



*Working Together
for Economic Prosperity*

ADVOCACY AGENDA



"A comprehensive and actionable response to the 2023 Disparity Study "Understanding Inequalities... Discovering Opportunities," prepared by CMA Enterprise Incorporated in partnership with E.L. Waters and Company, LLC.



MIAMI-DADE ECONOMIC ADVOCACY TRUST ADVOCACY AGENDA

The Miami-Dade Economic Advocacy Trust (MDEAT) presents this Advocacy Agenda as a catalyst for inspiring community collaboration and actionable strategies aimed at increasing the economic participation of Blacks in Miami-Dade County.

The recommendations contained in the agenda are divided into three sections: economics, housing, and youth.

ADVOCACY AGENDA

CONTENTS

02

ADVOCACY AGENDA KEY
POINTS: ECONOMICS

.....

06

AN EXTENDED LOOK AT
ECONOMICS

.....

04

ADVOCACY AGENDA
KEY POINTS: HOUSING

.....

12

AN EXPANSIVE LOOK
AT HOUSING

.....

05

ADVOCACY AGENDA
KEY POINTS: YOUTH

16

PREPARING AND
PROTECTING OUR
YOUTH



ADVOCACY AGENDA KEY POINTS

ECONOMICS

MDEAT advocates for an enhanced level of business readiness services and inclusive procurement legislation to ensure equitable access to government contracts. Reinstating and modernizing the Black Business Enterprise Program through a proposed Targeted Urban Areas (TUA) Business Enterprise Program is also emphasized to support business growth and sustainability through mentorship programs, microloans, and digital resources.



Advocate for Inclusive Procurement Legislation:

Approximately 90% of Black or African American majority owners cite the opportunity for greater income as a major reason for starting their firm (Brookings Institution, 2023). 96% of small businesses have fewer than ten employees, however they create two-thirds of all new jobs and employ 61.7 million people. Mentorship programs and legislation akin to New York City's Minority and Women-owned Business Enterprise (M/WBE) Program can offer TUA-owned businesses the necessary resources to thrive and succeed in public procurement processes.

Reinstate and Modernize the Black Business Enterprise Program:

Florida House Bill 705 Public Works Project threatens to stop and/or prohibit preferences to local and small businesses in Miami. TUA-owned businesses comprise 10.95% of the 468,185 business firms in Miami-Dade County, generating over \$2.3 billion in annual sales and employing 12,227 individuals, with a combined annual payroll of over \$320 million (Miami-Dade County, 2024). Initiating a Business Enterprise Program to support Black-owned and legacy businesses could enhance bidding advantages and certification processes for local businesses, cultivating economic growth and sustainability.

Adopt and Implement Best Practices from Successful Employment Programs for the TUA Communities:

High-growth industries such as technology, healthcare, and construction, have been identified as sectors with significant employment potential. Mirroring programs like Baltimore's Hire Up Program, can be implemented to create job opportunities in Miami-Dade County.

Leverage Infrastructure Initiatives and Funding for Green Economic Growth.

The concept of "green pathways" connects investments with green economic development, skill development, employment opportunities, and sustainable progress. Aligning infrastructure funding with green imperatives could be a transformative opportunity, offering avenues for innovation, job creation, and community resilience.

Reconstitute Elements of Operation Breadbasket:

Operation Breadbasket, aimed to secure economic equity for all through targeted measures such as negotiated job placements and selective buying campaigns to empower marginalized communities. Reconstituting elements of Operation Breadbasket would require transparent reporting of disaggregated employment data, broken down by diversity categories, as an initial step toward a renewed focus that addresses the historical exclusion of certain communities in Miami-Dade County's economic progress.



OPERATION BREADBASKET, AIMED TO SECURE ECONOMIC EQUITY FOR ALL THROUGH TARGETED MEASURES SUCH AS NEGOTIATED JOB PLACEMENTS AND SELECTIVE BUYING CAMPAIGNS TO EMPOWER MARGINALIZED COMMUNITIES.

96%

Small businesses have fewer than ten employees, however they create two-thirds of all new jobs and employ 61.7 million people.

90%

Black or African American majority owners cite the opportunity for greater income as a major reason for starting their firm



ADVOCACY AGENDA KEY POINTS

HOUSING

MDEAT advocates for the development and maintenance of affordable housing through incentives, subsidies, and inclusionary zoning policies. Promoting homeownership as a critical wealth-building mechanism is also highlighted, with a focus on programs that provide down payment assistance, low-interest loans, and estate planning education. Implementing innovative housing solutions from other successful models can enhance housing affordability, increase homeownership rates, and reduce economic disparities.

Revise Zoning Laws to Increase Housing Availability and Affordability:

Revising zoning laws to allow for diverse housing structures, such as townhouses and multifamily residences, is crucial to expanding housing availability and affordability. By following the examples of cities like Minneapolis, Austin, and Seattle, which have implemented zoning reforms to increase housing options and promote density, Miami-Dade County can work towards creating inclusive, sustainable communities that support economic growth and community empowerment.

Leverage Community Development Block Grant (CDBG) Funding for Affordable Housing Development Through Infrastructure Subsidization:

Utilizing Community Development Block Grant (CDBG) funds to subsidize infrastructure costs can boost affordable housing development for low- and moderate-income families in Miami-Dade County. This would help in the overcoming of significant financial obstacles for developers. Additionally, linking CDBG funding to smart home construction would produce innovative and energy-efficient housing solutions and improve housing affordability while simultaneously positioning communities for long-term sustainability and technological advancement.

Encourage Flexible Credit Requirements for Homeownership:

The report by the Center of Global Policy Solutions (2016) recommended the use of alternative credit models rather than relying on the exclusive use of FICO scores for homeownership credit assessments. Adopting alternative credit models that consider various financial behaviors, like rent payments and utility expenses, could help broaden access to homeownership by providing a more inclusive evaluation of creditworthiness.

ADVOCACY AGENDA KEY POINTS

YOUTH

MDEAT advocates for a public option for universal early learning coverage beginning with the passage and implementation of universal full-day free pre-K, incentivizing the attainment of high-value industry-recognized credentials to prepare youth for the workforce, and increased youth interrogation protections to ensure fair treatment during police interactions. These initiatives are designed to improve educational outcomes, reduce achievement gaps, and foster economic participation.

Pass and Implement Universal Early Learning Coverage:

Children who can read fluently by third grade are six times more likely to graduate high school on time than those who cannot. High school dropouts are five times more likely to go to prison than high school graduates. Best practice models include the campaign for and implementation of New York City's universal Pre-kindergarten (Pre-K) which features free full-day instruction with support for teachers and quality standards and is available for any family with 4-year-olds. Implementing a universal publicly funded option for early learning coverage would be a major step towards creating equitable access to high-quality early childhood education.

Heavily Incentivize the Attainment of High Value Industry Recognized Credentials:

Investing in an infrastructure that leads to stackable and portable credentials is a key facet of building bridges between education and industry. Incentivizing high value industry-recognized credentials that are stackable and portable by the time that students complete their K-12 educational process is vital for the



investment in the education to workforce pipeline.

Pass Increased Youth Interrogation Protection Legislation:

Adolescents are uniquely vulnerable to influence in the context of interrogation, and more likely to comply with requests from authority figures and waive their Miranda rights in addition to being more susceptible to coerced and false confessions (Cleary, 2023). Supporting protections for youth during police interrogations that are on par with evidence-based and best practices in other states is a necessary essential for Miami-Dade County, particularly with Black youth being disproportionately affected.

AN EXTENDED LOOK AT ECONOMICS

Advocate for Inclusive Procurement Legislation

Equitable access to government contracts and capital is a crucial pathway for many TUA-owned businesses to gainful economic participation. Black-owned businesses often face systemic barriers and underrepresentation in business opportunities (Brookings, 2023). Ensuring inclusion through race-based goals can help address these disparities, which are reflected in the significantly lower income, median wealth, and business assets of Black households compared to their white counterparts (Insight Center, 2021). Approximately 90% of Black or African American majority owners cite the opportunity for greater income as a major reason for starting their firm (Brookings Institution, 2023).

Business ownership is linked to higher lifetime incomes, wealth accumulation, and intergenerational wealth transfer in family-owned businesses. Although 96% of small businesses have fewer than ten employees, they create two-thirds of all new jobs and employ 61.7 million people, almost half of all private sector employees. These small businesses also foster social capital, increase local tax revenues, and drive economic growth (CMA Enterprise Incorporated in partnership with E.L. Waters and Company, LLC, 2023).

MDEAT supports advocacy for the passage of state and federal laws that enforce inclusive business practices in procurement. These laws should mandate equitable access to government contracts, set procurement targets for TUA-owned businesses, and ensure transparency in contract awarding processes.

An effective strategy to support small businesses within the TUA community is to implement a mentorship program. This program can pair small TUA-owned businesses with larger companies that have a proven track record in the procurement process. The mentorship program, similar to the Small Business Administration (SBA) Mentor-Protégé Program, will provide these small businesses with the guidance, resources, and networking opportunities needed to thrive. Additionally, larger companies that participate in the program should receive incentives for their mentorship roles, creating a mutually beneficial relationship that fosters growth and sustainability for small businesses.

By modeling successful initiatives like the SBA Mentor-Protégé Program, more focus can be on providing comprehensive support to small businesses. By leveraging local resources such as CareerSource South Florida, the mentorship program can offer a range of services, including life skills development, credit repair, life coaching, education and certification opportunities, and support for TUA-owned businesses. These initiatives will ensure that small businesses in the TUA community have the tools and support they need to succeed.

New York City's M/WBE Program provides a model for inclusive procurement legislation. The program includes setting procurement targets, developing a transparent reporting system, and establishing a dedicated support office for minority- and women-owned business enterprises. Miami-Dade County can implement similar measures to ensure equitable access to government contracts for TUA-owned businesses.

Reinstate and Modernize the Black Business Enterprise Program Through a TUA Business Enterprise Program

With the recent passage of Florida House Bill 705 Public Works Project, there is a need for programs that help small and local companies have an opportunity to grow and withstand. Bill 705 threatens to stop and/or prohibit preferences to local and small businesses in Miami, meaning outside companies can come in and outbid local and small businesses. This will affect various industries and jobs in the area. Therefore, it is crucial to implement a program that helps these businesses grow.

“Public works project” is defined by the bill as “any activity that is paid for with any local or state-appropriated funds and that consists of the construction, maintenance, repair, renovation, remodeling, or improvement of a building, road, street, sewer, storm drain, water system, site development, irrigation system, reclamation project, gas or electrical distribution system, gas or electrical substation, or other facility, project, or portion thereof owned in whole or in part by any political subdivision” (House Bill 705 (2024) - the Florida Senate, n.d.).

The study by CMA Enterprise Incorporated and E.L. Waters and Company (2023) emphasized the need for targeted support programs for TUA-owned businesses in Miami-Dade County. The previous Black Business Enterprise Program

played a significant role in supporting these businesses but needs to be modernized to address current challenges and opportunities. The Black Business Enterprise Program was designed to ensure that Black owned businesses received a percentage of Miami-Dade contracts and procurement deals that was commiserate with their percentage of the population. The program also mandated on-time payments from prime contractors, penalizing late payments, and laid out an equal playing field for vendors supplying contract bids, ensuring they could not give different price points to other bidders on government contracts.

MDEAT supports passing legislation to instate a new TUA Business Enterprise Program with modern elements such as mentorship programs, microloans, and digital resources to support business sustainability and growth. San Francisco’s Local Business Enterprise (LBE) Program offers a model for modernizing the TUA Business Enterprise Program. The LBE Program includes local legislation for bidding advantages to local businesses and a streamlined certification process. Miami-Dade County can adopt similar measures to support TUA-owned businesses and increase their representation in county contracts.



BILL 705 THREATENS TO STOP AND/OR PROHIBIT PREFERENCES TO LOCAL AND SMALL BUSINESSES IN MIAMI, MEANING OUTSIDE COMPANIES CAN COME IN AND OUTBID LOCAL AND SMALL BUSINESSES.



Miami's demographic landscape is uniquely distinguished by its diverse population, where 68.61% of the population identifies as Hispanic or Latino, while Black residents make up approximately 17% of the population (Insight Center, 2021). Despite the classification of both groups as minorities at the national level, the local economic and social dynamics in Miami present a scenario where Hispanic individuals often have greater access to networks, opportunities, and resources. This imbalance underscores the critical need for targeted programs to ensure equitable economic opportunities for Black residents, who are disproportionately underrepresented in business ownership and government contracting opportunities (Insight Center, 2021).

TUA-owned businesses comprise 10.95% of the 468,185 business firms in Miami-Dade County, generating over \$2.3 billion in annual sales and employing 12,227 individuals, with a combined annual payroll of over \$320 million (Miami-Dade County, 2024). Despite their significant contributions, TUA-owned businesses only make up approximately 2.5% of registered small businesses in Miami-Dade County, highlighting the need for more equitable support and access to resources (MDEAT, 2020). Inclusive procurement policies and the reinstatement and modernization of the Black Business Enterprise Program are critical steps towards ensuring economic equity and growth for TUA-owned businesses in Miami-Dade County.

Most Black or African American majority-owned businesses (87%) are situated in urban areas, while only 5% are located in rural settings (Pew Research Center, 2024). The study conducted by CMA Enterprise Incorp., in partnership with E.L. Waters and Company, LLC, reveals that over half of the Targeted Urban Areas (TUAs) suffer from a lack of commercial buildings and infrastructure issues. Providing fair and equal opportunities to these Black-owned businesses could significantly contribute to the revitalization of TUAs and enhance overall community development.

The new TUA Business Enterprise Program would support Black businesses within the TUAs and legacy businesses within the TUAs that meet the



requirements needed for the jobs. Florida ranks No. 2 in the number of Black-owned businesses, with approximately 250,000 Black-owned businesses in the state (U.S. Census). Black entrepreneurs start businesses at higher rates than other groups but often find it more challenging to grow. Just 4% of Black businesses remain open after 3.5 years, compared to the national average of 55%. They also face greater difficulties in accessing loans and other forms of capital. Building a stronger ecosystem to support the growth of Black-owned businesses is essential for good economic development. According to data from Florida Power & Light (FPL), Black-owned businesses face significant challenges in accessing resources and opportunities. FPL's initiatives, which include offering support through mentorship and financial assistance, demonstrate the necessity of targeted programs. For instance, FPL has committed to increasing its spending with Black-owned businesses by 20% over the next five years, recognizing that such support is crucial for their growth and sustainability. This commitment is part of a broader effort to address economic disparities and foster a more inclusive business environment.

Incorporate Best Practices from Successful Employment Programs

Creating job opportunities for TUA communities in Miami-Dade County involves adopting and implementing best practices from successful employment programs across the nation. One such exemplary model is Baltimore's Hire Up Program. This initiative creates job opportunities through city partnerships with local businesses, offering incentives for hiring and training Black residents. By focusing on industries with significant growth and employment potential, the program effectively addresses employment disparities and fosters economic development.

The Hire Up Program in Baltimore is a city-led initiative that partners with local businesses to offer incentives for hiring and training Black residents. This program has shown significant success by targeting high-growth industries and providing the necessary training and support to ensure sustainable employment. In 2023, the program facilitated the employment of over 1,000 Black residents, significantly impacting the local economy and reducing unemployment rates within the community (City of Baltimore, 2023).

In Miami-Dade County, adopting a similar approach can bridge the employment gap for TUA communities. The program should focus on high-growth industries such as technology, healthcare, and construction, which have been identified as sectors with significant employment potential. For instance, the healthcare sector alone is projected to add 2.4 million new jobs nationwide from 2021 to 2031 (Bureau of Labor Statistics, 2023). By aligning training programs with the needs of these industries, Miami-Dade can ensure that TUA residents are well-equipped for the available job opportunities.

Furthermore, creating a supportive ecosystem for TUA-owned businesses is crucial for economic development. Studies have shown that small businesses are significant drivers of job creation, with about 96% of small companies having fewer than ten employees, yet they create two-thirds of all new jobs and employ nearly half of all private sector employees (CMA Enterprise Incorporated in partnership with E.L. Waters and Company, LLC, 2023). Providing TUA-owned businesses with access to procurement opportunities, mentorship, and financial resources can enhance their capacity to create jobs within the community.



2021-2031

2.4 MIL

NEW JOBS

By integrating these successful elements into the TUA Business Enterprise Program, Miami-Dade County can foster a more inclusive and equitable business environment. Supporting Black and legacy businesses to ensure that those with a long-standing presence in the community, as well as new black entrepreneurs, receive the necessary support to thrive. This dual approach not only promotes economic equity but also helps preserve the cultural and historical heritage of TUAs, contributing to a richer and more diverse economic landscape.

The successful implementation of Baltimore’s Hire Up Program can be attributed to several key factors, including strong partnerships between local government and local businesses, targeted incentives, and robust support services for job seekers. Miami-Dade County can adopt these strategies by establishing a dedicated office to manage employment initiatives, fostering partnerships with local businesses, and offering tax incentives and subsidies to encourage hiring TUA residents.

By building upon programs like CareerSource South Florida, efforts can be developed that are specifically designed for TUA residents. CareerSource South Florida has implemented various successful programs that can be expanded and customized for the TUA communities. Programs should include life skills development such as wealth building, credit repair, life coaching, educational opportunities, and certification programs in high-demand fields. These programs will ensure that participants are not only ready for employment but also prepared for long-term success and personal growth.

Additionally, utilizing CareerSource South Florida’s Federal Bonding Program can provide a valuable tool for employers. The Federal Bonding Program offers fidelity bonds that protect employers against losses caused by employees’ dishonest acts, making it easier for high-risk individuals to find employment. This program can be

particularly beneficial for TUA residents who may face employment barriers due to past records or other challenges.

By integrating these elements, a comprehensive approach to employment can be created that addresses the unique needs of the TUA community in Miami-Dade County, ensuring that our efforts lead to meaningful and lasting change.

Leverage Infrastructure Initiatives and Funding for Green Economic Growth and Workforce Empowerment

The strategic utilization of infrastructure initiatives and funding can be a cornerstone for cultivating opportunity within the green economy. This entails a deliberate approach to channeling resources towards initiatives that not only promote environmental stewardship but also drive economic growth and empower the workforce.

Central to this strategy is the notion of “green pathways”—pathways that connect infrastructure investments with green economic development, creating avenues for individuals to thrive in a rapidly expanding sector. These pathways serve as conduits for skill development, economic prosperity, and environmental stewardship, encapsulating the interconnected nature of sustainable progress.



In the face of evolving market conditions, higher education institutions have a pivotal role in producing “green lights” by adapting their programs to align with the changing demands of the green economy.

A recent analysis by the World Economic Forum (2024) highlights the transformative potential of aligning infrastructure investments with green economic imperatives. With substantial capital allocated for renewable energy projects, sustainable transportation systems, and smart city initiatives, there exists a ripe opportunity to catalyze job creation, foster innovation, and enhance community resilience through targeted infrastructure interventions.

At the core of the green pathways framework lies the recognition of specialized skill sets as key drivers of success in the green economy. These skills, honed through training programs and experiential learning opportunities, equip individuals with the competencies needed to excel in roles spanning renewable energy, circular economy practices, climate adaptation, and sustainable infrastructure development.

In the face of evolving market conditions, higher education institutions have a pivotal role in producing “green lights” by adapting their programs to align with the changing demands of the green economy. By anticipating future trends degrees, certifications, and skillset development strategies remain relevant and competitive, empowering individuals to seize opportunities for growth and advancement.

By strategically directing infrastructure funding towards green initiatives, governments, businesses, and communities can unlock a multitude of benefits, ranging from job creation and economic diversification to enhanced environmental quality and heightened social equity. This proactive approach not only addresses present challenges but also lays a solid foundation for future generations in Miami-Dade County to thrive in a more sustainable and prosperous world.



Reconstitute Elements of Operation Breadbasket

Dr. Martin Luther King Jr. explicitly spoke about leveraging the economic power of people and using it strategically to accomplish aims through boycotts of specific companies on the bases of hiring practices and lack of support for the improvement of working conditions and pay of Black sanitation workers.

Operation Breadbasket initiated selective buying campaigns and demonstrations toward companies that had discriminated against blacks to provide access to jobs, product placements, service contracts, and advertising dollars.

In South Florida, efforts to fill talent pipelines in high growth industries and expand relevant course offerings at higher education institutions have been made, but without transparent data Operation Breadbasket directly impacted the economic vitality of the Black community through negotiated covenants aimed at upgrading and opening employment opportunities for Black workers, products, and service providers. Transparent reporting of disaggregated employment data, broken down by diversity categories, is an initial step toward a renewed focus on targeted measures that address the historical exclusion of certain communities in South Florida's economic progress.

AN EXTENDED LOOK AT HOUSING

Revise Zoning Laws to Increase Housing Availability and Affordability

The issue of affordable housing is one that has impacted Miami-Dade County as much as any other metropolitan area in the country. A significant part of the problem has to do with housing supply to keep up with the accelerated demand.

With a limited amount of new space to build available, finding ways to expand housing capacity through the revising of existing zoning laws is imperative. To expand housing availability and affordability it is necessary to confront and remove the regulatory barriers that stifle the market's capacity to construct small, cost-effective homes on valuable land.

Single-family-exclusive zoning dominates more than three-quarters of urban and suburban lands across the nation. This restrictive zoning model

effectively bans the construction of townhouses, duplexes, and multifamily residences, thereby creating a dual challenge of limited housing supply and inflated costs (Housing Supply and Innovation, 2023; Schuetz, 2020). Many neighborhoods, developed under outdated zoning paradigms that constrain density and limit growth opportunities, face a scarcity of available land for new development. By liberating neighborhoods from the constraints of single-family zoning and embracing broader zoning reforms local authorities can invigorate the housing market with a surge of new residential options. The revision of zoning regulations to accommodate diverse housing structures and smaller units is imperative for expanding housing capacity in high-demand urban centers and inner-ring suburbs. Municipalities must either enhance density allowances within existing single-family zones or repurpose commercial and industrial plots for residential use (US Council of Economic Advisers, 2024).

Housing scarcity hampers labor mobility and constrains investment in human capital, impeding both personal advancement and macroeconomic prosperity. Studies indicate that loosening local land-use regulations drives migration, facilitating the movement of workers from low- to high-productivity regions and amplifying overall economic output (US Council of Economic Advisers, 2024).



Some examples of zoning reforms that have been implemented or proposed in various areas across the United States are as follows:

01 MINNEAPOLIS, MINNESOTA

became the first major U.S. city to eliminate single-family zoning citywide. The Minneapolis 2040 plan allows for triplexes in all residential neighborhoods, aiming to increase housing options and affordability while promoting equity and reducing segregation (Bipartisan Policy Center, 2023).

02 OREGON

passed legislation that effectively ended single-family-exclusive zoning in cities with populations over 25,000. The state law allows for duplexes, triplexes, fourplexes, and “cottage clusters” in areas previously zoned for single-family homes, with the aim of increasing housing options and promoting density near transit hubs (Potter, 2023).

03 AUSTIN, TEXAS

has introduced a revised land development code known as CodeNEXT, which includes provisions for allowing more housing types in traditionally single-family zones. This new code emphasizes increased density along transportation corridors and in mixed-use areas to address housing affordability challenges (City of Austin, 2017).

04 SEATTLE, WASHINGTON

has implemented zoning reforms such as allowing accessory dwelling units (ADUs) and detached accessory dwelling units (DADUs) in single-family neighborhoods. These changes aim to increase housing options, provide additional rental income opportunities for homeowners, and promote more affordable housing options (Seattle Department of Construction & Inspections, 2023).

These examples highlight how different cities and states are exploring innovative zoning reforms to address housing affordability, promote diversity in housing options, and increase access to high-opportunity neighborhoods. By reevaluating and updating zoning regulations, policymakers can help create more inclusive, sustainable, and equitable communities for all residents.



**SINGLE-FAMILY-EXCLUSIVE
ZONING DOMINATES MORE
THAN THREE-QUARTERS OF
URBAN AND SUBURBAN LANDS
ACROSS THE NATION.**





Leverage Community Development Block Grant (CDBG) Funding for Affordable Housing Development Through Infrastructure Subsidization

As a vital tool for fostering economic development, job creation, and housing within communities, the Community Development Block Grant (CDBG) program (U.S. Department of Housing and Urban Development, 2024) represents a valuable resource that can be strategically utilized to address the pressing need for affordable housing in Miami-Dade County. By directing CDBG funds towards subsidizing the infrastructure costs associated with affordable housing development projects, the construction of much-needed housing units for low- and moderate-income families can be incentive and facilitated.

The production of affordable housing is often hindered by the substantial infrastructure costs involved, which can act as a barrier to developers

seeking to create housing options that are accessible to those in need. By allocating CDBG funds to cover these infrastructure expenses, the overall cost of production for affordable housing units can be lowered, making such projects more financially viable for developers. This targeted approach would help to expand the supply of affordable housing across the county, addressing the critical shortage of affordable units and improving housing affordability for residents.

In addition to supporting traditional affordable housing initiatives, the allocation of CDBG funds could be tied to the construction of smart homes, which leverage internet-connected devices to enable remote monitoring and management of household appliances and systems (Yasar & Shea, 2023). By encouraging the development of smart homes through CDBG-funded projects, innovative, energy-efficient housing solutions that enhance quality of life for residents while also contributing to environmental sustainability goals can be promoted.

Priority status could be given to developers who incorporate smart home technologies. This would effectively leverage CDBG funds to advance both affordable housing objectives and technological innovation within the housing sector. This integrated approach would help to address the immediate housing needs of communities in Miami-Dade County and position them for long-term resilience and prosperity in an increasingly interconnected and digital world.



Encourage Flexible Credit Requirements for Homeownership

Homeownership has historically been one of the key wealth building vehicles in American society. The intentional efforts of the Federal Housing Administration for a significant part of the 20th century to cut off avenues of home purchasing, restrict areas where Blacks could buy, and subsidize the development of Whites-only communities has contributed enormously to the racial wealth gap that we see today.

One of the biggest barriers to homeownership today for Blacks is inflexible credit requirements for reasonable interest rates on home mortgages. A more flexible credit evaluation that takes other measures into account would responsibly expand access to homeownership for many people.



HOMEOWNERSHIP HAS HISTORICALLY BEEN ONE OF THE KEY WEALTH BUILDING VEHICLES IN AMERICAN SOCIETY.

The report by the Center of Global Policy Solutions (2016) recommended the use of alternative credit models rather than relying on the exclusive use of FICO scores for homeownership credit assessments. The models use “use alternative risk profiles such as rent, childcare, utilities, and medical care to better understand a client’s risk-taking behavior.”



PREPARING AND PROTECTING OUR YOUTH

Pass and Implement Universal Early Learning Coverage

The 2023 study by CMA Enterprise Incorporated and E.L. Waters and Company (2023) references childcare in the targeted urban areas (TUAs) and there being “signs of market failure, in which the aggregate value of the services exceeds charges for or the cost of the services” (p. 46). The investigators went on to state that “in the case of childcare, the prices of care are already unaffordable to many with care workers’ wages being too low to attract enough providers, leading to chronic shortages and continuing high prices” (p. 46).

The demand for early learning programs has been consistently outpacing the supply, resulting in inadequate access for many families. The referenced childcare market failure and broader inaccessible or inequitable early childhood education system connects to almost every other area of youth development. Our failure to address the early childhood education crisis connects to academic achievement gaps, low literacy levels, school dropout rates, and a higher likelihood of incarceration among other things. For example, the connection between mass incarceration and literacy is clearly shown by the data. An estimated

70% of prison inmates cannot read above the 4th-grade level (Nathanson, 2021). Furthermore, 85% of all juveniles (Governor’s Early Literacy Foundation, n.d.) who interface with the juvenile court system are functionally low literate, underscoring the link between literacy skills and the likelihood of encountering the criminal justice system.

On the converse, children who can read fluently by third grade are six times more likely to graduate high school on time than those who cannot, and research has shown that high school dropouts are five times more likely to go to prison than high school graduates (Regional Educational Laboratory Program, 2018). Early literacy interventions promote cognitive development, social-emotional skills, and school readiness, setting a strong foundation for lifelong learning. These interventions help address the achievement gap and promote educational equity, ensuring that all children have an equal opportunity to



An estimated
70% of prison
inmates cannot
read above
the 4th-grade
level

succeed (U.S. Department of Education, 2016). Investments in early learning have lifelong benefits for children, facilitating cognitive, social, and emotional development. Studies have shown that early interventions positively impact long-term educational outcomes, reduce achievement gaps, and even contribute to healthier communities (National Academies of Sciences, Engineering, and Medicine, 2023).

MDEAT recognizes the link between the “market failure” and the potential long-term mobility outcomes. The agency supports the establishment of a universal publicly funded option for early learning coverage, taking a major step towards equity surrounding access to high-quality early childhood education. From a public health approach, this preventative model could also affect taxpayer dollars reducing future costs associated with criminal justice and social welfare systems. The universal nature of the public option would address issues surrounding access and quality of care while removing current income thresholds.

Best practice models in support of a publicly funded option for early learning coverage include the campaign for and implementation of New York City’s universal Pre-kindergarten (Pre-K) option. In 2012-2013, then New York City Public Advocate Bill De Blasio chose to make Universal Pre-K the cornerstone of his campaign for the Mayor of New York City. De Blasio’s election in 2013 was seen as a mandate to move forward with implementing Universal Pre-K and the plan to fund it with a tax on those earning more than \$500,000 (Wallack, 2023).

Currently, full-day Pre-K, with support for teachers and quality standards, is free and available for any family with 4-year-olds in New York City. The settings for Pre-K are in public schools or community-based organizations with Pre-K or other services like Head Start (NYC Mayor’s Office of Management and Budget, 2014). A similar model can be implemented in Miami-Dade County.



THE DEMAND FOR EARLY LEARNING PROGRAMS HAS BEEN CONSISTENTLY OUTPACING THE SUPPLY, RESULTING IN INADEQUATE ACCESS FOR MANY FAMILIES.



Heavily Incentivize the Attainment of High Value Industry Recognized Credentials

Both the mission of the Miami-Dade Economic Advocacy Trust and the study produced by CMA Enterprise Incorporated and E.L. Waters and Company (2023) point to the economic participation of Blacks in Miami-Dade County. A meaningful part of the pathway to gainful economic participation for many people is the attainment of industry recognized credentials that are of high value. Creating pathways to gain high value industry recognized credentials is critical for people to be prepared to participate in the workforce at an elevated level. Investing in an infrastructure that leads to stackable and portable credentials is a key facet of building bridges between education and industry.

CMA Enterprise Incorporated and E.L. Waters and Company (2023) recommended that strategies need to be considered to assist with youth retention during and after high school. With this aim in mind, MDEAT supports incentivizing the attainment of high value industry-recognized credentials that are stackable and portable by the time that students complete their K-12 educational process. Collecting and documenting data regarding credentials and their market value is essential. Transparency regarding credentials is vital for policymakers to base their decisions on data when it comes investments in education and the workforce.

Labor market statistics can assist states with the initiation of this procedure through the establishment of a comprehensive list of industry-recognized credentials that cut across sectors. Best practice models in Indiana enforced the development of a statewide credential registry that is in an open-data and linked format (National

Governors Association, n.d.). Measures like these are an important step forward to identifying credentials that are of high value.

SOME WAYS TO IDENTIFY THE CREDENTIALS THAT ARE INDUSTRY RECOGNIZED AND OF HIGH VALUE INCLUDE "THE EXTENT TO WHICH EMPLOYERS:

01

State in their job postings and advertisements which credentials are required or preferred for hiring.

02

Use the credential as a factor in selecting candidates for interviews and/or in determining which calendars are chosen for a job.

03

Offer higher wages for those who have earned the credential; and/or

04

Use a common credential within the same industry, providing portability across employers (Education Strategy Group, 2018, p. 4).

Starting these pathways early, breaking down traditional hierarchies, enabling acceleration, and embracing customization and personalization are key components. By working together, the Miami-Dade County community can ensure that high school students are well-prepared for success in their chosen careers and equipped with high value industry recognized credentials that open doors to promising opportunities.

Pass Increased Youth Interrogation Protection Legislation

YOUTH

The study by CMA Enterprise Incorporated and E.L. Waters and Company (2023) references the need for criminal justice reform in citing statistics that “revealed that the TUA tends to be over-policed by law enforcement, and residents receive harsher sentencing criteria” (p. 47).

The Trends in Youth Arrests in Miami-Dade County: 2010 - 2022 report presented to the Miami-Dade Economic Advocacy Trust by the University of Miami School of Education & Human Development found the following amongst other findings:

- 01** “The percentage of Black youth arrested is consistently higher and disproportionate to the population of Black youth in Miami-Dade County. While Black youth represent 17-18% of the 10-17-year-old population in Miami-Dade County, they account for 58% of all youth arrests since 2010 and 63% of arrests in 2022.”
- 02** “Arrest of Black male youths accounted for 48% of all arrests in Miami-Dade County during the thirteen-year period and 52% of arrests in 2022. Furthermore, in 2022, arrest rates of Black female youth were higher than both White Latinx males and White Non-Latinx males.”
- 03** “Black youth were much more likely to be arrested and re-arrested compared to White Latinx and White Non-Latinx youth.”

- 04** “The pattern of racial disproportionality in arrests was found for all charge types, charge severity, and warrants issued (pick-up orders)” (Warner et al., 2023, p. 7).

Given the current state of disproportionate arrests, the lack of necessary safeguards for current youth interrogations is tremendously problematic. Many police departments use the same Miranda Waiver Form used on adults on children who are being questioned and interrogative susceptibility and deception are frequently deployed. The implications of youth confessing to crimes under these conditions include prosecution, conviction, and incarceration.

MDEAT supports the advocacy for a level of protections for youth during police interrogations that are on par with evidence-based and best practices in other states. Protections afforded to children in other jurisdictions include California where “17 years of age or younger shall consult with legal counsel...consultation may not be waived” (Juvenile Court Law, 2023). In Montana, a child can only waive the right to self-incrimination if 16 or older if waiver effective and can only waive at the advice of counsel or if parent agrees if 16 and younger (Youth Court Act, 2023). In Iowa, a child must have counsel from time when child is taken into custody... and during any questioning thereafter by officer or probation officer” (Juvenile Justice, 2023). Colorado deems statements inadmissible unless parent was present at such interrogation and parent was advised of Miranda rights (Colorado Children’s Code, 2023)



ARREST OF BLACK MALE YOUTHS ACCOUNTED FOR 48% OF ALL ARRESTS IN MIAMI-DADE COUNTY DURING THE THIRTEEN-YEAR PERIOD AND 52% OF ARRESTS IN 2022

References

- Bipartisan Policy Center. (2023). *Comprehensive zoning reform in Minneapolis, MN*. <https://bipartisanpolicy.org/blog/comprehensive-zoning-reform-in-minneapolis-mn/>
- Black-owned businesses in U.S. cities: The challenges, solutions, and opportunities for prosperity. (2023). Brookings. <https://www.brookings.edu/articles/black-owned-businesses-in-u-s-cities-the-challenges-solutions-and-opportunities-for-prosperity/>
- Brookings Institution. (2023). *Black-owned businesses in U.S. cities: The challenges, solutions, and opportunities for prosperity*. Retrieved from Brookings
- Bureau of Labor Statistics. (2023). *Employment projections for healthcare occupations*. Retrieved from BLS
- CareerSource South Florida. (n.d.). *CareerSource South Florida*. <https://www.careersourcesfl.com/>
- CMA Enterprise Incorporated, & E.L. Waters and Company. (2023, September 9). *Miami Dade Economic Advocacy Trust: "Understanding inequalities... discovering opportunities"*. <https://www.miamidade.gov/economicadvocacytrust/library/mdeat-disparity-study-final-report.pdf>
- Center for Global Policy Solutions. (2016). Policy agenda to close the racial wealth gap. <http://globalpolicysolutions.org/report/policy-agenda-close-racial-wealth-gap/>
- City of Austin. (2017). *Austin land development code*. [Austintexas.gov. https://www.austintexas.gov/sites/default/files/files/Planning/CodeNEXT/CodeNEXT_Pamphlet.pdf](https://www.austintexas.gov/sites/default/files/files/Planning/CodeNEXT/CodeNEXT_Pamphlet.pdf)
- City of Baltimore. (2023). *Baltimore's Hire Up Program: Creating job opportunities through city partnerships*. Retrieved from City of Baltimore.
- Cleary, Hayley & Crane, Megan. (2023). Police Interviewing and Interrogation of Adolescent Suspects. 10.1093/oxfordhb/9780197549513.013.13.
- Colorado Children's Code, Colo. Rev. Stat. § 19-2.5-203 (2023). <https://casetext.com/statute/colorado-revised-statutes/title-19-childrens-code/article-25-the-colorado-juvenile-justice-system/part-2-investigations-and-law-enforcement/section-19-25-203-statements-definitions>
- Deppe, M. (2017). *Operation Breadbasket: An Untold Story of Civil Rights in Chicago, 1966-1971*. University of Georgia Press.
- Education Strategy Group. (2018). *Credential currency: How states can identify and promote credentials of value*. <https://edstrategy.org/resource/credential-currency/>
- Fairlie, R. (2014). Why Are Black-Owned Businesses Less Successful than White-Owned Businesses? The Role of Families, Inheritances, and Business Human Capital.
- Florida Department of Economic Opportunity. (n.d.). *Federal Bonding Program*. <https://www.floridajobs.org/business-growth-and-partnerships/for-employers/find-tax-credit-and-incentive-programs/federal-bonding-program>
- Governor's Early Literacy Foundation. (n.d.). *Early literacy connection to incarceration*. Retrieved May 9, 2024, from <https://governorsfoundation.org/gelf-articles/early-literacy-connection-to-incarceration/>
- House Bill 705 (2024) - The Florida Senate. (n.d.). <https://www.flsenate.gov/Session/Bill/2024/705/?Tab=BillHistory>
- Housing supply and innovation*. (2023, September 12). (testimony of Jenny Scheutz). https://www.banking.senate.gov/imo/media/doc/schuetz_testimony_9-12-23.pdf
- Insight Center. (2021). *The Color of Wealth in Miami*. Retrieved from Insight Center.
- Juvenile Court Law, Cal. Welf. and Inst. Code § 625.7 (2023). <https://casetext.com/statute/california-codes/california-welfare-and-institutions-code/division-2-children/part-1-delinquents-and-wards-of-the-juvenile-court/chapter-2-juvenile-court-law/article-15-wards-temporary-custody-and-detention/section-6257-operative-712024-custodial-interrogation-of-a-person-17-years-of-age-or-younger>
- Juvenile Justice, IA Code § 232.11 (2023). <https://www.legis.iowa.gov/docs/code/232.11.pdf>
- M. (2021, May 7). The Color of Wealth in Miami. *Insight Center*. <https://insightcced.org/the-color-of-wealth-in-miami/>
- Nathanson, R. (2021). Officials: Literacy failure connected to crime, violence. *Albuquerque Journal*. https://www.abqjournal.com/news/local/officials-literacy-failure-connected-to-crime-violence/article_57f4501a-2056-55da-b973-2ed35271bc1a.html
- National Academies of Sciences, Engineering, and Medicine. (2023). *Closing the opportunity gap for young children*. The National Academies Press. <https://doi.org/10.17226/26743>
- National Governors Association. (n.d.). *Build a bridge between education and industry with credentials*. Retrieved May 10, 2024, from <https://www.nga.org/futureworkforce/pathways/build-a-bridge-between-education-and-industry-with-credentials/>
- NYC Mayor's Office of Management and Budget. (2014). *Ready to launch: New York city's implementation plan for free, high-quality, full-day universal pre-kindergarten*. Department of Education Administration for Children's Services. <https://www.nyc.gov/assets/home/downloads/pdf/reports/2014/Ready-to-Launch-NYCs-Implementation-Plan-for-Free-High-Quality-Full-Day-Universal-Pre-Kindergarten.pdf>
- Peralta, P. (2024). Small Businesses: How Black business owners are redefining DEI: BIPOC entrepreneurs are pushing for more equitable practices and are leading the way for consumers to follow their lead. *Employee Benefit News*, 38(2), N.PAG.
- Potter, H. (2023). *A bipartisan vision for the benefits of middle housing: The case of Oregon*. The Century Foundation. <https://tcf.org/content/report/a-bipartisan-vision-for-the-benefits-of-middle-housing-the-case-of-oregon/>
- Regional Educational Laboratory Program. (2018). REL Ask A REL | *What does the research say about the relationship between reading proficiency by the end of third grade and academic achievement, college retention, college and career readiness, incarceration, and high school dropout?* <https://ies.ed.gov/ncee/rel/Products/Region/midwest/Ask-A-REL/10268>
- Schuetz, J. (2020). *To improve housing affordability, we need better alignment of zoning, taxes, and subsidies*. Brookings Institution. Policy 2020. <https://www.brookings.edu/articles/to-improve-housing-affordability-we-need-better-alignment-of-zoning-taxes-and-subsidies/>
- Seattle Department of Construction & Inspections. (2023, March). *Accessory dwelling units 2022 annual report*. Office of Planning & Community Development. <https://www.seattle.gov/documents/Departments/OPCD/OngoingInitiatives/EncouragingBackyardCottages/OPCD-ADUAnnualReport2022.pdf>
- U.S. Council of Economic Advisers. (2024, March 21). *Economic report of the president* (78th Report of CEA). Executive Office of the President, White House. <https://www.whitehouse.gov/cea/written-materials/2024/03/21/the-2024-economic-report-of-the-president/>
- U.S. Department of Education. (2016). *Non-regulatory guidance early learning in the every student succeeds act: Expanding opportunities to support our youngest learners*. Office of Elementary and Secondary Education. <https://www2.ed.gov/policy/elsec/leg/essa/essaelguidance10202016.pdf>
- U.S. Department of Housing and Urban Development. (2024). *Community development block grant program*. https://www.hud.gov/program_offices/comm_planning/cdbg
- Wallack, J. (2023). *Childcare as industrial policy blueprint: Lessons from New York city's Pre-K for all implementation*. Roosevelt Institute. <https://rooseveltinstitute.org/publications/childcare-as-industrial-policy/>
- Warner, T. C., Avalos, M., Ye, S., Mercado, D., Cordova, J., & Marshall, B. (2023). *Trends in youth arrests in Miami-Dade County: 2010 – 2022*. University of Miami School of Education & Human Development. <https://www.miamidade.gov/economicadvocacytrust/library/trends-in-youth-arrests.pdf>
- Wong, A. (2023). Billions in federal child care relief just expired. Costs are already skyrocketing. *USA Today*. <https://www.usatoday.com/story/news/education/2023/10/24/federal-child-care-relief-expired-costs-skyrocketing/71117581007/>
- World Economic Forum. (2024). *The way to sustainable cities is through transport and housing – this is how we get there*. <https://www.weforum.org/agenda/2024/01/sustainable-cities-transforming-transportation-and-housing-with-technology-and-innovative-financing/>
- Yasar, K., & Shea, S. (2023). *What is a smart home? Everything you need to know*. TechTarget. IoT Agenda. <https://www.techtarget.com/iotagenda/definition/smart-home-or-building>
- Youth Court Act, Mont. Code Ann. § 41-5-331 (2023). https://leg.mt.gov/bills/mca/title_0410/chapter_0050/part_0030/section_0310/0410-0050-0030-0310.html





THANK YOU!



Visit our website for more information.

Miami-Dade Economic Advocacy Trust

(305) 375-5661

mdeatinfo@miamidade.gov

www.miamidade.gov/mdeat