

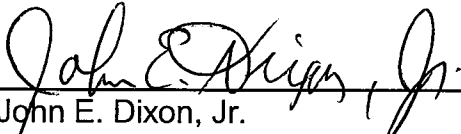


Metro-Miami Action Plan Trust Business Plan

Fiscal Years: 2008 and 2009
(10/1/07 through 9/30/09)

Plan Date: November 30, 2007

Approved by:



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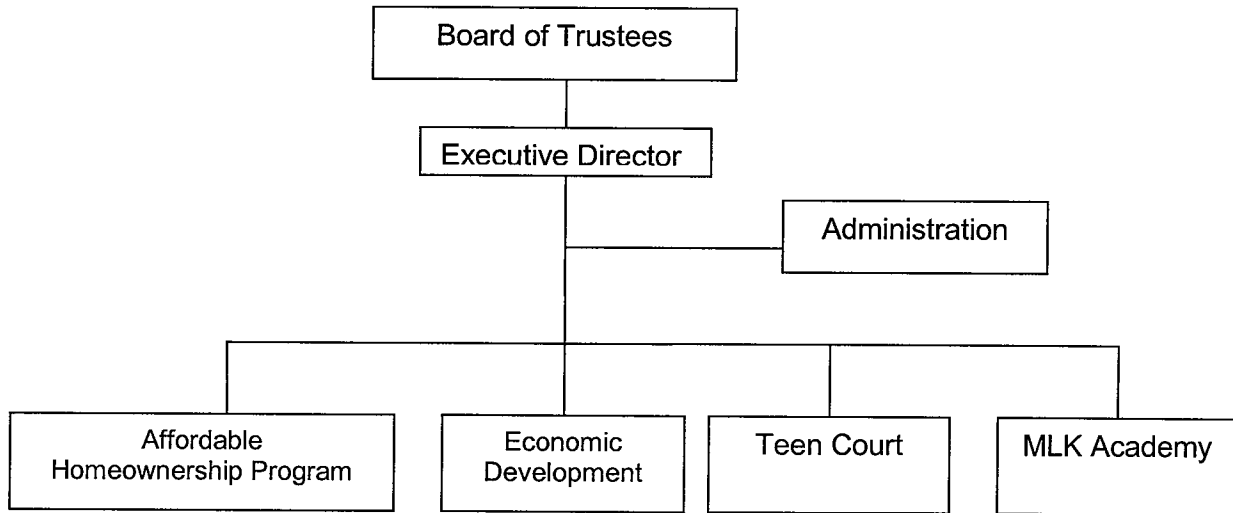
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EXECUTIVE SUMMARY

Metro-Miami Action Plan Trust (MMAP) is an agency and instrumentality of Miami-Dade County government created to ensure that local Black residents have equal access to the necessities for prosperous living and healthy communities. Governed by a 21-member board of trustees, MMAP works with community-based organizations and the public and private sector in order to address the causes of disparity between Blacks and the general community.

Through program administration, special initiatives and advocacy, MMAP uses a holistic approach in addressing disparities that exist for Black residents in the area of housing, economic development criminal justice and education.



MAJOR PROGRAMS FOR FISCAL YEAR 2007-2008 AND 2008-2009

HOUSING DIVISION

➤ FIRST TIME HOME BUYER PROGRAM

Metro-Miami Action Plan Trust Homeownership Assistance Program (MMAP HAP) began in 1995 as an equal opportunity housing lender designed to increase the number of low to moderate income homebuyers in Miami-Dade County. The program utilized funding made available through the state of Florida Documentary Stamp Surtax and reduces the upfront financial costs associated with purchasing and financing a home.

This product provides up to 6% of the purchase price in down payment and closing costs assistance to qualified first time low to moderate income homebuyers in Miami-Dade County. The MMAP loan is provided in the form of a forgivable, zero interest non-amortized mortgage. Thus repayment of the loan is only required when the property is sold or is forgiven after the borrower has owned and occupied the property for 10 years.

➤ TEACHERS HOUSING INITIATIVE

Under an initiative spearheaded by District 3 County Commissioner Audrey Edmonson, sixteen (16) qualified teachers will receive \$25,000 in the form of a zero percent (0%) interest, no payment (non-amortized) mortgage, or Homeownership Assistance Program (HAP) loan. These monies will be able to be combined with other qualified Down payment Assistance Program (DAP)

funds where applicable and subsidized funding from other sources (e.g. Miami-Dade Finance Authority.)

➤ **AFFORDABLE HOUSING FOCUS GROUPS**

MMAP HAP will work in collaboration with local housing providers and real estate professionals to conduct focus groups. The focus groups will provide a forum for real estate professionals to address the issues that adversely impact affordable housing in Miami-Dade County market.

CRIMINAL JUSTICE

➤ **MIAMI-DADE COUNTY TEEN COURT**

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

➤ **CRIMINAL JUSTICE SENSITIVITY ACTION COMMITTEE**

Provide a response to issues and concerns raised during the course of the year to the community.

EDUCATION DIVISION

➤ **MARTIN LUTHER KING JR. LEADERSHIP ACADEMY (MLK)**

Provide a fostering, social and academic environment for at-risk youth through an alternative school this is an extended home for many youth who find it difficult to flourish in a traditional classroom setting. The Academy's educational approach encompasses basic academic course infused with the nonviolence mythology of the civil right leader, Reverend Dr. Martin Luther King, Jr.

➤ **EDUCATION ACTION COMMITTEE**

Provide a response to issues and concerns raised from Educational professionals, students, parents, and the community.

ECONOMIC DEVELOPMENT DIVISION

➤ **BUSINESS TECHNICAL ASSISTANCE AND TRAINING**

Provide one-on-one technical assistance and counseling for businesses. Provide preparation of business plans for new and existing businesses.

Provide workshops/seminars for small businesses.

➤ **BUSINESS WORKSHOPS/SEMINARS**

Provide information to small black businesses on how to access financial resources from non-traditional and traditional sources.

Provide services on how to look within each company to identify untapped resources and opportunities.

Provide additional workshops and training seminars to empower the general public to understand banking and financial processes, develop financial literacy and learn processes such as construction and vendor qualification so they may interface with or become certified as service providers.

➤ **FINANCIAL ASSISTANCE**

MMAP hosted the South Dade Small Business Capitalization Initiative. This event provided businesses, located in underserved target areas, with financial and technical assistance. The program was comprised of business seminars that were geared to improve the growth and development of small businesses in the South Dade area.

MMAP assisted in funding for marketing and advertising of Opa-Locka Flightline a Miami-Dade County company housed at the Opa-Locka Airport. Opa-Locka Flightline is the first fixed based operation in the United States owned and operated by African Americans.

- **COMMUNITY ECONOMIC DEVELOPMENT FORUMS**
Provide public forums for residents to participate in economic development initiatives.

HEALTH AND HUMAN SERVICES ADVISORY COMMITTEE

- Provide information, to advocate and coordinate health and human services issues and concerns as it's relates to the continuing disparities of Blacks and other minorities when compared to Miami-Dade County.

SIGNIFICANT FACTORS CRITICAL TO BUSINESS PLAN IMPLEMENTATION

- Housing
Established in 1995, MMAP Homeownership Assistance Program (MMAP HAP) was one of the first down payment and closing costs assistance program in Miami-Dade County. It was intended to increase homeownership among local Black residents by addressing one of the biggest impediments facing low and moderate-income persons in their effort to purchase a home. Over the years, however, the program has experienced a major shift in its service population. During the initial years, the program helped predominately Black homebuyers but now it serves mostly Hispanic residents.

MMAP HAP will work in collaboration with local housing providers and real estate professionals to launch an outreach campaign to increase the percentage of Black homebuyers who utilize the MMAP HAP program. The HAP program will target specific zip codes throughout Miami-Dade County that have a high percentage of residents who rent their residences. The campaign will also target the real estate industry to increase the number of certified MMAP HAP professionals who can assist in increasing the number of Black MMAP HAP homebuyers. The campaign will encompass radio and print advertisements, sponsorships, special events and housing empowerment seminars.

- Economic Development
Collaborative agreements with the Entrepreneurial Institute at Florida Memorial University, the Miami-Dade Chamber of Commerce and the Collective Banking Group will be required in order to provide technical assistance and training/workshops for business persons or aspiring entrepreneurs.
- Martin Luther King Jr. Leadership Academy
Obtaining certified teachers will be difficult due to an increase in salary for teachers employed by the Miami-Dade County School Board for fiscal year 2007-2008. The salary and benefits provided by the School Board is greater than Metro-Miami Action Plan Trust (MMAP).
- Miami-Dade County Teen Court
Establishing and implementing counseling services for teen court participants and families. Also, develop a School-Based Referral Program to reduce the number of out-door suspensions and expulsions in the school system. By reducing these suspensions and expulsions, the number of students on the street during school hours is reduced and their ability to commit crimes is also reduced. M-DCTC will also provide psychological services for youths participating in the program.

DEPARTMENT PURPOSE/MISSION

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

Additional departmental information can be found in the Departmental Profile (Attachment 1).

STRATEGIC ALIGNMENT

I. The Department's efforts align with the following Miami-Dade County Strategic Plan Goals:

- Allocate County Government resources in support of activities that increase and diversity jobs and incomes while eliminating socio-economic disparities in underserved areas (ED1)
- Lead the coordination of economic development activities throughout Miami-Dade County (ED2)
- Expand entrepreneurial development opportunities within Miami-Dade County (ED3)
- Create a more business-friendly environment in Miami-Dade County (ED4)
- Improve the future of Miami-Dade County's children and youth (HH3)
- Development positive relationships among all groups to promote unity in Miami-Dade County (HH6)
- Provide Comprehensive and humane programs for crime prevention, treatment and rehabilitation (PS2)
- Ensure the financial viability of the County through sound financial management practices (ES8-2)

Department-related Strategic Plan Outcomes and department objectives:

- Increased number of low-to-moderate income homeowners (priority outcome) (ED1-3)
 - Number of loan Applications processed for first-time homebuyers
 - Number of loans approved for down payment and closing cost assistance
 - Number of loans closed for first-time homebuyers
- Coordinate effective economic and community development program (priority Outcome) (ED2-1)
 - Create a public-private partnership with Miami-Dade Chamber of Commerce to promote economic development
 - Create a public-private partnership with the Collective Banking Group to promote economic development by providing seminars in critical topics
- Organizations empowered with the technical and management capacity to succeed (priority outcome) (ED3-1)
 - Number of businesses receiving technical assistance
 - Number of businesses assisted with the development of business plans
 - Number of businesses attending financial/capital resources workshops/seminars

Departmental Business Plan and Outlook
Department Name: Metro-Miami Action Plan Trust
Fiscal Years: 2007/2008 – 2008/2009

- Number of businesses attending marketing workshops/seminars
- Customer-friendly environment for regulated businesses doing business with Miami-Dade County (priority outcome) (ED4-2)
 - Number of Workshops on county and government certifications
 - Number of businesses attending certification workshops
- Increase access to culturally sensitive outreach/prevention and intervention services for Miami-Dade County children, youth and their families
 - Number of anti-theft workshops conducted
 - Number of individual cases heard
 - Number of education, intervention and prevention tours conducted
 - Number of ethics workshops conducted
 - Number of juvenile offenders referred
- Reduce suspensions and expulsions through Teen Court School-Based Referral Program
- Reduce number of people revolving through the court system/recidivism (PS2-2)
- Increase community awareness of information resources and involvement opportunities (priority outcome) (PS4-1)
 - Number of presentation about juvenile offenders rights
- Young adults with basic education skills, and values (priority outcome) (HH3-3)
 - At-Risk students present for FCAT Exam
 - Oral Reading Fluency for At-Risk students
 - At-Risk students school attendance
- Improved community relations in Miami-Dade County (HH6-1)
 - Number of youth attending presentation of Teen Court, the justice system and offenders rights.
- Reduce number of people revolving through the court system/recidivism (PS2-2)
 - Recidivism Rate for Teen Court Participants
- Partner with local health providers to offer free screenings throughout the community on an on-going basis, not just at health fairs.
- Planned necessary resources to meet current and future operating and capital needs (priority outcome)
 - Meet revenue budget targets
 - Meet expense budget targets
 - Surtax revenue used to benefit low income families
 - Surtax Revenue used for new construction of affordable housing
 - Occupational Surtax used for promoting Miami-Dade County

II. Department-related Strategic Plan Outcomes, Departmental Objectives, and Programs & Initiatives:

Customer Perspective

- Home ownership and affordable housing for low-to-moderate income persons
- Technical assistance and business plans development for start-up and new businesses
- Public Community and Economic Development Forums
- Sensitive outreach, prevention and intervention services for youth and their families
- Basic education, skills and values for youth and young adults

Financial Perspective

- Ensure effective financial practice and meet budget targets (revenue and expenses)
- Ensure compliance to Documentary Surtax Ordinance
- Ensure compliance to Business Tax receipt Ordinance

Internal Perspective

- Funding for affordable housing in collaboration with other county departments.

Learning and Growth Perspective

- Provide team building workshop for MMAP staff
- Provide in service training program for Teen Court employees
- Train-the-Trainer Program certification to treat Anxiety based disorder in children and adolescents. MMAP will become a certified site.

PERFORMANCE MEASURES AND TARGETS

For ease of reference, specific information regarding departmental objectives and performance measures including the targets for FY 2007-08 and FY 2008-09 can be found in Attachment 2 – Business Plan Report.

CRITICAL SUCCESS FACTORS

Department-wide Critical Success Factors

- Martin Luther King Jr., Leadership Academy
In order for the department to successfully implement its business plan and continue to deliver quality education to MLK Academy students in a safe environment that is conducive to learning. MLK must increase student enrollment to earn appropriate revenue generated solely by FTE dollars for expenses to be paid affordably, without having to depend on other programs or General Fund dollars for support.
- Miami-Dade County Teen Court
To dove-tail with the Miami-Dade County Public Schools zero tolerance policy an offer on alternative for students who are in violation of this policy being taken to the Juvenile Assessment Center (JAC). The Civil Citation Program would be that alternative and divert students from getting a juvenile record for very minor offences. Also, parents will be able for the first time to

request that their child become a part of the Teen Court process to improve the behavior through direct referral.

➤ Housing

As a part of restructuring the MMAP Homeownership Assistance Program to address the current affordable housing needs of low to moderate income individuals. MMAP staff is recommending modifications in internal program operations and policies and procedures. MMAP HAP staff will utilize the FIU diversity study to identify and create a profile of the market segment the housing program can effectively serve instead of continuing to target the entire Black homebuyer market. MMAP will also facilitate focus groups comprised of real estate professionals to critique the proposed changes to the program and possible impact to the industry.

➤ Economic Development

MMAP's Economic Development initiatives have been modified to meet the allowed usage of the Occupational License Surtax (Business Tax receipts dollars), which effectively promote Miami-Dade County by creating business opportunities for aspiring entrepreneurs, expanding businesses, retaining business, and/or attracting new companies in Miami-Dade County. MMAP will accomplish this through advertising, promoting activities and other sales and marketing techniques, as well as, technical assistance.

Critical Success Factors for Specific Objectives

- Increase student enrollment to earn appropriate revenue generated solely by FTE dollars.
 - Reduce expenses without having to depend on other programs
- Increase youth entering M-DCTC by developing a School-Based Referral
 - Implement Teen Court School-Based Referral Program
- Increase homeownership by restructuring the program where more first-time homeowners can purchase a home.
 - Reduce lack of attainable housing for low-to-moderate income families
 - Increase the low to moderate families that are not keeping pace with the rising prices of residential properties
 - Reduce rising cost of taxes and insurance by continuing to host focus group with affordable housing professionals that can address these issues.
 - Increase the availability of affordable housing stock for low-to-moderate income residents. In an attempt to address these issues, MMAP HAP has developed innovative housing strategies in attainable housing.
- Increase the economic opportunities for inspiring entrepreneurs and businesses expanding, retaining, or attracted to Miami-Dade County
 - Increase business opportunities for young entrepreneurs in Miami-Dade County
 - Develop seminar/workshop to attract young professionals
- According to local professionals and market reports, there is a lot of demand in the real estate market, however, buyers are conducting a more detailed search, and selecting homes in a more cautious manner. The Florida Association of Realtors reported September sales of homes in the Miami area totaled 360, compared to 769 in the same month in 2006. It is now a "Buyers Market" where there are more homes for sale than ready buyers and homes are staying on the market longer.

The positive side is as the available housing stock continues to rise, sellers are increasingly willing to negotiate and give concessions, including extending timeframes to close and paying borrower closing costs. The downside is as a result of lower and slower real estate sales, documentary surtax funding amounts have significantly declined. Sellers are dropping their prices, giving some concessions, offering home warranties and in some cases, sellers are paying some of the buyers' closing.

Based on a more borrower friendly real estate market and more significantly the decline in documentary surtax funds, staff is recommending a reduction in the MMAP HAP loan assistance. This will add to the number of potential buyers for participation in the MMAP HAP program at the reduced down payment and closing costs assistance level versus the current level of MMAP HAP assistance.

3 to 5 YEAR OUTLOOK

The MMAP Trust will implement initiatives to address the 30-Year Retrospective - The Status of the Black Community in Miami-Dade County. These projects will entail the following:

- Job Fairs that will provide employment opportunities for citizens that reside in the four areas of the county with the highest unemployment rate. Goal: Decrease unemployment rate.
- Expand networking opportunities for Black entrepreneurs by promoting programs such as the South Dade's Small Business Capitalization Initiative, the Black Consumer Marketing Conference, and the Great Miami Chamber's Business Empowerment Network Series. Goal: Mentor Black businesses.
- Create 75 internships for Black college students in the fields of Business, Finance, and Real Estate- High-paying jobs in which Blacks are currently underrepresented. Goal: Increase employment opportunities for young Black professionals.
- Collaborate with local universities and Florida's traditional Black colleges to create scholarships in the fields of Business, Finance, and Real Estate. Goal: Decrease unemployment and open opportunities for young Black professionals.
- Design a Mentor Program that pairs successful Black entrepreneurs with newly graduated Blacks. Goal: Increase employment opportunities for young Black professionals.
- Expand current programs on Financial Literacy within Miami-Dade County Public Schools. Goal: Increase financial literacy levels
- Advocate for more public spending on education, especially K-12. Goal: Increase level of obtaining employment and reaching desirable levels of professional development.
- Franchise development seminars to inform Black business persons of business opportunities with organization that grant franchise agreements. Goal: Increase Number of Black business persons in the franchise arena.
- Create a Health Task Force to address issues of disparity and explore methods to reduce the health disparity in the African-American community. Goal: Reduce health disparity in the African-American community.

