

MDEAT



Miami-Dade Economic Advocacy Trust

Working Together for Economic Change

Miami-Dade Economic Advocacy Trust

(MDEAT)

Annual Report

2015-2016



ECONOMIC DEVELOPMENT

The Miami-Dade Economic Advocacy Trust (MDEAT) focuses on heightening the awareness of critical issues that impact the economic vitality of the Black community. Through the Economic Development Action Committee (EDAC), MDEAT develops and advocates initiatives to educate and train individuals and businesses for economic success. The Committee promotes upward economic mobility in underserved Black neighborhoods and communities by providing technical resources and advocacy to address issues such as job and business creation, workforce training and Black participation.

During the 2015-2016 fiscal year, the committee developed partnerships to produce events and studies that brought awareness and promoted economic development within the Black community. Activities consisted of the Scorecard; MLK Business Expo; and North Central Dade Business Expo.

Scorecard

In alignment with MDEAT's mandate and through ongoing partnership with Florida International University Metropolitan Center, an annual assessment of the demographic conditions of the Targeted Urban Areas (TUA) was conducted. The scorecard captured socioeconomic data including median household income, poverty rates, new business activity, employment statistics, and home ownership rates by race, housing affordability and availability, student retention and graduation statistics, and juvenile crime rates among others. The Scorecard enables the Economic Development Action Committee to gain an understanding of the status of TUA in order to strategically develop policies and initiatives to address areas of concern.

The assessment revealed two critical economic development issues facing the Black community in Miami Dade County: unemployment and poverty. Most of the TUAs have unemployment rates over 16 percent and four have unemployment rates over 20 percent. By comparison, the unemployment rate for Miami-Dade County is 5.6 percent (September, 2016). Family poverty rates in Miami-Dade County are disproportionately higher among Black or African American families (23.5 percent)

compared to White (14.8 percent) and Hispanic or Latino families (16.9 percent). These trends indicate a need for job creation, workforce and business development.

MLK Business Expo

To address issues of unemployment and poverty, MDEAT focused on initiatives to encourage small business growth and development. Since small businesses account for the vast majority of employment opportunities, engaging and developing small businesses is critical. On January 15, 2016, MDEAT presented the MLK Business Expo in association with the West Perrine 35th Annual Dr. Martin Luther King, Jr. celebration. This community event was held at the Palmetto Bay Village Center in partnership with Miami-Dade Housing Finance Authority, Neighbors and Neighbors Association (NANA) and Partners for Self-Employment. The MLK Expo featured 85 businesses and organizations and included a Homeownership Workshop Series that provided information and perspectives from Realtors, Housing Counseling Agencies, Down-Payment Assistance Programs, Lenders, Title and Closing Agents.

This event provided residents with an opportunity to learn about different products and services from local small businesses, particularly in South Dade. Businesses were able to engage and network with each other to promote their businesses and provide for business-to-business opportunities. Attendees were able to communicate with government agencies regarding helpful services offered throughout the County. Participants ranged from start-up companies attempting to scale-up in the local marketplace to large banks such as TD Bank. Small and large businesses alike were able to promote their products and services to residents who may not have been aware of them.

North Central Dade Business Expo

MDEAT hosted the North Central Dade Business Expo on September 8, 2016 at the Joe Celestin Community Center in North Miami, FL. The North Central Dade Business Expo featured 52 businesses and organizations showcasing their products and services. Among the participants was EcoTech Visions, a business incubator and accelerator and Café Crème, a French-inspired bakery

and eatery. The North Central Dade Business Expo promoted networking among businesses and allowed residents to increase their awareness of local businesses and organizations.

MDEAT



HAP

Homeownership Assistance Program

Homeownership Assistance Program (HAP)

Growing Our Investment

In fiscal year 2015-1016, MDEAT's Homeownership Assistance Program (HAP) funded 420 first-time homeowners for \$2,537,730 in HAP funds -- an increase of 18% over fiscal year 2014-15. Since its inception in 1995, HAP/MMAP HAP has funded 6848 Miami-Dade families, for a total investment of more than \$38,188,790. These HAP funds have been leveraged through partnerships with other Miami-Dade County Down-payment Assistance (DPAs) for more than \$111M. When combined with other local municipalities and state funded DPAs, the investment totals more than \$134M in DPA leveraged dollars.

Hap processed 497 new loan requests and funded 420 HAP funds during fiscal year 2015-16. Although there was a slight drop in HAP production from fiscal year 2015-16 versus 2014-2015, there was a 21.5% increase in new HAP loan requests processed in fiscal year 2015-2016. In addition, there was an increase of 18% in HAP funded loans in fiscal year 2015-16.

Expanding Our Network

HAP presented its very first HAP Certification and Down-Payment Assistance Program (DAP) Realtor



Training Session in March 2016. MDEAT's partnership with South Florida Board of Realtists (SFBOR), the local National Association of Real Estate Brokers (NAREB) Chapter, promoted this specialty outreach pilot to assist realtors, developers and lenders (pictured top left). The workshop focused on negotiating real estate contracts, realtor-lender communications, selecting lenders and closing agents, along with ways to educate homebuyers and other real estate agents on down-payment assistance programs (DPAs). In the South Florida post housing collapse market, the importance of realtor relationships and their ability to dictate housing choices and



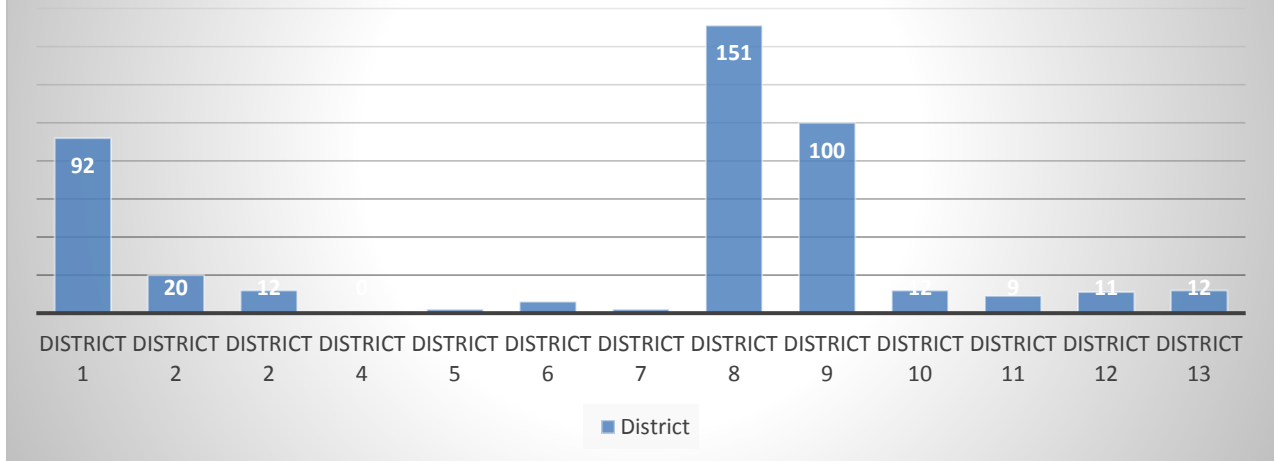
opportunities has never been greater. As such, informing realtors on DPAs has become essential for 1st-Time homebuyers having access to affordable houses in a market where availability is scarce and prices continue to rise.

(Pictured bottom left: Sam Blatt, City of North Miami Economic Development Manager, greets workshop attendees).

The Year In Review

While there is a consensus among real estate and mortgage professionals that the lack of housing stock and especially the lack of affordable housing stock is the most prominent deterrent in home purchases over the past 12-18 months, MDEAT's Homeownership Assistance Program (HAP) had its second biggest year since the pre-housing market crash year of 2006-07, with the 2014-15 year fiscal year totals slightly exceeding 2015-16.

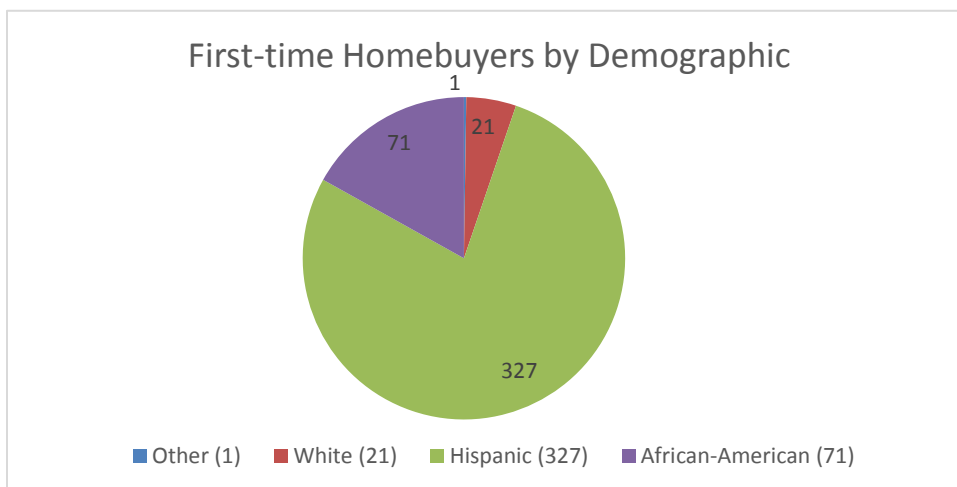
First-time Homeowners by Commission District (September, 2016)



New HAP first-time homebuyers purchased homes in each commission district, and majority of families purchased homes in commission districts 8, 9, 1 and 2, representing 80.7% of total HAP production.

In regard to income levels, 225 of the 420 funded families were low or very-low income households (at or below 80% of the Miami-Dade County median household adjusted for family size, or AGI). That represents 53.6% of the total families funded. Hispanics comprise about 67% of Miami-Dade County's population and accounted for 327 of the 420 HAP funded loans or 78% of the total. Blacks/African Americans, who comprise about 18% of the county's population, accounted for 71 of 420 HAP funded loans, or 17% of the total.

First-time Homebuyers by Demographic



Expanding our Outreach

Homebuyer education and financial literacy (i.e. credit, budgeting and banking education) has always been a cornerstone and integral part of preparing potential first-time homebuyers. This is especially true in underserved communities and targeted urban areas (TUAs), substantially populated MDEAT targeted Black and African American residents and low to moderate income (MLI) families.



Homeownership outreach continued as a focus of the MDEAT Housing Division in partnership with various non-profit Housing Counseling Agencies (HCAs) and by presenting at first-time homebuyer workshops in the communities of Miami Gardens, Opa-locka, Liberty City, North Miami, Overtown, Goulds, Homestead and

Florida City. MDEAT HAP contributed and presented at 31 first-time homebuyer workshops and “lunch and learn” housing information sessions, and coordinated and/ or collaborated or produced another 12 affordable housing community workshops, forums and events during fiscal year 2015-16. By providing comprehensive education to first-time homebuyers, MDEAT HAP maintained a foreclosure rate of less than 3 percent based on the total number of homebuyers created since its inception in 1995.

(Pictured above: First-time homebuyer workshop attendees at the Betty T. Ferguson Center, 3000 NW 199 Street, Miami Gardens, FL 33056).

More than 250 loan originators, real estate professionals, title agents and attorneys and housing counseling agencies attended HAP Certification and Down-Payment Assistance (DPA) Programs Training Workshops. Since borrowers do not apply to MDEAT directly for HAP funds, training of participants is essential.

A Look at Home Prices

According to the Miami-Dade Department of Regulatory and Economic Resources (RER), the homeownership affordability index continued to decline, indicating that purchasing a home is becoming less affordable to a growing segment of Miami-Dade County residents. It had decreased by 7.6% in the second quarter of 2016, compared to the year prior. This signifies the importance in

continuing to offer down-payment and closing assistance for Miami-Dade residents, and is critical to providing homeownership opportunities to the low and very low income populations purchasing their first home.

There was a \$20K rise in purchase prices overall in fiscal year 2015-2016 and increase in corresponding first time homebuyer mortgage amounts, as well as nearly a 12% rise in the average sale price for Miami-Dade County. Subsequently, there was almost a 15% rise in average first time homebuyer mortgage amount during the same fiscal year. This is important to the overall mission of HAP, as it continues to build its network of loan officers and realtors, to better assist first-time homebuyers through down-payment assistance in Miami-Dade County.

Looking Ahead

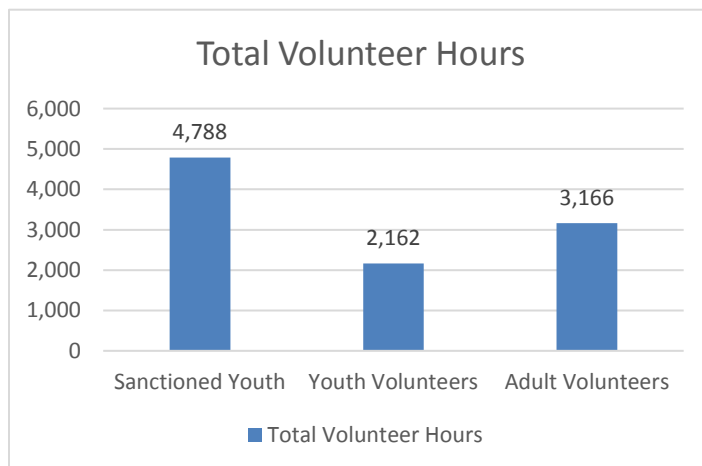
There continues to be a housing demand with decreasing housing supply in the Miami-Dade County market, in addition to rising prices. This has continued to impact the participation rate of very low median income level potential first-time homebuyers. With an agency mission to address disparities among Black/African American economic development participation, both an evaluation of inhibiting factors and initiatives that can improve Black/African- American HAP participation, continue to be the target goal for 2016-17.



Miami-Dade County Teen Court

In 2015-2016, MDEAT's Miami Dade County Teen Court diverted 404 youth offenders from the court system, by offering them alternative sanctioning opportunities and transformational strategies integrated into an array of educational workshops and jail tours. Through its successful initiatives, the program has maintained a low recidivism rate of less than 3%.

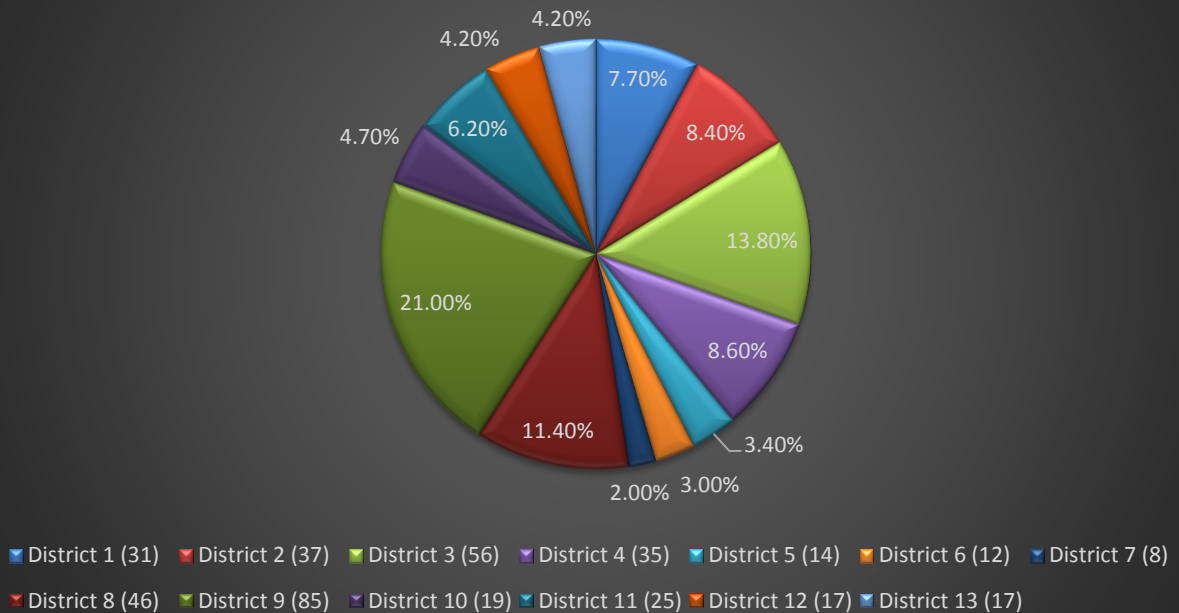
Teen Court processes cases involving youth offenders who are younger than age 18 at the time the offense was committed, and have been cited for low-level offenses such as vandalism, petit theft, assault, and other minor crimes. MDCTC serves various populations including offenders issued civil citations by local law enforcement agencies, Preventive Initiative Program (PIP), and other referrals from Miami-Dade County Juvenile Services Department (JSD). Participants must satisfy court-ordered, peer-driven sanctions, and in many cases, therapy sessions through MDCTC's psychological services to complete the program.



Teen and adult volunteers 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, these participants and volunteers gave back to their community by providing a total of 10,116 community service hours. Miami-Dade's Teen Court is part of a nationwide network of more than 1,300 teen, peer,

student, and youth court programs, as well as a member of the Florida Association of Teen Courts.

Referrals by County Commission Districts



Shown above: Percentage of Juvenile Referrals by County Commission Districts with number of referrals.

Annual Youth Legal Education Summit 2016

Teen Court urges youth to “Take pride in how far you’ve come, believe in how far you can go.”



Miami-Dade County Teen Court presented the 2016 Annual Youth Legal Education Summit, August 8 and 9, 2016 before an audience of 88 youth and adult participants. The event was held at the University Of Miami School Of Law. The two-day event attracted a wide array of youth representing teen court, Miami-Dade Urban Debate League and a 24-member youth and adult contingent from The Republic of Trinidad & Tobago, sponsored by the National Center for State Courts. This program combined workshops on college life preparation, student rights and responsibilities, law related education and a forum discussing community participation and youth leadership. Volunteer adult attorneys mentored youth in becoming court personnel, legal terminology, and courtroom decorum, offered a delivery of opening and closing arguments, cross-examination and many other legal courtroom techniques.

Florida State Senator Dwight Bullard provided the summit's opening charge, and helped set the tone for this high-spirited event. Guest presenters included Representatives of the Office of The Dade State Attorney, Rob Collins, Esq. (YAC Member); Robert Strickland, Esq.; and Gary Stiphany, Esq.

Local community activist and multi-media consultant Denzel Burnside III, challenged the teen participants on the second day, urging them to, "*Be the best that you can be at all times*". The second half of the day was highlighted by the *Annual Teen Court Mock Trial Competition*. Teen Court Judges Richard Patino, Esq., Brittany Fields, Esq., and Patricia Henrys, Esq. served as judges for the highly competitive mock competition that focuses on case presentation. Congratulations to the winning team of Jessica Lamour, Keondra Borthold, Camille Molas and Ke Wang.



MDEAT and Foundation for Youth and Economic Development collaborated to present a welcome reception for the youth contingent from the Republic of Trinidad & Tobago. Juvenile Administrative Judge Orlando Prescott provided greetings and insight into the justice process for minors in Miami-Dade County. The group toured the Miami-Dade County Children's Courthouse, while sharing their thoughts with members of the MDEAT Youth Action Committee and guests representing the legal profession and tourism industry. The goal of the five-day study tour is to *“develop interactions that will facilitate knowledge transfer and provide an opportunity to develop relationships that can lead to partnerships and continued support of lessons learned and best practices both in the states and abroad.”*

Youth Discuss Community Relations with Miami-Dade County Police Department Officials

In an effort to include youth in community policing, Miami-Dade County Police Department (MDPD) engaged Miami-Dade County Teen Court by having an ongoing dialog with program participants. This signified the importance of collaborative efforts between teens and MDPD, to address juvenile criminal justice and public safety concerns, in alignment with Teen Court's mission aimed to assist youth into becoming responsible citizens in Miami-Dade County. Teen Court youth representatives Jakobi Hill and Demetri Grant visited newly-appointed Miami-Dade County Police Department Director Juan Perez and top department administrators to discuss methods of improving youth and community relations.



Miami-Dade County Police Department Command Staff.

The youth representatives shared views on how to address racial profiling which included increasing culturally sensitivity training for police. A common opinion suggested the need to build trusting and sustained relationships.

The youth stated the community lacks adequate human services. It was also suggested that the core of many frustrations affecting positive relationships, was the feeling of not belonging to the community. Solutions offered included advancement in the area of vocational skills training, basic education, and employment opportunities within the community.

Youth Intern Partnership Initiative

MDEAT Board Internship Initiative Celebrates Successful Year

In keeping with MDEAT's commitment to economic progress, Teen Court's *Youth Intern Partnership Initiative (YIPI)* connected program participants, ages 14 – 18, with job skills and workplace experiences in community-based organizations, agencies and private sector businesses.





Florida Memorial University served as host to the kickoff event held June 20, 2016. The program participants received greetings from FMU President Dr. Roslyn Artis, Florida State Senator Oscar Braynon and Florida State Representative Cynthia Stafford and were inspired by MCO Construction President Ann McNeil. Teen Court sponsor City National Bank was represented by Community Development Banker Michelle Edwards-Collie. Co-sponsorship for the kickoff event was provided by Assured Title & Trust and Perland Title Escrow Services.

The 2016 YIPI work program employed 25 teenage participants for a period of six weeks, for 20 hours per week, above the 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. Interns were placed at various firms, government offices, and with community organizations. Since inception in 2014, the YIPI work program has employed 57 teens in 30 different companies and organizations throughout Miami-Dade County. Three students were hired by their employer upon completing the program. There are currently 11 returning employers with multiple year participation. Youth gain 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.



Community Partnerships



The Miami-Dade Economic Advocacy Trust's Teen Court expanded the *Youth Intern Partnership Initiative (YIPI)* by collaborating with Adults Mankind Organization, Inc., through their *First Wages Program*, in order to give opportunities to teens who never had employment. The program provided initial workplace and enrichment experiences for 13 Miami-Dade County Teen Court referred youth ages 15-17 during the winter and spring months, in order to reduce youth unemployment in Miami-Dade County. Participants worked a total of 79 hours, while recruited employers provided safe, well-defined experiences that allowed the youth an opportunity to gain valuable work readiness skills (e.g., timeliness, and time management).



BankUnited

Bank United officials led by MDEAT Board Member and Vice President, Community Development & Outreach, *BankUnited, NA*, conducted a week of workshops on financial planning and success. The *Get Money* workshops held April 11-14 at central, south and north teen court locations highlighted the benefits of being a bank account holder, and utilizer of bank services. Participants also engaged in a financial health discussion centered on building short and long term wealth, along with a good credit history.



*Bank United representatives spoke to Teen Court participants in recognition of National Financial Literacy Month in April. The **Get Money** Workshops were held April 11-13, 2016, and conducted at the four court locations. Board Member Katrina Wright (left photo) coordinated the series.*



**UNIVERSITY
OF MIAMI**

The University of Miami supported MDEAT by providing the use of its facilities, free of charge, for the Annual Youth Legal Education Summit.

The Second Black Male Youth Mental Health Conference Series

The conference promotes the utilization of best practices and community-generated ways of working effectively with Black male youth and their families. The focus of the 2015 conference was producing positive outcomes with Black male youth specifically on violence prevention with adolescent males.

MDEAT
Miami-Dade County
Teen Court

Miami-Dade Economic Advocacy Trust (MDEAT)
and the Children's Trust present

The Second Black Male Youth Mental Health Conference Series
Creating Harmonious Communities
In Partnership with Miami-Dade County Commissioner Audrey M. Edmonson

Featured Speakers

Dr. Cheryl Grills
Psychologist &
Associate Dean
College of Liberal Arts
Loyola Marymount
University

Dr. Joan Muir
Psychologist &
Executive Director
Brief Strategic Family
Therapy Institute
University of Miami

CONFERENCE
Tuesday, December 8, 2015
8:00 a.m. – 4:00 p.m.
Little Haiti Cultural Center
212 N.E. 59 Terrace
Miami, FL 33137

Dr. Marva Robinson
Clinical Psychologist &
Community Recovery
Expert

Dr. Kevin Washington
Psychologist & President
Association of Black
Psychologists

Education • Mental Health

Law Enforcement • Violence

North Dade Community Forum
In partnership with Miami-Dade County Commissioner Barbara J. Jordan

Wednesday, December 9, 2015
5:30 p.m. – 7:45 p.m.
North Dade Regional Library
2455 N.W. 183 Street
Miami Gardens, Florida

South Dade Community Forum
In partnership with Miami-Dade County Commissioners
Daniella Levine Cava and Dennis C. Moss

Thursday, December 10, 2015
5:30 p.m. – 7:45 p.m.
South Dade Regional Library
10750 S.W. 211 Street
Cutler Bay, Florida

Register at <http://bit.ly/MDEATBlackYouthMental>.
For more information or to RSVP by Friday, December 4, 2015, contact MDEAT at 305-375-5661.

MDEAT
Miami-Dade County
Teen Court

Miami-Dade Economic Advocacy Trust (MDEAT) hosted its second Black Male Youth Mental Health Conference Series December 8-10, 2015, that included two follow-up community forums in the northern and southern portions of the county.

Funded in part by the Children's Trust, the conference was designed to provide mental health

professionals, service providers, and the community with an opportunity to discuss issues that impact one of the community's greatest assets: young Black males.

Three-hundred-nine (309) individuals attended the conference. Of the 77 teen male attendees, 39% were Black males. One-hundred ninety-nine (199) professionals (counselors, art therapist, social workers, school administrators) from the Miami-Dade County Public School were in attendance. The other attendees were attorneys, community leaders, mental health professionals, and students.



Kevin Mwata Washington, Ph.D., the current president of the Association of Black Psychologists, discussed the impact of trauma on Black males as well as identified types of traumas that have impacted them historically.



Joan Muir, Ph.D., clinical psychologist and Director of the Brief Strategic Family Therapy Institute at the University of Miami, speaks on the historical context for the marginalization and underachievement of Black males.

Marva Robinson, Psy.D., clinical psychologist and current president of the St. Louis Chapter of the Association of Black Psychologists discussed how social stress, brought on by economic disparity, causes changes in the brain's coping mechanisms.

Approximately 70 individuals attended each community forum. Information was shared regarding how young Black male youth should interact with police during encounters, such as a traffic stop. The North forum was held at the North Dade Regional Library in Miami Gardens. The South forum

was held at the South Dade Regional Library in Cutler Bay. Attendees were youth, students, service providers, parents, and community leaders.

John Elmore, Esq. discussed how youth can avoid pitfalls of the legal system, including, how to handle situations involving police officers more effectively. He also made recommendations on how police officers can improve their services.

Dr. Christine Jean, a police psychologist, discussed the youth-police relationship from a psychological perspective. Youth from Teen Court discussed their views on the youth-police relationships and offered suggestions on how these relationships can be improved.

As Miami-Dade County Teen Court nears its 20 anniversary, it continues to attract the interest of investors and volunteers throughout Miami-Dade County, all while providing youth with an opportunity to develop themselves professionally and become responsible citizens.

Advocacy

Miami-Dade Economic Advocacy Trust (MDEAT) collaborated with several community stakeholders on such topics as utilization of Poinciana Industrial Park, creation and expansion of culinary incubators to foster business growth within the culinary industry, community concerns regarding local toll roads impact on aging working class neighborhoods, and the implementation of an internship program for Liberty Square residents.

MIAMI-DADE ECONOMIC ADVOCACY TRUST

BUDGET FISCAL YEAR 2015-16

Division	Source	Category	Budget	Actuals
Administration	General Fund Programs	Total	\$469,000	\$469,000
			\$340,000	\$329,615
			\$809,000	\$798,615

Economic Development	General Fund	Total	\$143,000	\$56,245
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Miami-Dade County Teen Court	\$3.00 Surcharge	Surcharge	\$850,000	\$819,304
		Interest		
		Earnings	\$1,000	\$916
		Carryover	\$229,000	\$275,570
		Total	\$1,080,000	\$1,095,790

Homeownership Assistance Program	8% Documentary Stamp Surtax on Commercial Transactions	Surtax Interest Earnings	\$3,400,000	\$3,533,511
		Carryover	\$3,000	\$8,695
		Payoff	\$1,986,000	\$2,972,189
			\$0	\$371,206
		Total	\$5,389,000	\$6,885,601

TOTAL:	\$7,421,000	\$8,836,251
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