

# Gears of Progress

Annual Report 2013-2014



## MDEAT

Miami-Dade Economic  
Advocacy Trust

*Working Together for Economic Change*



# **Miami-Dade Economic Advocacy Trust**

## **Annual Report 2013 – 2014**

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## MESSAGE FROM THE CHAIR

### *THE NEXT STEP - Working Together for Economic Change*



As my six years on Miami-Dade Economic Development (MDEAT) Board come to an end, I reflect on the ***Gears of Progress***. I am heartened by the changes we have made in the communities identified as Targeted Urban Areas (TUA), which are the focus of MDEAT and its programs.

Tremendous progress has been made, especially with our youth through Teen Court and its various programs; the Homeownership Assistance Program; and the Economic Development Action Committee. I leave as board chair knowing even more will be accomplished in the coming years.

I have always emphasized that we need to first turn our focus internally and look at what we can do as a community to create and improve a formula for long-term economic strength. In conjunction with Florida International University, Metropolitan Center, we presented our Scorecard on the current standing of the TUA, which highlighted the need, importance, and continuing focus on an organization like MDEAT and its programs. The Scorecard highlighted significant deficiencies in educational, economic, and social resources available to the TUA, which in large part account for the lack of real economic progress. While I am in no way denying the need for, or excusing the lack of real investment in the TUA, I recognize these same deficiencies point to opportunities for internal growth.

I often hear the "crabs in a barrel" analogy as justification for why people have not been able to rise from the economic cycles endemic in the TUA and move above and beyond to improve their economic situation. This analogy implies that the other crabs in the barrel have the power to hold each other back. In reality, we must first concede the fact that a barrel is not the natural habitat for the crab and unless the circumstances which led to the crabs' existence in the barrel in the first place are addressed, the same discussion will continue.

Instead, the crab should look internally and decide that within the barrel there are enough resources to improve the everyday lives of the others living in it. If what we do is not improving the day-to-day existence of those who are affected the most by us, then we have accomplished very little to mend the deficiencies mentioned in the Scorecard. At best, we simply relocate the problem and use the improvements in the community to benefit someone coming in from the outside. This phenomenon is not new, nor is its results unpredictable.

It is nice to talk about the millions of dollars being poured in the TUA, while acknowledging that the people living there will not be the ultimate beneficiaries and we will continue having the same conversation about a different location with the same problems.

The next step is to figure out ways to use adversity as opportunity. In so doing, develop programs which empower people and businesses to utilize the investment the public and private sectors have afforded the TUA. This encourages those who currently play, reside, and conduct business there, to stay and use their economic strength internally. In short, improve the barrel.

*Marc Douthit*

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



## MESSAGE FROM THE EXECUTIVE DIRECTOR

### *Accomplishments and Future Vision*



As another year comes to a close, Miami-Dade Economic Advocacy Trust (MDEAT) is proud to announce numerous accomplishments tied to its mission statement – to ensure the equitable participation of Blacks in Miami-Dade County’s economic growth through advocacy and monitoring of economic conditions and economic development initiatives in Miami-Dade County.

MDEAT’s focus is in three areas – economic development, housing, and youth development – are detailed in the report below, but I would like to touch on some of our main efforts this year.

One of the main goals of our economic development mandate is to bring parity to the Black community with the rest of Miami-Dade County. Events such as the breakfast series, the economic development summit, and the MLK Business Expo were a success, affording business people and residents opportunities to network. The Scorecard, developed in conjunction with Florida International University, Metropolitan Center, provided a much-needed overview of conditions in our Urban Targeted Areas (TUA) and the energies that need to be expended in them.

In the housing arena, MDEAT processed, funded, and closed hundreds of loans for first-time homebuyers, utilizing more than \$2M of MDEAT HAP Documentary Surtax funds.

Our youth development programs – Teen Court, Student Court, Youth Intern Partnership Initiative, and psychological services to participants and their families, among others – have provided youth with second chances at straightening out their lives, allowing them experiences in the legal system they would not have had otherwise, and afforded them opportunities to learn about the “real” working world.

All of us at MDEAT look forward to continuing to work with our partners – public and private sectors, residents, and numerous area visionaries to carry on serving and improving the community in which we live, work, and play.

*John Dixon*

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

## ECONOMIC DEVELOPMENT

Miami-Dade Economic Advocacy Trust's mission, through the Economic Development Action Committee (EDAC), is to create and implement initiatives that promote entrepreneurship and economic growth in the Targeted Urban Areas (TUA). MDEAT researches predominant economic trends and issues in Miami-Dade County's underserved areas and creates initiatives through partnerships with public and private entities. Some of these are Neighbors and Neighbors Association, Partners for Self-Employment, the U.S. Small Business Administration, Unique Coalition of Minority Business, Department of Community Development and Public Housing, West Perrine Community Development Corporation (CDC), South Florida CDC, Miami-Dade College, Florida International University's Metropolitan Center, Urban Land Initiative, City National Bank, Community Action Agency, Acción, and Florida Memorial University. One of their primary tasks is to target small businesses and assist them with the means to effect expansion. Our research in the TUA indicates these businesses need help in areas such as technology, marketing, customer service, and capital attainment.

When MDEAT partnered with Florida International University to conduct a study of the demographic conditions in the TUA, results revealed that in some areas the percentage of female head-of-household was greater than 50% and the percentage of households in the labor force is close to 60%.

The number of households with members with a college degree is approximately 25% or less, thereby making it harder for those residents without a degree to obtain and maintain steady employment. This number indicated that there has to be greater focus on entrepreneurship and overall financial literacy in the population, specifically for residents graduating from high school. Due to economic trends, grants have been practically eliminated and business loans are increasingly harder to attain, with approximately only 1% of loans occurring in the TUA.

During fiscal year 2013 - 2014, the committee developed partnerships to produce events, studies, and workshops that satisfied its mission and met its goals. The various activities consisted of Business Breakfast Series; Scorecard; MLK Business Expo; Black Girls Code; Community Partnership; Young Professionals Network (YPN); Culinary Assessment; and MDEAT'S Economic Development Summit 2014.

## **BUSINESS BREAKFAST SERIES**

During fiscal year 2013 – 2014, MDEAT launched initiatives that through various mechanisms promoted the Black business community. One of them was the Business Breakfast Series, which held seven breakfast meetings and encompassed the 22 TUA. Business Breakfast Series were held in north, central, and south Miami-Dade County.

The series presented speakers from the U.S. Small Business Administration, Partners for Self-Employment, Inc., Community Economic Partnership, and Acción, and brought to light financial information to businesses in the respective areas.



According to the information presented in economic forums by governmental and private entities, there is money available for businesses to expand, so these presentations were an integral part of providing information to small business owners to assist them in this effort. The entities also advised they have programs available to work with owners in aspects of their business such as payroll, accounting, marketing, and technology.

A sample survey of 25 businesses showed that owners demonstrated a lot of interest in the events and found the information useful and motivating. According to the follow-up results, three businesses actually pursued the programs and one applied to Partners for Self-Employment, Inc., for funding. Some business people acknowledged they were not ready to apply for funding and needed to make some changes in their business structure, or thought there would be grants available for their business in the future. The event provided an opportunity for local businesses to network and receive information about possible loans to expand their operation.



## **SCORECARD**

In compliance with our mandate and mission, MDEAT partnered with Florida International University, Metropolitan Center, to develop the Scorecard, which covered all the demographics of the TUA. In order to look at a complete picture of the areas' characteristics, the Scorecard compiled information regarding household composition, income, education, employment status, homeownership status, and crime statistics. The Scorecard was part of our mandate and was a tool to help MDEAT's Economic Advocacy Committee plan initiatives for the upcoming fiscal year by creating a clear picture of the state of the Black community. In planning workshops, projects, and other initiatives, the demographic information is very valuable, as it highlights trends and economic movement in specific TUA. MDEAT will look at area characteristics such as trends or statistics to be able to develop initiatives that apply to the relevant problems. For example, the study revealed differences in household composition (more females than males) in some of the TUA, differences in employment, and high school diploma attainment.



## **MLK BUSINESS EXPO**

On January 15, 2014, the EDAC presented the 3<sup>rd</sup> Annual MLK Business Expo at the Palmetto Bay Village Center located in the South Dade TUA. MDEAT partnered with entities in South Miami-Dade County such as Unique Coalition of Minority Business of South Dade, Inc. (UCOMB), Neighbors and Neighbors Association, (NANA), Partners for Self-Employment, Inc., and West Perrine Community Development Corporation, to conduct the event.

The purpose of the free expo, which featured nearly 85 businesses and attracted more than 175 local residents, was to afford small businesses the opportunity to network, advertise, get exposure, and inform the South Dade

community about what products and services are available to them. Some of these were established business people and some entrepreneurs exhibiting their products for the first time. Participants ranged from home-based companies attempting to venture out in the business world to large banks such as SunTrust. Beneficiaries of the expo included participating vendors and community residents, as they were able to network and learn about businesses in the area of which they may not have been aware. One of the businesses was able to find technological assistance from other vendors, and some were able to introduce new products, such as imported coffee, custom-made ethnic attire, custom-designed jewelry, and home-based catering. These small businesses had an audience to taste and wear their products, and provide owners with feedback, sometimes for the first time since they started their endeavor. The follow-up surveys for three consecutive years demonstrate a need for these types of events for vendors and the South Miami-Dade community for networking opportunities. The results indicate these events have helped a great number of businesses make professional contacts and in some instances obtain information on services that are most needed in their businesses – like tax preparation and technological help.



## **BLACK GIRLS CODE**

MDEAT, acknowledging the void the black community has had in the last 20 years in the technological arena, and technology's rapid growth to the point that some companies have a difficult time filling their vacant positions, partnered with Black Girls Code, an organization that holds workshops and trainings for young girls to learn programming and web development, in the hope they become interested in working in that field. On July 26, 2014,

MDEAT hosted the Summer of Code workshop at the Miami-Dade College Carrie P. Meek Entrepreneurial Education Center. The 40 participating girls received instruction on programming, building video games, designing interactive stories, and animation. MDEAT, in partnership with Black Girls Code, also held web design seminars, and for young girls ages 7 – 14, the participation at the first event was outstanding. Additionally, many of the participants' parents volunteered for the seminar. After the event, there was an informational seminar to encourage the parents to motivate their daughters to put their newly acquired knowledge to use and encourage more participation. According to the Black Girls Code philosophy, there has to be awareness in the family and support for the girls. The panel discussion pointed out that sometimes parents do not understand the amount of time these girls spend using the computer.

The research indicates that the Black community in Miami-Dade County is lacking in technological preparation and employment in these fields. This program introduced young girls to a field with a very high employment prospect and relatively short training time.



## **COMMUNITY PARTNERSHIP**

MDEAT issued a Request for Proposal (RFP) in an effort to develop partnerships with other entities that will assist small businesses with marketing, access to capital, general business expertise, and how to create a website. MDEAT received various proposals and awarded \$64,000 to Community Partnership to develop a website and train businesses to grow by developing seminars, and hands-on workshops. Community Partnership will work closely with MDEAT's staff and the EDAC to monitor the effectiveness and growth potential of the 15 businesses selected, whose training encompassed an intensive preparation course that included close supervision and business training.



## **YOUNG PROFESSIONAL NETWORK**

MDEAT, as part of its efforts to support entrepreneurship, granted \$5,000 to sponsor 10 Young Professional Network (YPN) entrepreneurs with a six-month Lab Miami membership. This grant enabled entrepreneurs to have office space, access resources, and network with other entrepreneurs. The initiative received a lot of attention, and



was publicized in several local newspapers. Participants were able to have access to like-minded professionals and make contacts that developed into contracts and provided business information.

## **THE CULINARY ASSESSMENT**

MDEAT researched the catering business in the South Florida market and found an abundance of them in South Miami-Dade, specifically in the Perrine and Richmond Heights areas. In the TUA, hundreds of home-based catering businesses are limited by small and often inadequate facilities. MDEAT proposed to develop a commercial kitchen where these entrepreneurs will be able to cook and build capacity for kitchen services. The facility would operate 12 hours a day and provide the perfect location to prepare and organize meals for distribution. Ideally, these catering and food truck businesses would eventually grow and move into their own bigger facilities.



## **ECONOMIC DEVELOPMENT SUMMIT**

At the 4th annual economic development summit, MDEAT developed a comprehensive program that not only focused on the economic development program and initiatives, but provided an overview of MDEAT's various programs. The housing program's impact on the TUA was demonstrated by the number of loans and initiatives implemented during the fiscal year. The program showed how MDEAT's initiatives such as education and working closely with lenders, banks, and other financial institutions, have enabled residents to purchase homes in the TUA. Homeownership is the gateway to building personal wealth.



Teen Court continues working diligently in providing adolescents who have committed first-time misdemeanors with a second chance to move on with their lives and make right choices.

The Youth Intern Partnership Initiative (YIPI) was launched to enable youth who participated in Teen Court's youth-driven, jury-trial process throughout the preceding year, an opportunity to gain positive exposure to various career fields. The introduction of YIPI represents a response to addressing the problem of high unemployment among youth as well as a strategy for improving their economic condition.

The summit presented Dr. Randal Pinkett – entrepreneur, speaker, author, and winner of season four of *The Apprentice* – as guest speaker, and he very effectively touched on subjects such as thinking like an entrepreneur and changing one's whole mindset in order to do what we do best and using this knowledge it for self-promotion.



The old corporate plan or mentality of staying with a company an entire lifetime until retirement is passé. Today's workforce prefers to venture into different fields not only to grow as an individual but to expand and share its knowledge base.

The summit was attended by community advocates, business owners, realtors, lenders, students, stakeholders, and economic development professionals who commented on common issues and concerns. An open discussion designed for participants to express specific issues in an effort to develop a plan of action for MDEAT was held at summit's end. This plan of action will assist in developing initiatives for the next fiscal year. As an agency, MDEAT needs to be aware of the needs of the community it serves. Therefore, its programs and initiatives will address those needs and provide much-needed services.



The Economic Development Advocacy Committee designed a follow-up to the summit that will consist of roundtable discussions through Miami-Dade County TUA and bring together selective groups of individuals representing these areas. The participants will narrow down priorities that will serve as our guide in the development of a program for the next fiscal year.



## HOMEOWNERSHIP ASSISTANCE PROGRAM

A more vibrant Miami-Dade County economy with closer to normal employment rates, lower new foreclosure filings, and increases in both residential and, most important, commercial real estate activity, enabled MDEAT's Homeownership Assistance Program (HAP) to keep up with demand for its program assistance. For the 2013 - 2014 fiscal year, HAP processed 409 loans, funded 356 HAP loans, and 348 new first-time homebuyers closed loans utilizing more than \$2M of MDEAT HAP Documentary Surtax funds.

After relatively even numbers of new homeowners who received HAP funds in fiscal year 2011 - 2012 and fiscal year 2012 - 13 of 256 and 248 respectively, the 348 new homeowners represent a 39% and 40% increase over fiscal year 2012 and fiscal year 2013 production. Fiscal year 2013-2014 closed HAP loans were leveraged by more than \$2.1M in other



Miami-Dade County assistance program loans and more than \$1.7M in assistance program loans from non-county assistance program loans or nearly \$3.9 million dollars in funds. HAP closed loans led to more than \$55M in home sales and more than \$49.5M in first mortgage loans adding over \$700,000 to Miami-Dade County tax rolls in their first year.

Locations where HAP borrowers decided to call home were again dominated by purchases in commission districts 1, 8 and 9, where, as was true last fiscal year, 72% of HAP new homebuyers selected houses. However, double-digit numbers were also racked up in commission districts 2 (7.8%), 10 (4.8%), 11 (3.1%), and 13 (3.7%) and which totaled over 19%. Additionally, there were at least two new homes purchased in every commission district.

## WEATHERING THE STORM AND GAUGING THE CLIMATE

With the backlog of foreclosure filings and court case hearings being eliminated, the number of HAP foreclosed write-offs increased. Now having weathered the "foreclosed properties storm," MDEAT's HAP has still been able to maintain a since-inception foreclosure rate under 2 percent. As further evidence, new foreclosure filings are now back at or below one per

month and homes requiring sale by short sale negotiation are half of what they were in fiscal year 2012 - 2013.

Nearing the end of 2014, Miami led the nation in “increase in home prices” among the nation’s 20 biggest cities. Fiscal year 2014 - 15 began with home prices in the metropolitan Miami area (which actually includes Miami-Dade, Broward and Palm Beach counties) rising by 9.5% over October a year earlier. That is nearly 5% above the S&P Case-Shiller national index gain of 4.6%. This increase in home prices, combined with still low mortgage interest rates averaging slightly above 4%, finds homes previously going into foreclosure or being sold via short sale allows homeowners able to refinance their loans, resulting in a jump in mortgage subordination requests of HAP loans versus short sale or new foreclosure filings. For those still “upside-down” on their home (where the amount owed exceeds market purchase price) the federal government’s Home Affordable Refinance Program (HARP) provides a viable and more often used mortgage product after guidelines were simplified from those in place at its 2009 introduction. The HARP refinance was extended to December 31, 2015.

On the home-buying front, the increase in home prices has slowed. The 2013 annual change of 16.6% for Miami (10.8% nationally) decreased to 8.6% Miami for 2014 (4.7% nationally). The Case-Shiller index, which tracks prices of single-family homes that have sold at least twice over time, shows a 1.1% seasonally adjusted increase in home values from September to October 2014, and a 0.4% month-to-month increase on a non-seasonal adjusted basis. This gives buyers looking to purchase some assurance that the homes they buy will once again gain in value more consistently over time.

While investors still make a major challenge to first-time homebuyers seeking home purchase contracts, more investors have begun to place purchased and purchased-then-renovated properties back on the market. These properties now represent a larger percentage of HAP borrower properties purchased, while swelling real estate owned REO holdings of major financial institutions, mortgage lenders, and Fannie Mae, continue to represent the remaining majority of homes purchased by HAP borrowers.

Owner-occupied property sales now outpace those sold via short sale. Along with new home sales, they are back over 10% of HAP purchased homes, and those numbers are on a consistent rise.



## **COMPETING IN THE MARKET**

A lack of available single-family houses, especially detached, free-standing houses, remains the single largest obstacle in first-time homebuyers securing their first home. Given that the average purchase price for HAP borrower homes in fiscal year 2013 - 2014 was \$155,200, the challenge to find available housing units is exacerbated. Condominium and select townhome units are available at prices below \$100,000, while single-family detached houses typically ranged from the mid \$100Ks to lower end of \$200Ks.

## **OUTREACH AND ADVOCACY**

MDEAT's Housing Advocacy Committee (HAC) had discussions from fiscal year 2012 - 2013 turn into MDEAT Board-approved HAP initiatives in fiscal year 2013 - 2014. Continued reductions in funds allocated to Housing Counseling Agencies (HCAs) for homebuyer education and financial counseling, primarily at federal and state levels, have caused non-profit agencies providing these services financial distress and cash flow issues. In a recommendation from the HAC, MDEAT's Board approved the HAP – HCA Payout Initiative. The maximum permissible funds apportioned to borrowers was increased by \$250 to deliver direct payout at time of loan closing to the HCA that provided required HAP homebuyer education and financial counseling. From their end, HCAs will provide MDEAT with demographic data on households they counsel, in part to supply measures



of those they are reaching, but more important, to offer an assessment tool that will allow MDEAT to identify improved methods to augment its penetration and closed loan production in targeted TUA communities. At least one partnering financial institution has expressed interest in furthering this activity.



A special work group was assembled to produce the basic guidelines and parameters for a purchase rehabilitation loan initiative utilizing the streamlined FHA 203(k) mortgage product as its basis. MDEAT's Board has approved an allocation of one-half million dollars to pilot this initiative.



After a break to contend with the increase in HAP lender file submissions, the work group will complete the lender, realtor, and closing agent participation guidelines and parameters with full implementation in fiscal year 2015. This initiative is designed to afford potential HAP borrowers with access to properties, especially in TUA, that need repairs or rehabilitation, to transition from eligibility to receive HAP assistance. The streamlined FHA 203(k) mortgage product was conceived to combine the “as-is” purchase price of a home with needed or buyer-desired repairs and/or home improvements into a single mortgage purchase loan. Purchases through this initiative will compete with investor-purchased and rehabbed houses currently being contracted by HAP borrowers.

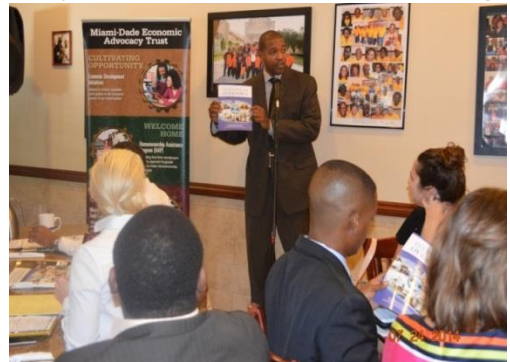
To effect change in Miami-Dade County, MDEAT continues to collaborate with its partnering non-profit HCAs to deliver first-time homebuyer and financial counseling to county and South Florida residents. Again reaching more than 1,400 interested borrowers, homebuyer workshops primarily hosted in Miami-Dade TUA, while also educating nearly 300 mortgage and real estate industry professionals, MDEAT continues its commitment to enlightening all interested in affordable housing, DP/DPAs, and homeownership. But its work and efforts are by no means done and MDEAT’s commitment is by no means complete.

According to data collected by Down Payment Resource, DAP/DPAs remain a resource many buyers don’t utilize – there are more than 2,300 down payment and closing cost programs available across the country, with an estimated 60% to 80% of homes in most areas qualifying for one of these programs.

The narrative of the unknowing and uninformed is that it’s too hard to get a loan today. If a first-time homebuyer believes that, he/she won’t even begin the venture. A vast majority of area residents still have no idea that these programs exist, so they don’t think to ask for them. Whatever your situation is, whatever you have access to for a down payment, including gift funds from relatives, your situation would undoubtedly improve if you realize you are eligible for an assistance programs. A study based on a statistical sample of potential homebuyers conducted earlier in the year by the mortgage company loanDepot found that nearly 60% of people who say they want to buy a home aren’t pursuing it because they think there’s just no point — they are convinced their applications would be rejected. Three-quarters of them, however, concede that they haven’t investigated current lender requirements.

At a HAP and MDEAT HAC Breakfast Series event in South Miami, it was readily apparent from the presentations that the realty community is as uninformed about DPA programs as area residents. In these instances, realtors don't look to include the use of DPAs when putting together contracts, or worse, shy away from where cash or investor purchases are easier and don't see the benefits of expanding their client base by offering them. Consequently, MDEAT's HAC is looking into adopting separate realtor training workshops in 2015 exclusive of its HAP Certification Workshops.

A breakfast series at Overtown's historic Jackson's Soul Food restaurant brought greetings and remarks from Deputy Mayor Russell Benford along with insightful presentations from Renee M. Smith, Alan Eson, and Chester Bishop, covering topics such as short sales and REO market trends, the Miami-Dade County infill housing program, and the MortgageGrants.com One-stop DPA website.



As was true in the general/overall foreclosure markets, a notable decline in the number of new filings meant a corresponding decrease in the number of court hearings, thereby permitting the backlog of cases to be scheduled and heard, thus increasing the actual number of foreclosed properties (i.e., owner actually losing his/her property). Many of these cases had been in foreclosure for months or even years during which payments were not being made, so when final judgment hearings occurred, sale dates were scheduled versus postponed and most properties reverted to the original mortgage holders.

Through months or years of neglect, these properties are in varying states of disrepair, and as such are inhabitable. The inventory of these houses with institutional lenders (such as Fannie Mae & Freddie Mac), large servicing and mortgage companies, and large financial institutions, has exponentially mushroomed. A noteworthy number of these properties are being held in inventory or have proven to be harder to move, especially in TUA where property values have not increased at the pace of other communities. Growing numbers of these properties are sold for pennies on the dollar to investors, who then make varying degrees of repairs (in both quantity and quality), but in all cases make hefty increases in the purchase price. This highlights the need for implementation of the MDEAT HAP FHA 203(k) pilot initiative.

## YOUTH DEVELOPMENT

Miami-Dade Economic Advocacy Trust's (MDEAT) Youth Development Division helps to address Miami-Dade County's criminal justice and public safety concerns specific to the transformation of young lives through the operation of Miami-Dade County Teen Court (MDCTC). Miami-Dade's Teen Court is part of a nationwide network of more than 1,200 teen, peer, student, and youth court programs in operation. Miami-Dade's Teen Court is also a member of the Florida Association of Teen Courts.

The mission of MDCTC is to advocate and create opportunities for youth to develop into responsible citizens. Youth are the cornerstone for building strong and thriving societies. They are a key element in crime prevention



and community sustainability, and serve as social capital for the marketability of an area. MDEAT invests in youth development as a pivotal arm of fostering economic prosperity. It strives to keep young people on a productive path and reduces their vulnerability to unstable socio-economic situations.

The program relies upon various gears to bring about this mission which include volunteer youth and adults who serve in Teen Court's peer-driven jury-trial process which takes place four days weekly at designated County courthouses, City Commission Chambers, and numerous Dade County public schools through the Student Court; the provision of entrepreneurial services; psychological services; and the advocacy component.

Beyond the support already mentioned, for fiscal year 2013 - 2014, the Youth Development Division partnered with additional entities and organizations, including the Department of Juvenile Justice, Miami-Dade County Juvenile Services Department (JSD), Miami-Dade County Corrections and Rehabilitation Department, Saint Thomas University School of Law, City of Miami, Miami-Dade County Human Resources, Dade County Federal Credit Union, City National Bank, numerous local businesses, and committed elected officials who bought into Teen Court's vision of transforming lives of youth.

Teen Court enlists community men and women who demonstrate commitment and passion towards ensuring youth development, through the operation of its Youth Action Committee (YAC). Advocacy efforts are geared towards reducing crime in Targeted Urban Areas (TUA), which are segments of the



Miami-Dade community identified as lagging behind in jobs/economic development, housing, education, and criminal justice.

Among other disparities, TUA residents suffer twice the unemployment rates of their counterparts in other areas. These households tend to be headed by under-educated and under-insured single parents with multi-generational dependents, per U.S. Census. This situation causes profound financial strain and anxiety. A recent *MDEAT/Social Impact Miami-Dade Disparity Analysis Data Project* asserts that in best case scenarios, residents living in the County's TUA can only look forward to receiving a median salary of 82% what their cultural counterparts in other areas of the County earn. The economic struggle impacts young residents in the TUA as they, too, experience disproportionate unemployment when compared to their friends living in other County areas. MDCTC advocates for and helps to co-facilitate the development of youth by preparing them for high economic success in the workplace within all levels of educational attainment, thus aligning with a theme that fosters a better quality of life through prevention, preparation, and timely intervention.

### **TEEN COURT SNAPSHOT**

Teen Court uses elements of the peer-jury model, in which an adult volunteer judge, certified by the Florida Bar Association, presides over proceedings, as sanctions are recommended or handed down from the offender's peers.

This peer-jury model also supports restorative justice ideals, whereby offenders are held accountable for harm or violations committed against the community, and are required to make amends, repair, and reconcile matters.

Teen Court's peer-jury process involves engaging youth volunteers to serve as clerks, bailiffs, and attorneys, and formerly sentenced youth offenders also serve as jurors in processing real-life misdemeanor offenses committed by youth offenders.

Teen Court processes cases involving young offenders who are below age 18 at the time the offense was committed, and have been cited for low-level offenses such as vandalism, petit theft, assault, and other minor crimes. MDCTC serves various populations, including first-time misdemeanor offenders and Preventive Initiative Program (PIP) referrals from JSD. Participants must satisfy court-ordered, peer-driven sanctions to complete the program.

## **TEEN COURT HIGHLIGHTS**

MDEAT's Teen Court program diverted 497, first-time offenders from the court system by offering them alternative sanctioning opportunities and transformational strategies integrated into an array of educational workshops and jail tours. Additionally, teen and adult volunteers who drive the operation of the program with a chance to serve in several roles in the teen court process, including attorney, juror, bailiff, clerk and judge, collectively gave back to their community by providing 4,994 community service hours. Through the program's effective techniques, a recidivism rate of 2.07% was achieved, consistent with the previous fiscal year's reporting, indicating that 97 youth out of 145 were not rearrested six to 12 months after successfully completing Teen Court.

During the program's 7<sup>th</sup> Annual Youth Speaking out Against Violence Conference, bearing the tagline "*Motivated and United*," 341 attendees participated in a process that produced recommended actions from a youth perspective, addressing challenges associated with crime at home, in school, and the community in general. Wrapping up this period's highpoints was the Volunteer Youth Attorney Training during summer 2014 which boasted 115 youth who participated in this three-day training held in partnership with Saint Thomas University School of Law. Youth volunteers from the tri-County area received judicial instruction strategies from Teen Court adult volunteer judges preparing them for volunteer service as youth attorneys, clerks, bailiffs, and jurors, in Teen Court hearings throughout the year.



In 2008, MDEAT began informal discussions with public school administrators and teachers about the potential of implementing a restorative justice model known as Student Court. Miami Carol City Senior High School seemed an appropriate location to pilot the initiative, given the established community support and effective school leadership.

Since its inception, this school-based restorative justice intervention has grown in design and has gained momentum and viability. Student Court has been introduced in the TUA across Miami-Dade County, from far north, to deep South Miami-Dade. At the center of the initiative is the quest to develop positive school cultures that promote excellence in behavior and a respect for democracy.

In articulating a vision for school discipline, MDEAT offers suggestions and findings that support restoration of healthy interactions; help for participants to learn from their mistakes; development of new opportunities for adults working with students to listen to students' side of the story; and implementation of effective responses to reduce misbehavior.

While there are a number of causes underlying high school dropout rates, one contributing factor is discipline policies which result in excessive suspensions and expulsions. Because out-of-school suspensions take students out of the classroom, they deprive students of valuable instruction time and increase the likelihood that students will fall behind. In fact, studies show that students who are suspended are six times more likely to repeat a grade and five times more likely to drop out of high school.

Dropout prevention and academic intervention programs may differ from traditional educational programs and schools in scheduling, administrative structure, philosophy, curriculum, or setting, and employ alternative teaching methodologies, curricula, learning activities, and diagnostic and assessment procedures in order to meet the needs, interests, abilities, and talents of eligible students.

Student/Teen Court provides curricula, character development, law education, and related services that support the program goals and lead to improved performance in the areas of academic achievement, attendance, and discipline.

During the 2013 - 2014 academic school year, six schools agreed to implement Student Court. The program began with training for school coordinators and students. By the end of the academic school year, **84** student defendants were sanctioned by their peers.

As we begin the 2014 - 2015 academic school year, Student Court has expanded to 15 targeted senior high and education center schools. Miami-Dade County Public Schools administrators and coordinators have received training and agreed to make referrals of students who violate Level I and Level II rules. Most schools will refer an average of 50 student violators. Cases are held in conjunction with classes providing instruction in constitutional law/law-related education. Hundreds of other students per school have received training and will participate as attorneys, bailiffs, clerks, and jurors.





## **Targeted Schools**

- Miami Carol City Senior High
- Miami Norland Senior High
- William Turner Technical Arts High
- Miami Northwestern Senior High
- Miami Central Senior High
- Miami Jackson Senior High
- Hialeah-Miami Lakes Senior High
- Westland Hialeah Senior High
- Booker T. Washington Senior High
- South Miami Senior High
- Southridge Senior High
- South Dade Senior High
- Dorothy Wallace Cope Center
- Law Enforcement Officers' Memorial High

## **YOUTH INTERN PARTNERSHIP INITIATIVE**

One of the key highlights for the agency's Miami-Dade County Teen Court in 2013 - 2014 involved the expansion of its curriculum to include the Youth Intern Partnership Initiative (YIPI), launched to enable youth who participated in Teen Court's youth-driven, jury-trial process throughout the preceding year, an opportunity to gain positive exposure to various career fields. The introduction of YIPI represents a response to addressing the problem of high unemployment among youth as well as a strategy for improving their economic condition.

A recent study suggested that workers between the ages of 16 to 24 sustained a higher unemployment rate - between 19% and 33%. President Barack Obama also agreed, in his 2013 State of the Union Address, that in order to tackle record unemployment challenges among younger populations it is essential for collaboration of services to take place among the private/public sectors and faith-based institutions, to ensure that low-income, disconnected youth, and young Americans become employed. Supporting the president's views as well as the nation's aspirations to reduce unemployment among youth, Teen Court, through YIPI, collaborated with local business owners, government entities, public officials, and others.

The program employed 19 youth, between the ages of 14 to 18, for a period of six weeks, for 20 hours per week, at minimum wage pay. Youth were hired as temporary employees of Miami-Dade County and were required to complete an employability skills training component, offered through Teen Court prior to reporting to their assigned employer. Youth gained hands-on experience of how business and industry operate, learned technical skills, and established professional contacts which proved to be invaluable for future employment and career path development. Youth also learned money-management strategies from Dade County Federal Credit Union professionals and opened their own bank accounts.

YIPI encouraged collaborative interchange among MDEAT (via MDCTC), local businesses, non-profit organizations, governmental agencies, law offices, retail operations, and other establishments. Youth were paired with organizations located in areas identified as TUA. As previously described, TUA are County-designated neighborhoods and two commercial corridors serving as economic development priorities as a result of historically lagging far behind the rest of the County.



At the completion of YIPI for the summer 2014 cycle, a recognition brunch was held September 6, 2014 at the Rosentiel School of Marine and Atmospheric Science, 4600 Rickenbacker Causeway, Miami, Florida 33149. The event was held to recognize the sponsors, employers, and youth who participated in YIPI. The speaker for this event was DJ Griot from WEDR, 99 JAMZ radio station, who challenged the audience to, “follow your dreams and achieve your dream.” City National Bank Vice President Michelle Collie spoke highly of the program, offered her personal support, and provided flagship sponsorship for the event.

During the event, YIPI youth participants spoke about the valuable work experience they gained while in the program and the relationships established with their employers. Forty percent of program participants were retained by their employers beyond the program cycle.

## **PSYCHOLOGICAL SERVICES**

MDEAT provides psychological and psycho-educational services to Teen Court participants and their families. The goal of the psychological services unit is to intervene as soon as possible in order to prevent further involvement in the justice system, improve school performance, and reduce acting-out behavior, thereby increasing the youth's potential for success. Psychological services have been offered by Teen Court since the early 2000s. This service helps build self-esteem in youth as well as foster productive family relationships. The Teen Court staff clinical psychologist provides professional psychological services including individual therapy, family counseling, parenting skills, and psychological evaluations on an as-needed basis.

During the fiscal period 2013 - 2014, psychological services had a direct impact on youth participants of Teen Court and the communities of the TUA through several initiatives, including direct services, advocacy, and community outreach. Teen Court's staff clinical psychologist first aimed to assist Teen Court participants and their families through several types of treatment approaches consisting of individual therapy, group therapy, family therapy, and parent training seminars. The agency spearheaded a three-pronged Black Male Youth Mental Health Conference Series in collaboration with the South Florida Chapter of the Association of Black Psychologists, which took place during April and May, 2014. The series aimed to educate community leaders, mental health providers, and employees of the legal system, teachers, parents, and teens how to understand and cultivate our Black male youth into becoming successful leaders. Finally, psychological services were successful in engaging more youth and adults to volunteer at Teen Court.

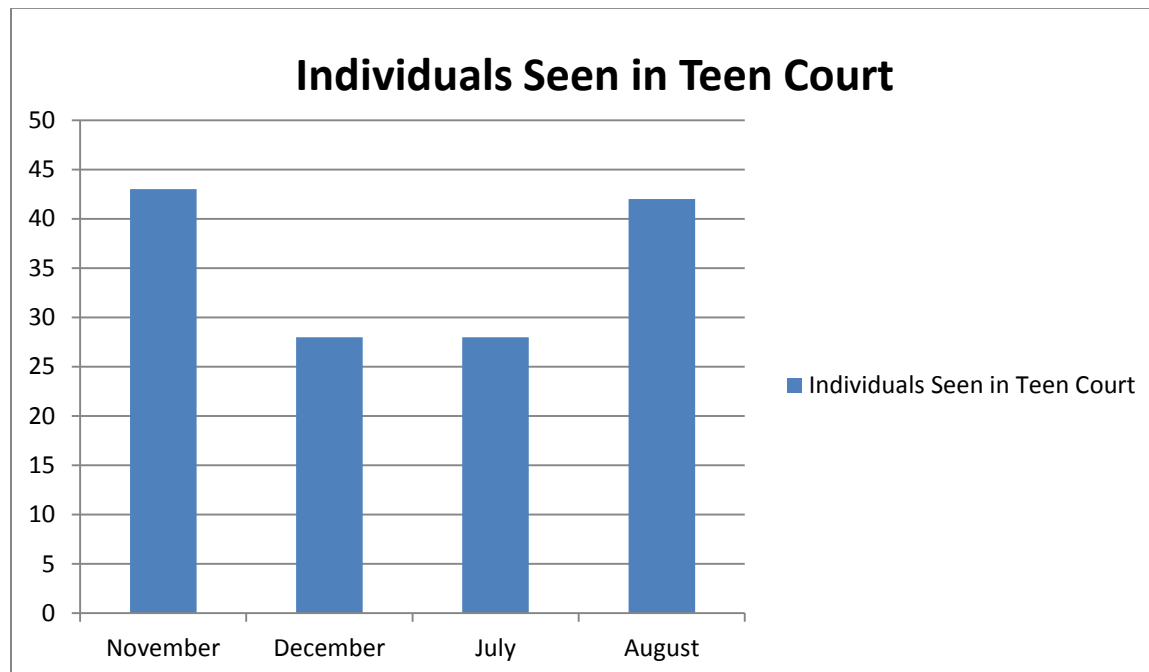
## **CLINICAL SERVICES**

An average number of 36 Teen Court participants, including their family members, were seen for clinical services on a monthly basis during this fiscal year with a low of 28 in December and July due to the winter and summer breaks and a high of 42 and 43 during August and November (see *chart titled "Individuals Seen in Teen Court"*). In addition to providing psychological and psycho-educational services on topics such as anger

management and the benefits of psychotherapy, the staff clinical psychologist, in coordination with the Juvenile Service Department and mental health providers within the community, made referrals for therapy services to be in place to address the child's and family's ongoing needs for services, when applicable, upon their completion of the Teen Court process.

In some instances, mental health services such as family therapy took place outside of Teen Court while the child also took part in counseling at Teen Court. In these cases, the staff clinical psychologist spoke with the service provider with consent from the parent in order to augment the chances of the child having a successful outcome in general. Approximately 70 youth were served officially and 60 were reached indirectly through workshops. Approximately 26%, or 18 of those officially seen in therapy, live within or close to a TUA. Approximately 40 of the 70 kids identified were designated as PIP cases. Approximately 15% or six of those participants lived within or close to a TUA (see chart titled *"Estimates of the Numbers of Participants Living in or near a TUA"*).

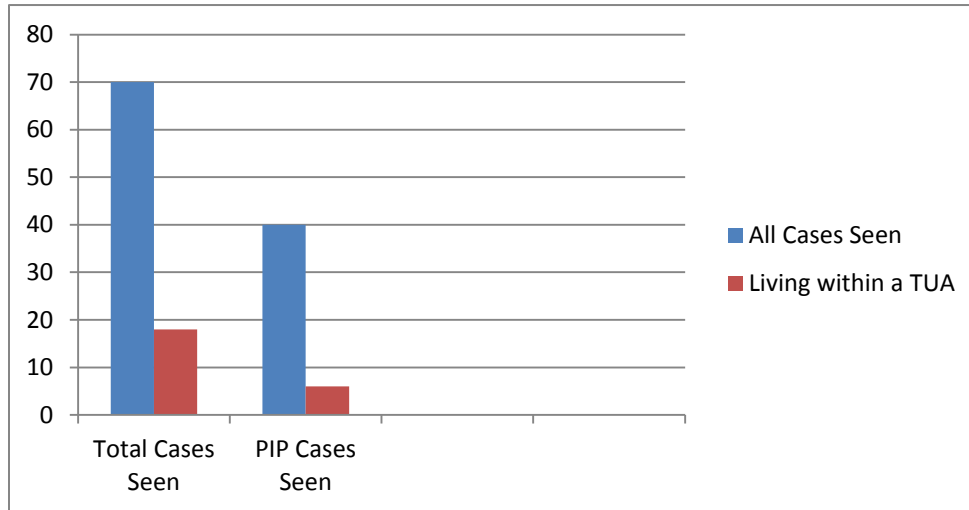
**Table 1**





**Table 2**

**Estimates of the Number of Participants  
Living in or Near a TUA**



**BLACK MALE YOUTH MENTAL HEALTH CONFERENCE SERIES**

The Black Male Youth Mental Health Conference Series was devised with the idea that Black youth in the communities of Miami-Dade County have not received the support required to cultivate their successful and healthy development. The initial conference was proposed to have mental health experts provide some key information to aid providers, including teachers and community leaders in their work with Black male youth and their families. The forums aimed to deliver this information to the public at large, especially to parents and youth.



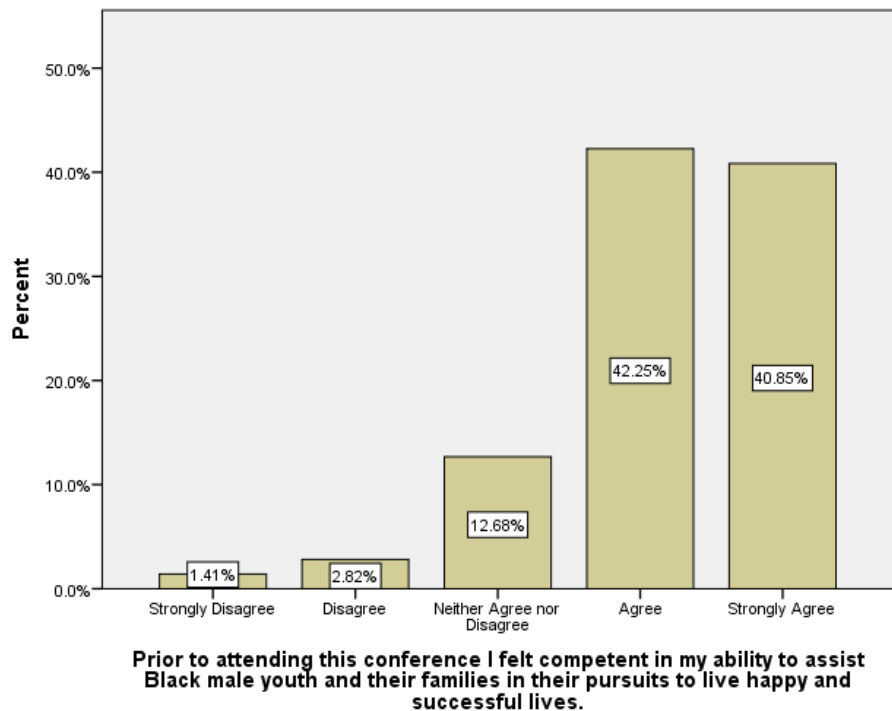
One hundred eighty-seven participants attended the conference at the African Heritage Cultural Arts Center, 107 participants attended the forum at the North Dade Regional Public Library, and 77 patrons attended the forum located at the South Dade Regional Library. Twenty community agencies and providers came to the forums, which were held so the public could be linked directly to those vital services and hear firsthand from the providers about the benefits of receiving them. All attendees at the forums received a community resource guide listing culturally competent service providers within the field of community health. Twenty-nine student



participants and their families received referrals to one of the service providers or were otherwise directly involved in services provided by them. Approximately 50% of all attendees completed surveys. The results suggested that the impact of the series was high. The data analysis was done in collaboration with Anna Wheatley, M.S., a doctoral candidate in Counseling Psychology at the University of Miami, and current psychology intern at CAHSD.

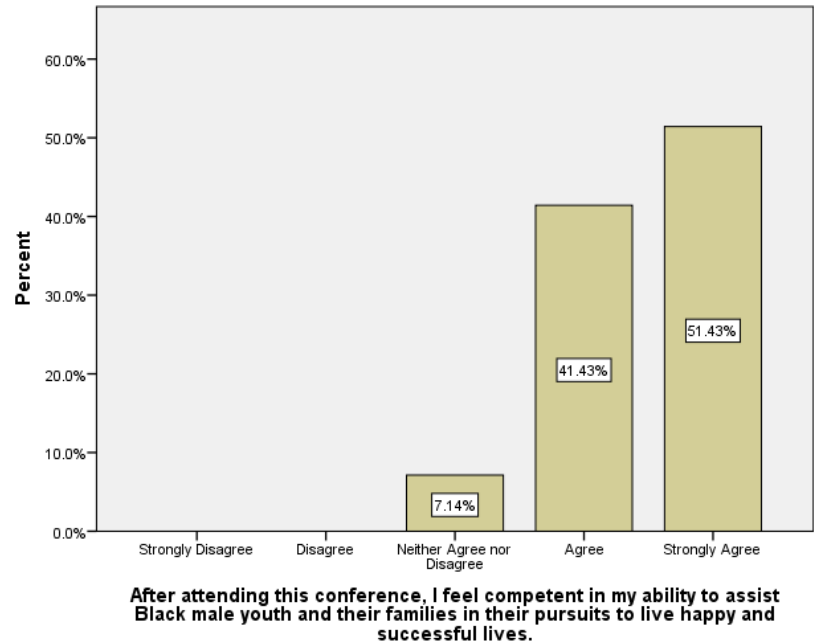
**Table 1 BEFORE**

A comparison between the table above and the tables below demonstrates that after attending the conference, participants felt more confident in their abilities to help Black male youths and their families. The results were statistically significant using the data from the conference and especially at the South Dade Community Forum.



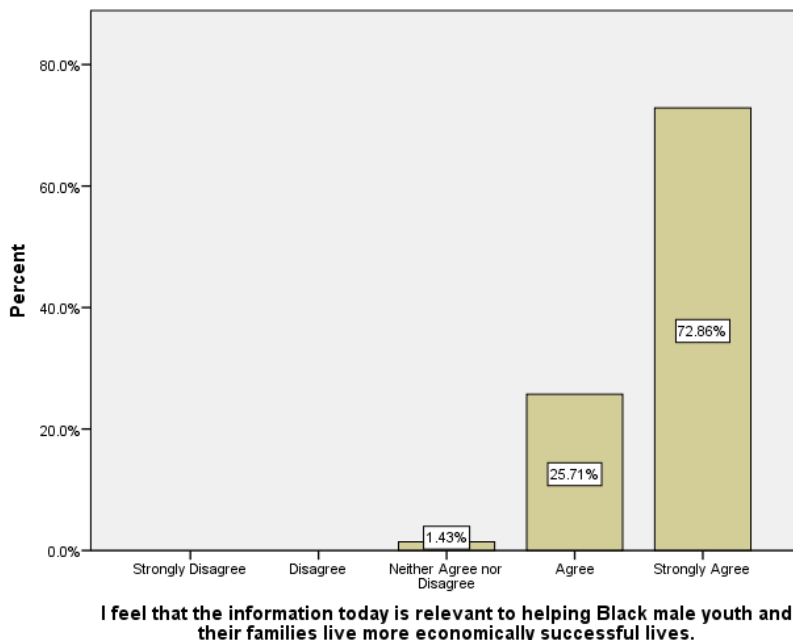
**Table 2 AFTER**

The majority of the attendees of the conference series felt that the series was relevant to MDEAT's mission of improving the economic viability of Black males and their families.



**Table3**

**Relevance to Economic Success**



## **ENTREPRENEURIAL SERVICES**

MDEAT is charged with decreasing the social-economic disparities and created the program to reduce that burden by exposing participants to business training, young and experienced entrepreneurs, and encourage Teen Court volunteers to start micro-businesses.

During fiscal year 2013 - 2014, the MDEAT Trust Board approved an effort by the Miami-Dade County Teen Court program to expand its curriculum to include an entrepreneurial track. Teen Court implemented the four-part Youth Entrepreneurship Workshop series, which takes place during the second week of each month before Teen Court sessions. It covers business essentials, business plan creation, business economics, marketing, and salesmanship. Workshops feature local entrepreneurs and give participants access to helpful resources.





# MDEAT

Miami-Dade Economic  
Advocacy Trust



*Working Together for Economic Change*

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





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Miami-Dade County provides equal access and equal opportunity in employment and services and does not discriminate on the basis of disability.

It is the policy of Miami-Dade County to comply with all of the requirements of the Americans with Disabilities Act.

[www.miamidade.gov/EconomicAdvocacyTrust](http://www.miamidade.gov/EconomicAdvocacyTrust)

