable notice, time and place.
- 7.3. **Extended Availability of Records for Legal Disputes:** In the event that any party should become involved in a legal dispute with a third party arising from performance under this Agreement, the other parties shall extend the period of maintenance for all records relating to this Agreement until the final disposition of the legal dispute, and all such records shall be made readily available.

**ARTICLE VII  
STANDARDS OF COMPLIANCE**

- 8.1 The Trust and GMSC, their employees, subcontractors, partners or assigns, shall comply with all applicable federal, state, and local laws and regulations relating to the performance of this Agreement to which their activities are subject.
- 8.2 The Trust shall allow public access to all project documents and materials it maintains in accordance with the provisions of Chapter 119, Florida Statutes. Should the Trust or the County assert any exemptions to the requirements of Chapter 119 and related statutes, the burden of establishing such exemption, by way of injunctive or other relief as provided by law, shall be upon the Trust and County.
- 8.3 All parties assure that no person shall be excluded on the grounds of race, religion, color, creed, national origin, handicap, age, sex, marital status, or sexual orientation, from participation in, denied the benefits of, or be otherwise subjected to discrimination in any activity under this Agreement. All parties shall take all measures necessary to effectuate these assurances.

**ARTICLE VIII  
RELATIONSHIP BETWEEN THE PARTIES**

- 9.1 The Trust and GMSC are independent contractors. No party is an employee or agent of any other party. Nothing in this Agreement shall be interpreted to establish any

relationship other than that of independent contractors, between the Trust and GMSC, or between their respective employees, agents, subcontractors, partners, or assigns, during or after the performance of this Agreement.

**ARTICLE IX  
GENERAL PROVISIONS**

- 10.1 Notwithstanding any provisions of this Agreement to the contrary, the parties shall not be held liable for any failure or delay in the performance of this Agreement that arises from fires, floods, strikes, embargoes, acts of the public enemy, unusually severe weather, outbreak of war, restraint of Government, riots, civil commotion, force majeure, acts of God, or for any other cause of same character which is unavoidable through the exercise of due care and beyond the control of the parties. Failure to perform shall be excused during the continuance of such circumstances, but this Agreement shall otherwise remain in effect.
- 10.2 In the event any provisions of this Agreement shall conflict, or appear to conflict, the Agreement, including all exhibits, attachments and all other documents specifically incorporated by reference, shall be interpreted as a whole to resolve any inconsistency.
- 10.3 This Agreement may be amended only with the written approval of the parties hereto.
- 10.4 This Agreement states the entire understanding and agreement between the parties and supersedes any and all written or oral representations, statements, negotiations, or agreements previously existing between the parties with respect to the subject matter of this Agreement. The parties recognize that any representations, statements or negotiations made by the staff of either party does not suffice to legally bind either party in a contractual relationship unless they have been reduced to writing and signed by their authorized representative(s). This Agreement shall inure to the benefit of and shall be binding upon the parties, their respective assigns, and successors in interest.

IN WITNESS WHEREOF, the parties or their duly authorized representatives hereby execute this Agreement on the date first written above.

COMMUNITY ACTION AND HUMAN  
SERVICES DEPARTMENT

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Lucia Davis-Raiford, Director

GREATER MIAMI SERVICE CORPS

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Deborah Dorsett, Division Director

ATTEST:  
HARVEY RUVIN, CLERK

MIAMI DADE ECONOMIC  
ADVOCACY TRUST

\_\_\_\_\_  
Deputy Clerk

\_\_\_\_\_  
John Dixon, Executive Director

Approved as to legal form and sufficiency:

\_\_\_\_\_  
Terrence A. Smith  
Assistant County Attorney

# **ACTION ITEM I D**

## **SOUTH FLORIDA COMMUNITY DEVELOPMENT COALITION CONTRACT AMENDMENT**



## MEMORANDUM OF APPROVAL

**TO:** Members of the MDEAT Trust

**FROM:** John Dixon, Executive Director

**DATE:** January 13, 2015

**SUBJECT:** South Florida Community Development Coalition Contract Amendment

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### **PURPOSE OF ITEM**

The purpose of this item is to request approval from the Miami-Dade Economic Advocacy Trust to amend the South Florida Community Development Coalition (SFDCDC) agreement at no cost to revise the scope of work to eliminate the "MicroNetwork Interactive Website" and replace it with the "Microbusiness Referral Network" as outlined in SFDCDC's January 8, 2015, project status report and alternate proposal (see attachment).

### **BACKGROUND INFORMATION**

SFDCDC originally proposed to conduct a business accelerator program that included classroom curriculum to assist microenterprise with the growth of their business. This portion of the scope of work was successfully completed with the graduation of 19 of the 24 businesses completing the program. Additionally, they proposed the creation of MicroNetwork Interactive Website, an online platform for Miami-Dade County's microenterprise community. Upon further consideration by staff and the Economic Development Action Committee, after negotiations with SFDCDC, it was determined that although the online platform may be feasible, the ongoing maintenance costs would more than likely be prohibitive. As a result, staff agreed to an alternate proposal that was more in line with the traditional services that SFDCDC provides. This project is titled the "Microbusiness Referral Network". The purpose of this initiative is to better connect the Miami-Dade residents and small business/microenterprises owners in identified Targeted Urban Areas (TUAs) to the resources available at the local, state and national level.

### **FISCAL IMPACT**

There is no fiscal impact for this item.

### **RECOMMENDATION**

It is recommended that the Miami-Dade Economic Advocacy Trust amend the South Florida Community Development Coalition (SFDCDC) agreement, at no cost, to revise the scope of work to eliminate the "MicroNetwork Interactive Website" and replace it with the "Microbusiness Referral Network" as outlined in SFDCDC's January 8, 2015, project status report and alternate proposal.

**Attachment: SFCDC****SFCDC Project Status 1.8.2015**ABCs to Grow Pilot Project

The pilot ABCs to Grow business accelerator program is now completed. The program, geared toward microenterprises, was developed and directed by the ECP program director and weekly courses delivered by a contracted facilitator. The classroom curriculum was accompanied by business coaching outside of the classroom. On December 18, 2014 the classroom trainings culminated with community panel presentations and a graduation reception. The program had a 79% completion rate with 19 of the 24 businesses that started completing the program. The general feedback from the participants was that the program was beneficial to their business planning and launch/growth efforts. The group, working closely with each other for several weeks, has also developed their own network to continue to support each other. Some businesses are in a better position to secure financing as a result of their participation in the program. Post program evaluations are being completed. Post graduation engagement will continue.

Project Milestones	Responsible Person	Target Due Dates/Status
Planning Meeting for Official Project Launch	ECP Director/MDEAT, Advisory Committee	Completed
Participation Application Development	ECP Director	Completed
ABCs To Grow Promotions/Marketing and Collateral Development	ECP Director	Completed
Open Call for Applicants	ECP Director/Advisory Committee/MDEAT	Completed
MOUs Signed by Project Partners	ECP Director, Advisory Committee	Completed
Application Submission Closes	ECP Director	Completed
Applications Review	Advisory Committee/ECP Director	Completed
Applicant Selection	Advisory Committee/ECP Director	Completed – 24 applicants selected
Notify Successful Applicants	ECP Director	Completed
Curriculum Development	ECP Director	Completed
Training Venue Confirmed	ECP Director	Completed
Training Facilitator Selection	ECP Director	Completed – Marjorie Weber Selected as facilitator.
Identify/ Confirm Guest Experts and Resource Partners	ECP Director	Completed
ABCs to Grow Official Kick-Off Reception	ECP Director	Completed
Participant Orientation	ECP Director/Training Facilitator	Completed
Session 1 Begins (weekly on Thursdays for 10 weeks)	Training Facilitator/ECP Director	Completed
Session 10 ends – Business Accelerator Plans presentations)	ECP Director/Training Facilitator, Advisory Committee/MDEAT Community and Business Leaders	December 11, 2014- Completed
Graduation	All- including family members.	December 18, 2014 – Completed – 19 Participants completed
Post Evaluation	ECP Director/Advisory Committee/MDEAT	January 30, 2015
Post-Graduation Continual Engagement	SFCDC Network & Program Partners	January 12, 2015 – November 30, 2015

### ABCS to Grow Participants Complete Business Accelerator Program

Congratulations to the graduates of the Economic Community Partnership's inaugural ABC's to Grow program. The graduates completed the program designed to help microenterprises in Miami-Dade grow their businesses. The program culminated on December 18, 2014 with a presentation of business accelerator plans and a graduation celebration. Special thanks to Marjorie Weber, Stephanie Clark, Partners for Self-Employment, ACCION, Hispanic Business Initiative Fund, Liberty City Trust, Miami-Dade Chamber of Commerce, and all of the guest experts who have committed to seeing these businesses grow. This initiative was supported by SFCDC and generously funded by the Miami-Dade Economic Advocacy Trust.

2014 ABCs to Grow Graduates



Amazonic Products, LLC  
B2B Link  
Bahamian Connection Restaurant  
Corazones Unidos, Inc.  
DJ Auto Collision Center, Inc.  
ECO Solution Group, LLC  
Fierce Simplicity LLC  
Frontier Spine and Health Care  
Made In Opa-Locka

MossCorp Corporation  
Palmetto Bay Tax Center  
Pamela Palma Designs  
Prizm Art Fair, LLC  
R House Real Estate Property Management  
Safe Outlet, Inc.  
Shining Light Childcare Development Center  
TunedOut Studios  
Two Coats Painting  
Venus Trading, Inc.

MicroNetwork Interactive Website

In addition, to the ABCs to Grow initiative, the Economic Community Partnership was to spearhead the development of the online platform called the MicroNetwork for Miami-Dade County's microenterprise community. MDEAT awarded \$33,000 to SFCDC on behalf of ECP to develop this interactive website. The development of the site was placed on hold by SFCDC prior to executing a contract with the web developer. Work had been completed by the ECP program director regarding the final scope of the site and conceptual design. This work encompassed portions of the activity to be undertaken under Phase 1 outlined in the contract. Phase 1 was not completed and phases 2 and 3 did not begin.

In late October 2014, the MicroNetwork project was placed on hold by SFCDC for the following reasons: 1) Concerns about SFCDC sustaining the website after development due to costs and insufficient resources to properly market a site of this scale and 2) Subsequent discussions with microbusiness service providers within the ECP about the complexity of the proposed site and alternative methods for delivering business resources within the TUA.

Three quotes were initially obtained to develop the site. All quotes received exceeded the total funds received from MDEAT and initial proposed project budget for the development of this site. SFCDC worked to obtain an additional quote. The 4<sup>th</sup> quote, while less than the others, still did not leave sufficient funds for full project delivery and marketing. The additional outside resources necessary to assist with project delivery and marketing a site of this scale did not come to full fruition, despite efforts to secure funds to leverage MDEAT's awards. The inability to properly market the site would only further hinder the ability to obtain the resources necessary to sustain this site well beyond contract expiration. Furthermore content and data will have to be managed on an on-going basis if the generated data is used for tracking and measuring goals.

The final cost of site vs resources available prompted a review about the complexity of design, platform and how microenterprises would use this site. We were advised by microenterprise service providers directly that the site may not be as effective as intended based on their experiences working with microenterprises, reluctance of some businesses to provide certain types of data and changes in technology that facilitate how businesses obtain information. We were also advised that one-on-one or in-person coaching remains very effective for working with businesses. If business participation is a critical component to developing the data warehouse, we felt these were key issues to consider. The proposed practitioner platform raised new concerns about the level of data practitioners would be willing or able to share about their clients. While some issues can be addressed through design, others would have to be addressed through significant marketing and outreach.

**MDEAT Contract Summary of Funds Expended to Date**

Award \$63,000 - \$30,000 for ABCs to Grow and \$33,000 for MicroNetwork Site

Item	Expense
ECP Program Director	\$19,250
ABCs to Grow Curriculum Development by ECP Director	\$5,000
ABCs to Grow Facilitator	\$5,000
Program Graduation and Supplies	\$1,499
SFCDC Project Supervision	\$1,800
<b>Total Contract Expended to Date:</b>	<b>\$32,549</b>
<b>Contract Balance</b>	<b>\$30,451</b>

Lowest web developer quote cost received - \$25,000. Highest - \$40,000.

6 month time period.

### **SFCDC Alternative Proposal #1 - Microbusiness Referral Network**

We offer the following attached proposal for your consideration. In the Metro Miami Equity report, SFCDC was listed as a potential strategic partner to assist MDEAT with do-able deed of building collaborative partnerships for various activities that further the goals of MDEAT.

#### **Statement of Need:**

Miami-Dade residents and small business/microenterprise owners in the indentified Targeted Urban Areas (TUAs) need to be better connected to the resources available at the local, state and national level. According to the TUA 2014 scorecard prepared by The Metropolitan Center at Florida International University, unemployment in most of the TUAs is over (15%); five have unemployment rates at 20% or higher. This is in comparison to the County's unemployment rate of 7.6% (May 2014). It also correlates to the low median and per capita income in the TUAs compared to the rest of the County as well as a higher number of persons living in poverty. A significant statistic noted in the 2014 scorecard report is that the TUAs are served primarily by agencies and organizations providing basic services including child, family and school social services; medical and public health social services; and mental health and substance abuse social services. Very few economic/business development services are located in the TUA areas. As noted in the scorecard report, the various social organizations cannot address the challenges and needs of the TUAs by themselves. Neighborhood level/grassroots outreach is needed to promote the awareness of the existing organizations and resources available to the community to move from disparity to prosperity. Microenterprise is a form of job and income creation.

#### **Project Description:**

Further discussions with small businesses and small/micro business providers indicate an outreach and referral approach will provide an effective connection to resources. SFCDC proposes to coordinate a TUA level small business/microenterprise outreach effort with member organizations that provide small business/microenterprise development assistance in South Florida. We will also work with other partners that provide resource access. SFCDC will target 3 of the 5 TUAs with critically high unemployment rates of 20% or higher. The identified 3 TUAs are Model City, Liberty City and Little Haiti, due to the proximity of each other and ability to measure impact of this outreach activity. The expectation is to eventually expand into the other TUA areas. The existing referral and outreach network that currently exists within SFCDC member organizations will be expanded by SFCDC staff through the process of meeting with various social services agencies identified in the 2014 report card, as well as other community organizations that exist in the TUA. Organizations that focus on children, family and school social services will be targeted. There were 86 of these social service organizations identified in the Model City, Liberty City and Little Haiti TUAs in the 2014 scorecard report. Housing organizations will also be targeted.

SFCDC, as a nonprofit membership organization, has members and partners that represent all 4 policy areas of MDEAT, including jobs and economic development. SFCDC small business/microenterprise development organizations offer one-on-one counseling, online technical assistance, training, access to credit, and a host of other business development services. SFCDC researches resources at the local, state

and national level and has several partner organizations it works with. Because of its members and access to resources, the SFCDC network is able to foster essential connections between TUA businesses and the larger economy/existing Miami-Dade targeted industries.

The goal of the outreach activity is to introduce social service and other community organizations to existing small/microenterprise development programs and opportunities and establish a referral network. Where relationships already exist, the goal is to expand and strengthen connections and the referral process.

The objective is to empower the organizations (and their caseworkers or program coordinators) to be a source of economic information to residents and businesses in the TUAs through a referral process which connects residents to already established organizations specializing in small business/microenterprise development. In addition, this process is intended to promote the concept that small business/microenterprise development, social services, housing and other organizations should all be collaborating.

SFCDC member organizations' program materials and/or electronic guide of services will be provided to the various social service agencies/housing organizations as part of the outreach efforts. A direct point of contact for questions by the social service providers and intake documentation will be used to measure the effectiveness of the outreach. The development of the referral network will also be facilitated on SFCDC's existing website with minor updates to SFCDC's home pages to elaborate on the referral network and resources for practitioners and providers.

#### **ABCS to Grow Participants**

Individuals that participated in the ABCs to Grow program will continue to have access to resources. The group has proposed to meet informally on a monthly basis after the class has ended. This is a result of the relationships developed as participants in the program. In addition, we propose to keep the inaugural group of ABCs to Grow participants connected to resources necessary for their growing businesses by having them to continue working with the partner organizations that referred them to the program: Partners for Self Employment (PSE), Hispanic Business Initiative Fund (HBIF), ACCION, Miami-Dade Chamber of Commerce, and Minority Business Development Agency. ABC participants will also be notified of resources offered by SCORE, Small Business Development Center, SBA and others. These entities conduct educational workshops, offer one-on-one counseling, and provide micro and small business loans among other services.

Electronic communication will occur through an e-mail group/list serve. Program participants are being asked to complete evaluations on the ABCs sessions. The evaluations may be used to assist SFCDC in determining programmatic and/or policy recommendations in 2015 pertaining to small business/micro-enterprise needs in the community.

**Performance Measure and Timeline**

At least 43 agencies (50%) visited within a 12 month period. 20 New small business/microenterprise clients as a result of the outreach effort (collected from member orgs intake data supplied to SFCDC).

**SFCDC Alternative Proposal #2**

**Data Assessment**

MDEATs Miami Equity Summit report also indicated that an assessment is needed to better understand what data systems currently exist but lack a central repository. It was mentioned that there were 25 County agencies (not including the 34 Miami-Dade municipalities) that collect economic development information and seek to promote enfranchisement of disenfranchised businesses. With the concerns presented with the ECP MicroNetwork, SFCDC can assess the County and municipal agencies to provide an updated inventory listing of the data being collected by these agencies and the format in which data is being collected.

**Performance Measure and Timeline**

The deliverable would be a final report itemizing these data sources which could then serve to redesign the community information platform eventually developed owned and operated by MDEAT or another appropriate entity. This effort would take 12 months.

**Budget**

The balance of contract funds would be used for either proposal for staff time, research, marketing and program reporting. Both activities align with SFCDC's primary services and therefore funds would be leveraged and aspects of the activities will be sustainable beyond contract expiration.

# **ACTION ITEM I E**

## **MDEAT EXECUTIVE DIRECTOR'S SALARY INCREASE**



## MEMORANDUM OF APPROVAL

**TO:** Members of the MDEAT Trust  
**FROM:** Marc Douthit, MDEAT Chairperson  
**DATE:** February 13, 2015  
**SUBJECT:** Executive Director's Salary Increase

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### **PURPOSE OF ITEM**

The purpose of this item is to request approval from the Miami-Dade Economic Advocacy Trust Board to increase the salary of the agency's executive director by \$25,000 from the agency's general fund budget.

### **BACKGROUND INFORMATION**

The Personnel Committee of the MDEAT Board met with the Executive Director in January 2014 to perform a performance evaluation. During the evaluation, the executive director discussed a timeline of objectives, program results, and advocacy initiatives spanning from 2008 to 2013. Upon the completion of the performance evaluation, the Personnel Committee voted to recommend to the Trust Board a salary increase for the agency's executive director.

### **FISCAL IMPACT**

The fiscal impact of the salary increase will be \$25,000 from the general fund.

### **RECOMMENDATION**

It is recommended that the Miami-Dade Economic Advocacy Trust Board authorizes an increase in the executive director's salary to \$128,000.

# **INFORMATION ITEM II A**

## **HAP PROCEDURES AND PARTICIPATION UPDATES**



## INFORMATION ITEM

**TO:** Miami-Dade Economic Advocacy Trust Board Members  
**FROM:** John Dixon, Executive Director  
**DATE:** February 12, 2015  
**SUBJECT:** HAP Procedures and Participation Updates

MDEAT Homeownership Assistance Program (HAP) will conduct a series of recertification sessions for its more than 500 participants due to recent updates to HAP guidelines and procedures. On an as-needed basis, HAP makes significant and/or noteworthy changes in its procedures and/or guidelines. This necessitates a re-certification of HAP participants of whom program certification is required (mortgage loan originators/MLOs, closing agents, title companies and attorneys). The last time HAP guidelines and procedures underwent a major change was 2011. This year's recertification series is planned for March 2015.

**Situation:** Current program participation lists have become unmanageable despite a low participation rate. More than 200 MLOs qualify as being HAP eligible even though regular submissions come from about one-third of those qualified. There are more than 300 approved/eligible closing agents even though most have only closed a couple of loans or



close one or two annually. Everyone in both cases, however, wants to be considered "HAP Certified." As a result, the quality of information given to potential homebuyers by participants has suffered and more calls to housing staff have resulted. Additionally, these participants change employment/staff regularly resulting in an increase in incomplete lender file submissions and errors in closing and post-closing document submissions which are time-consuming and burdensome to housing staff.

**Solution:** The agency's Housing Advocacy Committee (HAC) in collaboration with housing staff made programmatic changes. The changes encompassed areas of protocol and sanctions to remedy issues and raise the quality of service provided by certified HAP participants and streamline the number of participants to a manageable number.

Mandatory recertification trainings are planned for March 2015. HAP Certification Workshop(s) are also planned for March and/or early April due to the overwhelming demand for program participation (more than 100 persons are on a waiting list for certification).

**Publicity:** HAP participants will be notified of mandated recertification trainings by direct email. Interested industry professionals will be notified of orientation workshops by email and by visiting [www.miamidade.gov/EconomicAdvocacyTrust](http://www.miamidade.gov/EconomicAdvocacyTrust).

# **DEPARTMENTAL MONTHLY REPORT**

## **VI. A**

### **Fiscal Report**

**MDEAT**

Miami-Dade Economic  
Advocacy Trust 

*Making Together for Economic Growth*

**FISCAL REPORT**

FISCAL YEAR 2014/15  
As of January 31, 2014

## MIAMI-DADE ECONOMIC ADVOCACY TRUST

### ADMINISTRATION (G.F.)

#### FISCAL MANAGEMENT REPORT FY 14/15

As of January 31, 2015

Subobject Description	Budget	Actual	Balance
GENERAL FUND	258,000	0	258,000
INTERDEPARTMENTAL TRANSFERS	490,000	0	490,000
REVENUE TOTAL	<u>748,000</u>	<u>0</u>	<u>748,000</u>
110 SALARIES	466,000	178,674	287,326
1010 FRINGES	171,000	48,578	122,422
23210 GENERAL LIABILITY	5,100		5,100
24130 MAINT & REPAIR:OFF MACHINES		121	-121
24571 P.C. MAINT	4,000	370	3,630
25330 COPY MACHINE RENTAL	6,000	3,199	2,801
26028 GSA SERVICE TICKET		937	-937
26050 GSA PRINTING & REPRODUCTION	13,000	1,897	11,103
26062 FM LT EQ MILEAGE		118	-118
26077 FM-POOL VEHICLE HOURS		92	-92
26110 DATA PROCESSING SERVICES	2,200	12,100	-9,900
26613 CLERK-RECORDS STORAGE		35	-35
31010 TELEPHONE-REGULAR	5,500	2,956	2,544
31011 TELEPHONE-LONG DISTANCE	400	96	304
31015 CELLULAR PHONE SERVICES	900	462	438
31018 OTHER COMMUNICATIONS		528	-528
31110 PUBLICATIONS	300		300
31210 TRAVEL EXPENSE-U.S	2,000		2,000
31215 TRAVEL EXPENSE-PCA	1,000		1,000
31310 AUTO EXPENSE-REIMBURSEMENT		55	-55
31320 PARKING REIMBURSEMENT	700	360	340
31402 NEWSPAPER ADVERTISEMENT	17,000	5,043	11,957
31408 RADIO ADVERTISING	14,000	2,095	11,905
31420 SPONSORSHIPS/MARKETING	17,000	1,355	15,645
31510 OUTSIDE PRINTING	2,000		2,000
31520 GRAPHIC SERVICES	1,500		1,500
31611 POSTAGE-REGULAR MAIL	200		200
31910 PETTY CASH EXPENDITURES	500		500
32010 INSERVICE TRAINING	500		500
33050 OTHER GENERAL OPER		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

**MIAMI-DADE ECONOMIC ADVOCACY TRUST**

**ADMINISTRATION (G.F.)**

**FISCAL MANAGEMENT REPORT FY 14/15**

*As of January 31, 2015*

<b>Subobject Description</b>	<b>Budget</b>	<b>Actual</b>	<b>Balance</b>
60620 GRANTS TO OTHERS	10,000		10,000
95021 COMPUTER EQUIPMENT	2,200		2,200
<b>EXPENDITURE TOTAL</b>	<b>748,000</b>	<b>259,655</b>	<b>488,345</b>

**MIAMI-DADE ECONOMIC ADVOCACY TRUST**

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

**FISCAL MANAGEMENT REPORT FY 14/15**

As of January 31, 2014

<b>Subject 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	25,286	49,714
1010 FRINGES	21,000	6,494	14,506
21110 MANAGEMENT SERVICES	20,000	9,049	10,951
60620 GRANTS TO OTHERS	135,000	7,273	127,727
<b>EXPENDITURE TOTAL</b>	<b>251,000</b>	<b>48,102</b>	<b>202,898</b>

**MIAMI-DADE ECONOMIC ADVOCACY TRUST****HOMEOWNERSHIP ASSISTANCE PROGRAM (HAP)****FISCAL MANAGEMENT REPORT FY 14/15**

As of January 31, 2014

<b>Subobject</b>	<b>Description</b>	<b>Budget</b>	<b>Actual</b>	<b>Balance</b>
R31900	OTHER TAXES	3,400,000	829,887	2,570,113
R36100	INTEREST EARNINGS	3,000	1,300	1,700
R36900	OTHER MISCELLANEOUS	-	89,385	(89,385)
R38900	ROLLOVER	1,986,000	2,304,742	(318,742)
	<b>REVENUE TOTAL</b>	<b>5,389,000</b>	<b>3,225,314</b>	<b>2,163,686</b>
00110	SALARIES	169,000	57,263	111,737
01010	FRINGES	56,000	16,678	39,322
26050	GSA PRINTING & REPRODUCTION	1,000	3,353	(2,353)
26616	RECORDING FEES	500	240	260
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	762,436	4,058,864
	<b>EXPENDITURE TOTAL</b>	<b>5,389,000</b>	<b>840,316</b>	<b>4,548,684</b>

## MIAMI-DADE ECONOMIC ADVOCACY TRUST

### TEEN COURT

#### FISCAL MANAGEMENT REPORT FY 14/15

As of January 31, 2014

Subject Description	Budget	Actual	Balance
R35900 OTHER FINES AND/OR	1,245,000	206,955	1,038,045
CARRYOVER	309,000	570,342	-261,342
R36100 INTEREST EARNINGS	1,000	212	788
REVENUE TOTAL	<u>1,555,000</u>	<u>777,509</u>	<u>777,491</u>
00110 SALARIES	750,000	171,453	578,547
01010 FRINGES	235,000	50,385	184,615
21110 MANAGEMENT SERVICES		350	-350
22310 SECURITY SERVICES	15,500	4,848	10,652
22350 BOTTLED WATER & CHILLER	100		100
22430 OTHER OUTSIDE CONTRACTS			0
24130 MAINT & REPAIR:OFF MACHINES	2,000		2,000
25330 COPY MACHINE RENTAL	2,900		2,900
25511 PAYMENTS TO LESSOR	12,800		12,800
26028 GSA SERVICE TICKET	300		300
26032 GSA AFT.HOUR CHRGS	4,000	900	3,100
26050 GSA PRINTING & REPRODUCTION	6,500	6,735	-235
26051 GSA POSTAGE	200	448	-248
26062 FM LT EQ MILEAGE	2,800	723	2,077
26077 FM-POOL VEHICLE HOURS	5,500	655	4,845
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 SERVIC	2,200	1,467	733
57000 INTRAFUND TRANSFER	150,000		150,000
60220 TRANSPORTATION-	6,000		6,000
60620 GRANTS TO OTHERS	349,700		349,700
EXPENDITURE TOTAL	<u>1,555,000</u>	<u>238,969</u>	<u>1,316,031</u>

# **DEPARTMENTAL MONTHLY REPORT**

## **VI. B**

### **HOUSING UNIT REPORT**



# Homeownership Assistance Program

JANUARY 2015

## HOUSING OUTREACH & ADVOCACY REPORT

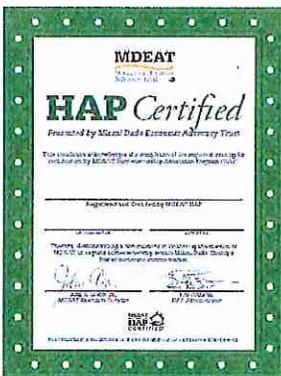
During the period from January 1, 2015, through January 31, 2015, thirty (30) HAP loan applications were submitted totaling \$3,813,005 in first mortgages with a \$4,348,070 aggregate purchase price. There were \$156,250 in Miami-Dade County and other (non-county) administered Down-payment Assistance Program (DAP/ DPA) funds associated with those loans.

During the same period from January 1, 2015, through January 31, 2015, thirty (30) families purchased homes using \$185,000 in HAP funds. These loans generated \$4,469,952 in first mortgages with a \$4,735,000 aggregate purchase price. There were \$140,000 in Miami-Dade County assistance program funds leveraged with these loans with \$8,000 in non-county DAP/DPA funded mortgages linked to these first-time homebuyer closings.

HAP loans have thereby increased this year's county property tax roll by an estimated \$60,000 for January 2015 based on an average tax bill of \$2,000 (see *January 2015 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 planned for March and/or April 2015.



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. The amount received fluctuates monthly. The projected funds for fiscal year 2014-15 are between \$3.1MM and \$3.2MM.

## HOMEOWNERSHIP ASSISTANCE PROGRAM SPECIAL INITIATIVES

The HAP Housing Counseling Agency (HCA) Payout Initiative has reached the end of its first nine months of operation. Homebuyer data and demographics from the HCAs is being gathered and assessed.

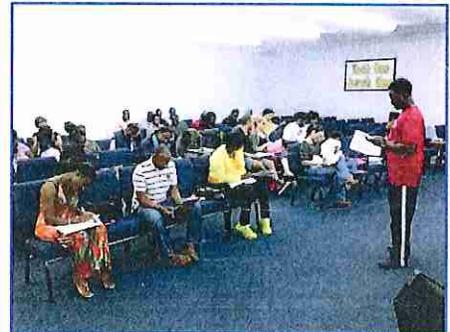
The rollout of the HAP Streamline FHA 203(k) Pilot Initiative is anticipated to move forward as a work group is being formed to decide eligibility and participation criteria for participating lenders, realtors and closing agents, along with finalizing initiative guidelines, procedures and tracking mechanisms.

## HOMEOWNERSHIP EDUCATION – OUTREACH – ADVOCACY

Presenter at the Trinity Empowerment Consortium First-Time Homebuyer Education Workshop: The workshop was held at the **Betty T. Ferguson Center**, 3000 N. W. 199 Street, in Miami Gardens on January 10, 2015. 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 95 Miami-Dade residents attended the two workshops.



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



The presentations are held in TUAs particularly in Opa-locka, Miami Gardens, Goulds, Homestead and Florida City. While participants at presentations cannot be pre-determined or dictated, more than half the participants observed at the presentations represent MDEAT's primary target population.



MIAMI-DADE ECONOMIC ADVOCACY TRUST HOMEOWNERSHIP ASSISTANCE PROGRAM January 2015 Production Report		<b>MDEAT HAP</b> <small>Homeownership Assistance Program</small>
General Statistics	January 2015	Fiscal YTD January 2015
Total Applicants (Applications Processed)	26	150
Total Purchase Price	\$4,348,070.00	\$24,754,522.00
Total Amount in First Mortgages	\$3,813,005.00	\$22,218,926.00
Total M-D County & Non-County Subsidies	\$156,250.00	\$1,351,270.00
<b>Total HAP Loans Funded</b>	<b>30</b>	<b>128</b>
Total \$ Amount of HAP Funding	\$185,000.00	\$781,686.00
Total Purchase Price (funded)	\$4,735,000.00	\$20,672,414.00
Average Sales Price (funded)	\$157,833.33	\$161,503.23
Total Amount in 1st Mortgages (funded)	\$4,469,952.00	\$18,887,330.00
Average 1st Mortgage (funded)	\$148,998.40	\$147,557.27
Total Amount of Other MDC Funding (leveraging)	\$140,000.00	\$1,055,000.00
Total Amount of Non-MDC Subsidy Loans (leveraging)	\$8,000.00	\$203,020.00
Estimated Increase to Tax Base	\$60,000.00	\$256,000.00
* Based on annual taxes of \$2000/yr.	Ave. HAP Ln Amt. YTD=	\$8,108.92
	Ave. HAP Ln Amt. January-15=	\$8,166.67
<b>Head of Household</b>		
Female	11	45
Male	19	83
<b>Total</b>	<b>30</b>	<b>128</b>
<b>Ethnicity</b>		
Black	8	26
Hispanic	19	95
White	3	7
Other	0	0
<b>Total</b>	<b>30</b>	<b>128</b>
<b>Median Income Level</b>		
Very Low	4	13
Low	14	60
Median	10	36
Median Moderate	2	19
<b>Total</b>	<b>30</b>	<b>128</b>
<b>Commission District</b>		
District 1 - Barbara Jordan	7	29
District 2 - Jean Monestime	1	9
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 - Daniella Levine Cava	14	45
District 9 - Dennis C. Moss	4	25
District 10 - Javier D. Souto	1	2
District 11 - Juan C. Zapata	0	2
District 12 - Jose "Pepe" Diaz	1	4
District 13 - Esteban Bovo Jr.	2	8
<b>Total</b>	<b>30</b>	<b>128</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:** February 11, 2015  
**Subject:** Comprehensive Teen Court Report for January 2015

---

#### 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 January.

#### BACKGROUND INFORMATION

##### Program Activities

**January 12<sup>th</sup>, 14<sup>th</sup>, and 15<sup>th</sup>:** Twenty-six (26) 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: Kenyona Pierre of EcoTech Visions; Craig Emmanuel, Principal Broker of Commercial Realty Advisors & Investment Group; Ernisha Randolph, President of the Miami-Dade Chamber of Commerce's Young Professionals Network and owner of Juanita's Kitchen; and Ashanti Johnson, an entrepreneur.

**January 14, 2015:** In collaboration with Miami-Dade County Corrections and Rehabilitation, 16 Teen Court youth were afforded an opportunity to attend the Turner Gilford Knight (TGK) Correctional Facility Jail Tour and 15 participated in the Boot Camp Jail Tour. Jail tours serve as crime prevention and intervention tools, providing participants with an understanding of the consequences of engaging in negative actions.

**January 20<sup>th</sup> and 28<sup>th</sup> of 2015:** Teen Court staff conducted *Victim's Awareness Panel Workshop (VAP)*, an interactive workshop that sparks dialogue among participants, parents and/or guardians. Twenty-seven individuals comprised of both program participants and their parents discussed the values of forgiveness and restoration, repair of lost trust, and the impact of crimes on family and community.

### **Program Performance**

**Referrals:** Teen Court received a combined total of 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 741 community service hours. This total included 355 completed by defendants, 264 performed by youth volunteers, and 119 community service hours provided by adults who served as jury monitors and legal professionals volunteering as judges presiding over Teen Court hearings.

**Student Court:** MDEAT partnered with Miami-Dade County Public Schools to conduct Miami-Dade County Teen Court. The attached report (*Student Court 2014-2015 Analysis*) provides data regarding the 15 schools that participate in the program.

**Psychological Services:** Teen Court provides psychological services to its service population. During the month of January 2015, 40 sessions were conducted yielding continued success in patient care. The following two cases are success highlights.

- 13-year-old African-American male: Client is a seventh grader. He meets with the psychologist on a weekly basis. He was originally referred to Teen Court following a fight at school. Both he and his mother report improvement in his ability to control his anger and resolve conflicts in the context of the school setting. However, his grades have begun to suffer. He has recently shown initiative and insight by requesting additional sessions to help him work on his level of success inside of the classroom. He is one of a very limited number of students to request additional sessions on his own accord. He is a resilient young man who has lived with multiple caregivers and been exposed to events others would find traumatic for a young child.
- 17-year-old Latina female: Client is a high school senior. She has recently completed her weekly meetings with the psychologist. She was originally referred to Teen Court after being arrested for misdemeanor shoplifting. Her problems included challenges with anger management, family, and self-reliance-related concerns. Over the course of therapy, she has applied to colleges, and greatly improved her ability to control her mood and maintain healthy relationships with her peers. She looks inward more to find fulfillment and thinks through decisions before acting out on them in a mature and effective manner.

**Offender Information for January 2015****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	01/01/15 – 01/31/15	27
	5,832	<b>TOTAL REFERRALS</b>	<b>6,452</b>

**Monthly Sanctions for Referrals Completed (January 2015):**

Anti-Theft Class Attendees	36	Jail Tour Attendees	31
Curfew	0	Jury Duties Completed	111
Declined Referrals	0	Letter of Apology/Closed	8
Civics and Business Attendees	0	Peer Circle Attendees	23
Substance Abuse Attendees	0	Restitution	0
Essay Completed/Closed Cases	8	Victim Awareness Panel Workshop to Attendees	27
Ethics Workshops Attendees	23	Verbal Apology to Parent	17
Hours of Community Service/Closed Cases	355	Psychological Services	40

**Referral Sources:**

Other Juvenile Services Departments (JSD) Programs	4
Civil Citation Program	16
Prevention Initiative Program (PIP)	6
Other Agencies	1
Miami-Dade County School Based Referrals	0

**Offenses and Number of Charges:**

Note: Some defendants have multiple charges

Battery (Simple)	2	Retail Theft	5
Breach of Peace	1	Resisting Officer Without Violence	3
Disorderly Conduct	1	Trespass School Grounds	3

Grand Theft	2	Trespass Unoccupied Structure or Conveyance	4
Larc Petit Shoplifting	3	Unoccupied Burglary	1
Possession of Alcohol	1		

**Age:**

Seven	0	Thirteen	4
Eight	0	Fourteen	7
Nine	0	Fifteen	6
Ten	0	Sixteen	2
Eleven	0	Seventeen	7
Twelve	1	Eighteen	

**Gender/Race – Male:**

African American	6
Caucasian	0
Hispanic	12
Other	0

**Gender/Race – Female:**

African American	4
Caucasian	1
Hispanic	4
Other	

**Commission Districts and Zip Code January 2015:**

<b>District 1:</b> 33169 - 1 33179 - 1	2	<b>District 8:</b> 33030 - 4 33032 - 1 33033 - 1 33189 - 1	7
<b>District 2:</b> 33161 - 1	1	<b>District 9:</b> 33186 - 3 33170 - 1 33035 - 1	5
<b>District 3:</b> 33138 - 1	1	<b>District 10:</b> 33157 - 1	1
<b>District 4:</b> 33180 - 2 33181 - 1	3	<b>District 11:</b> 33185 - 1	1
<b>District 5:</b> 33125 - 1 33133 - 2 33135 - 1	4	<b>District 12:</b> 33178 - 1	1
<b>District 6:</b> 33144 - 1	1	<b>District 13:</b>	0
<b>District 7:</b>	0		

**Commission Districts for Fiscal Year 10/01/14 – 09/31/15:**

District 1	59	District 8	87
District 2	71	District 9	107
District 3	72	District 10	19
District 4	28	District 11	36
District 5	21	District 12	30
District 6	22	District 13	24
District 7	16		

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

Referrals for 10/01/13 – 09/30/14		Referrals for 10/01/14– 09/30/15	
Date cases received	No.	Date cases received	No.
10/01/13 – 10/31/13	32	10/01/14 – 10/31/14	47
11/01/13 – 11/30/13	20	11/01/14 – 11/30/14	29
12/01/13 – 12/31/13	41	12/01/14 – 12/31/14	27
01/01/14 – 01/31/14	61	01/01/14 – 01/31/14	27
<b>TOTAL</b>	<b>154</b>	<b>TOTAL</b>	<b>130</b>

**VOLUNTEER COMPONENT**

COURT HEARING SITES	MONTH	HOURS PROVIDED BY DEFENDANTS	MONTH	# OF YOUTH RECRUITED	MONTH	HOURS PROVIDED BY ADULTS	MONTH	# OF ADULTS RECRUITED	MONTH	# OF HOURS PROVIDED BY VOLUNTEER JUDGES
South	Jan. 2015	138	Jan. 2015	3	Jan. 2015	48	Dec. 2014	0	Dec. 2014	8
Central	Jan. 2015	51	Jan. 2015	3	Jan. 2015	18	Dec. 2014	0	Dec. 2014	6
Hialeah	Jan. 2015	9	Jan. 2015	0	Jan. 2015		Dec. 2014	0	Dec. 2014	0
North	Jan. 2015	66	Jan. 2015	0	Jan. 2015	60	Dec. 2014	0	Dec. 2014	8
<b>TOTALS</b>		<b>264</b>		<b>6</b>		<b>126</b>		<b>0</b>		<b>22</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 31, 2015  
**SUBJECT:** Marketing Report for January, 2015

### 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

- Held the 3<sup>rd</sup> Annual MLK Business Expo in conjunction with West Perrine CDC.
- Approximately 85 vendors attended, showcasing their products and services to include areas of community health and government agencies; financial institutions; tax preparation companies; newspapers; caterers who provided food from ethnic to barbecue, from seafood to cakes; clothing and jewelry sellers; small business owners; promotional products companies; and attorneys, among others.
- Close to 150 community residents attended the event where they networked with the vendors and learned about all the services available to them.
- An event survey was provided to participants. Responses were tallied by staff and 82.61% of attendees rated the event as "excellent."
- The event was submitted to the following and publicized in the media marked with a Y:



Medium	Published
MDEAT website home page	Y
MDEAT website inside page	Y
Miami-Dade County What's New – 1/12/2015	Y
Miami-Dade County check stub – 1/9/2014	-
Miami-Dade County Happy Friday – 1/9/2015	-
Miami-Dade County portal calendar of events	Y
Soulofmiami.com	Y
CBSlocal.com	Y
Yelp	Y
Miami New Times	-
Business Monday	-
Community Newspapers	Y
Miami Herald events	Y
WASD water bills to Levine Cava's and Moss's zip codes	Y
Press release from mayor's office to media	Y
Miami Times	-
WLRN	Y
Evenbrite.com	Y
Socialmiami.com	Y
Bloggingblackmiami.com	Y
Eventful.com	Y
Soflanights.com	Y
Sflnights.com	Y
Miami Herald Neighbors – zone 1; 1/11/2015	Y
The Miami Times Facebook page	Y
WHQT PSA – 1/12/2015; 7:57 a.m.	Y
WHQT PSA – 1/13/2015; 7:58 a.m.	Y

### Website

- Continued to review the agency's website for revamping

### Social Media (January 2015)

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 January 2015, 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 323 active members (5.88-percent membership increase) and 57 posts. The agency sent the *Tuesday Tidbits e-newsletter*, *agency committee notices* and *other timely resources and information*. 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 and 4 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 224 members (4.46-percent membership increase) and 62 posts. These posts included the *Tuesday Tidbits e-newsletter* and links to articles, upcoming events, juvenile justice, housing, business and economic development.



# MIDEAT

Miami-Dade Economic  
Advocacy Trust



*Working Together for Economic Change*

## BOARD OF TRUSTEES MEETING

February 18, 2015

Articles

# OPINION

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

JAMES L. KNIGHT (800-959)

JOHN S. KNIGHT (854-480)

MIAMI HERALD | EDITORIAL

## Policy and paychecks

**OUR OPINION: Miami-Dade Commission chair Monestime proves himself a leader by tackling income inequality**

**J**ean Monestime, the new chairman of the Miami-Dade Commission, already has plans to leave his imprint. He has made a savvy move to incorporate discussions of income inequality into the policy decisions that affect, for good or for ill, residents' quality of life.

The topic has captured the nation, from the president to presidential aspirants; from think tanks to, of course, Americans who are living it every day — especially those who have come up with the short end of the financial stick: the unemployed who desperately want jobs that pay a living wage; the underemployed who are working two or more jobs so that their paychecks add up to a living wage — barely. Workers who still can't

afford health insurance, the Affordable Care Act aside.

Commissioner Monestime plans to take the conversation from ineffective abstract rants about the “haves vs. the have-nots” to one in which commissioners, it is hoped, will take into account the impact of their policy decisions on poorer, struggling residents countywide before casting a vote. This is the only responsible approach in balancing competing, and sometimes brawling, interests.

The issue of income inequality hits close to home for Mr. Monestime. He represents one of the poorest commission districts, District 2, which ropes in sections of Little Haiti, Liberty City, North Miami, North Miami Beach and

construction not just along Seventh Avenue in his district, but also along major arteries in nine other commission districts.

His vision? New infrastructure will spur new businesses leading to more jobs for local residents. It's a simple equation, but with a huge ripple effect. He also says that he will fight to maintain enterprise zones, an effective incentive to spur economic development that is needlessly under attack in the Legislature. It's imperative that other commissioners take up this battle.

The commission chair has enlisted colleagues Barbara Jordan, a county administrator before she joined the commission, and Daniella Levine Cava, the newest member on the dais. Both of them

will join Mr. Monestime on his newly created Chairman's Council for Prosperity Initiatives. All three bring real-world experience in working with some of the community's more-vulnerable residents. They will hear from private-sector business people, academics and others to help craft policy proposals.

Poverty comes at a high cost, not just for low-income families, but for the rest of taxpayers who have to fund emergency-room care because they don't have a primary-care doctor or fight crime that might seem an attractive alternative if a young person can't find employment. Mr. Monestime's quest is right on and merits broad support. Putting people to work helps us all.



## Miami Real Estate Market Continues Strong Performance in 4Q

Posted: Feb 12, 2015 9:10 AM EST

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*As evidenced by record sales activity in 2014, the Miami real estate market continued to perform robustly in the fourth quarter due to renewed consumer confidence and increasing demand from both domestic and international buyers, according to the 36,000-member MIAMI Association of REALTORS (MIAMI) and the local Multiple Listing Service systems.*

Miami, Florida (PRWEB) February 12, 2015

As evidenced by record sales activity in 2014, the Miami real estate market continued to perform robustly in the fourth quarter due to renewed consumer confidence and increasing demand from both domestic and international buyers, according to the 36,000-member MIAMI Association of REALTORS (MIAMI) and the local Multiple Listing Service systems.

Median and Average Sales Prices Continue to Rise

The median sales price for single-family homes in Miami-Dade County increased to \$246,140 in the fourth quarter, a 4.7 percent jump compared to the same period last year. The median sale price for condominiums increased 8.6 percent to \$190,000 in the fourth quarter compared to a year earlier. Miami-Dade County has now seen 12 consecutive quarters of growth for both single-family homes and condominiums.

We expect Miami home prices to continue to increase in 2015 but at a more moderate rate, said Christopher Zoller, a 27-year Miami-based realtor and the 2015 Residential President of the MIAMI Association of Realtors. Limited supply and strong demand for single-family homes is still reflective of a sellers market. There is also strong demand for both new construction and existing condominiums, so we will continue to see price growth for residential properties in Miami-Dade.

Nationally, the median sales price of existing single-family homes was \$208,700 in the fourth quarter, up 6.0 percent from the fourth quarter of 2013, according to the National Association of Realtors. The national median sales price for condominiums was \$203,300, a 3.3 percent increase over the previous year.

The statewide median sales price for single-family existing homes in the fourth quarter was \$180,000, up 5.9 percent from the same quarter a year ago, according to the latest housing data released by Florida Realtors. The median sales price for condominiums in Florida was up 7.9 percent compared to the same quarter last year at \$143,000.

Compared to the fourth quarter of 2013, the average sales prices for condominiums in Miami-Dade County increased 18.5 percent to \$375,269. The average sales price for single-family homes decreased 2 percent to \$394,095.

Sales Continue to Rise for Single-Family Homes

Sales of single-family homes, which set an all-time record for all of 2014, increased 7.7 percent to 3,426, while condominiums decreased 3.3 percent to 3,981 compared with the same period in 2013.

There were 7,407 homes and condos sold in Miami-Dade County during the fourth quarter of 2014, an increase of 1.5 percent compared to the fourth quarter of 2013.

Much of the increase in single-family home sales activity is due to consumer confidence, said Carlos Gutierrez, the principal Realtor of Gutierrez Group Miami Real Estate and the 2015 president-elect of MIAMI. Many buyers who were staying on the sidelines are now buying. Huge gains in job growth and more solid economic indicators are resulting in more consumers returning to the housing market.



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[Closed Captioning](#)

# OPINION

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MIAMI HERALD | EDITORIAL

## An overdue correction

**OUR OPINION: Legislative initiatives to give juvenile offenders a second chance deserve support**

**F**inally, A new generation of state legislators from Miami-Dade County wants to inject some sanity into the madness of “get-tough-on-crime” measures that have damaged young lives for almost 20 years. In a meeting this week with the Editorial Board, state Reps. Erik Fresen and José Javier Rodríguez and Sens. Oscar Braynon II, Gwen Margolis and Anitere Flores — she is the delegation’s thoughtful chair — spoke of their commitment to bringing juvenile-justice legislation back in line with the reality of young people’s lives, and that of the state of Florida’s fiscal responsibility.

They are smart enough to recognize that after jailing young nonviolent offenders, then releas-

ing them with an arrest on their records — thwarting their ability to follow a straight and narrow path — the costs in human potential and in state treasure can be far higher than when they are given the chance to pivot away from crime at the outset.

These legislators have like-minded colleagues in state Sen. Rene Garcia, also from Miami-Dade, and state Rep. Mia Jones, of Jacksonville.

Sen. Garcia, a Republican, has filed SB 378: “Authorizing a law-enforcement officer to issue a warning to a juvenile who admits having committed a misdemeanor or to inform the child’s parent or guardian of the child’s infraction; requiring a law-enforcement officer who does not exercise one of

these options to issue a civil citation or require participation in a similar diversion program; providing that, in exceptional situations, a law-enforcement officer may arrest a first-time misdemeanor offender in the interest of protecting public safety, etc.”

The bottom line is that some kids would be given a second chance. “The bill would have the state do what Dade does — give civil citations for first-time misdemeanors, nonviolent, minor infractions,” said Sen. Braynon. “The goal is not to have a child have a record.”

It’s a worthy and life-changing initiative. Too many young people who have wanted to move past sinking deeper into the juvenile-justice system — then plummet-

ing into the adult system — have been stymied when they have tried to get a job, join the military or go to college. When so thwarted, what’s the likely alternative?

Sen. Garcia’s proposal works hand-in-glove with another good idea, this in a bill introduced by Rep. Jones. She and Arthenia Joyner, who has introduced a companion bill in the Senate, say that, depending on the nature of the crime, if juveniles who are convicted complete their sentences and probation and pay any fines levied, their records should be automatically expunged.

Right now, Rep. Jones told the Editorial Board, they have to wait until they are 24 to have their records expunged. She, too, cites how a stained record hovers over

their attempts to become a law-abiding member of society.

“It’s a long time between 18 and 24. ... We want to give them a fresh start as adults so that poor decisions don’t continue to impact them,” Rep. Jones said. “With intervention, we want to give everybody that opportunity.”

More legislators should sign on to these sensible initiatives, as well as onto Rep. Fresen’s desire to take a harder look at minimum-mandatory sentencing laws, with which the state ties judges’ hands in meting out punishment, taking away their discretion.

For too long, Florida has stunted juvenile diversion in favor of building more prisons. Credit these lawmakers with working to turn that around. Finally.

Miami Herald

February 13, 2015

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## FLORIDA BRIEFS

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• REAL ESTATE

### Miami-Dade home prices up by 4.7 percent

The housing market in Miami-Dade County continued growing in the fourth quarter of last year, according to a report from the Miami Association of Realtors. The median sales price for a single-family home in the county rose to \$246,140, a 4.7 percent increase compared to the same period last year. That was a slower rate than state (5.9 percent) and national (6.0 percent) growth.

Meanwhile, local condo prices jumped 8.6 percent to \$190,000, beating gains in Florida (7.9 percent) and the U.S. (3.3 percent).

"We expect Miami home prices to continue to increase in 2015 but at a more moderate rate," said Christopher Zoller, president of the realtors' group, in a statement.

A glut of new condo projects is expected to help satisfy demand over the next few years. Nine towers with 981 units were built in Miami's hot coastal corridor (the area east of I-95) in 2014. Another 66 towers with more than 9,500 units are under construction.

Single-family home and condo sales prices have now increased for 12 straight quarters.

NICHOLAS NEHAMAS



# BUSINESS

HT

THURSDAY, FEBRUARY 12, 2015 | EDITOR: JANE WOOLDRIDGE | jwooldridge@miamiherald.com | 305-376-3629

**Miami Herald**

## Black Tech Week will celebrate diversity — and reward innovation

■ Black Tech Week will bring in executives and investors from around the globe for a summit during Black History Month.

BY NANCY DAHLBERG  
ndahlberg@miamiherald.com

Organizers are calling it Black History Month 2.0.

The inaugural Black Tech Week, slated for Feb. 23 to 28, will bring black tech innovators, entrepreneurs and investors from around the world to South Florida to celebrate black innovation. Events will include a two-day summit at Miami Dade College North Campus, pitch competitions, a hackathon and other networking events around the area.

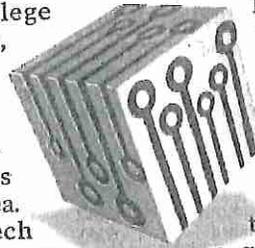
Black Tech Week aims to change the narrative surrounding the black community and replace it with innovation, creativity and technology, said Derick Pearson. He and his wife, Felecia Hatcher, co-founded both the company Feverish Pops and Code Fever, an organization that teaches

minority youth how to code, create technologies and become entrepreneurs. While Code Fever is the leading force behind Black Tech Week, it is supported by a steering committee of community leaders plus the Knight Foundation, Baptist Health South Florida, Accelerate Google, Miami Dade College's North Campus and other organizations.

"We want to tell those stories that aren't being told," Pearson said.

The Code Fever founders and the event's steering committee hope Black Tech Week will help accelerate Miami as the U.S. gateway to the Caribbean and the entire African diaspora — much as the city has become

a gateway to Latin America, Pearson said. During Black Tech Week, the Miami-Dade Chamber of Commerce will announce a trade mission to South Africa and the Canary Islands planned for the fall, Pearson said.



• TURN TO TECH WEEK, 3C

# Black Tech Week to celebrate innovation

## TECH WEEK, FROM TC

Once the week is over, the event's steering committee plans a monthly speaker series to keep the



FLEURANVIL

conversations going. It's a big mission — one that has been simmering for awhile. Pearson and Hatcher

purchased Blacktechweek.com domain about three years. "We just felt the time was right and it was now or never," said Pearson.

The fact no one owned the Web domain blacktechweek.com gives a clue to the summit's uniqueness, said Michael Hall, who is on the steering committee.

Black Tech Week springboards off a growing number of local initiatives designed to bring minorities into technology careers, often cited by regional tech experts as a key challenge. Last summer, Hatcher hosted a community conversation about the topic following reports from Google, Facebook and Twitter indicating that black employees

make up less than 3 percent of their workforces. "That's one characteristic of Silicon Valley that Miami does not want to emulate," Hatcher said then.

That summer meeting helped jump-start the Tech Week idea, said Hall, who co-founded Fort Lauderdale-based marketing firm Mediumfour. "All of us have different projects but we are working together for the bigger cause."

Hall co-founded Digital Grass, a social awareness campaign for inclusion in innovation and a diversity-led accelerator. He also co-



HALL

founded and will soon launch W3RTech, an international campaign uniting innovation and inclusion, he said.

Black Tech Week's program features sessions like "Tapping into Africa with Tech," a hackathon, two pitch competitions and conversations focused on tech efforts in various Caribbean nations. Attendees will be able to network with



HATCHER

global entrepreneurs and investors.

Confirmed speakers include Chinedu Eche-ruo, founder of HopStop,

which was sold to Apple in 2013 for \$1 billion; Eric Osiakwan, an Angel Africa advisor; TED fellow and investor; Kanyi Maquela, venture capitalist with the New York-based early-stage Collaborative Fund; Justin Washington, a music producer and songwriter as well as an engineer for Snapchat; Jon Gosier, founder of Appfrica and Apps4Africa, and co-founder of big data company MetaLayer; Brian Dixon, social impact venture capitalist with Kapor Capital based in Oakland, California; John Lewis, global chief diversity officer for Coca-Cola; and several executives from New York-based Maker's Row, an online platform connecting designers to U.S. manufacturers.

Also speaking at the conference are Miami entrepre-

neurs Stonly Baptiste, founder of Urban.Us, a fund for urban tech solutions; Brian Brackeen, founder of facial recognition software company Kairos; and Pandwe Gibson, founder of EcoTech Visions, an incubator supporting green businesses in underserved communities.

All activities are open to the public.

"I'd like to see the business community rally around this. We should be positioning South Florida to do business in the Caribbean and in Africa," said Fabiola Fleuranvil, who is on the steering committee and is a marketing entrepreneur. She is on the Beacon Council's New Leaders Taskforce, where she was a past chair, and organized a monthly meetup for black professionals that is going on its sixth year. "Black Tech Week is also an opportunity to see there is a different Miami ... as we further extend the story of Miami with its new tech and startup scene."

Find more information and tickets: [www.blacktechweek.com](http://www.blacktechweek.com).

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BUSINESS FINANCIAL

# GOVERNMENT POLICY CHANGE AIMS TO HELP FIRST-TIME HOMEBUYERS SECURE FINANCING

**AP** ASSOCIATED PRESS- JANUARY 22, 2015

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By **ALEX VEIGA**  
AP Business Writer

Uncle Sam wants to make it more affordable for Americans to buy their first home.

The recent policy changes affect government-backed home loans and could make it less costly for first-time buyers to come up with a down payment or to afford private mortgage insurance.

The changes center on the Federal Housing Administration and mortgage giants Fannie Mae and Freddie Mac.

Last week, the Obama administration announced that the premium that borrowers with an FHA-backed home loan must pay for mortgage insurance will be dropped to 0.85 percent from 1.35 percent by the end of this month.

The move is estimated to save the average homebuyer \$900 a year, as well as help save money for homeowners looking to refinance their mortgage.

That followed an announcement last month that Fannie Mae and Freddie Mac, which buy home loans from lenders and then package them as securities to be sold to investors, would be adopting new guidelines on down payments.

Specifically, the change would enable some borrowers to buy a home with a down payment as low as 3 percent, down from a minimum of 5 percent.

"These combined actions between the FHA, Freddie Mac and Fannie Mae are a huge signal to the market that it's OK to lend to first-time homebuyers," said Nela Richardson, chief economist at real estate brokerage Redfin.

The share of U.S. homes bought by first-time buyers has been below average through much of the housing rebound. First-time buyers accounted for 31 percent of all previously occupied homes bought in November. That's well below the 40 percent that has been historically common.

For many, affordability remains an obstacle because they have insufficient savings or poor credit - hurdles that could keep them from benefiting from the recent loan policy changes.

Here are three things to keep in mind if you're considering applying for a home loan backed by Fannie Mae, Freddie Mac or guaranteed by the FHA:

### **The Fine Print**

The FHA's new 0.85 percent mortgage insurance premium is lower, but remains higher than historic norms. The rate was initially increased to raise FHA capital reserves, which took a hit during the housing crisis.

And the rate cut will do nothing to change the eligibility requirements for FHA-backed loans.

Not all borrowers will qualify for the 3 percent down payment on a home loan guaranteed by Fannie Mae and Freddie Mac.

Under the terms announced last month, borrowers must have enough income to afford the monthly payments. And the rate is only good on homes that will be used as the borrowers' primary residence. Borrowers also will have to pay for mortgage insurance.

Freddie Mac's version of the loan program also requires that borrowers earn less than the median income.

### **Bank Lending Standards**

FHA, Fannie Mae and Freddie Mac have their own definition of a qualified borrower, but banks often go beyond these standards, raising the threshold for what it takes to qualify for a home loan.

Banks do this to shield themselves from the possibility that they might have to buy back loans they sell to the government should the loan go unpaid. That can happen if

the government determines that the lender failed to vet borrowers' creditworthiness properly.

"It could be something like a missing piece of documentation in the loan file that wouldn't necessarily cause the loan to default," said Tom Wind, executive vice president of home lending at EverBank.

However, the government has taken steps in recent months to clarify for banks the type of scenarios that would trigger a loan buyback in the future. That could motivate some banks to remove the additional credit standards imposed on government-backed mortgages.

### **Save by paying more**

The low down-payment programs offered by government-backed loans help borrowers buy a home for less money upfront, but they can cost more over time, particularly when one factors in the cost of private mortgage insurance. While PMI is tax-deductible, consider paying more each month to help build equity in the home up to 20 percent. At that point, the borrower can apply to have the private mortgage insurance waived.

Generally, it's less expensive to get a conventional loan guaranteed by Fannie Mae or Freddie Mac because FHA charges higher premiums, even after the recent reduction. In addition, the interest rates are lower for conventional loans.

Fannie Mae also has a lower down payment requirement than FHA.

"The single best thing first-time homebuyers can do to improve their chances to qualify is to bring more money to the table for the down payment," said Sam Khater, deputy chief economist at CoreLogic, a real estate data firm. "Homeownership is about building equity, so anything that buyers can do to get a good start on building equity will help them achieve sustainable homeownership."

# Chairman Monestime Kicks Off Black History Month

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Breaking News Beauty in Bloom (Tuesday, 10 February 2015 14:52)

## CHAIRMAN MONESTIME KICKS OFF BLACK HISTORY MONTH

Written by Melonie Burke

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Miami-Dade County Commission Chairman Jean Monestime kicked off the County's month-long celebration of Black History Month today at a musical and cultural extravaganza in the Stephen P. Clark Center in downtown Miami.



The event featured traditional African dress, a rousing performance by "The Singing Angels," and a libation ceremony by Chief Joseph Obadeyi Loki Abejoyi of Igbori of Nigeria.

Chairman Monestime invited residents to celebrate the contributions of African-Americans not only during Black History Month but throughout the year, and to emulate history's great black leaders by advocating for justice throughout their lives.

"Let's follow in their footsteps so we can help create a better life for the people we serve so tomorrow your children and grandchildren will celebrate you," Chairman Monestime said.

The County's Black History Month celebrations are sponsored by the Office of Chairman Monestime, the Black Affairs Advisory Board and the Miami-Dade Parks, Recreation and Open Spaces Department.

For a full list of Black History Month events, click here.



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## Organize an 'InstaMeet' to promote your small business

BY TASHA CUNNINGHAM  
Special to the Miami Herald

Instagram, the mobile photo and video sharing app, recently announced a gathering of its users around the world. Called an InstaMeet, the gathering encourages Instagram users to meet up in person in their respective cities



CUNNINGHAM

around the world. According to Instagram, the next worldwide InstaMeet is March 21-22.

But, what is an InstaMeet? It's a gathering of Instagram users looking to connect and explore their local communities offline. For a small business owner trying to find a creative way to engage their Instagram followers, the InstaMeet is a good option. Interested in setting one up? Here are 10 easy steps to help you get organized.

- **Use Instagram resources for inspiration.** You don't have to wait until March to organize your first InstaMeet! You can plan one quickly by using resources offered by Instagram, including a blog and a search tool to help you find InstaMeets in your area. Log on to the Instagram blog at <http://blog.instagram.com/insta-meets>. Use the search tool to find gatherings at <http://www.meetup.com/instagram/>
- **Decide when to have**

**your InstaMeet.** Choose a date and time that is convenient to your followers. As you start planning, poll your followers and get feedback from them. To accommodate those who work days, consider planning an InstaMeet after work or on the weekend.

- **Pick an interesting location to gather.** Scout visually appealing places, and pick one that will give attendees opportunities to take interesting pictures. Be creative; think about places in your community that are historic or entertaining. For example, a great place for an InstaMeet could be Fairchild Tropical Gardens, Coral Castle Museum or Vizcaya.

- **Plan an adventure along the way.** During your InstaMeet, you don't want to be confined to just one location. When you decide on your location, check to see what's around it, and walk or drive to each stop along the way.

- **Pick a unique hashtag to promote your InstaMeet.** For each InstaMeet that you organize, you will need two unique hashtags. One is general and relates to your community. For example, it could be your company name and location. The other is a hashtag specific to your InstaMeet. You will use the second hashtag to track mentions on social media about your InstaMeet.

- **Create an official invite.** To promote your InstaMeet, you'll need an official invite. It can be as simple as a photograph with text announcing the date, time, location and hashtag for your InstaMeet. Make sure to use attention-grabbing imagery and text to draw interest from your

followers. Remember to also create an invite that is easily shareable on not only Instagram, but other social networks like Facebook and Twitter.

- **Promote your InstaMeet.** Start by reaching out to your existing contacts and social networks. Ask your friends, family and followers to post the invite on their websites and social networks.

- **Document it.** Have a friend shoot video of the event. Ask others to take and share pictures with their networks. Involve a family member in documenting your InstaMeet. After the event, you can use these videos and photos to create an online archive that can be shared across the Web.

- **Mix and mingle.** Remember that the goal of an InstaMeet is to connect with people. So make sure you mix and mingle. Make sure participants feel welcomed. You can create goodie bags or give away T-shirts and other promotional items that showcase your business and will leave a lasting impression.

- **Send a thank-you.** Connecting with people doesn't end just because your InstaMeet is over. Develop a list of people who were at your InstaMeet; send them a handwritten note or message them on Instagram to thank them for being a part of it.

*Tasha Cunningham is a vice president with Commonground/MGS. She can be reached at [tasha.cunningham@cg-mgs.com](mailto:tasha.cunningham@cg-mgs.com).*

*For more creative ways to organize your first InstaMeet, check out the Herald's Starting Gate blog.*

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Miami Herald

LEGISLATURE 2016

## Plan aims to reduce youth arrests

■ Archbishop of Miami Thomas Wenski is championing a proposal that would reduce the number of youth arrests.

BY KATHLEEN MCGRORY  
Herald/Times Tallahassee Bureau

TALLAHASSEE — When state lawmakers meet to consider sweeping changes to the criminal justice system next month, they also will consider a plan to reduce the number of youth arrests.

The proposal (SB 378) would expand the state's civil citation program, which gives police officers the option to prescribe community service or intervention programs for young people who commit minor crimes instead of arresting them.

Leading the lobbying for the bill: Archbishop of Miami Thomas Wenski.

Wenski said he supports efforts to reduce juvenile arrests because the "the consequences are horrendous."

"Most of these cases don't really require police intervention," he told the Herald/Times. "And when the police do intervene, rather than treating [the offenders] as the incarnation of Bonnie and Clyde, it is important to remember that they are kids."

Under current law, police officers can only issue civil citations to first-time misdemeanor offenders. SB 378 would let officers issue civil citations to young people who have already been in trouble.

It would also enable officers to issue a warning or call a young person's parent or guardian.

"This would go a long way to give police officers the flexibility to give civil citations, rather than arresting these kids and putting them on a negative track," said Sen. René García, the Hialeah Republican who is

### PROPOSAL

## Bill aims to reduce arrests of youths

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sponsoring the bill.

García said the bill would also help "alleviate the load in the prison system."

The measure has already found bipartisan support in the upper chamber. Democratic Sens. Dwight Bullard, of Miami, and Audrey Gibson, of Jacksonville, have signed on as co-sponsors. Gibson is the vice chair of the Senate Criminal Justice Committee.

García's bill does not yet have a companion in the Florida House. There is, however, a similar bill by Reps. Gwyndolen Clarke-Reed, D-Deerfield Beach, and Darryl Rouson, D-St. Petersburg, that would require officers to give a civil citation to a first-time juvenile offender (HB 99).

Rouson said reducing the number of youth arrests should be a top priority.

"The civil citation program recognizes that juveniles sometimes make immature decisions and exercise poor judgment," he said. "They shouldn't be brought into the criminal justice system and given a record when we can divert them, or use the civil cita-

tion as an opening for getting them services."

Florida has already had considerable success. The number of juvenile misdemeanor offenses statewide dropped by 11 percent from 2012-13 to 2013-14, according to a recent report from the Florida Department of Juvenile Justice. Broward County alone had 1,229 fewer misdemeanor arrests, the report found.

Statewide, the number of arrests for serious offenses has fallen from nearly 122,000 in 2009-10 to 78,000 in 2013-14. That's a 36 percent drop, according to the agency's latest statistics.

Florida Department of Juvenile Justice Secretary Christina Daly pointed out that the number of juvenile arrests has been dropping nationwide. But she said civil citations "have certainly contributed" to the state's downward trend.

The Department of Juvenile Justice has also beefed up its preventive services, as well as mentoring and school-based programs that serve as an alternative to traditional detention centers.

Contact Kathleen McGrory at [kmcgrory@miamiherald.com](mailto:kmcgrory@miamiherald.com).

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## Continue dialogue on racial bias concerns, ADL hears Panel at Breakers discusses police and their communities post Ferguson.

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By Lulu Ramadan

Daily News Staff Writer

In light of national protests over police tactics toward minorities, the Anti-Defamation League hosted a panel discussion about the lessons of Ferguson.

"Although these issues have been bubbling beneath the surface for a long time, the deaths of Michael Brown, Eric Garner and Tamir Rice have turned a national spotlight on the relationship between law enforcement and communities of color," said Christopher Wolf, national civil rights chairman for the group, in introducing the topic Friday to more than 100 people who attended at The Breakers.

The panel was composed of Steven Dettelbach, U.S. attorney for the Northern District of Ohio; Patrick Franklin, president of Urban League of Palm Beach; Frank Kitzerow, Jupiter police chief and president of the Florida Police Chiefs Association; and Carlos Martinez, chief public defender in Miami-Dade County.

Protests and riots around the country have surged in response to alleged police brutality and racial profiling after Darren Wilson, a white police officer in Ferguson, Mo., killed Brown, an unarmed black teen.

A grand jury decided in November not to indict Wilson in the 18-year-old's death, sparking debates nationwide about allegations of racial bias in law enforcement, the topic of the ADL's discussion.

Racial bias is a concern, Franklin said. In Ferguson, the police force was made up of all white officers, despite the city's 70 percent black population.

"We need to have a dialogue going," Franklin said. "How do we get our youth talking to law enforcement? How do we get law enforcement talking to our youth? It's a two-way street."

Law enforcement struggles to reflect the communities they serve, Kitzerow said.

"You have to be in a position where people of color and different minorities want to be part of your department," he said.

The decision in Ferguson was followed soon after by a grand jury decision to clear a white officer in the choke-hold death of Garner, a black man in Staten Island, N.Y. That prompted a series of national protests calling for investigation of police tactics and interactions with minority communities.

Dettelbach cited a nationwide shortage of police officers. Martinez agreed, attributing the violent police actions to stress, lack of training and exhaustion.

"They're overworked, they haven't had enough sleep and they have a short fuse," Martinez said.

"We need to have way more situational training for police officers," Dettelbach later added, focusing on teaching officers how to work under pressure.

Dettelbach suggested collecting long-term national data on officers using excessive force, then raised a different concern.

"These incidents that you mention, the Eric Garner incident, Tamir Rice incident, Michael Brown incident, these things sort of fade from public consciousness very, very quickly," Dettelbach said. "These are issues facing police officers and have been for a while."

"The new thing is, no offense, that you're paying attention," he added, looking into the audience. "Your attention, with all due respect, will shift. What we need is a sustained effort."

The seminar was part of the ADL's three-day executive meeting, which ends today.

Sessions Friday included discussions on such topics as anti-Semitism and Catholic-Jewish relations. The ADL also presented an award to the families of James Foley and Steven Sotloff, two journalists beheaded by the terrorist organization ISIS last year.

# Miami Herald

HI FRIDAY, FEBRUARY 6, 2015 | 3C

## FLORIDA BRIEFS

### • REAL ESTATE

## Miami foreclosure rate drops by 50 percent

When the financial crisis imploded South Florida's housing market, the number of foreclosures in Miami skyrocketed. But as the economic recovery continues, foreclosures have declined dramatically.

In November, the rate of foreclosure among outstanding mortgage loans in Miami dropped by nearly 50 percent compared to the same time the year before, falling from 9.35 percent in 2013 to 4.78 percent in 2014. That's according to data for the Miami, Miami Beach and Kendall metro area released Thursday by the property analytics firm CoreLogic.

The local foreclosure rate peaked at 19.19 percent in February 2011, according to the CoreLogic numbers.

Miami is still seeing more foreclosures than the rest of the state and the nation at large. Florida's foreclosure rate for November was 3.87 percent and the national rate was 1.48 percent.

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# Which home loans are best for first-time buyers?

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**inman**NEWS By Hank Bailey  
February 5, 2015 3:08 PM



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Renting can certainly be a solid choice while you're saving for a down payment or repairing or building credit to obtain a mortgage, but recent findings show that homeownership is still a better deal. The cost to rent is rising faster than any other time in the last six years, according to the Bureau of Labor Statistics, while rental inventory stands at a 20-year low.

There is great benefit in knowing what types of loans are available that might assist buyers who require a low down payment so that they can become new homeowners in 2015.

In a recent press release, Zillow added to the conversation: "Over the past 14 years, rents have grown at twice the pace of income due to weak income growth, burgeoning rental demand, and insufficient growth in the supply of rental housing. This has created real opportunities for rental housing owners and investors, but has also been a bitter pill to swallow for tenants, particularly those on an entry-level salary and those would-be buyers struggling to save for a down payment on a home of their own," said Zillow Chief Economist Stan Humphries. "Next year, we expect rents to rise even faster than home values, meaning that another increase in total rent paid similar to that seen this year isn't out of the question. In fact, it's probable."

[Shopping for a home loan? Click to compare mortgage options now.]

Although the increasing cost to rent and lack of inventory might nudge renters into buying a home, the National Association of Realtors points out that tight credit standards, large student debts and the growth of multigenerational households are contributing to the lowest number of first-time homebuyers in decades. Additionally, we are told that rising rent prices mean less money to put away for that down payment.

Even with these difficulties, first-time homebuyers are projected to be more active in the 2015 housing market. These concerns about rising rents and other debts are a concern to first-time or new buyers, but we are also seeing options for homebuyers today. For example, new conventional loan guidelines create an open door for homebuyers even as the Federal Housing Administration has changed its fees and loan structure, making both less buyer-friendly.

Amy Buynoski, a mortgage banker and the vice president of Fidelity Bank, says that the benefit to Fidelity's program is "it is not FHA, and the buyer can put 3 percent down, and it can be a gift or grant. Mortgage insurance will come off once they have the 20 percent equity, unlike FHA. There is also no upfront funding fee at closing. Credit score requirements are relatively low at 640, but this is subject to approval (based on the body of the credit and strength of the buyer). One buyer on the loan does have to be a first-time homebuyer or have no homeownership in the last three years, and they do have to take a class."

(Note, though, that new changes in FHA fees are making FHA more competitive again.)

Another option that's not always available in metro areas but can be found within rural residential markets is the USDA rural development (RD) loan. There is no mortgage insurance with an RD loan, but like a loan through FHA, there is an upfront funding fee at closing, and it is a 100 percent loan. These are for purchase loans on primary residential properties only, and the loan has a nice renovation component that is much simpler than FHA's PowerSave Pilot 203(k) loan program in case the buyer would like to make some updates or upgrades to the property after closing.

[Ready to buy a home? Click to compare mortgage options now.]

The downside is that it's possible to make too much money to qualify, and the property must be eligible for the loan. According to Jennifer Sims of Homestar Financial, "FHA and USDA (RD) are both great loans for first-time and second-time homebuyers. The USDA is a true 100 percent loan in eligible rural areas if you qualify under the income limits for the county. FHA also has a great loan, which can allow gift funds for the low 3.5 percent down payment. Both allow medium credit scores with some open collections as well. The USDA loan is the loan that can allow you to get into a home for truly 0 percent down as long as the home appraises. Also, there can be a repair escrow feature on both loans. The USDA can authorize up to 10 percent or \$10,000 (whichever is less) to make repairs for appraiser-required issues. And FHA has

a rehab loan called the 203(k) where you can borrow between \$5,000 and \$35,000 for upgrades or repairs to your home.”

As noted, FHA is still the old fallback and perfect for buyers rebuilding credit; it's a bit more forgiving of past credit indiscretions compared with conventional loan guidelines. The costs and limitations are real. Mortgage insurance is expensive, and it will never fall off the FHA loan. For someone who had a credit blemish in the past, an FHA loan might be the best route to take to get back into homeownership.

Hank Bailey is an associate broker with Re/Max Legends and a Realtor for more than a decade who provides buyer's agent representation and seller listing services related to residential real estate.

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Local

# Local Teen Using White House Program To Better His Life

February 4, 2015 6:15 PM

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MIAMI (CBSMiami) – Community revitalization projects take Lafayette Maultsby Jr. all over Miami-Dade County as part of his job with Americorps.

"I pick up trash, litter picking, garbage, cut grass, board up houses for the county," said 19-year-old Maultsby.

Maultsby hopes to embark on a career in law enforcement, he hopes what he's doing now will help him get there.

Maultsby is part of the Americorps program, a program that gives out-of-school young people the chance to work, continue their education and give them opportunities they would not have otherwise.

"It puts money in my pocket, puts money in my pocket for school because without this I don't believe I could go to college," he said.

The Americorps program, part of the "Greater Miami Service Corps" organization, recently received funding

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# Local Teen Using White House Program To Better His Life « CBS Miami

as part of President Obama's "My Brother's Keeper," an initiative to help minority boys and young men finish school and find jobs.

CLICK HERE to watch Oralia Ortega's report

"Being a black man in Miami-Dade, kinda like, everytime I watch the news somebody's getting killed," Maultsby said.

A Miami City Hall Wednesday, community leaders, public agencies and nonprofit organizations held a summit to discuss what's been done since the city accepted the President's challenge to take part in "My Brother's Keeper."

"There's a lot of statistical data that was being collected, a lot of information, trying to determine where our priorities should be, who should participate in this process and that took a while. Today is a culmination of that," Milton Vickers, Senior Advisor to the City of Manager for Economic Development said.

Nationally, the president's program has attracted more than \$300 million in funding from various organizations and companies.

City officials say participating entities could be eligible for federal funding in the future.

The money, Maultsby said, will go a long way in changing lives like his own.

"A career, a better job, make money, education..." he said.

City leaders said the next step in the initiate is to bring everyone together again, break them down into groups, and then come up with a working plan to move the city forward.

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# OPINION

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MIAMI HERALD | EDITORIAL

## Lifeline for the middle class

### OUR OPINION: Democrats, Republicans must work together to address income inequality

**D**espite the volley of partisan rhetoric hurled from Capitol Hill to the White House this week over President Obama's proposed federal budget, it's possible to discern the sounds of political harmony beneath the thunder.

It's no surprise that Mr. Obama's \$4-trillion Fiscal Year 2016 budget was derided by leading Republicans as "dead on arrival," and worse. We've come to expect that the president's reliance on large tax increases on corporations and the wealthy to finance efforts to help the middle class and create more jobs was a sure bet to be greeted with instant rejection.

But there's something else — something more important, we

hope — going on in the larger political discourse under way in the country as candidates gear up for the 2016 election.

The most striking evidence is that even Mitt Romney — he of the "47 percent" — made it a point before he bowed out of the upcoming race to promise that he would "end the scourge of poverty" if he ran. Similarly, Jeb Bush said in his non-declaration of a candidacy that "While the last eight years have been pretty good ones for top earners, they've been a lost decade for the rest of America."

In other words, income inequality, long a fundamental concern of Democrats that President Obama has seized as his current theme, is being recognized by some GOP leaders as a major national issue

that deserves a solution.

And not a minute too soon. For the last 15 years or so, the middle-class share of households has continued to shrink as more Americans fall to the bottom. The Great Recession worsened the trend because the economy lost a lot of middle-income jobs, which have been replaced during the painfully slow recovery by lower-paying jobs.

Given that the middle class is where the great mass of voters are, it makes sense that politicians of all stripes would sooner or later wise up. No one should harbor any illusions about the political difficulty of implementing effective policies to deal with the problem, but agreeing that, in fact, there is a problem represents a hopeful mo-

ment that must not be wasted.

The best solution outlined in Mr. Obama's 2016 federal blueprint is a plan to increase jobs by spending \$478 billion on transportation and infrastructure over six years. This represents over a third more than the current spending rate and a 78-percent increase for mass transit. He proposed to pay for it in part by getting \$238 billion from a one-time tax on repatriated corporate profits.

Mr. Obama also proposed a host of other programs to help lift incomes, from free community college to more generous childcare subsidies and education tax credits, expanded unemployment benefits and others. But spending on infrastructure should be a priority because it produces good jobs

even as it provides a tangible public benefit. As President Ronald Reagan said, "The best social program is a productive job."

Rep. Paul Ryan, D-Wisc., is among the GOP leaders in Congress who thinks there may be something in the president's plan to work with, including the expansion of the earned-income credit to childless adults and a public-works bill that can generate jobs.

The sticking point comes in how the spending is paid for. Reaching agreement won't be easy, but both sides must realize Americans are fed up with gridlock. If the nation's leaders can agree on the goal — helping the middle class — they should surely be able to reach consensus on how to get there.

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# New Luxury Real Estate Developments Buoy Fort Lauderdale's Growth--Ocean Land Investments Developing Five of the Region's 35 New Condo Towers

PR Newswire  
FORT LAUDERDALE, Fla., Feb. 3, 2015

FORT LAUDERDALE, Fla., Feb. 3, 2015 /PRNewswire/ -- Renowned for its appeal to spring break partiers and snowbirds, Fort Lauderdale has always attracted seasonal visitors. But as the real estate market continues to recover, the vibrant city known as the "Yachting Capital of the World" is increasingly receiving year-round interest from buyers who want to soak up the sunshine from one of the new luxury condominium projects now in development.



According to respected real estate analyst Peter Zalewski of CraneSpotters.com, there are 35 condominium towers currently in development in Fort Lauderdale, which will yield approximately 2,725 residential units once completed. Unlike the Miami downtown area, where 19,159 residential units are in development, Broward County--and specifically the city of Fort Lauderdale--are now catching up with the demand for new developments.

As the number of new projects continues to build in Miami-Dade County as a result of ambitious developers, prices are also continuing to rise.

"We're finding that, increasingly, developers in Broward County have a strategic advantage over those in Miami-Dade as they are able to deliver an equally attractive product that is roughly 25-35 percent cheaper," said Zalewski. "As this real estate cycle continues, Broward County, and Fort Lauderdale specifically, is positioned to benefit from the success in Miami, as investors turn their focus north toward viable and lucrative opportunities."

"The more affordable pricing of condominiums in Fort Lauderdale has spurred demand from both domestic and international buyers, outpacing development and the existing inventory," adds Peter Barkin of Barkin-Gilman & Associates, Coldwell Banker Previews International. "Buyers have access to waterfront real estate and the high-end amenities that define luxury living, but pay an average of \$537 per square foot in Broward County as opposed to an average of \$855 in Miami-Dade."

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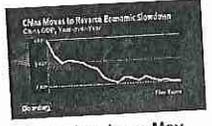
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Ocean Land Investments, an established developer that has invested in and revitalized waterfront properties for nearly 25 years, was among the first developers to seize the opportunity for new projects in the Fort Lauderdale market. Of the 35 condominium projects in development in Fort Lauderdale, Ocean Land Investments is developing five.

Nestled in a sophisticated enclave between the city and the beach, Ocean Land Investments' five residential buildings will rise on waterfront property on Hendricks Isle, Isle of Venice and along the Intracoastal Waterway. The first building to welcome residents will be AquaVita, which sold out within eight months of launching sales and is scheduled to open in March 2015. Sales for the next three projects - Aqualuna, AquaMar and AquaBlu - have already launched and the buildings are expected to break ground in 2015. Aqualuna is 50 percent sold, while AquaMar is 75 percent reserved and AquaBlu is 50 percent reserved.

"We recognized the value of starting projects in Fort Lauderdale not only because the Miami-Dade County market was becoming saturated, but also because Fort Lauderdale offers an inimitable lifestyle," said Jean Francois Roy, president of Ocean Land Investments. "Our projects are boutique, waterfront buildings and they are all within walking distance of Fort Lauderdale Beach and the abundant shops, restaurants and businesses on Las Olas Boulevard."

Each of Ocean Land Investments' projects will feature spacious residences, ranging from 2,644 to 7,385 square feet, with luxurious amenities that inspire an active lifestyle fit for boaters, beachgoers and business professionals. The residences among all five developments are offered for \$995,000 to \$3.75 million plus.

Among the numerous upscale amenities, the properties will include one complimentary boat slip reserved for each residence (at four of the five projects), large heated saltwater pools with cabanas, fitness facilities, outdoor barbecue areas and rooftop terraces at several of the developments. Residents will be afforded the utmost privacy and security, with elevators that lead to a private foyer entry, 24/7 video surveillance and fob-secured access into the garages, buildings and elevators. The properties are also pet friendly and smoke-free.

Within each lavish condominium, high ceilings, floor-to-ceiling windows and glass railings on the oversized balconies ensure unobstructed, sweeping views of the waterway. Kitchens epitomize modern elegance and functionality with Italian cabinetry, quartz counter tops, gas ranges, and Sub-Zero and Wolf appliances. Designer finishes also grace the bedrooms and bathrooms. Offering plenty of space for both living and storage, bedrooms feature large walk-in closets and private storage space is available. Equipped for all of residents' smart-technology needs, the condominium towers will offer Wi-Fi in common areas and two garage spaces reserved for each residence with one electric car ready.

For additional information about Ocean Land Investments' current developments, visit [www.oceanland.com](http://www.oceanland.com) or contact the sales office at 954.699.7020.

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# BISCAYNE Times

## The Boom Is Back

Written By Erik Bojnansky, Senior Writer; Photos By Silvia Ros  
FEBRUARY 2015

**TRAFFIC JAMS, RISING COSTS, HIGH TECH, LOW WAGES, RICH, POOR, DENSE:  
WELCOME TO MIAMI'S FUTURE**

Art collectors from around the world were in Miami for Art Basel 2014. They weren't just here to shop for art, however. Many were checking out the market for condo and home deals.

On this Friday, December 5, with the festival in full swing, real estate analyst Peter Zalewski has chartered the *Island Princess* for one of his boat tours, during which he shows off the Miami and Miami Beach skylines and his encyclopedic knowledge of the real estate market to an audience willing to pay \$100 a ticket.

"Do you see that in the distance?" Zalewski asks, pointing to a massive six-story structure with three giant globes on the roof. "That's the Network Access Point of the Americas. That's where the NSA is spying on all of us. Why? Because that's where [many of] the undersea cables come into the United States. That's a big host facility for everybody's servers, the military, financial systems, federal reserves. Everything and everybody is located there. And [a developer is] going to put Jumbotrons on all sides of it so that it looks like Times Square."

Zalewski regales the group with tales of South Beach condos seized by FBI agents in pursuit of drug kingpins; of developers going bankrupt; of the upcoming high-end retail wars that will pit Brickell City Centre developers against the Mall at Miami Worldcenter against the revamped Design District; and the (often denied) rumors that David Beckham will build his soccer stadium on the former Miami Herald building site.

He points out future condo tower sites and serves up statistics and census data. He has a theme running through all this: Don't get too attached to condos built east of I-95, especially those in or near downtown Miami and in Miami Beach. As far as Zalewski is concerned, condos along the Biscayne Corridor aren't homes. They're cash investments to be used for rental income and then sold.

When the tour winds down several hours later, the *Island Princess* eases back to its Bayside Marketplace mooring. "I hope you all have a fantastic Art Basel," says Zalewski. "This is going to be a tremendous year. I wouldn't be worried about what will happen this year or next year. After that, I don't know."

"I encourage you to party like rock stars," he implores his guests. "Drink as much as you can. Eat as much as you can, and don't worry about weight gain. Don't worry about hangovers. Don't worry about anything. That's two to three years away. So right now, it's time to party."

Zalewski has made a name for himself by predicting slumps in the real estate market. Ten years ago the market comprising Palm Beach, Broward, and Miami-Dade counties was flying high, but despite the euphoria, Zalewski, then a business journalist, foresaw doom. He started compiling a database of condos that were having trouble selling. When the market sputtered in 2007, he founded a real estate firm called Condo Vultures and an accompanying blog that offers analysis of the market.

It's a much different market now, of course. Look up, and you can't help noticing the cranes in operation again up and down the Biscayne Corridor and the beaches.



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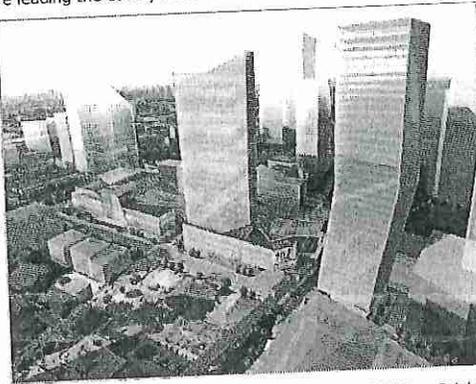
## The Boom Is Back

In fact, in Miami-Dade County for the period 2000 to 2013, housing units (apartments, condos, and houses) climbed 16.6 percent, from 852,278 to 993,993, according to U.S. Census figures. That's a slightly faster rate than the county's population growth over the same period, when the number of residents grew 16.1 percent, from 2.3 million to 2.6 million.

So two years ago, Zalewski (who now contributes columns to the *Miami Herald* and *The Real Deal*), founded a new company, *Cranespotters.com*, that tracks new condo projects in the tri-county area. He reports that as of January 12, 2015, there are 316 new "announced" condo towers, with 40,614 units, east of I-95 in the three counties.

Zalewski's latest list of preconstruction condo projects shows that Sunny Isles Beach (19 towers, 2470 units), Aventura (13 towers, 2108 units), Miami Beach (33 towers, 1473 units), and North Bay Village (seven buildings, 721 units) are leading the county's boom.

But these areas pale in comparison to greater downtown Miami, a 3.8-square-mile area between the Rickenbacker and Julia Tuttle causeways, and from Biscayne Bay to I-95. This 60-block district includes Brickell, the Central Business District, Park West, southeastern Overtown, Omni (a.k.a. the Arts and Entertainment District), Edgewater, Wynwood, and Midtown Miami. Here Zalewski's list shows 71 condo projects announced since 2011 -- 18,365 units -- that are either in the planning phase or under construction.



The billion-dollar Brickell City Centre: Will it kill Mary Brickell Village?

It's not just developers who are gearing up. Civic leaders, local foundations, and the business community are moving on numerous fronts -- transportation, business promotion, and services -- to meet projected demands of Miami's future.

"Miami is going to be a dynamic city," promises Javier Betancourt, deputy director of the Miami Downtown Development Authority (DDA). "We're heading into a renaissance."

It's a renaissance likely to be populated by young to middle-age professionals. Of the 80,750 people *already* living in greater downtown Miami, 54.2 percent are between ages 20 and 44, according to a DDA demographic report released last year.

They're moving here, says Betancourt, because they're attracted to the compact downtown lifestyle that offers culture, entertainment, and employment in close proximity. A transportation bonus: there's also the Metrorail and Metromover.

But longstanding issues may thwart Miami's prosperity, ranging from wage stagnation in overweighted service sectors and income disparity to affordable housing, congestion, and climate change.

Which brings us back to Zalewski and his forecasts. Little Haiti will be the next Wynwood, he predicts, referring to the warehouse areas of Little River and Lemon City. Over time, he adds, Wynwood will grow stale.

He's even less optimistic about the future of Mary Brickell Village, once the retail components of Miami Worldcenter and Brickell City Centre are fully operational. "I think it'll go the way of CocoWalk," he says, a reference to the once-popular Coconut Grove retail center.

And the good times for real estate developers and investors? They're not going to last much longer, he maintains; another downturn could come as early as mid-2016.

"After that," he tells the *BT*, "we have to go on a diet, take an aspirin, and get on a treadmill."

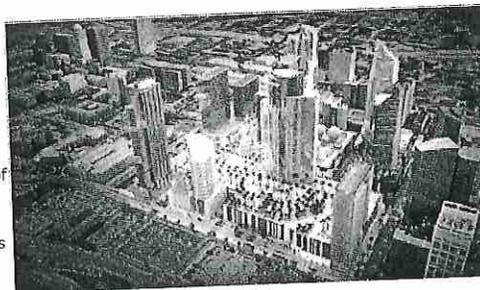
**A**nthony  
Graziano,  
senior

managing director of Integra Realty Resources (IRR) Miami/Palm Beach, is skeptical of Zalewski's forecast.

"Peter has been calling the end of the party for the last year and a half," he observes. If anything, Graziano says, the near future looks positive for the county. "We're growing faster than Philadelphia, faster than New York, we have no state income tax in Florida. All of these are positive indicators for growth."

His firm completed its third-quarter report for the DDA in November, noting that there are currently some 24,692 condo units completed, planned, or at some stage of development within greater downtown Miami since 2012.

Of those, more than half, about 14,990 units, are in the conceptual phase -- i.e., projects that developers announce they'd like to build but have yet to pursue. Just *three* projects -- MyBrickell, 23 Biscayne Bay, and Brickell House -- are finished, with a combined total of 662 units. Of the rest, about 5277 units are under construction, and 3763 are in the "contracts stage of development," awaiting sales confirmation and other approvals.



Miami Worldcenter is likely to be part of a hard-fought, high-end retail war.

# The Boom Is Back

The IRR report also noted that 2301 rental units are under construction in the downtown area, with an additional 2724 units in the pipeline.

As for 2015, Graziano adds, it's going to be a breakout year. Growth in downtown Miami and other areas along the Biscayne Corridor will continue, he predicts, thanks to foreign investment and an expanding employment base.

Adam Titkin, first vice president of investment for the real estate firm Marcus & Millichap, agrees. "The demand is almost as high as I've ever seen," Titkin says. "I'd say the whole world is coming to Miami right now. It's an exciting time to be in real estate again."

The City of North Miami hopes to capitalize on the excitement as it partners with the New York-based Lefrak Organization to build condos, retail, apartments, and an adult living facility on the 190-acre Biscayne Landing. Likewise, North Miami Beach officials say they want to engage developers to build mixed-use high-rises at the Intracoastal Mall, near city hall and the library, and along the thoroughfares of Biscayne Boulevard and W. Dixie Highway.

This current building boom, says Graziano, is fueled by foreign cash buyers willing to put down 50 percent deposits on condo units that haven't yet been built but are available at a predevelopment discount. That's good news for developers because it allows them to rely less on financing from banks still reluctant to lend.

Graziano coined a phrase for this kind of foreign financing -- the South American Financing Model -- in his firm's July 2014 report for the DDA, and he notes that it bodes well for the future of Miami. Why? Because the model doesn't depend on our local economy. Instead, it's driven by a foreign investor's need to protect assets from the economic vagaries back home -- say, in Argentina or Venezuela. "If the economy in your country goes south," he says, "you own a condo in Miami. You made an investment, and a good one."

Maybe so, but Zalewski argues that the same folks fuelling the boom don't necessarily want to live here. Most people buying condos in Aventura *do* live there. But Sunny Isles Beach, North Bay Village, Bay Harbor Islands, and other Biscayne Corridor communities? They're owned by a mix of absentee landlords and residents. And Miami Beach is steadily being taken over by investors who rent out their units.

As for greater downtown Miami, Zalewski says, the 22,000-plus existing condo units there are primarily being rented for income by absentee landlords. A good chunk of these renters are locals. "Somebody lives in Kendall, and he and his buddies are growing up. They get out of college, so they want to come and live in downtown Miami," Zalewski explains. "They don't want to live in South Beach anymore because downtown is the place to be."

The condo stock downtown is new, he explains, while South Beach's tends to be old, expensive, and sometimes roach-infested. "A lot of this is the poaching of South Beach renters," he adds.

**S**tuart Kennedy, senior project manager for the Miami Foundation, is originally from El Paso, Texas, but moved to Miami nearly eight years ago and lives downtown.

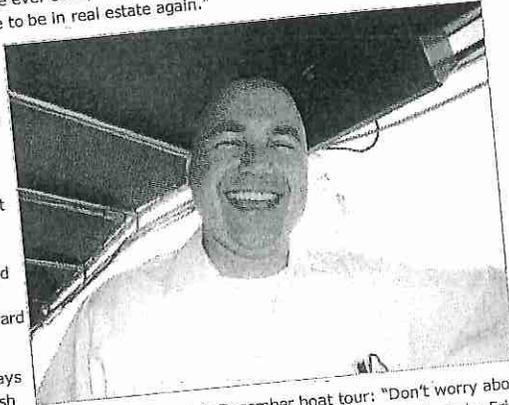
"It's certainly a very complicated and nuanced place," Kennedy says. "That kind of texture, it makes for an interesting place to live. It's exciting to be in Miami right now."

Kennedy knows he's like most Miamians in that he isn't actually from here. According to the latest census figures, 76.1 percent of county residents weren't born in Florida. Those born in foreign countries make up 51.8 percent of Miami-Dade's population. In contrast, New York's foreign-born residents constitute 28.4 percent of the population.

"This has been something that has been consistent for some time," Kennedy says of Miami's out-of-state demographics. "This is really a culturally rich and vibrant place to live."

Kennedy runs the Miami Foundation's Our Miami project ([www.ourmiami.org](http://www.ourmiami.org)), which every two years publishes a "snapshot," backed by hard metrics, of the greater Miami, with focus on eight "issue" areas. The foundation invites solutions and offers eight \$10,000 grants to help develop the winning proposal in each area. (Grant winners are expected to be announced sometime after February 15.)

The 2014 project concludes that Miami-Dade residents are rather an apathetic lot when it comes to civic engagement. We only gave 1.7 percent of our gross income to charity in 2011, lower than



Peter Zalewski on his December boat tour: "Don't worry about anything. That's two to three years away." BT photo by Erik Bojnansky



The DDA's Javier Betancourt: "Miami is going to be a dynamic city. We're heading into a renaissance." Courtesy DDA

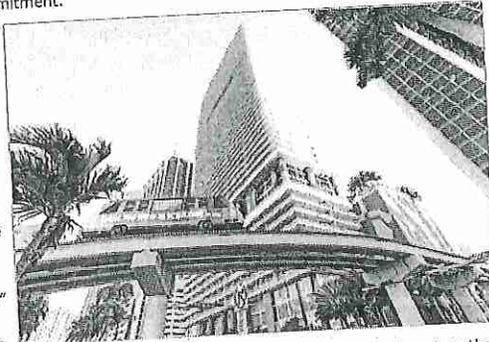
## The Boom Is Back

the national average and other benchmarked cities. And only 15.3 percent of locals between the ages of 25 and 34 volunteer, again below the national average.

Kennedy's report does show that we're pretty good about casting ballots in national elections, not so good during the midterms. By way of explanation, Greg Bush, vice president of the Urban Environment League of Greater Miami and a UM associate history professor, tells the *BT* that most Miami groups are more interested in finding funding for park space than in fighting corruption at City Hall. "They're not really focused on the real nubs of the problem -- the large abuses of the CRA [Miami Community Redevelopment Agency] and major money deals, the politics of development, the impacts on the waterfront," he says.

Civic engagement is essential for a promising future, Kennedy says, and involvement at an early age tends to promote a lifelong commitment.

Urban planner Andres Duany, co-founder of the planning and architecture firm Duany Plater-Zyberk (DPZ) and one of the founders of the New Urbanism movement, sees our general lack of civic engagement as a symptom of something else: most people don't consider themselves from here. "One of the problems is that people donate their money back to where they come from," he explains, "so raising money [here] is a problem." Duany, who was raised in Cuba, wonders if many Cuban exiles have ever considered Miami their real home.



One big draw for downtown residents: A transit system that features the Metromover -- which is free, for now.

"The whole idea is, who loves this place?" he asks. "Are they still in love with Havana? Are they still in love with the places they're from?"

Or could it be that the *real* problem relates to class structure? That's the opinion of Marcos Feldman, an assistant professor of sociology at Northeastern Illinois University. Feldman, formerly with the FIU Research Institute on Social and Economic Policy (RISEP), posits that working-class grassroots groups, agents of change for the rest of the country, don't last long in Miami-Dade.

"Miami has an increasingly unequal future to look forward to," he predicts. "It has always been a playground for rich people who have the money to afford to get away and enjoy the water, and it will continue to be that way."

But Matt Haggman, Miami program director of the Knight Foundation, maintains that there's plenty of evidence of people investing in Miami. "More and more people believe in Miami and are invested in Miami," he insists. "They're planting their flag here. I see it every day. I see it particularly among the younger generations. I see it with Miami residents of all ages. They believe in what is happening today in Miami, and they believe in the future."

**T**he average price for a condo unit in Miami's downtown area jumped 14.5 percent last year, to \$531,071, according to the DDA. And rents increased 6 percent, to an average of \$2523 a month. That's great for investors who are absentee landlords, but it's twice the county average.

Yet even at the county level, Alayne Unterberger sees trouble. The county's middle class is steadily shrinking, says the associate research director at FIU's RISEP. "The average rent in Miami-Dade is \$1100 a month," she reports. "If you're making \$25,000 a year or less, you're paying more than 50 percent of your income on housing," she says. "You can't be paying 50 percent of your income on housing. That's too high. No one should be paying more than 30 percent."

But in fact, at least 65 percent of Miami-Dade County's renters spend more than 30 percent of their income on housing, according to the 2014 Our Miami report.

If housing is more expensive in downtown Miami, at least there the median household income has risen dramatically -- up 32.4 percent from 2010 to 2014 -- from \$49,333 to \$65,311, according to the DDA. Median income is even higher in the urban core neighborhoods of Omni (\$77,977), the Central Business District (\$67,369), and Brickell (\$100,307).

The concentration of high incomes can be partly explained by the fact that Brickell is home to some 53 domestic and international branches and offices -- a good chunk of the county's sizable financial sector and the second largest in the nation (New York City is No. 1).

Still, this doesn't mean that the people who lived downtown four years ago are making more money. They're probably the victims of gentrification, says Feldman, and have been replaced by new individuals who do earn more.



Anthony Graziano: "We're growing faster than Philadelphia, faster than New York -- we have no state income tax."

## The Boom Is Back

For the City of Miami as a whole during the same period, median household income rose by just 4.9 percent, from \$29,762 to \$32,235. The county's median household income rose 8.7 percent, to \$47,243.

Many Floridians, moreover, are making \$1000 a year less than they did prior to the recession, FIU's Unterberger notes. The development boom wasn't so lucrative for people doing the actual building either. "Construction jobs aren't paying pre-recession rates," she says.

Some 70 percent of workers in the huge hospitality and service industry earn less than \$30,000 a year, according to a RISEP report released last year, even though more than half of them are college-educated.

"Rents are growing faster than wages, and that's a problem," acknowledges Graziano. But construction wages are starting to come up, and because these workers are being paid more, this is pushing up construction costs and making it more difficult to build affordable housing.

Urban density is a catalyst for expanding a city's professional base, according to a March 2014 paper on the future of venture capital investment in South Florida, published by the Martin Prosperity Institute at the University of Toronto's Rotman School of Management.

"Techies and entrepreneurs are increasingly choosing to live in denser, livelier, more diverse locations," the report states. "By locating in urban neighborhoods, startups can be closer to talent and also leverage existing amenities and services, from restaurants to health clubs and daycare, instead of providing those services themselves."

That density, which includes an expansion of arts and cultural institutions throughout Miami-Dade over the past decade, will also attract other college graduates and professionals, according to Professor Richard Florida, director of the Martin Prosperity Institute, author of *Rise of the Creative Class* and a part-time Miami Beach resident. And it helps that Miami-Dade, although predominately Hispanic, is a cultural salad.

"College grads are moving to and staying in places with larger concentrations of artists and cultural creatives, and higher levels of diversity and tolerance," Florida wrote in a July 2014 CityLab.com article.



A few weeks ago, NBC Universal announced that four of its networks -- NBC, MSNBC, CNBC, and Telemundo -- would broadcast live from the eMerge Americas technology conference in May. The downtown conference, in its second year, is expected to attract 10,000 attendees, according to organizers, who include Terremark founder Manny Medina.

The conference isn't just about showcasing Miami technology; it's about trying to position Miami as "the technology hub of the Americas."

Last month a report from MSNBC (a media partner of the conference) included Miami as one of "Five U.S. Tech Hubs You Probably Didn't Know About," citing 19 tech firms that had been acquired since 2012, nearly \$50 million going to tech startups last year, and the success of Magic Leap, up the road in Dania Beach, in raising more than \$540 million from an investment team led by Google.

On its heels, however, came another report, this one ranking the Miami-Fort Lauderdale metropolitan statistical area dead last among 100 metro areas for science, technology, engineering, and math (STEM) workers. The report by WalletHub, a personal finance website, ranked the region 96th for housing affordability, 82nd for its annual median wage for STEM workers, 94th for its unemployment rate for people with a bachelor's degree or higher, and 94th for job openings for STEM graduates per capital.

There are in fact 1534 tech companies based in or with offices in Miami-Dade, says Lyndi Bowman, director of economic development for the Beacon Council, a quasi-governmental organization dedicated to enhancing business countywide.

"A lot of things have been happening in the last year or two," says Bowman, who describes Coconut Grove and Wynwood as emerging tech hot spots.

Open English, for example, with online language classes, set up its main office in Coconut Grove three years ago; at the end of year one, the company was valued at \$350 million and raised an additional \$85 million to expand operations in Latin America.

Over in Wynwood, Felicia Hatcher, co-founder of Code Fever, which teaches local minority parents



Frank Nero: "I think the next decade has plenty of promise, but that'll require us to have continued focus on core issues."



## The Boom Is Back

and teens how to write computer code, says she's noticed a change at the tech conferences she attends. In previous years, techies just talked about partying in South Beach. Now they take Miami seriously.

"What's happening is that you're seeing the very beginnings of the tech scene here," says Tamara Wendt, managing director of The Lab Miami, a 10,000-square-foot collaborative office space in Wynwood that houses more than 100 companies and independent contractors, including tech-related companies like Code Fever.

Frank Nero, who was president and CEO of the Beacon Council for 17 years prior to leaving in 2013, sees a Miami version of Silicon Valley and the growth of the creative sector as essential steps toward diversifying the economy beyond tourism, trade, agriculture, and real estate development. "I think the next decade has plenty of promise," he says, "but that'll require us to have continued focus on core issues." That means ensuring there's a "skilled, trained, educated workforce throughout the entire the community."

Last month the *Miami Herald* reported that venture capitalists had invested \$862.5 million in Florida businesses in 2014, more than twice the amount they plunked down the year before. In just the final quarter of 2014, \$560.1 million was invested in South Florida companies (though most of that went to Magic Leap).

In December, Manny Medina (who's also a managing partner of Brickell-based Medina Capital) announced the successful completion of a \$182 million fund to invest in tech startups. Four other venture capital firms have moved to South Florida to turn their attention on tech startups, according to local media reports.

"Miami has always been very entrepreneurial, and we're trying to build on that asset," says Matt Haggman of the Knight Foundation. Thus, three years ago the foundation expanded its philanthropy from supporting the arts to supporting entrepreneurship.

Lab Miami and Code Fever are both recipients of Knight Foundation grants. So are such events as Startup City: Miami; eMerge Americas; and other tech and business meet-ups. The foundation also provided funding in 2013 to help Endeavor Entrepreneurs, a nonprofit international group dedicated to offering "mentor capital." In the launching of a Miami office, it's first in the U.S.

The Knight Foundation isn't the only incubator of local startups. Venture Hive, founded in 2013 and sponsored by Miami-Dade County and the DDA, educates entrepreneurs and awards \$25,000 grants to qualifying startups willing to relocate to downtown Miami.

The Beacon Council and the Knight Foundation, along with other business leaders, academics, and nonprofits, are also involved with One Community, One Goal, an initiative that promotes Miami's existing industry sectors and higher wages in IT, architecture, fashion, design, advertising, marketing, media production, and digital content businesses.

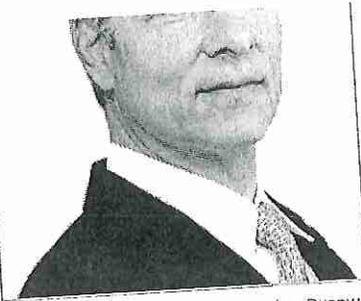
But can Miami retain the companies it's starting to attract? Urban planner Andrés Duany doubts it. In the future, Miami could see many of the new companies snatched away by, of all places, Panama. "Panama," he warns, "is gunning for Miami."

As a stable country with an English-speaking, educated workforce, Panama is already home to 105 multinational companies. It has a low cost of living, minimal bureaucracy, and low wages -- a particular allure for corporate executives, Duany says. "The [Ministry of Economy and Finance] is run by American consultants and is run very professionally," he adds. "Panama is out to compete."

Miami-Dade, as the gateway to Latin America, should look southward for innovation, competition, and customers, Duany advises. For example, FIU and UM should aspire to be the best universities in Latin America.

Other officials, business leaders, and thought leaders might expect trade through the \$180 million "deep dredge" project in Government Cut to increase once the new mega cargo ships can dock at PortMiami. But not Duany. He questions how the project will make much of a difference for the county's economy. Miami is on the southeastern tip of a long peninsula, a long truck or train ride for cargo to be transported to and from the rest of the nation.

Duany isn't even that crazy about efforts to attract tech startups to South Florida. "Everybody on earth is doing a tech hub," he says. "I'm extremely unimpressed."

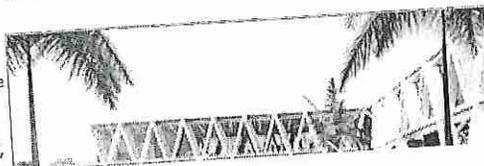


Urban planner and architect Andres Duany: "Everybody on earth is doing a tech hub. I'm extremely unimpressed." Photo by Simon Hare



Matt Haggman: "More and more people believe in Miami and are invested in Miami. They're planting their flag here." Courtesy Knight Foundation / Patrick Farrell

The DDA's Javier Betancourt understands the importance of public transit. "The big draw used to be that people wanted to have a big house, a yard,



## The Boom Is Back

and a car," he says. "But now people no longer want to depend on a car. They see the car as a burden. Another bill to pay."

"What downtown has that other parts of Miami-Dade don't have," he adds, "is a transit system."

For people commuting to downtown, drive time and parking availability will only worsen with the addition of museums, malls, housing units, hotels, and assorted amusements that may or may not be in the pipeline.

Fortunately we have Metrorail, Metromover, free mini-buses, Miami-Dade Transit buses, car-sharing services like Car2Go, and the new CitiBike rental system. In order for urban Miami to attract and retain urban professionals, Betancourt says, transit opportunities must expand to the point that owning a car is no longer necessary.

There's near certainty of at least one new transit system: All Aboard Florida is scheduled to complete a high-speed passenger train system that connects Miami, Fort Lauderdale, and West Palm Beach by next year. By 2017 the connection to Orlando should be complete.

Both Graziano and Zalewski see game-changing outcomes with the operation of All Aboard Florida. The connection to Orlando is "the real opportunity," Graziano explains, since it's a central hub of Florida and a big economic driver.

Zalewski sees something different. For one thing, he says, those who work in downtown Miami won't have to live there. They can live in West Palm Beach or Fort Lauderdale, where rents are 40 to 50 percent cheaper, hop on a train to work, and avoid commuting.

Eventually, he predicts, fewer people will want to live in downtown Miami. Then rents will drop -- but rise in Fort Lauderdale and West Palm Beach.

**L**ook to 2017 for the real estate market to sour, Zalewski predicts, in part because of a glut of inventory. There could be as many as 39,000 additional condo units in the tri-county area, and that's not counting the thousands of units likely being built or proposed as rental apartments.

When and if condo prices drop, those owner-investors who hold rental units will lower their rents in an effort to maintain their income streams. "This will be a good thing for the renter," Zalewski says.

But it also means that projects won't move forward until the market heats up again, sometime in the 2020s, not good news for North Miami Beach officials, among others, who are looking to create their own version of downtown.

The slowdown won't be as devastating it was from 2008 through 2010, assures Zalewski, who says he is now tracking \$4 billion in financing transactions east of I-95 in the tri-county area. During the previous boom, there was \$11 billion in financing in that same area -- and that was when buyers only put down 20 percent deposits.

Graziano downplays notions that excess inventory causes condo market crashes. "No crash is ever caused by overbuilding," he says flatly. It's related to the productivity of the economy. And most of the proposed condo units, he believes, aren't likely to move past the planning stage anyway.

So far, Zalewski's own statistics seem to bear this out: only 20 towers with 1200 units have been completed in the tri-county area since 2011, nine of which (totaling 981 units) were built in Miami-Dade.

There are other signs that foreigners may find it harder to buy into the Miami real estate market. The U.S. dollar has been trading higher against the euro, the Brazilian real, the Russian ruble, and other currencies, making it more expensive for them to spend money here. "The concern is, foreign buyers will still be here, but they won't buy like before," Zalewski explains.

The peaks and valleys Miami experiences periodically in its real estate market and in its economy generally are all a part of growing up. Miami is just 118 years old -- barely an adolescent by city standards.

Yet that's what's great about it, Zalewski beams: "It's a city where everything and anything is possible, and they are sort of figuring it out as they go. And as they figure it out, they have their booms and they have their busts."

Unfortunately, Miami may experience death by drowning before it grows up, in less than 100 years. As a study from the Miami Foundation points out, the ocean and bay waters around Miami rose 4.3 inches between 1990 and 2013.

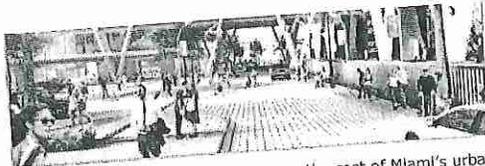
It'll get worse, warns Harold Wanless, chairman of UM's Department of Geological Sciences. By 2048, thanks to polar ice sheets sliding into the oceans, the waters surrounding Florida could be two feet higher than they are today. By 2065, the rise could be three feet.

Over time, the beaches and the Biscayne Corridor will be inundated at high tide, drinking water will be compromised, garbage long buried in landfills will float, and vulnerability to hurricanes and storm surge will increase, Wanless warns. Even the cooling canals at Turkey Point nuclear power plant will be rendered ineffective.

By 2100 or 2110, the ocean could be six feet higher than it is now, Wanless continues. That would mean that 44 percent of Miami-Dade County -- including chunks of greater downtown Miami, the affluent areas of northeast Miami-Dade (including Aventura), and parts of the Upper Eastside -- is underwater.

Miami Beach officials are exploring ways to adapt to rising seas, including raising street levels. But the county and the City of Miami are doing little to prepare for the future. "They're doing everything they can not to talk about it," Wanless says. "The [county] doesn't want to hurt the real estate market because that's tax base, which means everything."

Instead of ignoring the problem, Wanless says, the county should be drafting a strategy that includes evacuating areas too flooded to save. "We live in the most beautiful place," he sighs, "but people have to realize that there'll be an end to this, and it should be planned."



All Aboard Florida could drive down the cost of Miami's urban housing as workers move to cheaper Broward.

# The Boom Is Back

Feedback: [letters@biscaynetimes.com](mailto:letters@biscaynetimes.com)



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## Mayor announces \$74M 'Liberty City Rising' project on land of failed promises

According to plan, tenants will not be displaced, but will have to move out

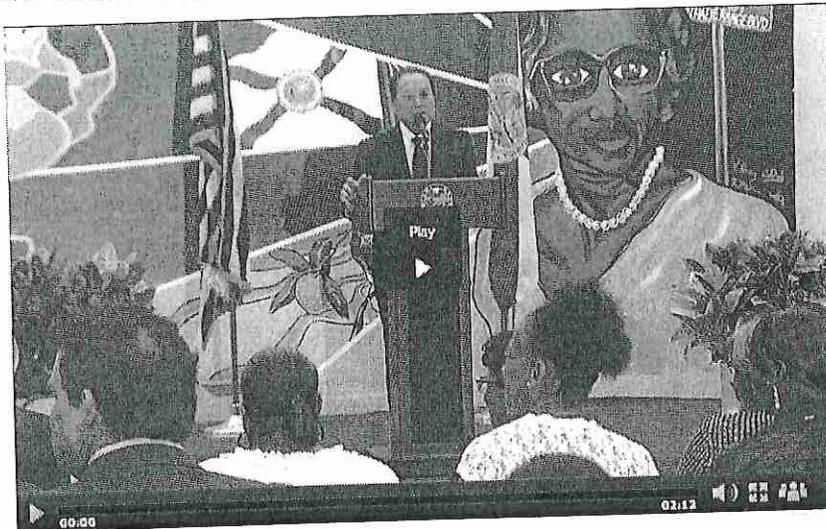
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With 'Liberty City Rising' plan, tenants will not be displaced

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**MIAMI** - Miami-Dade County Mayor Carlos A. Gimenez stood in front of a colorful mural depicting a former resident of the Liberty Square public housing project -- who went on to become Miami's first black city commissioner.

M. Athalie Range went from having a job collecting trash from railroad cars to becoming a civil rights activist. She was tenacious. To protest lack of equality of garbage pick up service for African-Americans, Range once asked her neighbors to bring bags of garbage and dump them on commissioners' desks.

Range knew a thing or two about failed promises to revitalize the public housing project with a dark history of urban racial segregation. After the riots to protest the 1980 acquittal of the four Miami-Dade

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Public housing tenants want \$74M change, fear displacement

neighborhoods," she told a historian in 1989. "Perhaps some of it did get out here, but I think that the greater portion of it did not filter down to the people who were hurt most."

Eight years after Range's death, Gimenez stood in front of her image to make promises of working with "federal, state and local governments to transform Liberty Square into what we all know it could be."

Gimenez announced a new \$74 million redevelopment project. And he said he has grand "Liberty City Rising" plans to "revitalize" the crime-ridden area -- which marks a 78th anniversary Friday.

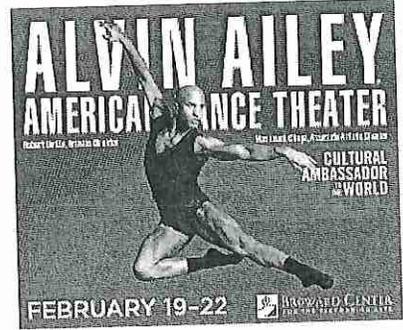
"We'll be improving the standard of living for everyone residing in this community," Gimenez said. He added that he is committed to making sure no area of Miami-Dade "is left behind."

The Department of Public Housing and Community Development will oversee the \$74 million commitment -- \$48 million for the construction of a "New Liberty Square" and the other \$26 million to "revitalize" a section of the neighborhood, said Michael Liu, the county's public housing director.

Miami-Dade Commissioner Audrey M. Edmonson, who said she grew up in the neighborhood, was also at the community center for the announcement. The plan promises to create 2,290 jobs and \$285 million in economic output, a press release said Friday. On Monday,

the promise of new jobs went up to 2,300.

The residents of the 753 units will not be displaced, but will have to move out, according to the plan. To appease fears coming from the James E. Scott housing complex fiasco, Gimenez said that before the demolition of the first phase, new units will be built on vacant land to accommodate the first group of residents. The county is aiming to complete the project in 2019.



**Carlos A. Gimenez**  
@MayorGimenez

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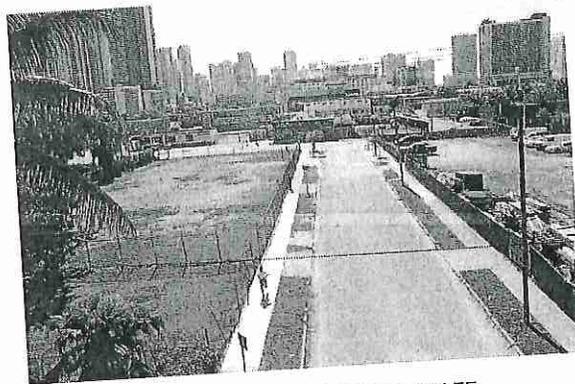
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## Developers see a rebirth for Miami's Omni area

BY DAVID SMILEY - DSMILEY@MIAMIHERALD.COM  
02/01/2015 12:49 PM | Updated: 02/01/2015 3:24 PM



MARSHA HALPER / MIAMI HERALD STAFF

Standing on a ninth-floor balcony with distant views of Biscayne Bay and downtown Miami, Nir Shoshani and Ron Gottesman look a bit like men on an island.

The duo that three years ago bought the shell of the distressed Filling Station Lofts for \$9.2 million are now renting its completed 81 units — next to an abandoned Cemex factory — for about \$2.60 per square foot. They've gone all-in on the surrounding Omni district, with plans of building condo, rental and office towers and transforming the sparsely developed area into Miami's arts and entertainment district.

"When you look three to five years down the road, this area," said Shoshani, referring to a swath of vacant land and parking lots around the Filling Station Lofts, "will be important and sustainable."

That might seem laughable if it weren't for a flurry of speculation in the area, just north of Interstate 395 and east of the FEC tracks. Across the street, 7.4 vacant acres sold last month for \$64 million. Next door, a trio that owns most of the block says they're selling to an established rental developer. And throughout the district, prominent developers are pursuing plans to build more residential units, plus shops, clubs and restaurants.

All told, it's enough to fuel the belief that after a prolonged slump, the Omni area is finally emerging.

"Really what's going on in that area is there's a lot of speculation on behalf of what the area could grow into," said Peter Zalewski, whose Cranespotter.com tracks condo development in South Florida.

The recent activity in the Omni — once a popular complex of shops and restaurants that opened in the 1970s — dates back to 2011, when Malaysian casino operator Genting Group set off a spending spree by purchasing the 14-acre Miami Herald site for \$236 million, plus the debt on the massive Omni Center. Shortly after, Espacio USA purchased the 1400 Biscayne Center for \$32 million, and Publix announced it would build a grocery store two blocks away.

Genting has yet to build, although the old Miami Herald building is mostly demolished. And the company's inertia — coupled with the Miami-Dade School Board's tepid interest in redeveloping its holdings in the core of the Omni — slowed the pace of what several years ago seemed to be a rapid emergence of the area. But developers have continued to buy land, and in October the Related Group bought Espacio's property for \$57.3 million.

"The Related purchase, it shook all the owners in the neighborhood," said Realtor and Florida International University professor Suzanne Hollander, who has represented Omni property owners for almost a decade now.

Many of the developers invested in the Omni are banking that the neighborhood will prove fertile ground for condos and rentals that are more affordable than downtown and Brickell but comfortable enough to draw second-home buyers and locals. The neighborhood is near the Metromover, three highways, downtown, Wynwood, and is only a short drive from South Beach.

Land prices around \$60 a square foot five years ago have increased, but not so much that developers don't believe they can sell and rent units cheaper than what's available in downtown. The area is also zoned for dense projects. Pre-construction units at Canvas, the 37-story, 513 unit tower planned by NR Investments on Northeast First Avenue, are going for an average of about \$390 a square foot.

Melo Group, the Argentine developers credited with revitalizing nearby Edgewater, are building the rental tower Melody next to the Arsht Center. They expect to begin the construction of Aria on the Bay in the northeast corner of the Omni soon. They also purchased a block on 14th Street a year ago for \$4.3 million, and are among a group of property owners trying to persuade the city to upzone the west Omni.

"You have this empty pocket here that for whatever reason in the last [building] cycle and this cycle isn't developed because the zoning isn't appropriate for it," said Melo attorney, Iris Escarra "For a developer to come into this area, they need to build the square footage, not necessarily to max out, but to build a viable project."

On either side of Melo's 14th Street property, Gloria and Emilio Estefan are planning a mixed-use tower on a block of land they accumulated for about \$2.1 million in 2000 and in 2011, and NR Investments is planning office and rental towers on land it bought in May for almost \$6 million.

Meanwhile, Related Group and an affiliate of CMC Group, which owns property in the Omni next to a Checkers drive-through, are among the developers that have shown interest in redeveloping at least some of the School Board's Omni properties. The Arsht Center is also pursuing a partnership to redevelop one of the district's parking lots.

Put these properties and plans together, and there's a group of established players with a loose vision to overhaul a large portion of the Omni, regardless of what Genting does with its land. Still, Integra Realty Resources executive director Anthony Graziano says as the tight-lipped Genting goes, so too does the Omni.

"The primary driver is what's going to happen at The Herald [site]. What's Genting going to do and when will that come out? That's the biggest variable," he said. "It's going to anchor the neighborhood in terms of speculation."

While others wait for Genting to move, Shoshani and Gottesman have been building their brand. To encourage the idea of the neighborhood as an arts and entertainment district, they've hosted events, like a rooftop film session at Filling Station and outdoor concerts on the Canvas property with fires for cooking s'mores.

"We're getting people familiar with the neighborhood and creating a sense of community," Shoshani said.

Some analysts believe the Omni isn't quite ready for a breakout. They predict a slump in the boom is on the horizon as construction costs rise and the Euro quivers.

"Right now its more of a developer's dream," Zalewski, of Cranespotters, said of the Omni. "There's always a lot of hype. There's always a lot of potential for this area. There's no question. The problem is we tend to be impatient."

Jack McCabe, of McCabe Research & Consulting, who conducted a long-term study of projected Omni property values several years ago for the city's community redevelopment agency, puts the timetable on an Omni breakout closer to 2025. He believes a global recession and building lull are on the way in a few years, and says a glut of rentals and condos in Edgewater are going to provide competition for residential Omni projects.

"I see a tremendous wave of development between now and 2025," he said. "For those who are expecting it's going to boom like crazy in the next three to five years, I don't think that's in the cards."

But there's a sense among some that the Omni isn't just poised for a revitalization — it's happening now. Even the Florida Department of Transportation has moved up its timeline (<http://www.miamitodaynews.com/2015/01/14/new-395-bridge-getting-head-start/>) to realign and rebuild the I-395 overpass starting in 2016. For the Arsht center, isolated in an area without shops or restaurants to bolster traffic to its own venues, all the speculation is promising, said board chairman Mike Eidson.

"It will be good for the Arsht center and it will be good for Miami — if we can control the traffic situation," Eidson said. "We don't want this to become Brickell."

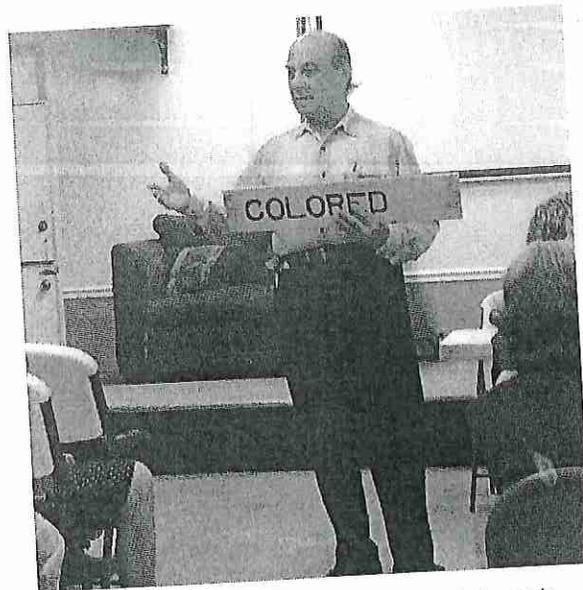
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## The Avenging Molar Chooses Greatness



## Group journeys back to 'a painful time' in Miami's history

BY CARLI TEPROFF - CTEPROFF@MIAMIHERALD.COM  
02/01/2015 9:35 PM | Updated: 02/01/2015 10:25 PM



Historian Seth Bramson shows off a sign that was in the waiting room of a Florida East Coast Railway station during the Jim Crow era. CARLI TEPROFF / MIAMI HERALD STAFF

Restricted Clientele. Gentile Owned and Operated. A Clientele that's "Your Sort."

These phrases all appeared on colorful brochures advertising Miami Beach hotels back in the 1930s and early 1940s — a time when black people and Jews were restricted from staying in certain places.

On Sunday, historian Seth Bramson took members of the Miami Pioneers and Natives of Dade on a journey back to a "painful time in history," when Jim Crow laws existed and Jews were prohibited from certain places in Miami Beach and surrounding areas.

"People have to understand how terrible segregation and restricted-clientele days were," he said. "For many people, it is only through illustrations that they begin to understand how shameful this mistreatment of black people and Jews was."

The history lesson helped fulfill part of the club's mission, which is to celebrate and preserve local

history.

"It's important for our younger members, especially, to understand where the city was and how far we have come," said past president Suzette Pope, who has been in Miami since 1948. "It is still shocking to see how bad it was."

Bramson's talk began with when Miami got its start: July 28, 1896.

At that time, there were about 540 people living in Miami, and in order to incorporate there had to be a certain number of people in favor of it. Bramson said that of the nearly 340 in-favor votes, about 200 of them came from black people.

What is now known as Overtown changed names a couple of times during the days of segregation. A photo from either 1906 or 1908 called the area Darky Town. It was then called Colored Town until it was changed to Overtown in the 1940s.

"The black people who would be coming from the Beach on the trolleys or jitneys and would say, 'I am going Over Town,' he said.

As a southern state, Florida, by law, was segregated. Blacks were not permitted to stay at white hotels or eat in restaurants or visit country clubs.

Using memorabilia from his extensive archive, Bramson showed off brochures, pictures and a sign that said "Colored" from the Florida East Coast Railway waiting room.

Many of those who attended were in their 80s and 90s and were either born in Miami or spent most of their lives there.

Jack Diamond, who was raised on the Beach, said he lived through the days of segregation and anti-Semitism. He challenged Bramson, saying he remembers seeing signs up at hotels that read "Restricted Clientele." But Bramson said there is no photographic evidence of such signs — just brochures.

"Most of the restrictions came in couched phraseology," he called it. "They said it without really saying it."

While the climate began to change in Miami and Miami Beach in the late 1950s and early '60s, it wasn't until 1964 when segregation ended that those phrases were no longer allowed on brochures, he said.

While most of those who attended were Miami natives belonging to the club, a few came to learn more about South Florida's history.

Tour guide Robert Michon said he gets a lot of younger Jewish people taking the tour and wanted some new information to weave into his presentation.

"Miami Beach has a very interesting history," he said. "I try to learn whatever I can."

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## A blight on the county budget

BY HELEN AGUIRRE FERRÉ - HAGUIRREFERRE@GMAIL.COM  
01/31/2015 2:00 PM | Updated: 01/31/2015 7:00 PM

South Florida is replete with cities that tell two tales.

On the one hand, there are areas with multimillion-dollar investment that boast of great wealth and luxurious living. Then there are other areas that suffer from urban decay and blight.

The fact is, some of the trendiest districts benefit from taxpayer dollars intended to help the neediest neighborhoods, and it is all perfectly legal. It happens thanks to legislation that allows Community Redevelopment Agencies — CRAs — to be established. It's the focus of WPBT2's *Issues Reports* special airing at noon Sunday.

CRAs were authorized by the state Legislature in 1969 to address slums, blight and the lack of affordable housing. Public incentives would attract private investment to develop projects in marginal neighborhoods; local governments would control the CRAs. But those lines of control are often blurred, and it is difficult to tell just who is in control of the tax-increment financing generated and its investment. Accountability and transparency are woefully lacking.

CRAs operate under different rules than do local governments. Though not a direct tax increase, tax-increment revenue from counties and cities is diverted to CRA districts for redevelopment projects. In Miami-Dade during the past 10 years, more than \$285 million that would have been available to the county's general fund, to enhance transportation, for example.

Most significant, CRAs can issue debt through bonds to be repaid with tax dollars without voter approval. Politicians love this option because projects can move on a fast track without a public vote, eliminating the need to justify the projects.

But do CRAs work to combat blight and decay? That depends. South Pointe in Miami Beach is a success story. In the 1970s, the area was a refuge for the poor elderly who, at night, sat on vinyl folding chairs on dilapidated hotel terraces to get fresh air. A CRA provided incentives to stimulate redevelopment. Today, South Pointe is a trendy area boasting some of the highest real-estate values in the county. It's easy for CRAs to succeed in such prime waterfront areas.

Greater challenges lie in areas far from the beaches. The Southeast Overtown Park West CRA is another story. Established in 1982 in a gritty neighborhood, there is still little to show for all the effort. This may be changing. City of Miami and county officials are close to signing off on the Miami World Center project that, at the end, will reward developers with \$90 million in public dollars if they produce a successful high-end mixed-use project. It will also include a much-touted convention center with an adjacent hotel.

Will taxpayers get a commensurate return on investment? Opinions differ.

Community leaders in the impoverished areas say they have waited patiently for some of the CRA money magic to come to their way. They say that their needs are not taken seriously by local leaders whose decisions favor wealthy developers. They see various CRAs doling out money to the likes of the Pérez and Bass art museums – and even toward Lincoln Road. They aren't "needy" and are far removed from slums and blight. And now the Miami Beach CRA is being used for the development of a new convention center on 52 acres of prime real estate. Is this necessary, or appropriate?

It is easy to see how CRAs become controversial; they are being used as tools for economic development rather than the eradication of blight and the creation of affordable housing.

Broward County has changed course, taking greater control over CRAs and concentrating on projects that create jobs and reduce poverty. Miami-Dade County doesn't seem as concerned, even as CRAs function as a government within a government and their budgets are approved by the County Commission after funds are spent. A city or county commissioner can serve on a CRA's board despite potential conflicts in the two roles. Additionally, if slums and blight are eradicated in a CRA, rather than shutting down, the agency's life often is extended.

It's time for Miami-Dade to follow in Broward's footsteps and evaluate the impact of CRAs in its budget. The \$285 million diverted from county general funds is a big chunk of change. A successful CRA accomplishes its goal and sunsets. The ones that are extended make you wonder if these CRAs are another form of corporate welfare.

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# Low Down Payment Home Loans: Which Is Best for You?

 **Zillow** By Zillow Team  
January 30, 2015 2:34 PM



Thanks to shifts in the lending landscape, the dream of buying a home is becoming a reality for many Americans. The Federal Housing Administration (FHA) recently made a drastic 0.5-percent cut to mortgage insurance fees, making this 3.5-percent down payment loan option much more affordable for home buyers. And just before that, Fannie Mae and Freddie Mac rolled out loans that require down payments of just 3 percent.

Given these new developments, how can you determine which low down payment loan is right for you? The first step is understanding the associated fees.

## The fine print: FHA fees

The FHA doesn't make loans, but rather insures loans that lenders make. They do this using a fund that's maintained by borrower-paid mortgage insurance. You pay this mortgage insurance as an additional fee on top of your monthly mortgage payments.

The amount of the fee fluctuates because federal regulations require the FHA to have enough money in its insurance fund to cover loans that might not get paid back. As FHA loans grew in popularity after the 2008 financial crisis, more loans didn't get paid back, leading to fund losses that forced the FHA to raise mortgage insurance fees five times: from .55 percent of a loan amount in 2010 to 1.35 percent in 2013.

[Shopping for a home loan? Click to compare interest rates from multiple lenders now.]

Now, with the FHA's fund deemed more stable as housing has recovered, the agency has cut the fee from 1.35 percent per year to .85 percent per year (paid monthly) for 30-year fixed loans up to \$417,000 with as little as 3.5 percent down.

This is great news for home buyers, but it's critical to note three other FHA budget considerations:

You'll also pay 1.75 percent of your loan amount up front in cash or by adding this extra fee to your loan amount.  
 If you're getting a 30-year fixed with 3.5 percent down, you'll pay the .85-percent annual fee as long as you have your loan.  
 The annual mortgage insurance isn't tax deductible.

### The Fannie and Freddie route

FHA isn't the only low down payment option. Fannie and Freddie just announced a program requiring as little as 3 percent down.

These loans require non-FHA mortgage insurance — called private mortgage insurance (PMI). It costs about 1.05 percent per year (paid monthly) for 30-year fixed loans up to \$417,000 with 3 percent down. There is no additional up-front fee, you can eliminate the mortgage insurance in as little as two years by paying your loan down to 78% percent of your home purchase price, and your mortgage insurance may be tax deductible.

### Comparing low down payment loan options

Now that we've got a handle on the fee structures, let's compare FHA vs. PMI loan options. We'll use the example of a \$300,000 single-family home purchase using a 30-year fixed loan and a 3.5-percent down payment. Remember, FHA allows 3.5 percent down and PMI allows 3 percent down, but we'll do both loans at 3.5-percent down to compare monthly costs accurately.

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	FHA Loan	PMI Loan
Loan Amount	\$294,566*	\$289,500
Rate	3.5%	3.75%
Payment	\$1,323	\$1,341
Mortgage Insurance	\$205**	\$253***
Homeowners Insurance	\$100	\$100
Property Taxes	\$300	\$300
Total Monthly Cost Before Homeowner Tax Deductions	\$1,928	\$1,994
Total Monthly Cost After Tax Deductions	\$1,580	\$1,633

\* With 1.75% upfront FHA fee added \*\* At  
FHA's new .85 percent rate \*\*\* At PMI rate  
of 1.05 percent for 3.5 percent down

Even after adding FHA's 1.75-percent upfront fee to your loan amount, the FHA loan costs \$66 less on a total monthly cost basis, and also costs less (by \$53) after homeowner tax deductions. This is because the FHA's mortgage insurance rate cut takes makes its fee lower than PMI fees for this 3.5-percent down payment.

However, if you were using a down payment of 5 percent, the PMI fee drops from 1.05 percent to .54 percent, and the PMI total monthly cost options become slightly lower. If you take this 5-percent down PMI route, ask your lender about "lender paid mortgage insurance" which builds mortgage insurance into your mortgage rate, thus making it a tax deductible fee and saving you approximately \$100 more per month after your homeowner deductions.

Both FHA and PMI options are viable for home buyers with steady income but not a lot of savings. Your lender can work with you to find the most affordable option based on your credit score, reserves left over after your down payment, and your expected time in the home.

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# U.S. jobless claims drop sharply to near 15-year low

REUTERS 4 hours ago



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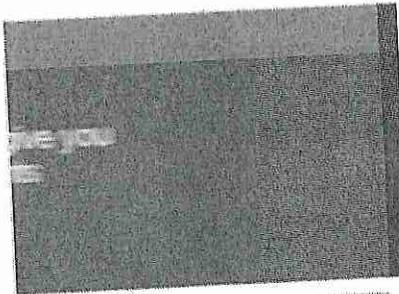
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Compare Brokers

By Lucia Mutikani

WASHINGTON (Reuters) - The number of Americans filing new claims for unemployment benefits tumbled last week to its lowest level in nearly 15 years, adding to bullish signals on the labor market.

Though the decline probably exaggerates the jobs market's strength given a holiday-shortened week, Thursday's report suggested the economy was fairly healthy and weathering weakening global growth.



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"Claims are a welcome shot in the arm for those believing the economy is strong. The U.S. remains an oasis of prosperity in the world and will continue to do so," said Chris Rupkey, chief financial economist at MUFG Union Bank in New York.

Initial claims for state unemployment benefits dropped 43,000 to a seasonally adjusted 265,000 for the week ended Jan. 24, the lowest since April 2000, the Labor Department said. It was the biggest weekly decline since November 2012.

The drop exceeded economists' expectations for a fall to only 300,000, but last week also included the Martin Luther King holiday, which means fewer claims were likely processed.

The fall unwound the prior weeks' increases, which had pushed claims above the key 300,000 threshold.

Economists had largely dismissed that rise as "noise," given difficulties adjusting the data for seasonal fluctuations at the start of the year.

The four-week moving average of claims, considered a better measure of labor market trends as it irons out week-to-week volatility, fell 8,250 last week to 298,500.

TIGHTENING CONDITIONS

U.S. Treasury debt prices were trading lower, with the yield on the 30-year bond pushing off recent record lows. The dollar rose against a basket of currencies. U.S. stocks fell as Alibaba Group's (BABA.N) revenue missed Wall Street expectations.

The latest decline in applications for unemployment benefits bolsters views of tightening labor market conditions and comes a day after the Federal Reserve ramped up its assessment of the labor market and the overall economy.

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While the United States is bucking a weakening global economy, housing remains a soft spot.

The National Association of Realtors said on Thursday signed contracts to purchase previously owned homes tumbled to an eight-month low in December.

Separately, the Commerce Department said the homeownership rate dropped to a 20-year low in the fourth quarter as more Americans opted to rent rather than purchase homes.

But with the labor market firming and the government moving to ease credit conditions, housing should regain some speed.

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"We retain an optimistic outlook on housing, even as we caution that momentum is likely to remain choppy over the near-term," said Gennady Goldberg, an economist at TD Securities in New York.

January's employment report next week is expected to show non-farm payrolls increased 230,000 after rising 252,000 in December, according to a Reuters survey of economists. That would mark the 12th consecutive month of jobs gains above 200,000, the longest stretch since 1994.

The claims report showed the number of people still receiving benefits after an initial week of aid fell 71,000 to 2.39 million in the week ended Jan. 17. The so-called continuing claims covered the period during which the government surveyed households for the unemployment rate.

Continuing claims fell 22,000 between the December and January survey periods, suggesting another drop in the jobless rate, which is currently at a 6-1/2-year low of 5.6 percent.

(Reporting by Lucia Mutikani; Editing by Andrea Ricci)

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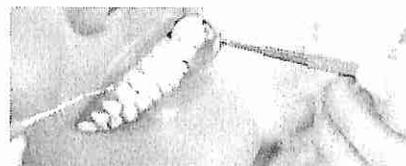


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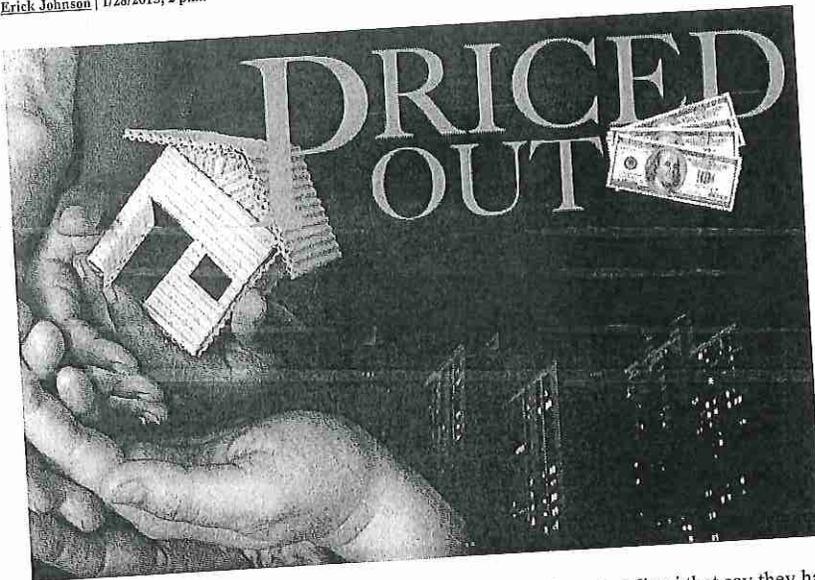
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# The Miami Times

## Low income residents find affordable housing elusive among rental developments in Black neighborhoods

Erick Johnson | 1/28/2015, 2 p.m.



People like Carolyn Boyce don't believe the housing complexes in Miami that say they have affordable units have any that are truly affordable.

A volunteer for the Miami-Dade Chapter of the NAACP, Boyce last August searched for housing for some 20 residents trapped in a building in Liberty City deemed a slum by the state. She scouted several different sites in Miami's Black community where, over time, residential complexes have been built next to dilapidated houses and businesses.

### What is the Area Median Income?

The Area Median Income, or AMI, is the median income of a family or individual that lives in a metropolitan city. In Miami, that amount is \$48,400. The U.S. government uses one's AMI to determine income limits and eligibility for affordable housing in particular neighborhoods. Affordable housing developments in the city require tenants to have an annual income that's 60 percent of the AMI, or \$29,040. If a prospective tenant has an AMI that's lower, he or she fails to qualify for an affordable apartment in a particular development.

During her search, Boyce learned what many families and rental applicants in the Black community have already discovered: many of the affordable housing units are simply too expensive and out of reach.

It's a reality for many rental applicants, whose income and circumstances have left them unable to afford a decent place to live. Add to that, the complicated financial formulas that call for people to either live below the poverty line to afford an apartment but makes it impossible for several working people to live together to split the expense. Meanwhile, developers say affordable housing developments help revive economically depressed areas by attracting businesses and ridding the communities of urban blight.

"It's a no-win situation," said Boyce. "You either make too much money or you don't make enough."

### DESPERATE CONDITIONS

Joanne Grimes agrees. She lives in the slum apartment at 1231 NW 61st St. For nearly a year, she has tried to abandon her two-bedroom apartment that is filled with mold, especially in the bathroom. She pays \$650 per month.

"I looked everywhere, even Broward," said the 64-year-old diabetic. "I'm ready to run for the hills."

Grimes is one of six people The Miami Times talked to about their search to find affordable housing in high rise developments that claim to offer affordable housing.

Debra Lightfoot, 57, who lives in the same building as Grimes for nine years, said she is frustrated with the situation.

"I've searched everywhere, but I can't find anything I can afford," she said. "All I'm looking for is a nice place to stay."

With fruitless searches and deaf ears at city hall, Boyce wonders out loud:

“All of these affordable developments say they are affordable, but what is affordable?”

**DEFINING “AFFORDABLE”**

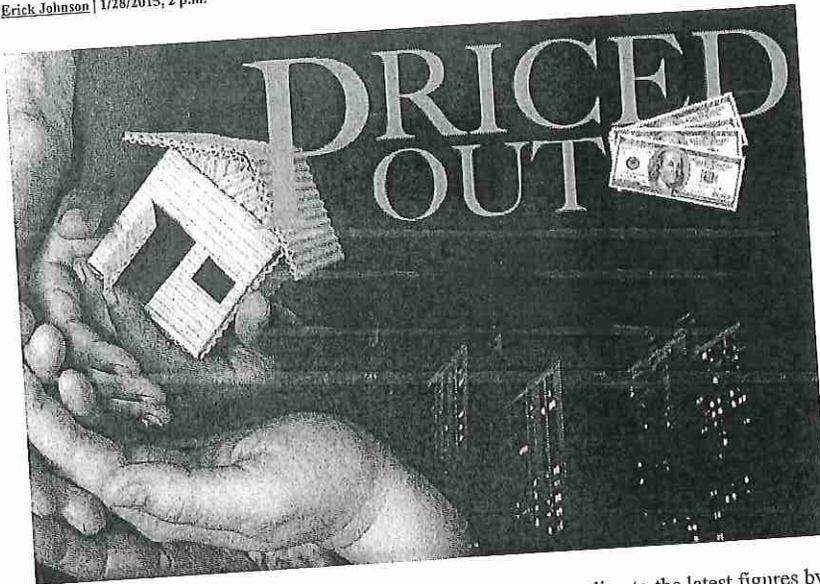
Cecka Rose Green is communications director of the Florida Housing Finance Corp. (FHFC), an agency that gives tax credits to help corporations generate money to build and operate affordable housing developments all over Florida. Green said for that to happen, developers must promise to rent affordable apartments to tenants with lower income levels. By FHFC standards, the most ideal tenants for housing development in Miami are those who earn at least 60 percent of the Area Median Income of metropolitan Miami, which is \$48,400. That means, renters seeking affordable housing need to make \$29,040 annually to qualify.

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# The Miami Times

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Erick Johnson | 1/28/2015, 2 p.m.



The median income of Overtown households is \$11,851, according to the latest figures by the City of Miami Planning Department. Liberty City's median income is \$22,147, according to estimates from a special U.S. Census survey. The U.S. Census also reports the 2013 median income for Miami Gardens as \$42,040.

Green said the FHFC bases its AMI requirements for these areas on reports conducted by Schimberg Center for Housing Studies at the University of Florida. She said that standard is what the agency along with the U.S. government uses to determine income limits and one's eligibility for affordable housing.

T. Willard Fair is president of the Urban League of Greater Miami, an organization that has renovated thousands of rental apartments in South Florida. Fair said in addition to the FHFC, his organization's uses standards of city and county governments, which also grant tax credits to build affordable housing.

Fair said he sympathizes with the plight of low income residents who cannot find housing in many developments.

"I think it's unfortunate for any who doesn't have a decent income but we're doing all we can to provide affordable housing to people of all income levels."

Fair said within five years, his organization plans to build apartments in Liberty City that will have a total of 1,200 affordable apartments.

Despite concerns, affordable housing developments can have a positive impact on the neighborhoods, said Nick Inamdar, vice president for the Florida region of The Gatehouse Group, the developer that's building the Plaza at the Lyric next to Overtown's Historic Lyric Theater.

"These projects brings millions of dollars into neighborhoods that are underserved," Inamdar said. "They also spur economic developments in communities that suffered from urban blight."

### INCOME TOO LOW

Grimes and Lightfoot are classified as extremely low-income earners. They make too little money to qualify for the developments that are deemed affordable housing.

These lower-income applicants do not receive public assistance because they make too much. But when it comes to applying for affordable apartments they make about 30 percent of AMI, which is about \$14,520 a year.

They also have few places that will accept them. Out of 124 developments in Miami-Dade County, 46 of them accept a small percentage of extremely low-income tenants, according to documents obtained from the FHFC.

One example is Little Haiti's Pinnacle Place Apartments, located at 5600 NW Fourth Ave. The complex has total of 137 apartments. Of this amount, 21 apartments are for tenants who are considered extremely low income. The remaining 107 units are rented to tenants whose incomes are twice as high.

At the Corinthian Apartments, 7705 NW 22nd Ave., only 16 of 126 apartments are for tenants with extremely low incomes.

#### **MORE BUILDINGS, NO RELIEF**

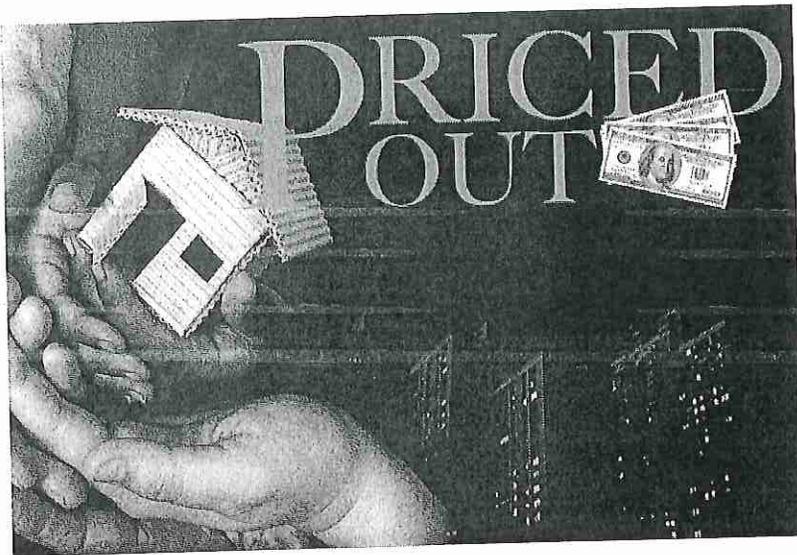
More of these type of affordable housing developments are coming. The latest of these is The Plaza at The Lyric, next to Overtown's Historic Lyric Theater. A few blocks away at 1201 NW Third Ave., workers two weeks ago demolished a building to make way for the new eight-story Island Living residential apartments. At the eastern entrance of the Liberty City neighborhood, the Seventh Avenue Transit Village rises next to I-95.

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# The Miami Times

## Low income residents find affordable housing elusive among rental developments in Black neighborhoods

Erick Johnson | 1/28/2015, 2 p.m.



Developers of the Plaza at the Lyric, The Gatehouse Group, has requested \$1.5 million in tax credits to build a complex that will offer 158 apartments to tenants with standard incomes. Atlantic Pacific requested \$1.5 million in tax credits to build 76 apartments for the Seventh Avenue Transit Village that's under construction.

According to FHFC, none of these new developments plan to rent apartments to extremely low income residents.

"It's all about financing," said Inamdar. "Low rent costs do not help pay for the operating costs every year in most developments. Housing developments have operating costs like any other business."

Adding to the problem in most of these developments are income limits that also prevent tenants from splitting the rent costs with a spouse or a roommate. For instance, at the affordable housing complex Brownsville Transit Unit, a two-bedroom unit costs \$821 a month and requires the renter to earn a maximum income of \$32,640. A maximum of four tenants are allowed to live in the two-bedroom unit. Even if all four worked to split the rent costs, their combined income still must be under the \$32,640 limit.

The strict requirements are the same at all affordable housing developments in Miami-Dade, from the Pinnacle Park Apartments near Liberty City to the Corinthian developments near Northside to the Pelican Cove in Miami Gardens.

### A CALL TO ACTION

After reaching a dead-end trying to find better places to live, a group of fed-up Liberty City residents took their concerns to the Miami Workers Center, a social rights advocacy organization. The group and residents will meet at Miami Commissioner Keon Hardemon's office at 4 p.m. Thursday to air their frustrations.

Adrian Moritz, a member of the Miami Workers Center, said he is hopeful about finding places for low-income tenants, but knows his chances are very slim.

"Affordable housing in Miami is a myth," he said. "There's nothing affordable for people who don't have much money to spend."

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2C DAILY ROUNDUP OF THE MARKETS

# BUSINESS



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WEDNESDAY, JANUARY 28, 2015 | EDITOR: JANE WOOLDRIDGE | jwooldridge@miamiherald.com | 305-376-3629

Miami Herald

## REAL ESTATE

# Housing market growth slows; still very strong

■ Home prices in South Florida rose faster than any other metro area except San Francisco in November, but they didn't keep up with the double-digit growth of the past two years.

BY NICHOLAS NEHAMAS  
nnehamas@miamiherald.com

Miami's housing market continues to outperform the nation, but its growth still lags behind the faster pace of recent years.

"The party can't go on forever," said Kwame Donaldson, an economist at Moody's Analytics.

Single-family home prices in the Miami metro area — which includes Miami-Dade, Broward and Palm Beach counties — rose by 8.6 percent in November from a year earlier, compared with double-digit growth in 2013 and most of 2014. That was still the second-biggest gain among 20 big cities tracked by the S&P Case-Shiller index, the most closely watched barometer of residential values.

Developers and market analysts said the slowdown was expected, and healthy. The growth in prices began to lessen last spring, and home sales have also slowed in Miami-Dade recently as the number of units on the market returns to pre-recession levels.

Demand for houses over the past two years has largely been driven by investors with a nose for a deal and Latin American buyers looking to purchase second homes, according to Donaldson.

"But as prices go up, the bargains aren't there like they used to be," he said.

### • TURN TO GROWTH, 3C

## Miami housing market outperforms nation

Home prices in Miami-Dade, Broward and Palm Beach counties continued their upward trend in November, but growth is slowing as the market makes up for the ground lost during the financial crisis.

### Monthly change in November

Miami ■ 0.84%

U.S. ■ 0.76%

### Annual change in 2014

Miami ■ 8.60%

U.S. ■ 4.70%

### Annual change in 2013

Miami ■ 16.6%

U.S. ■ 10.8%

Source: S&P Case-Shiller Index

MARCO RUIZ / MIAMI HERALD STAFF

## REAL ESTATE

# Housing market growth slows; still strong

### •GROWTH, FROM TC

A Moody's forecast expects Miami's housing market to keep growing in 2015 but at an increasingly slower rate.

"We've been climbing out of this historically deep hole, so as we get closer and closer to the pre-recession peak, we'll see growth moderate somewhat," Donaldson said.

Still, Miami's gains trailed only San Francisco, which is in the midst of a tech boom and posted year-over-year growth of 8.9 percent in November. And Miami came

close to doubling the nationwide rate of 4.7 percent annual growth.

Local home prices have gone down only one time month-to-month since early 2011, according to Case-Shiller data. In Miami, they went up .84 percent from October to November.

"Overall, the numbers show very positively toward Miami," said Daniel de la Vega, president of One Sotheby's International Realty, a luxury broker.

More double-digit growth would have been "extremely concerning," according to de la Vega. "At the end of the

day, a little bit of a slowdown is healthy for the market," he said.

Miami's housing market reached its high point in 2007 after annual growth of nearly 30 percent, which proved unsustainable. The Case-Shiller index now values the Miami market at about 68 percent of its pre-recession peak.

Masoud Shojaee, who runs the South Florida developer Shoma Group, said he expects the slowdown to continue in 2015 and 2016 as a bevy of new buildings are completed in Brickell and downtown Miami and come

to market, pushing down demand.

But he thinks single-family homes will remain a lucrative business. "There is always a demand for single-family, especially in areas like Doral, South Beach and Coral Gables," Shojaee said. "Not everyone likes high-rises."

Shojaee said an influx of foreign buyers paying cash lifted the market in 2013 and 2014, and he expects that trend will continue to help developers.

"They put down a high deposit, and the risk is minimal," he said.

Miami Herald

January 27, 2015

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## NATION BRIEFS

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• WASHINGTON, D.C.

### CBO: Deficit to be lowest since Obama term began

Solid economic growth will help the federal budget deficit shrink this year to its lowest level since President Barack Obama took office, according to congressional estimates released Monday.

The Congressional Budget Office says the deficit will be \$468 billion for the budget year that ends in September. That's slightly less than last year's \$483 billion deficit.

As a share of the economy, CBO says this year's deficit will be slightly below the historical average of the past 50 years. In a report released Monday, CBO projects solid economic growth for the next few years. The official scorekeeper of Congress also expects unemployment to drop slightly.

For future years however, CBO issued a warning: Beyond 2018, deficits will start rising again as more baby boomers retire enroll in Social Security and Medicare. By 2025, annual budget deficits could once again top \$1 trillion, unless Congress acts.

THE BUSINESS REPORT

ECONOMY

Deficit is shrinking — for now

BY STEPHEN OHLEMACHER  
Associated Press

WASHINGTON — Solid economic growth will help the federal budget deficit shrink this year to its lowest level since President Barack Obama took office, according to congressional estimates released Monday.

The Congressional Budget Office also projects a 14 percent drop in the number of U.S. residents without health insurance, largely because of Obama's health law.

In a report released Monday, CBO says the deficit will be \$468 billion for the budget year that ends in September. That's slightly less than last year's \$483 billion deficit.

The official scorekeeper of Congress projects solid economic growth for the

next few years, with unemployment dropping slightly.

"In CBO's estimation, increases in consumer spending, business investment and residential investment will drive the economic expansion this year and over the next few years," the report said. CBO also cited wage increases, rising wealth and the recent decline in oil prices.

For future years however, CBO issued a warning: Beyond 2018, deficits will start rising again as more baby boomers retire and enroll in Social Security and Medicare. By 2025, annual budget deficits could once again top \$1 trillion, unless Congress acts.

At that point, Social Security benefits would account for one-quarter of all federal spending, said CBO Direc-

tor Douglas Elmendorf.

"The underlying point is that we have a handful of very large federal programs that provide benefits to older Americans," Elmendorf said. "And with the rising number of older Americans and a rising cost of health care, those programs get much more expensive."

CBO says the number of U.S. residents without health insurance will drop from 42 million last year to 36 million this year, largely because of Obama's health law. These numbers don't include people who are in the U.S. illegally, who are ineligible for subsidies.

The report says 19 million people will have health insurance because of the law, which could make it harder for congressional Republicans to make good on prom-

ises to repeal it.

Obama inherited an economy in recession when he took office. The annual deficit topped \$1 trillion for each of his first four years in office, including a record \$1.4 trillion in 2009.

As a share of the economy, CBO says this year's deficit will be slightly below the historical average of the past 50 years.

CBO projects that the economy will grow at an annual rate of 3 percent in both 2015 and 2016. In later years, however, CBO projects slower economic growth as more baby boomers retire and the labor force grows more slowly than it did in the 1980s and 1990s.

CBO projects the unemployment rate will gradually decrease to 5.3 percent in 2017. It is now 5.6 percent.



# BUSINESS

H1

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## ECONOMY

# Study: Top 1% reap recovery's benefits

■ The wealthiest Floridians saw their incomes grow while most workers lost ground during the economic recovery, according to a new report by the Economic Policy Institute.

BY NICHOLAS NEHAMAS  
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Although Florida's economy is healing after a deep national recession, the benefits of the recovery are flowing overwhelmingly to the state's top 1 percent of income-earners, a new study says.

The pre-tax income of Florida's wealthiest citizens — people who made at least \$378,342 in 2012 — grew by an average of nearly 40 percent between 2009 and 2012, according to a report released Monday by the left-leaning Eco-

cent," Price said. But several factors are leading to lopsided growth nationwide, Price said, including a minimum wage that hasn't kept pace with inflation, a decline in the membership and influence of labor unions, and a prolonged recession and painfully slow recovery following the financial crisis.

Florida's minimum wage does rise with inflation. In 2015, it ticked up 12 cents to \$8.05 per hour, higher than the federal minimum wage of \$7.25 per hour.

The national economy began turning around in 2010 as Gov. Rick Scott made job creation a cornerstone of his administration.

The governor announced Friday that Florida has added 728,500 private-sector jobs over the last four years.

"We look forward to seeing even more businesses grow and create jobs for families across the state," Scott said.

But not all jobs are created equal.

Workers laid off during the recession have found new jobs but they are often settling for lower wages or worse hours, said Kit Rafferty, executive director of South Florida Voices for Working Families, an advocacy group.

"It's a daily struggle for these folks," Rafferty said.

The uneven recovery is reflected in the wealth gap between rich and poor, she said.

In Florida, members of the top 1 percent now make an average of 43.3 times more than everyone else, the fourth greatest disparity in the nation.

The state's top earners raked in nearly \$1.5 million in 2012, compared to an average of \$34,387 for the bottom 99 percent.

Only Connecticut, New York and Nevada had a greater gap between rich and poor.

Deficit to shrink to lowest level of Obama presidency, SC

THE HOMEFRONT | BROKER'S VIEW

12G | MONDAY, JANUARY 26, 2015 HI

# Market stability helping residential real estate

**BY JOHN CASTELLI**  
Special to the Miami Herald

Residential real estate in South Florida has always been marked with confidence and anticipation. As we look around in our daily lives, we are constantly reminded why individuals and families flock to South Florida: Our beaches, our variety of entertainment and our weather stand out to the ca-

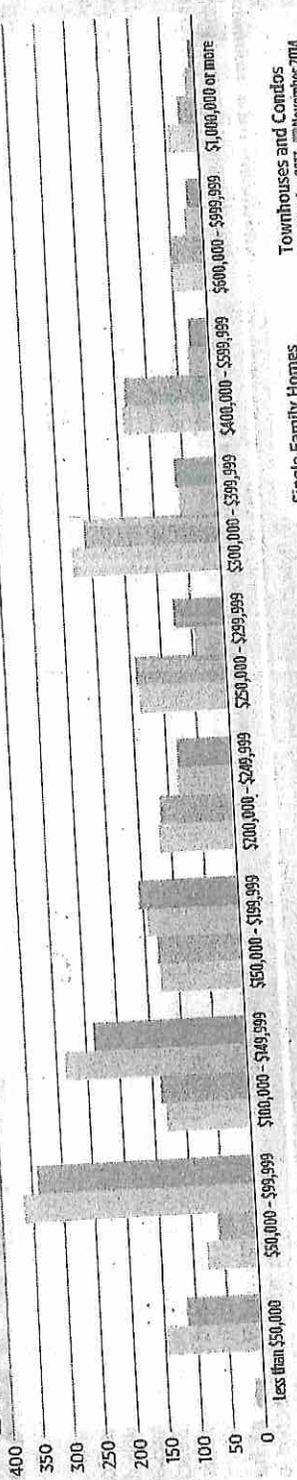


CASTELLI

sual observer. There has always been a sense that those attributes that make South Florida so special create the same excitement we enjoy in the real estate market.

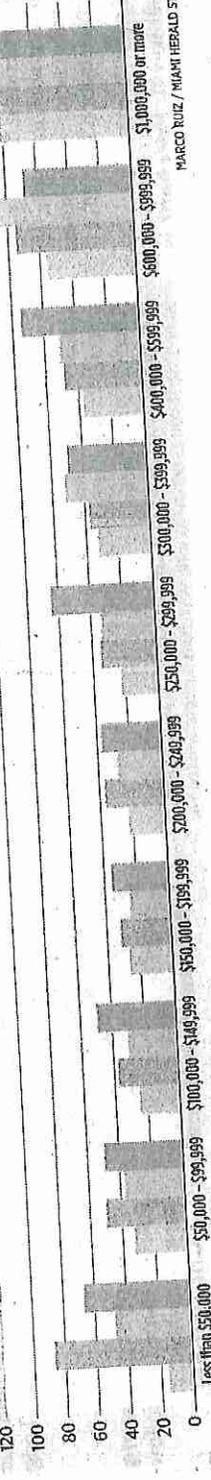
Confidence can only be measured by the stability in numbers that back it up. Understandably, buyers and sellers have the memory of a recent past that saw an all-too-quick inflation and subsequent market correction.

## Broward County real estate closed sales



Single Family Homes  
November 2013 November 2014

## Broward County real estate median days on market



Townhouses and Condos  
November 2013 November 2014

Source: Greater Fort Lauderdale Realtors

With the release of Freddie Mac's Multi-Indicator Market Index at the end of December, we saw our big three South Florida counties (Miami-Dade, Broward and Palm Beach) score a 72. This is based on a score out of 100, which would equal perfection and where 80 is deemed favorable. To put this into context, the South Florida housing market has improved by 70 percent over the past five years, one of the largest jumps in the country. South Florida is improving largely due to the nearly 16 percent increase in the "current on mortgage" indicator over the past three months. Another key factor in this

Multi-Indicator Market Index (MIMI) is the employment numbers South Florida has seen, rising 2.7 percent. This stability index is consistent with what we've seen in residential real estate over the past several months. Single-family homes and townhouses/condos re-

start throughout 2014 within several key indicators such as closed sales, median sales and other determinants. As the distressed market numbers continue to drop, more home buyers look for traditional single-family homes and townhomes/condos, a

• TURN TO CASTELLI, 25G

MARCO NUZ / MIAMI HERALD STAFF

**BROKER'S VIEW**

# Stability helps residential real estate

• CASTELLI, FROM 12G

search the sellers of South Florida are willing to provide as the number of new listings continues to rise. A key indicator of this is the inventory (active listings) and months supply of inventory that Broward County has continued to see rise. In the year-over-year turnover from last year, inventory has risen 28 percent and the months supply of inventory has risen 26 percent. The biggest positive, even through the rise in inventory, is that people can sell homes in a fairly short time, clocking in on average of 41 days on the market for single-family homes, 50 days for townhomes/condos.

Likewise, the drop in the distressed market (such as short sales and foreclosures) shows the decrease in that section of housing invento-

## Freddie Mac Multi-Indicator Market Index (MiMi)

For October 2014: 72. (80-120 is in range.)

Monthly change: +112 percent

Three-month change: +315 percent

Annual change: +12.5 percent

Who's moving MiMi in the Miami area? The MiMi is the average of the four indicators in the chart below for October 2014. The Miami-area housing market is weak and improving. Of the MiMi indicators, two are in range and two are weak. Among the top 50 metros, Miami was ranked 26th and has increased 11 spots from one year ago.

	Purchase	Payment	Current	Employment
applications to-income on mortgage	38.6 (-77%)	110.9 (-89%)	29.1 (+5.82%)	109.4 (+2.72%)
National	63.8 (-52%)	71.4 (-1.79%)	67.3 (+1.2%)	95.3 (+1.44%)

SOURCE BASED ON FIGURES RELEASED ON DEC. 23 BY FREDDIE MAC

ry. These distressed numbers have been reflected in nearly every month of 2014, as shown by the nearly 40 percent drop in short sale closed sales from November 2013 to November 2014 (58 to 95 total). Although these total closed sales are down, we see that those properties within the single-family

short sale market still hold their value, remaining almost constant from November 2013 to November 2014 (\$80,000 to \$185,000).

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# BUSINESS

Miami Herald FRIDAY, JANUARY 23, 2015

ECONOMIC DEVELOPMENT

## Gov. Scott taps ex-Dade ports chief for economic post

■ Bill Johnson bonded with the governor over the port's tunnel funding.

BY DOUGLAS HANKS  
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Gov. Rick Scott tapped Miami-Dade's longtime port chief to run Florida's economic-development arm on Thursday, making a prominent local administrator the state's top corporate recruiter.

Bill Johnson succeeds Gray Swoope as CEO of Enterprise Florida, a post that also comes with the title of commerce secretary. The tax-funded nonprofit under Scott's control negotiates state relocation packages and hiring incentives to recruit or retain large employers, an effort central to Scott's agenda as he begins his second term with a promise to poach companies from other states.

"Bill has a clear record of creating opportunities in our state and is laser-focused on our goal to make Florida the global destination for jobs," Scott said in a statement released Thursday. "I am confident he will help us on our mission to beat Texas to become the No. 1 state for job creation."

The hire gives Johnson, the county's current water-and-sewer chief, a high-profile landing spot as the lifelong county administrator nears mandatory retirement from Miami-Dade. Often tapped to lead troubled pro-

jects and departments, he took over the ports job in 2006 and traveled the world promoting the county's cargo business. He also presided over record debt loads at Port Miami, which saw its credit rating downgraded last year as borrowing topped the \$1 billion mark.

Well known in Florida but new to the economic-development field, Johnson, 60, takes over for a veteran of the incentive business whom Scott recruited from Mississippi's economic-development agency when his first term began. Johnson, a



JOHNSON

Republican, lives in South Beach and first joined the Miami-Dade payroll as a management intern in July 1980.

"You'll see me in the Panhandle. You'll see me in the Keys. You'll see me in Jacksonville," Johnson told the Enterprise Florida board at Thursday's meeting. "You'll see me around the state. You'll see me listening."

Miami-Dade Mayor Carlos Gimenez moved Johnson to the Water and Sewer department in March, and Johnson is credited with reviving a stalled contracting process for an upcoming \$1 billion upgrade. Hours after the official word that John-

• TURN TO JOHNSON, 3C

## ECONOMIC DEVELOPMENT

# Scott taps ex-ports chief for state post

• JOHNSON, FROM 1C

son would leave the \$275,000-a-year post for Tallahassee, Gimenez named a veteran Miami-Dade administrator to take his place. Lester Sola, current head of the county agency that handles contracting, comes into the Water and Sewer post as the department prepares to implement the \$1 billion upgrade, a small step toward the \$12 billion in work the county estimates is needed to upgrade the entire system.

Gimenez usually resists looking beyond the county bureaucracy to fill vacancies, and was most recently under pressure from the Knight Foundation to conduct a national search to find a replacement for retired library director Raymond Santiago, who retired last summer. Gia Arbogast, a Santiago deputy, holds the position on an interim basis.

The former head of Miami-Dade's Elections Department, Sola now runs Internal Services, a sprawling

agency that manages both county facilities and its labyrinth procurement process — a key source of business for lobbyists. Gimenez cited Sola's expertise in county contracts as a key asset for Water and Sewer, which has a lengthy list of projects to begin as part of a federally mandated sewer-system upgrade.

"I want Lester to make sure that the procurement process is followed," Gimenez said.

A draft contract Enterprise Florida released Thursday afternoon shows Johnson will earn \$265,000 a year at the tax-funded non-profit, with the possibility of a \$100,000 annual bonus. Swoope drew controversy last year when he received a \$120,000 bonus on top of his \$275,000 base salary, despite a similar \$100,000 target amount in his contract.

Insiders said Johnson and Scott formed a close relationship during the push to build the recently opened Port Miami tunnel, which was funded with a mix of lo-

cal and state dollars. The hire comes about 18 months after Johnson lost his bid to run Miami-Dade's own economic-development agency, the Beacon Council. The tax-funded group hired Larry Williams, an economic-development veteran from Atlanta.

The hire makes Johnson the top economic ambassador for Scott. It also elevates to the conservative governor's inner circle a person the Miami-Dade Gay and Lesbian Chamber of Commerce described as the highest-ranking openly gay official in Miami-Dade government.

Featured in January 2014 cover story for the group's newsletter, Johnson said he's never faced a "glass ceiling" in his career.

"I think my perspective has been greatly appreciated in terms of diversity in the workforce," he told the newsletter.

In his remarks to the Enterprise board, Johnson played down partisanship as he prepared to join Scott's

Republican administration.

"I don't consider this governor a politician," Johnson said. "I consider this governor a leader."

Johnson opted to enter a state-run municipal retirement system five years ago that lets government employees accumulate pension payments early if they agree to retire by a certain date. Johnson was required to leave Miami-Dade by June 2015, and in 2013 the state agency that runs the pension system projected he would be entitled to a one-time payment of \$915,000 and a monthly retirement benefit of \$14,254. Johnson did not respond to interview requests Thursday.

Mayor Gimenez praised Johnson's appointment, saying it will help Miami-Dade to have a local charged with bringing more business to Florida.

"We win all around," Gimenez said.

*Miami Herald staff writer Patricia Mazzei contributed to this report.*

## MILLENNIAL MIAMI

# Obama's higher education proposal rings a bell

BY RICARDO MOR  
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In his State of the Union address, President Obama proposed to make community college "free and universal" for all. It's undoubtedly one of the most ambitious ideas he championed in a speech

filled with bold plans. It's also a proposal that resonates with me personally and one that could bet-

ter the lives of thousands of Miami residents.

Like most parents, my mother and father told me I could grow up to be anything I wanted to be. As long as I was proud of my work, they would be accepting of whatever occupation I chose for myself. I could be a doctor, lawyer or even a janitor if that's what made me happy, they said. But there was one thing they were firm about: I needed to get a college degree.

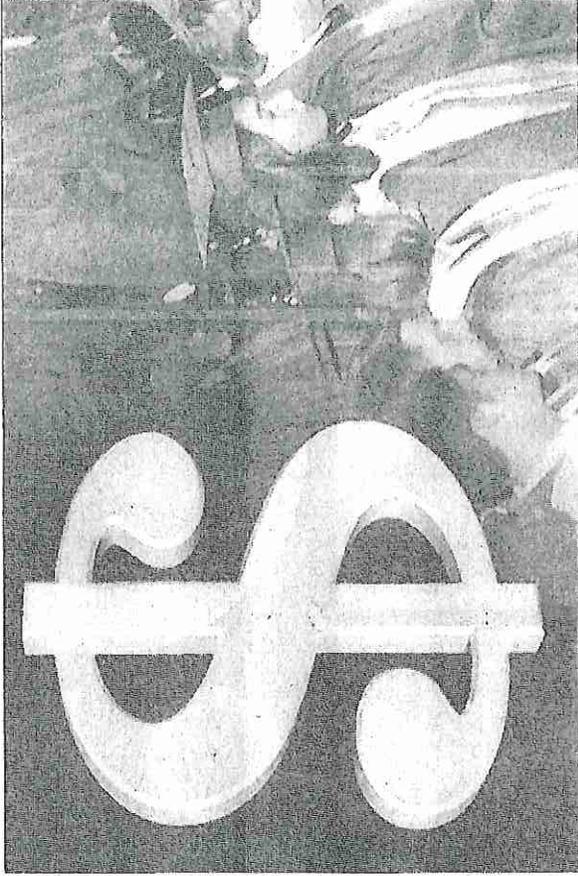
As a naive know-it-all school kid who thought I could charm my way into gainful employment, I was reluctant at first. But eventually I came to under-

stand their reasoning — my family is a case study for how higher education can help lift families into the middle class.

My parents both had to rebuild their lives when their families moved to Miami. Like many families who migrated to this city, they worked tirelessly to help lay the foundation that would allow their children to live better than they did. Many, like my parents, were able to carve out their place in the middle class by obtaining college degrees.

Obtaining a college education was not easy for them. They had to juggle the responsibilities of work and family on top of finding the time to complete the requirements necessary for their diplomas. They also had to pay their own way through school, as many working-class families do if they wish to earn a degree.

How my parents managed to earn a living, raise a family and seek higher education is beyond my comprehension. But as the cost of living and education continues to soar, it's becoming even more difficult for Miami-Dade County residents who want to earn a college



college in the country; many of those attending MDC are working-class and poor residents hoping to reshape their lives. Free community college would help make the college even more accessible, help more individuals in the most underrepresented populations in higher education to pursue a degree in our community.

Among those who will be deciding the fate of free college education are U.S. Sen. Marco Rubio and U.S. Rep. Ileana Ros-Lehtinen, both of whom have attended Miami Dade College.

Having benefited from a community-college education in Miami, they should reflect on how it influenced their lives personally and reflect on how free college education could have a transformative impact on thousands in South Florida.

Miami has many hardworking and intelligent people ready to take the next step toward earning a degree but do not have the means to do so. Free community college could unlock untapped potential in our city's population, allowing for a new group of workers to make their way up the income ladder and build fulfilling careers.

Ricardo Mor is operations and programs coordinator for the Miami Center for Architecture & Design.

proposal for free community college comes to fruition, Miami-Dade County will be among the communities that will be affected the most. More than 170,000 students are enrolled in Miami Dade College, which is the largest college in the country, and among the most respected.

It has educated many of our city's top leaders in business, government, nonprofits and the arts. According to the New York Times, MDC produces more Latino and black graduates than any other

of the job market. According to the U.S. Census, only about a third of country residents over the age of 25 have an associate's degree or higher.

While Miami-Dade County has a large college student population, there will still likely not be enough educated workers for companies to fill positions with local candidates, meaning they will have to reach outside for recruits — or even possibly move elsewhere to find the candidates they need.

If President Obama's

degree to do so, particularly those who already struggle to make ends meet.

However, there has never been a time when a college degree has been more necessary to find a job with a livable wage.

According to Georgetown University's Recovery 2020 study, nearly two-thirds of job openings will require some form of higher education by 2020.

Miami-Dade County is far behind where it needs to be with regard to higher education if it hopes to keep up with the demands