

MIDEAT



Miami-Dade Economic Advocacy Trust

Working Together for Economic Change

**Miami-Dade Economic Advocacy Trust
(MDEAT)
Annual Report
2016-2017**



Message from the Executive Director
John E. Dixon, Jr.

Miami-Dade County is home to a thriving multi-cultural and multi-national population. Its overall population continues to expand as inviting weather, attractive real estate location, growing businesses and educational opportunities only heighten its appeal. Unfortunately, not all communities have access or the means to attain what Miami has to offer. Miami-Dade Economic Advocacy Trust (MDEAT) is charged with ensuring the equitable participation of Blacks through its three gears of progress: economic development, housing and youth. Despite challenges pertaining to job creation and placement, educational opportunities and housing affordability and availability, MDEAT facilitates economic parity between targeted urban areas (TUAs) and the community-at-large in Miami-Dade County.

In Fiscal Year 2016-2017, MDEAT succeeded in providing its residents with educational opportunities and job placement, assistance with small businesses development, purchasing a home and aiding the youth in becoming responsible citizens. MDEAT provided hundreds of small business with resources, educational training and networking opportunities across Miami-Dade County's TUAs. In recognizing the need to for educational and job opportunities aimed toward local youth and veterans in the field of cyber security, MDEAT provided certification scholarships to 15 underserved or underworked students. This opportunity provided local residents with exposure to a field not offered in all educational institutions nor at a price affordable for lower-income families. Greater need to address challenges for millennials in the areas of career opportunities and housing encouraged MDEAT to partner with other private and public entities in order to provide ongoing assistance to millennials in the local communities.

MDEAT's Homeownership Assistance Program (HAP) conducted education workshops and provided down-payment and/or closing cost assistance to hundreds of first-time homebuyers. Restructuring the HAP certification workshops for industry professionals, better assisted our growing partners while accommodating needs of local residents. Hurricane Irma touched down at the closing of the Fiscal Year,

forcing our scheduled HAP certified industry professional workshops to be postponed. However, due to the increasing demand of industry professionals, this only intensified the need for DPA funds to assist first-time homebuyers, resulting in an additional workshop. While HAP has maintained a very low foreclosure rate since its inception, the 2016-2017 Fiscal Year concluded with a foreclosure rate of zero percent. This could not have been made possible without the educational workshops and support of various housing industry professional partnerships in both public and private sectors.

Finally, our Teen Court program saw a less than one percent recidivism rate at the conclusion of the 2016-2017 Fiscal Year. In nearly 20 years of service, we have helped youth in becoming responsible citizens with on a holistic approach including paid job placement, volunteer opportunities and providing juveniles with a second chance. Our expansion of Miami-Dade County Teen Court marks our fifth location in the county and our growing services to reach the greater youth population remains our greatest accomplishment for the year. We placed 15 Teen Court participants and volunteers into paid summer jobs which became permanent employment for several individuals. Our youth initiatives continue to help lower the juvenile crime rate in Miami Dade County and to position the youth for personal development and academic success.

MDEAT's ongoing expansion of community partnerships allowed the implementation of special projects and new initiatives. Education and employment development afforded youth an opportunity to experience new job opportunities in the public and private sector. As we continue to impact the economic landscape, we invite stakeholders to join our community initiatives through our economic development, housing and youth development action committees, or to attend our board meetings. We encourage your support as we continue to make a difference in the lives of the residents and improve the communities in Miami-Dade County.

Economic Development

Prosperous and healthy communities are supported by a foundation of low crime rates, valuable education and quality housing. They offer services to benefit stakeholders while encouraging community involvement and business development. Access to services including employment, educational opportunities and quality housing, contributes to safer and flourishing neighborhoods. Unfortunately, these resources are not attainable in every community. Neighborhoods with higher crime rates and a lack of education or employment opportunities adversely affect its members and the community's ability to properly withstand the natural fluctuations of the economy on a greater scale.

Miami-Dade County identified 17 underserved communities which require combined efforts for economic improvement. These Targeted Urban Areas (TUAs) are MDEAT's focus for heightening the awareness of critical issues that impact the economic vitality of these predominately Black communities. By addressing key factors which affect the disparities between the TUAs and the community-at-large, MDEAT's Economic Development Action Committee (EDAC) develops and advocates initiatives to educate and train both individuals and businesses for economic success. In Fiscal Year 2016-2017, MDEAT worked to establish healthy and safer TUA communities through educational opportunities and support of small businesses. By concentrating on these key determinants within TUAs, the EDAC provided technical resources and advocacy to address job and business creation, and workforce training.

Scorecard

Underserved communities are examined through ongoing research to understand the needs and concerns of each particular subset. Based on MDEAT's ordinances, an ongoing partnership with Florida International University Metropolitan Center was established to conduct an annual assessment of the socioeconomic conditions and statuses of the TUAs. Factors of most concern included MDEAT's major policy areas: jobs and economic development, housing, education and criminal justice. Results from the scorecard indicate four of the 17 TUAs at a 20 percent unemployment rate, as others have over 16 percent ¹. In comparison,

Miami-Dade County has an unemployment rate of five percent and Florida at just under five percent as of November, 2016.² Family poverty rates are substantially higher at 23.5 percent in Black or African American families, compared to White at 14.8 percent and Hispanic or Latino families at 16.9 percent.³

During the 2016-2017 Fiscal Year, the EDAC developed partnerships to customize events and opportunities that brought awareness and stimulated economic development within the TUAs. The scorecard remains a significant fueling source behind MDEAT's programs and initiatives to address the growing needs and concerns of these neighborhoods. To access the complete report, visit www.miamidade.gov/EconomicAdvocacyTrust.

HELPING EXPAND MARKET SHARE

MLK Business Expo

Small business development is a key contributor in helping communities and its members prosper. It drives community engagement and encourages local support. In January, 2017, MDEAT focused efforts on its signature event to encourage small business growth and community development by hosting its fifth annual MLK Business Expo, in association with the West Perrine 36th Annual Dr. Martin Luther King, Jr. celebration. The free community event was held at the Sweet Home Missionary Baptist Church in South Dade, in partnership with Neighbors and Neighbors Association (NANA), and featured 85 various small businesses and organizations. The event catered to the local neighborhoods to showcase and introduce different products and services from local small businesses as well as a range of government services available. The MLK Business Expo boosted community engagement and small business development through networking and promotion of businesses alongside B2B opportunities.

Collaborating with Stakeholders

Poinciana Industrial Park

Poinciana Industrial Park (PIP) comprises 15 parcels of unoccupied land totaling 30 acres, located off the 79 street corridor in a TUA. It has remained virtually empty, despite a grave need for jobs and a stable economy, weighing heavily against the surrounding neighborhoods for the last several decades. As nine parcels are County-owned, MDEAT's interest in the development of PIP is to empower and transform the local neighborhoods by improving the livelihood of the residents through creating and retaining of jobs for the surrounding community.

Understanding the needs and concerns of the residences surrounding the park, MDEAT began working with a team of economic development professionals in effort to attract specific developers who will create employment for immediate residents of Liberty City with a focus on mirroring the skillset of the local residents. MDEAT lead tours with county commissioners, government agencies, TUA stakeholders, local organizations, businesses and corporations to stimulate discussions surrounding the growing needs of the local neighborhoods, as it relates to job creation. MDEAT's actionable approach continues with commissioners and other government officials to discuss the urgency in moving forward with the development of the park.

MDEAT participated in Miami-Dade County's Small Business Division (SBD)'s series of events in celebration and recognition of National Small Business Week in May, 2017. Attendees learned about the role SBD and other agencies have in identifying and maximizing opportunities for small businesses. Partner agencies, including MDEAT, shared information with attendees on available programs and services. Events were held at Miami Center for Architecture and Design, AIA, St. Thomas University and the Stephen P. Clark Center. More than 20 agencies and partners participated.

The Office of Economic Development and International Trade (OEDIT), in collaboration with Vice-Chairwoman Audrey M. Edmonson, hosted an import/export workshop inside the Sandrell Rivers Theater complex at the Audrey M. Edmonson Transit Village, *Going Global Workshop and Career Expo*. This was the fourth workshop in a series hosted by Miami-Dade County Commissioners within their respective district. The free workshop targeted high school students, individuals, start-ups, and small to medium sized businesses seeking new opportunities in importing and exporting. Attendees received practical tools, including a presentation from industry experts and opportunities to gain one-on-one assistance in developing their business expansion strategies from 16 public and private sector exhibitors, including MDEAT.

Local business directories have come a long way from the standard yellow pages. Offering contact information and brief details of the business' products and services, potential customers rely on immediate and tailored search results to compare businesses types pertaining to their needs. MDEAT collaborated with Miami-Dade County Black Affairs Advisory Board (BAAB) to create and sponsor the annual Black World Guide, showcasing Black-owned businesses within the South Florida community.

Recognizing the need to develop a digital platform to draw an ongoing audience across generations, MDEAT entered into partnership with Blueprint Media Group to create an online directory through BlackPagesMiami.com. The partnership supports economic growth across South Florida allowing for broad business engagement and networking opportunities. Ease of access and a user-friendly platform benefits both the business and the consumer alike. In effort to advance community engagement, BlackPagesMiami.com has a continually expanding online directory enabling owners to register their business at no cost. This partnership with Blueprint Media Group offers free workshops for small businesses owners to assist with digital literacy education for business development and as well as campaigns to generate customers at select Black-owned business during the Cash Mob series.

Cyber Warrior Diversity Program (CWDP)

Cyber security remains a perilous concern regarding national security. Specific educational requirements must be met for potential employment, however, educational opportunities for the cyber security field are not available in every educational institution or community, thus creating an oversight of these programs' affordability and accessibility for those in low-income households. This inadequacy limits the job applicants to those who can afford four-year institutions offering cyber security courses and certifications, or those who can access the certification-only route. As job opportunities remain vacant in the field, only three percent of those employed as information security analysts are African American ⁴.



Recognizing the need to provide educational opportunities for individuals in TUAs, MDEAT partnered with Digital All City (DAC), a nonprofit organization from Baltimore, Maryland to offer COMP TIA A+ certification. MDEAT sponsored and funded 15 unemployed or underemployed adults and veterans through training, testing and certification. Cyber Warrior Diversity Program (CWDP) launch took place at FMU, organized in partnership with FMU, DAC, and Urban

Philanthropies. Representatives from Florida International University School of Architecture, Miami-Dade Police Department and Miami Carol City Senior High School were among the 50 attendees.

CWDP course was held twice per week at Florida Memorial University (FMU) over a five month period. After course completion, each student will take COMP TIA A+ certification exam. This opportunity paves way for graduates to work in cyber security or IT related industry, to advance their cyber certification studies and to start their own business.

A job fair and graduation acknowledgement will take place in November, 2017, at the beginning of the 2017-2018 Fiscal Year.



Miami-Dade Millennial Task Force

Job availability largely impacts the individual, family and the communities at large. Over the next decade, millennials are expected to populate the majority of the work place. In recognizing challenges millennials face concerning available career opportunities, transportation and housing,



the Miami-Dade Millennial Task Force was established to attract, assist and retain millennials. Millennial Task Force provides policy recommendations to bring forth to Board of County Commissioners (BCC) in effort to assist with these challenges by meeting with top employers in the county and creating partnerships with community organizations. MDEAT joined the first Task Force meeting which featured presentations from Commissioner Matthew Pigatt, City of Opa-locka and Dyan Brasington, Executive Vice President of The Beacon Council. MDEAT's involvement with the Task Force continues through its partnership and ongoing efforts to aid in the professional development of millennials in Miami-Dade County.

Housing

South Florida's tropical and inviting climate attracts visitors from around the globe. Its economic landscape houses cities and neighborhoods to accommodate a plethora of lifestyles. As the largest county in Florida boasting a population of over six million residents, Miami Dade- County's demanding housing market is no exception to South Florida's housing market demand. Nonetheless, the county faced mid-year price increases, congruent to a lack of available housing stock. Affordability and availability became an increasing concern for buyers, intensifying the competitive market. First-time homebuyers faced additional challenge of navigating through the homeownership process while falling at the mercy of the current market conditions.

Growing Our Investment

Since its inception, MDEAT's Homeownership Assistance Program (HAP) has funded 7,153 Miami-Dade County first-time homebuyers, totaling an investment of more than \$40,021,500 in the housing market. Leveraged by more than \$136,797,000 in other down-payment assistance (DPA) funds including other Miami-Dade County DPA programs, aggregate purchase prices exceeded \$937,870,000 and first mortgage loans totaled more than \$770,500,000. During Fiscal Year 2016-2017, HAP funded 301 first-time homebuyers totaling \$1,801,700, equating to an approximate 35 percent decrease from previous two fiscal years as a result of the housing market price increase.

Program Snapshot

HAP provides down-payment and/or closing costs assistance to first-time homebuyers in low to moderate income households, in Miami-Dade County. It educates first-time homebuyers on the process of purchasing a home and certifies industry professionals for working with HAP recipients. At zero percent interest rate, HAP offers a no payment, forgivable loan.

Of the 2016-2017 HAP fund recipients, 51 percent of families were low or very-low income households, at or below 80 percent of the Miami-Dade County Adjusted Median Income ⁴. These first-time homebuyers

purchased homes in all but one commission district, and the majority of families purchased homes in commission districts 9, 8, 1, and 2, representing 83 percent of total HAP production.

The Housing Market Overview

Miami-Dade County's housing affordability decline is evident. According to Department of Regulatory and Economic Resources (RER), the housing affordability index for Miami-Dade County in 2016 fourth quarter dropped nearly 13 percent from fourth quarter in 2016. The median household income is only enough to afford 87 percent of a mortgage on a median-priced home without becoming cost-burdened to the family. The single family median home price spiked through the first half of 2017, from a \$302k price in January to a \$337k price in June. After decline, the median price peaked at \$338k in September, then settled into a median price of \$330k from the last quarter of 2017 ^{5 6}

In contrast, the average home purchase price of HAP recipients saw a further increase in Fiscal Year 2016-2017 versus the previous fiscal year. In 2016-2017, \$196,456 was near \$10k above the \$186,970 average from the year prior, which was nearly \$20k above the \$167,517 average from 2014-15. Consequently, the average purchase price of HAP funded loans rose more than 17 percent within the past two years. As a result to these industry changes, HAP made correlative adjustments to the overall income and household qualification requirements, thus increasing available funds to a greater amount of Miami- Dade County residents.

Expanding Our Network

HAP certification workshop attendance for South Florida mortgage and real estate industry professionals showed a significant increase during the previous Fiscal Years, compelling HAP to re-evaluate and assess HAP policies, procedures and guidelines. In order to accommodate the increasing number of industry

professionals for the county's growing population and competitive housing market, HAP began planning a series of certification workshops for industry professionals to take place during the fourth quarter of 2017.

Extending Our Reach

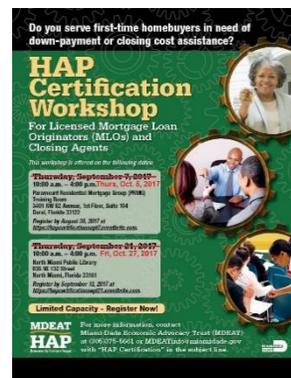
Homebuyer education extends beyond the pre-purchasing process of a home. First-time homebuyers must learn pre and post housing processes in order to make the best decisions concerning needs of the household and qualifying for any DPA loans. Meeting the housing affordability demand and reaching the vast community is pivotal for helping the low to medium income families afford homes and impact communities on a greater scale. In effort to ensure that first-time homebuyers are making affordable decisions and are able to utilize qualified funds, HAP mandates education workshops to tailor to potential HAP fund recipients. Since inception, MDEAT HAP continues to maintain a foreclosed property rate of approximately two percent, with zero foreclosed homes in the 2016-17 Fiscal Year.

HAP collaborates with twelve U.S. HUD certified Housing Counseling Agencies (HCAs) and partners with housing counseling agencies throughout Miami-Dade County TUAs. These agencies hold First-Time Homebuyer Workshops in various location throughout the county with an intentional focus to hold a large majority of these workshops in TUAs. HAP conducted, coordinated and participated in 33 affordable housing community workshops, forums and events during Fiscal Year 2016-2017, providing first-time homebuyer, financial literacy and DPA program information to empower more than 1000 Miami-Dade County and South Florida residents. The typical presentations topics were included a general overview of DPA programs, HAPs ability to combine loans with other county DPA programs and how they integrate into the mortgage process. As needed and requested presentations covered The Mortgage Process, Closing on Your Home, Shopping for Your Home in addition to general overviews of home inspections and property insurance.

HAP – HCA Payout Initiative was established in April 2014, and was implemented to assist in offsetting the costs of the in-person first-time homebuyer education workshops and overhead of housing agency operations. The HCA providing the in-person first-time homebuyer education to the HAP funded borrower is paid \$250 out of the HAP assistance new homebuyers receive at time of their home purchase closing. This amounted to \$73,500.00 in Fiscal Year 2016-2017.

Looking Ahead

Hurricane Irma took the southeast of the US by force in September, 2017, leaving South Florida’s landscape in need of repair while homes and business struggled to regain power. Despite the damages and disruption to the economic landscape, the housing market remained in-demand. HAP certification workshops for mortgage loan originators and closing agents was postponed from September to October, 2017, respectively, with an addition of a third workshop in place to satisfy the growing demand of industry professionals. HAP will continue to host certification workshops for MLOs and closing agents separately from realtor certification workshops. This is critical in order to assess more varied methods of educating mortgage and real estate industry partners to serve first-time homebuyers in a market saturated with competition among the shrinking housing supply and increasing housing prices.



Heightening awareness of DPA programs and the need to serve families struggling to afford down-payment and closing costs is a central focal point for HAP’s outreach. By establishing both alternative methods and expanded venues to provide better and greater community outreach, education and involvement, HAP will continue to overcome the barriers for underserved residents and improve the lives of the individuals while enhancing the Miami-Dade County communities overall.

Teen Court

Youth are the connection between safe and thriving neighborhoods, and the motivation behind key community service initiatives. As valuable stakeholders, youth are influenced by their surroundings and serve as a reflection of their environments. Poor decision-making resulting in illegal activity harms the livelihood and safety of the overall communities. A criminal record threatens employment opportunities and limits the ability for the youth offender to pursue advanced education. Special attention in servicing youth through heightened intervention is critical in aiding their development into responsible members of the community.

In 2016-2017 Fiscal Year, MDEAT's Miami Dade County Teen Court (M-DCTC) diverted 298 youth offenders from the court system, by offering alternative sanctioning opportunities and transformational strategies integrated into an array of educational workshops, counseling services and correction facility tours. M-DCTC is a member of the Florida Association of Teen Courts and is part of a nationwide network of more than 1,300 teen, peer, student, and youth court programs. Through its successful initiatives, M-DCTC has maintained a recidivism rate of less than one percent.

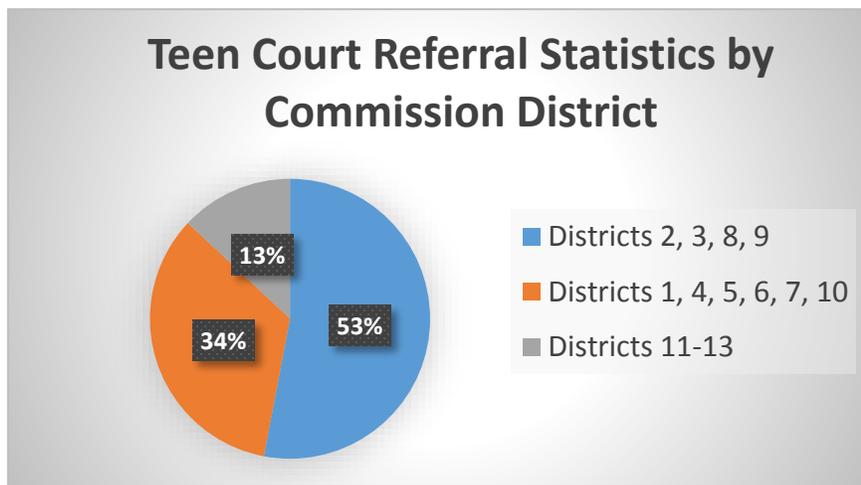
Teen Court processes cases involving youth offenders who are under the age of 18 at the time the cited offense, and have been diverted from the traditional juvenile justice system for low-level offenses such as vandalism, petit theft, assault, and other minor crimes. Teen Court serves various populations including parent referrals, offenders issued civil citations by local law enforcement agencies, Preventive Initiative Program (PIP), and other referrals from Miami-Dade County Juvenile Services Department (JSD). Youth participants must admit guilt and complete sanctions in order to earn a second chance and satisfy court-ordered, peer-driven sanctions, and in many cases, therapy sessions through Teen Court's psychological services to complete the program.

Teen and adult volunteers drive the courtroom process by serving in several roles in Teen Court, including: attorney, juror, bailiff, clerk and judge. Collectively, these participants and volunteers gave

back to their community by providing a total of 10,896 community service hours during Fiscal Year 2016-2017.

Program Statistics

Referral statistics indicate youth from Commission Districts 2,3,8,9 which comprise 53% of Teen Court referrals. Commission Districts 1, 4, 5, 6, 7, 10, comprise 34% and Commission Districts 11-13 comprise 13% of Teen Court referrals.



Expanding Services

Psychological Services offered by Teen Court expanded to further address the growing mental health needs of its referral population. During the 2016-2017 Fiscal Year, a rise in drug usage was observed in youth referrals. Coupled with a state-wide Florida Youth Substance Abuse Survey (FYSAS) from the Florida Department of Children and Families, a rise in drug usage among middle and high school youth was indicated, prompting Teen Court to begin referring program participants for drug testing and introduced counseling services through local university master and doctoral level students in clinical psychology.

Services include family therapy, individual therapy, clinical diagnosis and assessment, educational staff meetings, grief counseling, and career and academic counseling for students. Offered through a three-part

approach including therapy, case management and workshop/training, M-DCTC provides its clients and their families with both peer and adult support designed to help stabilize and subsequently drive participants toward their full potential in academia, career, and societal aspects of life.

Looking Ahead

Psychological Services client caseload is expected to increase by 100 percent during the second quarter of 2018. The necessity and ability to meet the growing demand of psychological services will continue through ongoing partnerships with local universities. Teen Court will continue to integrate its mental health component as part of its services for participants while ensuring that the needs of each individual are met.

Program Expansion



Teen Court expanded to the City of Miami Gardens in May, 2017, and provides sessions on the first Thursday of each month at Miami Gardens City Hall in a TUA area. This fifth Teen Court location provides greater accessibility for northwest Miami-Dade County, which contributes to 34 percent of program referrals. Miami

Gardens Mayor Oliver Gilbert presided over the inaugural court hearing. Newly appointed Miami Gardens Chief of Police Delma Noel-Pratt was in attendance alongside other officers to advocate their support. Youth from north Miami-Dade County representing community organizations, public and private schools and police departments' Explorers Program joined the event and continue to volunteer on a weekly basis. This occasion served as a unification of the local community's engagement and combined efforts on changing the lives of local youth as it relates to juvenile crime and improving communities.



Youth Intern Partnership Initiative

MDEAT's Youth Intern Partnership Initiative (YIPI) commenced six weeks of paid summer employment in June, 2017. MDEAT staff and community supporters provided an education and motivation workshop for the 15 participating Teen Court youth on employability skills and the importance of education enhancement. Exposure through the summer



initiative to various career paths and employment retention was achieved through the participation of host employers representing housing counseling services, real estate law, real estate title and escrow services, community affairs, criminal justice and economic development. Students gained practical knowledge and developed skillsets thus enhancing employability in a multitude of professions. Subsequent to the end of the program, several program participants were hired by their respective employer.

Annual Youth Legal Education Summit



Annual Youth Legal Education Summit was held at the University of Miami and drew an audience of 100 energetic youth and adult participants from all over Miami-Dade County. The two-day summit in August, 2017, was supported through funding and contributions provided by the Miami-Dade County Police Department and University

of Miami School of Law. Local, practicing attorneys provided education and training on various protocol and procedural aspects of the judicial process; courtroom decorum; pre-trial preparation; prosecution and defense techniques. Event participants were exposed to collegiate life while meeting teens from other high schools and gaining valuable insight to careers in law. Workshop presentations focused on the effects of social media, identifying emotional abuse and community leadership, with an emphasis on current, trending issues. Teens eagerly participated in group discussions and analyzed how decisions can create a stigma and



impact public persona. The two-day summit concluded with the *Annual Teen Court Mock Trial Competition* where teens capitalized on topics learned in the workshop and showed off skillsets in their respected courtroom roles.

Major contributors and partnerships were made by the Miami-Dade State Attorney, Adult Mankind, Inc., Miami-Dade County Police Department, City of Miami Gardens, City of North Miami Police Department, Dade County Association of Chiefs of Police, Miami-Dade County Department of Juvenile Services, City National Bank, University of Miami School of Law, and Foundation for Youth and Economic Development. (Pictured right: *Miami-Dade County Chief of Police Juan Perez address the students at the youth summit.*)



In the News

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The CW's *Inside South Florida* hosted MDEAT on two occasions in 2017: to announce the new location of Teen Court at Miami Gardens City Hall and to discuss M-DCTC's Annual Youth Legal Education Summit. Topics included the benefits of Teen Court and how to get involved, as well as how Teen Court's successes and low recidivism rate in its near 20 year timespan.



From left to right: MDEAT Board Member Lonnie Lawrence; MDEAT Teen Court Specialist Ralph McCloud; and Host of Inside South Florida, Dave Aizer. May, 2017.



From left to right: MDEAT Teen Court Specialist Ralph McCloud, MDEAT Board Member and YAC Chairperson, LaTonda James; and Host of Inside South Florida, Dave Aizer. August, 2017.

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