

Miami-Dade Economic Advocacy Trust

Working Together for Economic Change

Annual Report 2012-2013

MIAMI-DADE
COUNTY



Gears of Progress



MDEAT MISSION

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

Table of Contents

Message from the Chair	4
MDEAT Board Members.....	5
Message from the Executive Director	6
Three Gears of Progress	7
Economic Development	
Homeownership	
Youth Development	
Advocacy.....	20
In the News.....	25
Fiscal Report	26
Acknowledgments	28
Credits	28

SHIFTING GEARS *Working Together for Economic Change*



It has been four years since we transitioned from Metro-Miami Action Plan Trust (MMAP) to Miami-Dade Economic Advocacy Trust (MDEAT). Much change has transpired since then — building a new entity; cultivating a new governing board; renewing old alliances; and developing new partnerships to ensure a successful transition and forward movement.

The result of our work over the years is manifested in a new agency spirit founded on a shift in gears to focus on creating economic parity between the African American communities and the general population. Those tumultuous events of the 1980s that led to the creation of MMAP serve as a vivid reminder of the economic inequality in our county. Even though those days are moments in history, conditions continue to exist which make the existence of an agency like MDEAT still relevant and necessary nearly 30 years later.

African American communities are not viewed as independent generators of economic growth and development, but rather primarily as places where valuable yet limited resources can be mined for the benefit of those who do not live or work in the neighborhoods. In Miami-Dade County, there exist predominately African American communities virtually isolated from the flow of prosperity. Growing unemployment, stagnant Black business growth, elusive homeownership, and crime-plagued areas are the result of the benign neglect that has been the hallmark of the policies directed toward these communities.

By concentrating on the work needed in the county's designated Targeted Urban Areas (TUAs), the MDEAT board re-dedicates its efforts toward the type of change that will foster economic growth in these overlooked communities. We will continue to focus on collaborative efforts with our stakeholders including small business owners, non-profits, and other government entities. We will continue to create innovative solutions addressing socio-economic ills that plague our urban core. We will continue to advocate for systemic improvements to ensure that African Americans are provided a realistic chance to succeed and not be overlooked in the strategic advancement of the rest of this great city.

Lifting the economic standing of members of all communities strengthens the greater community. It is only then that Miami-Dade as a whole will possess the key attribute of a true world-class society. If we do not commit to strengthening these areas then how can we claim to be a world-class anything? MDEAT is working toward ensuring that in the larger context of the growth and expansion of our county that development and prosperity reaches African Americans and African American neighborhoods. We need to remove barriers hindering opportunities for local Black investors and encourage internal participation in new development. We need to encourage young African American college graduates to return home to seek and secure their future employment and invest their human capital into this community. Until Miami-Dade County is viewed as one of the top places in the country for African Americans to work and live, we will continue to see the unequal distribution of economic activity. MDEAT continues to have work to do. We will focus our efforts block by block and neighborhood by neighborhood until we change the economic landscape of Miami-Dade County.

It is this work that requires the continuous strengthening of MDEAT. There is a need for more resources to successfully facilitate and advocate for long overdue change. We must get serious and dedicate resources to review government policies and programs and make recommendations for changes in policies that while in many cases when implemented were well intentioned, but may actually now no longer be relevant and are hindrances to meeting our economic goals. We must get serious and dedicate resources to craft economic partnerships that will ensure our TUAs are a part of and benefit from the economic activity occurring all around them. Until that day occurs and becomes the rule and not the exception, then MDEAT — in the spirit of MMAP — will continue to remain relevant and necessary for years to come.

Marc Douthit

Marc Douthit, Esq., Chairperson
Miami-Dade Economic Advocacy Trust



MDEAT BOARD MEMBERS



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Youth Action Chair



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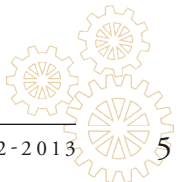
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John E. Dixon, Jr.
Executive Director



GEARS OF PROGRESS *Working Together for Economic Change*



Miami-Dade County is known across the country for being a great place to live, work and play. It provides opportunities to build personal and business wealth.

It allows residents to purchase dream homes. It even houses some of the top educational institutions in the nation. However, not all groups of people in Miami-Dade County are benefiting from what the area offers. Miami-Dade Economic Advocacy Trust (MDEAT)

is charged with facilitating the equitable participation of Blacks in the economic growth of the county. MDEAT is working toward this end by concentrating on three main gears of progress—economic development, housing, and youth development.

In 2012-2013, MDEAT achieved several feats in these three areas. With the presence of a strong small business community in Miami-Dade County, MDEAT equipped hundreds of businesses across the county's Targeted Urban Areas with research tools, business development data, and networking opportunities. The agency launched a countywide primary data collection project that encompassed both in-field and online research to identify Black-owned establishments in the designated TUAs. As a result of the research project, nearly 200 businesses were identified—the majority of them lacked an online presence—and added to a master database of businesses reflecting the agency's primary target group. We anticipate that as the general small business community continues to grow and offer more jobs and stabilized incomes, small Black-owned businesses over time will be equipped to do the same.

In addition, MDEAT educated and provided hundreds of first-time homebuyers with a mortgage loan product that makes homeownership in Miami-Dade County affordable. It has been with the help of a growing network of financial institutions and realty professionals that the agency is offering the product to a growing array of recipients. Subsequently, this strong

industry network helped fuel the process of identifying a solution to expand the available housing stock during a time of a chronic shortage of inventory for homebuyers within this target market. We applaud the commitment of the private sector as it has invested time and talent to growing homeownership among first-time buyers and helping TUAs realize the resulting socio-economic benefits.

Finally, I am excited about the progress made in slowing repeat offenses among first-time youth offenders at a time when some of our areas dealt with heightened media-exposed crime incidents. We are providing a growing cadre of volunteers and first-time offenders with a chance to act upon their interest in entrepreneurship and the legal field to become productive citizens. Our most notable accomplishment this year is the expansion of Miami-Dade County Teen Court, one of the programs under the administration of MDEAT. It expanded its offering by establishing a youth entrepreneurship tract for both the program's volunteers and first-time offenders. We listened to our teens and responded to their cry for more job opportunities by helping them create their own job opportunity through entrepreneurship.

MDEAT will continue to turn these gears of progress and invite stakeholders committed to creating economic equality in Miami-Dade County to join us in this effort. Interested stakeholders can attend board meetings and get involved with one of our action committees for economic development, housing or youth development. We need your support and hope you join us as we work together for economic change.

John Dixon

John E. Dixon, Executive Director
Miami-Dade Economic Advocacy Trust



Gears of Progress

Economic Development



Youth Development



Housing



MAJOR HIGHLIGHTS

- Miami-Dade City DNA research tool is launched
- HAP homebuyers avoid foreclosure at a higher rate
- Youth Entrepreneurship Program established



Economic Development

Helping to ensure equitable participation
in the economic growth of our communities

PROVIDING SOLUTIONS

Miami-Dade County designated several communities as Targeted Urban Areas (TUAs) which require concentrated efforts to improve their economic conditions. In fiscal year 2012-2013, MDEAT hosted its annual economic development summit to address the underlying issues that thwart the progressive growth of TUAs encompassing predominately Black communities. According to Miami-Dade County Department of Regulatory and Economic Resources, poverty from 2007-2011 averaged 29 percent for the TUAs coupled with an unemployment rate of 15.2 percent. Nearly 100 stakeholders from grass root groups to municipal representatives convened at Miami-Dade Main Public Library in downtown Miami in September to discuss the economic concerns. They heard other staggering stats from the county's economist and identified area limitations and opportunities of these areas after the nation's economic downturn.

MDEAT Economic Development Action Committee (EDAC) commissioned two reports as a part of the summit. "The Economic Impact of Strategic Economic Development Plans on Miami-Dade County Targeted Urban Areas" recommended six priority areas to spur TUA growth: value-added job creation, targeted business and industry recruitment, new capital investment, international trade and investment, transportation/mobility, and small business growth. The second report, "Islands of Poverty in a Sea of Wealth," noted the need to create a scorecard for TUA growth, connect TUA labor forces to emerging industries, and strengthen economic development network of resources. For access to the full reports, visit www.miamidade.gov/EconomicAdvocacyTrust.

MDEAT concentrates its efforts in the TUAs of Miami-Dade County by helping to uplift these communities through its advocacy and programmatic initiatives.

The map reflects targeted urban area designations for residential communities and does not include the commercial corridors of NW 27 Avenue Corridor, NW 183 ST Corridor, and the TUA corridors in North Miami. Source: Miami-Dade County, Department of Regulatory & Economic Resources Planning Research Section.



ECONOMIC DEVELOPMENT

HELPING EXPAND MARKET SHARE

CityDNA

As MDEAT began to unveil a macro-level approach to helping in the economic growth of TUAs in 2012-2013, it also provided viable micro-level tools and outlets to help small businesses build awareness and subsequently expand market share. MDEAT partnered with a national data applications developer, Social Compact, to build a free research tool called Miami-Dade CityDNA. It allowed small businesses to obtain market and demographic information across Miami-Dade commission districts. Nearly 100 people attended the launch event in April which featured guest speakers from Florida International University Metropolitan Center to discuss current economic conditions in the county. The tool helps businesses follow trends, create charts and access economic development plans. Hundreds of people accessed the site following the launch event and have used the information to make key strategic decisions critical to the growth of their business.

MLK Business Expo

Armed with access to a free data research tool as CityDNA, small business owners were invited to attend MDEAT MLK Business Expo in January 2013. The expo served as a venue for businesses to showcase their products and services. It also served as a viable vehicle to network and build partnerships for possible market share growth. Nearly 100 people attended the event as a part of the West Perrine Annual Dr. Martin Luther King, Jr. week-long celebration in January. MDEAT partnered with entities committed to the economic growth of the West Perrine TUA to host the event. The



Miami-Dade County Commissioner Dennis C. Moss, District 9, gave greetings to a sea of small business owners during the opening of the MLK Business Expo.

partners included West Perrine CDC and other South Dade economic development entities. Several businesses reported to have benefited from the event and requested that MDEAT host the expo the following year.

Overtown Rhythm and Arts Festival

MDEAT teamed with Southeast Overtown/Park West CRA to sponsor the Third Annual Overtown Rhythm and Arts Festival in one of the county's historic TUAs. The June festival attracted an estimated 500 people to the area's business corridor and provided storefronts with an opportunity to capitalize on increased foot traffic and potentially realize increased sales. According to the CRA, the festival provides a yearly economic boost to the overall area and gives businesses an incentive to showcase their products and services to an influx of event-goers. These event-goers were comprised of local residents

and visitors from around Miami-Dade County. Other visitors were associated with the American Black Film Festival, a national star-studded event held the same weekend as the rhythm and arts festival. Another economic booster came from the creation of event-related jobs such as a production assistant and disc jockey for Overtown residents and food contracts for local businesses.



Collaborating with Stakeholders

Throughout the fiscal year, MDEAT met with several TUA stakeholders in helping identify ways to strengthen the small business community. One of the meetings included MDEAT Board Chairperson Marc Douthit, Esq., Miami-Dade County Commissioner Jean Monestime, District 2, and Johnson and Wales University President Loreen Chant. The university is one of the top culinary colleges in the nation.

“We will continue to focus on collaborative efforts with our stakeholders including small business owners, non-profits, and other government entities as we progress forward in carrying out the mission of the organization.” —Marc Douthit, MDEAT Chairperson



MDEAT Chairperson Marc Douthit, Esq. met with Commissioner Monestime, City of North Miami Community Planning and Development Department and the North Miami CRA to discuss small business development opportunities in the North Miami TUA area.



Housing

Providing first-time homebuyers with no-payment forgivable loans to make homeownership affordable



Miami-Dade County's recovering economy set the stage for flourishing housing investment opportunities, stabilizing foreclosure levels, and consequently, a shrinking housing stock. In 2012-2013, MDEAT's focus on expanding homeownership was fueled by a need to ensure its first-time buyers had an available pool of affordable homes. A cadre of financial institutions willing to work with subsidized homebuyers in the midst of an era of cash-buyer preference helped MDEAT begin the process of identifying ways to address the issue.

It was critical for MDEAT to set a course of exploration and discovery since homeownership is a critical factor in the economic growth of a community. Its economic impact not only permeates the realty industry, it also drives

PROGRAM SNAPSHOT

MDEAT Homeownership Assistance Program (HAP/MMAP HAP) expands homeownership opportunities for low-to-moderate income first-time homebuyers residing in Miami-Dade County. It educates them on being competent homebuyers and responsible homeowners. It then facilitates the purchase of affordable homes by providing down payment and/or closing costs assistance through qualified mortgage lenders and real estate professionals.

HAP provides down payment and closing costs assistance to offset the upfront financial costs associated with purchasing a home for first-time homebuyers. HAP provides a zero percent interest (0.00%), no payment, forgivable loan to eligible very low to moderate income Miami-Dade County residents.

By providing comprehensive education to first-time homebuyers, MDEAT HAP maintained a foreclosure rate of less than 2 percent based on the total number of homeowners created since its inception in 1995.

non-profit housing counseling agencies that educate prospective buyers on homebuying and home retention; it increases sales for the home improvement industry from big box stores to neighborhood plumbers; and of course, it provides a financial boost to the individual homeowner through federal tax benefits, home equity loan access as a source of collateral for new business ventures, and much more. In short, homeownership helps to stabilize individual neighborhoods and build small business enterprises that subsequently strengthens the overall economic fabric of the county.



Growing Our Investment

MDEAT's HAP/MMAP HAP serves as an investment in the economic growth of targeted communities by helping to increase homeownership. In fiscal year 2012-2013, HAP funded 248 first-time homebuyers for \$1,401,144. Since its inception in 1995, HAP/ MMAP-HAP funded 6649 Miami-Dade families for a total investment of \$31,146,234. These funds have been leveraged through partnerships with other Miami-Dade County Down-payment Assistance Programs (DPAs) for more than \$105M. When coupled with other local municipalities and state funded DPAs the investment increases even more by an estimated \$20M. In combining these funds, the total investment is nearly \$126M in DPA leveraged dollars.

HOUSING

Expanding Our Network

HAP is powered by its forever expanding network of housing industry professionals. From banks to housing counseling agencies, the network plays a vital role in the operation and growing popularity of the program. Thus, the HAP team must ensure the network remains well informed and educated about HAP qualifications and file submission process. In 2012-2013, HAP staff conducted four Certification Workshops. These all-day workshops attracted 177 attendees. The in-depth training sessions were designed for mortgage lending, real estate and title professionals. It also included a detailed discussion on the operation and funding of HAP. The sessions also provided attendees with bonus information on DAP/DPA funds in general including process and timeframes.

Extending Our Reach

In fostering economic security and independence, MDEAT partnered with several non-profits to educate residents about homeownership. Several times a month staff served as main presenters at first-time homebuyer education

workshops and/or affordable housing advocacy and outreach events. In addition to homeownership assistance information, residents also receive supplemental information to help improve their financial skills and increase their understanding of credit responsibility, budget formation, money management, and estate planning.

During Fiscal Year 2012-2013, MDEAT staff presented at 40 Homebuyer Education Workshops and affordable housing outreach events with more than 1400 Miami-Dade County and South Florida area residents attending these events.

MDEAT partnered with numerous non-profit housing counseling agencies to educate potential buyers. These agencies are located in various TUAs including Miami Gardens, Opa-locka, Little Haiti, South Miami, Richmond Heights, Goulds, Homestead and Florida City. Other community partners include local financial institutions, mortgage companies and collaborating governmental agencies.

HAP staff conducted certification workshops for housing industry professionals. These well-attended workshops were held quarterly at the Joseph Caleb Center in Liberty City, one of Miami-Dade County designed TUAs, and the South Dade Government Center.





District 1
The Honorable Barbara J. Jordan at a local event in Miami Gardens



District 8
The Honorable Lynda Bell at the MLK Business Expo.



District 9
The Honorable Dennis C. Moss at the MLK Business Expo.

72 percent of new HAP homebuyers selected District 1, District 8 and District 9 as places to call home.

Looking Ahead

As 2012-2013 fiscal year ends and a new one begins, there existed a growing housing demand and a drastically decreasing housing supply in the Miami-Dade County market. A source of the aggravated demand stemmed in part from recently educated first-time homebuyers entering the market seeking their first home. An increasing number of affordable housing mortgage loan officers who pre-qualified or pre-approved these prospective homeowners are anxious to have them find houses and sign contracts. But the presence of foreign buyers and investors in the Miami market remains quite evident. Based on Miami-Dade County Second Quarter 2013 Analysis of Current Economic Trends Report (Source: September 2013, Miami-Dade County Regulatory and Economic Resources Department, Economic Analysis and Policy), 60% of home sales in July 2013 for example were cash transactions with 43% single family homes and 74% townhomes and condos – suggesting sales from a strong foreign investor presence in the market. Thus, MDEAT and its housing partners began looking at ways to reverse this trend, thereby continuing to expand homeownership within the first-time homebuyer market.

A LOOK AT HOME PRICES

The median sales price of an existing single-family home for MDEAT's target population saw growth in both the lower and middle pricing tiers. In the lower tier (properties lower than \$176K) rose by 26 percent. Properties within the middle tier (properties between \$176K and \$303K) increased by 16%. The aggregate S&P Case-Shiller Price index measuring the existing home price level for all homes gained nearly 16% year-after-year in June 2013.

Source: Miami-Dade County Regulatory & Economic Resources Department, Economic Analysis and Policy, September 2013



Youth Development

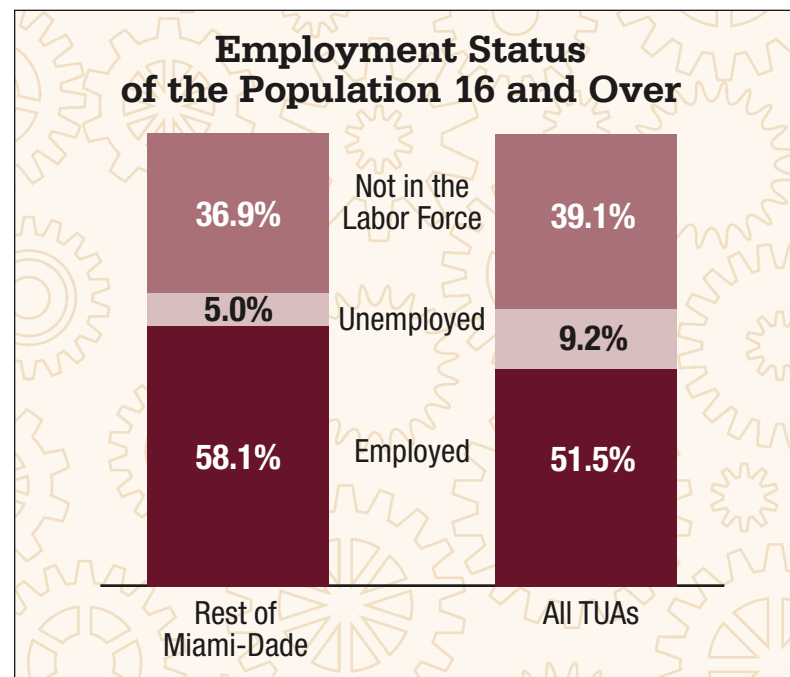
Offering first-time juvenile offenders with alternative sanctioning solutions through workshops and entrepreneurship opportunities

Youth are the cornerstone to strong and thriving societies. They are a key element in crime prevention and community sustainability. They also serve as social capital for the marketability of an area. MDEAT's investment in youth development is a pivotal component in fostering economic prosperity. It strives to keep young people on productive paths and reduces their vulnerability to the adverse effects of unstable socio-economic situations. In 2012-2013, MDEAT's Miami-Dade County Teen Court diverted 511 first-time offenders from the court system by offering life-changing opportunities through alternative sanctions, personal development and educational enrichment through workshops and jail tours. Through its effective techniques, the program maintained a low recidivism rate at 2.07% in 2012-2013, a drop from last year's rate of 3.86%.

Further, teen and adult volunteers drive the operation of the program by serving in several roles in the teen court process including attorney, juror, bailiff, clerk and judge. Subsequently, these volunteers collectively earned 6965 in volunteer hours in the fiscal year and realized a chance to give back to their community.

One of the key highlights for the agency's teen court program in 2012-2013 is the expansion of its curriculum to include youth entrepreneurship. The program responded to its teens as these young people began sharing their views about the area's dismal job market for their age bracket. According to Miami-Dade County Regulatory and Economic Resources Department, Economic Analysis and Policy, Socio-Economic Conditions in Miami-Dade's Targeted Urban Areas 2007-2011 Report, the unemployment rate for teens was 23% in December 2012, much higher than the overall unemployment

The mission of Miami-Dade County Teen Court is to advocate and create opportunities for youth to develop into responsible citizens.



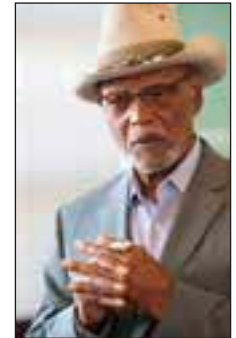
Source: Socio-Economic Conditions in Miami-Dade's Targeted Urban Areas 2007-2011 Report, Economic Analysis & Policy Department of Regulatory & Economic Resources

rate of the county. Now through the teen court expansion program, participating teens will learn how to create income for themselves and contribute their time and talent to the growth of their communities.

TEEN COURT EXPANDS Youth Entrepreneurship Program

Armed with a mission to create youth-owned and operated micro-businesses, MDEAT Teen Court established the Youth Entrepreneurship Program (YEP)

YOUTH DEVELOPMENT



Several notable local leaders spoke at the recognition ceremony including Miami-Dade County Commissioners Audrey Edmonson, District 3, and Jean Monestime, District 2. Others included MDEAT Chairperson Marc Douthit, Esq., Miami-Dade County Judge Tanya Brinkley, and Retired City of Miami Police Chief Clarence Dixon.

to decrease the impact of unemployment in the TUAs. The program is designed to reduce the burden of unemployment by exposing participants to business training, successful entrepreneurs, and the benefits of self-employment.

The new economic initiative gives teen court participants an optional track on entrepreneurship. The optional track includes:

- **Youth Entrepreneurship Workshop Series:** The four-part workshop series occurs during the second week of each month before the start of teen court sessions and covers business essentials, business plan creation, business economics, and marketing/salesmanship. The workshops feature local entrepreneurs and give participants access to helpful resources.
- **Youth Entrepreneurship Program:** The pilot program is an eight-week program offering an expanded curriculum in business training, technical training, and business creation. Participants are encouraged to

create micro-businesses in the technology sector. Student who complete the program and desire to start businesses can secure agency-provided grants and technical support to create their own micro-business enterprises.

Black Police Precinct & Courthouse Museum

The MDEAT teen court program expanded its court hearing locations in 2012-2013 by holding the first court hearing at the Black Police Precinct & Courthouse Museum since the 1960s. To kick-off its series of court hearings, MDEAT hosted a Black History Month recognition ceremony for local judges on February 25. Miami-Dade County Commissioners Audrey M. Edmonson, District 3, and Jean Monestime, District 2, provided greetings and acknowledged the contributions of the judges. Among the honorees was the Honorable Joel H. Brown, retiring Chief Circuit Judge of the Eleventh Judicial Circuit of Florida who introduced the new Chief Circuit Judge, Bertila Soto. Following the recognition ceremony, teen volunteers conducted a teen court hearing presided by a teen court volunteer judge, the Honorable Judge Tanya Brinkley.



A Year in Review: Teen Court Event Highlights

Throughout the fiscal year of 2012-2013, MDE-AT Youth Development Division staff participated in several events around the county including the 2013 National Day of Remembrance for Murdered Victims. The following is a highlight of other events.

October 2012

Career Day at Centennial Middle School

December 2012

Community Service Fair at South Miami Senior High School

February 2013

Himan Brown Charitable Trust Speaker Series: Building Liberty City's Future Block by Block at the Joseph Caleb Center in Liberty City

April 2013

Health and Wellness Fair at Southwest Senior High School

May 2013

Miami-Dade County Teen Court Sixth Annual Youth Speaking out Against Violence: Inspiring Peaceful Change Conference



July 2013

Safe Summer hosted by City of Miami at Charles Hadley Park in Liberty City

August 2013

Health Fair and Book Bag Give-away events hosted by City of Miami at Hadley Park and Miami-Dade County Commissioner Audrey Edmonson at Olinda Park in Liberty City



Miami-Dade County Commissioner Audrey Edmonson, District 3, at the annual youth conference.



Advocacy

Helping to advance causes that
cultivate economic prosperity
and ultimately strengthen
neighborhoods



A Step Back in Time

Metro-Miami Action Plan Trust (MMAP) was birth out of the displaced frustrations of the 1980s. It served as an action plan to help correct systemic socio-economic issues that adversely impacted Miami's Black community. The Downtown Bay Forum, a local non-partisan public forum on various topics, turned back the hands of time to the eighties to discuss the conditions of years gone by in comparison to the current conditions of today. Due to



The Downtown Bay Forum panel discussed the history of Black Miami in the 1980s.

the historical connection to MMAP, MDEAT was invited to participate in the panel discussion titled "When Will Black Miami See Progress?" Other panelists were retired psychology professor and current owner of Overtown Farms, Inc., Dr. Marvin Dunn, and founder of Black Archives History and Research Foundation of South Florida, Dr. Doro-

thy Jenkins-Fields. Traci Pollock, Special Projects Administrator, represented MDEAT.

ADVOCATING for economic parity

In January 2013, Miami-Dade Chapter of National Action Network hosted a community dialogue on services and contract opportunities with public sector entities like the airport, seaport and procurement. The meeting was held at Friendship Missionary Baptist Church in Liberty City and moderated by the organization's president, Bishop Victor T. Curry. MDEAT Executive Director and staff participated in the meeting and responded to questions from the audience.

ADVOCATING for business and homeownership expansion

Poinciana Industrial Park: Since its development nearly two decades ago, Poinciana Industrial Park never realized its full potential. Despite the presence of a few businesses throughout the years, the industrial park had increasingly become an eye sore for some and a subject of grave contention for others.

In response to continuous outcry from grass root groups for assistance in bringing vitality and job opportunities to the park, MDEAT responded to the call and facilitated the resurgence of discussions regarding the future of Poinciana Park. MDEAT

kicked off its involvement with a tour of the park for elected officials. The tour included a stop to the long-time business and beacon of community re-investment, LEASA Industries. LEASA Industries is a business well-known for hiring local residents with criminal backgrounds, producing and distributing local goods, and thus, remaining a ray of hope for what has become a mere ghost town.

MDEAT conducted a second tour of the area several months after the initial tour and included the Beacon Council and several grass root groups. Not only did the tour include Poinciana Industrial Park but also other commercial asset of the North Central Dade corridor.



MDEAT Executive Director John Dixon speaks to a group of grassroots advocates at the Gwen Cherry NFL YET Center prior to the neighborhood tour of the North Dade corridor.

ADVOCACY

MDEAT through its Economic Development Action Committee (EDAC) also hosted a public meeting to provide the community with a status of Poinciana Industrial Park as it relates to business development and environmental issues. The meeting included a number of Miami-Dade County Departments, Miami-Dade County Mayor's Office, Miami-Dade County Commissioner Jean Monestime, local contractors, and several grassroots groups. EDAC will continue to work with the community and other stakeholders to advocate for the development of the park.

Breakfast Series: MDEAT hosted the 2012-2013 Breakfast Series as an informal neighborhood forum on economic development and housing-related issues. The first breakfast of the series was held at a small restaurant in Opa-locka, one of the county's designated TUAs, and featured the City of Opa-locka Economic Development Director Howard



Brown and Deputy Mayor of Miami-Dade County Russell Benford. The dialogue allowed several local business owners to gain a

Miami-Dade Deputy Mayor Russell Benford gives opening remarks at the business breakfast event for business owners in Opa-locka.



MDEAT holds its second breakfast discussion at Jackson's Soul Food in Overtown, one of Miami-Dade County's designated TUAs. Several housing professionals attended the June event.

heightened understanding of the city's process regarding procurement and contractual services. They also received a status on projects underway in the city that may impact them as local business owners.

Bursting at the seams with an overflow of housing industry professionals, MDEAT's second breakfast discussion helped to shed a bit of light on the South Florida mortgage community. The keynote speaker from the Department of Housing and Urban Development (HUD) educated the group on recent changes to the reporting requirement for housing counseling agencies. These changes required agencies to obtain mortgage pre-qualification information to demonstrate a client's mortgage readiness. However, lack of awareness regarding the new guidelines contributed to a growing population

of lenders ceasing referrals to counseling agencies. Counseling agencies, in turn, limited referrals to lenders. After the breakfast discussion, some industry professionals reported feeling enlightened and comfortable with the process. The well-attended discussion attracted such MDEAT Homeownership Assistance Program (HAP) participants as Chase Bank, Citibank, Opa-locka CDC, South Florida Board of Realtists, Centro Campesino, and Consolidated Credit Counseling Services.

ADVOCATING for collaborative efforts to reduce crime and sustain economically viable communities

Florida Department of Juvenile Justice Secretary Wansley Walters and Miami-Dade Police Department Director J.D. Patterson, Jr. spoke on the state of juvenile violence at the agency's Juvenile Justice Forum on May, 6, 2013. The public forum attracted both young people and juvenile justice professionals and provided updates on current juvenile justice legislation and its impact on local communities. It also created an opportunity for juvenile justice advocates to inquire about the latest approaches to addressing neighborhood juvenile crime.

ADVOCATING Action committees for systemic change

MDEAT action committees are comprised of professionals across diverse industries. They advise the



The Juvenile Justice Forum attracted nearly 200 people to downtown Miami to hear from State Juvenile Justice Secretary Wansley Walters and Miami-Dade Police Department Director J.D. Patterson on state policy and local practices.

agency's governing board on matters regarding economic development, housing and youth development as it relates to creating conditions that foster economic prosperity in predominately Black communities. Committees meet on a regular basis and advocate for improved conditions through a plethora of vehicles.

Economic Development Action Committee (EDAC) launched a countywide initiative during 2012-2013 to identify Black-owned businesses within 17 of the Targeted Urban Areas. The initiative was a part of a partnership with Miami-Dade County Black Affairs Advisory

Board to develop a special section of the Black World Guide, a directory of Black organizations located in Miami-Dade County. The partnership allowed MDEAT to augment the directory by adding a special section listing Black-owned businesses in the designated areas. The project took several months to complete and involved in-field data collection, online research, and telephone verification.

Investor competition, rising sale prices and dropping affordable inventory in the local market have caused the **Housing Advisory Committee (HAC)** to look in different directions to thwart a dismal forecast of decreasing homebuyers due to limited inventory. In 2012-2013, HAC began discussions about the development of a purchase-rehab program for MDEAT Homeownership Assistance Program to address the concern. Several industry professionals including banks and mortgage companies were a part of a series of working groups to develop a pilot program designed to increase the available housing stock for low-to-moderate income first-time homebuyers.

Youth Action Committee (YAC) hosted the Chiefs of Police Summit July 2013, at Joseph Caleb Center in Liberty City. The committee, led by YAC Chairperson Treska Rodgers, the HR Director for Miami-Dade Public Schools Non-Instructional Staffing, sought to create a

rapport between youth and law enforcement officials. The standing room only event attracted youth, police chiefs, police officers, and public officials from across Miami-Dade County to have an open and candid dialogue. Police officers were able to convey their concerns involving juvenile crime while teens were able to express their personal experiences and views with law enforcement professionals. State Representative Cynthia Stafford, a former Teen Court judge, also shared insight during the summit.



The Chiefs of Police Summit not only attracted municipal officers but also teens from neighborhoods around Miami-Dade County.

ADVOCACY

ADVOCATING through commentary

Throughout 2013, MDEAT ran a series of commentaries in Legacy, a Miami Herald Business Monday supplement that focuses on Black South Florida. The four-part commentary covered the agency's core topics of economic development, housing and youth development and shed light on issues impacting the county's targeted urban areas. Such issues included limited housing stock, missed economic development opportunities and teen court as a diversion solution. The housing commentary, in particular, generated a positive response and was referenced on the Miami Herald opinion page in September by a local housing advocate.

The Miami Herald Legacy

MDEAT

Black Miami must tap into Miami-Dade's latest prosperity priority



Dr. John Brown
MDEAT President

As the Miami Herald's Black Business Monday supplement Legacy, a Miami Herald Business Monday supplement that focuses on Black South Florida, enters its fourth year, it is time to reflect on the progress made and the challenges ahead.

Legacy is a platform for Black Miami to share its voice and influence. It is a place where Black Miami can share its story, its challenges, and its aspirations. It is a place where Black Miami can share its voice and influence. It is a place where Black Miami can share its story, its challenges, and its aspirations.

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Teen Court process key to interrupting re-offenses

By Dr. John Brown
MDEAT President



John Brown, President of the Miami-Dade Economic Advocacy Trust

Teen Court is a program that provides a structured, supervised environment for juveniles who have committed minor offenses. It is a program that provides a structured, supervised environment for juveniles who have committed minor offenses.

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MIAMI-DADE ECONOMIC ADVOCACY TRUST

Making concerted strides to improve aspects of our own lives



Dr. John Brown
MDEAT President

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Housing assistance helps first-time buyers navigate competitive market

By Dr. John Brown
MDEAT President

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Fiscal Report

Investing in the growth of our communities



Miami-Dade Economic Advocacy Trust

Budget Fiscal Year 2012-13

Division	Source	Category	Budget	Actuals
Administration	General Fund		\$661,000	\$661,000
Economic Development	General Fund		\$292,000	\$292,000
Miami-Dade County Teen Court	\$3.00 Surcharge	Surcharge	\$1,193,000	\$1,453,868
		Interest Earnings	\$255,000	\$511,203
		Carryover	\$2,000	\$1,924
		Total	\$1,450,000	\$1,966,955
Homeownership Assistance Program	8% Documentary Stamp Surtax on Commercial Transactions	Surtax	\$1,507,000	\$2,441,285
		Interest Earnings	\$1,000	\$4,301
		Carryover	\$305,000	\$301,196
		Payoff	\$50,000	\$574,377
		Total	\$1,863,000	\$3,321,159
		Total	\$4,266,000	\$6,241,154

Acknowledgments

Miami-Dade Economic Advocacy Trust acknowledges the financial and administrative support of Miami-Dade County Board of Commissioners and the strategic partnerships with Juvenile Assessment Center, Miami-Dade County Public Schools, City of Miami (City of Miami Police Athletic League, City of Miami NET, and City of Miami Police Department), and the Foundation for Youth and Economic Development. MDEAT also recognizes its media partners, WHQT-HOT 105 and South Florida Times, for its ongoing support of the agency's initiatives.

The agency also thanks the following supporters in **ECONOMIC DEVELOPMENT**: Miami-Dade College Carrie P. Meek Entrepreneurial Center, South Florida Workforce, and West Perrine CDC; in **HOUSING**: All HAP participants and supporters including Housing Counseling Agencies, Real Estate Brokers and Associates, MLOs and their mortgage lending staff, and closing agents. Recognition goes out to the consistently producing mortgage lenders including American Bancshares Mortgage, All-In-One Mortgage Lenders, Bank of America, Banking Mortgage Services, Corp. (BMS Corp.), Caliber Home Loans, Chase Bank, Citi Bank, D & F Lending, D.R. Horton, Florida Community Bank, First Equity Mortgage Bankers (FEMBI),

Gibraltar Private Bank, The Mortgage Experts, Home Financing Center, Primary Residential Mortgage, Regions Bank, and Total Bank. A special nod to M & M Title Services, Surealty Title, The Law Office of William G. Herman, Tropics Title and Judy Ayers-Britton at HUD for the extra work and time invested in the process; and in **YOUTH DEVELOPMENT**: Belafonte Tacolcy Center, Black Police Precinct and Courthouse Museum, Charlee of Dade County, Inc., Charles-Collins Law, P.A., City of Hialeah, D.A. Dorsy Skill Center, Foster Care Review, Gang Alternative, Hope, Inc., Johnny A. Gaspard PLLC, Jonathan Spikes Foundation, Neighborhood and Community Services Children Trust, Noble, Richmond Perrine Optimist Club, Sustain a Village, and Urgent, Inc.

Kudos to other county entities including Joseph Caleb Center, Miami-Dade County Black Affairs Advisory Board, Miami-Dade Main Public Library and South Dade Government Center.

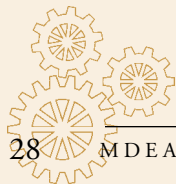
Finally, the agency extends heartfelt gratitude to the many industry professionals and local experts for giving of their time and talent to helping carry out the mission of the agency.

MDEAT

Miami-Dade Economic Advocacy Trust (MDEAT) was established in 2009 as an agent of Miami-Dade County. It was charged by Miami-Dade County Board of Commissioners to help create economic parity between the underserved Black community and the community-at-large.

CREDITS

This report was compiled and edited by MDEAT Special Projects Administrator Traci Y. Pollock under the administrative leadership of MDEAT Executive Director John E. Dixon.



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