Department Name: Miami-Dade Economic Advocacy Trust

FY2024-25 & FY2025-26



Miami Dade Economic Advocacy Trust Business Plan

Fiscal Years: 2025 and 2026* (10/1/2024 through 9/30/2026)

Approved by:

William Diggs, Department Director

Date

Cathy Burgos, Cher Community Service

Officer

Date

Plan Date: May 7, 2025

Departmental Business Plan and OutlookDepartment Name: Miami-Dade Economic Advocacy Trust

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DEPARTMENT OVERVIEW

Department Mission

Miami-Dade Economic Advocacy Trust's mission is 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.

Department Description

As part of the Economic Development and Public Safety strategic areas, Miami-Dade Economic Advocacy Trust (MDEAT) encourages and facilitates the coordination of programs aiding the Black community and striving for the elimination of disparities relative to the community-at-large. These programs include affordable homeownership opportunities for low-to-moderate income families, a Youth Services program that includes Teen Court for Youths, a Research and Policy division, and various economic development initiatives to better the Black Community of Miami-Dade County.

MDEAT is governed by a 15-member Board of Trustees selected by the Miami-Dade Economic Advocacy Trust Nominating Council and appointed by the Board of County Commissioners. The Executive Director nomination is submitted by the Board of Trustees to the County Mayor, who recommends the nominee to the Board of County Commissioners for approval.

Housing:

MDEAT's Housing Division provides affordable homeownership opportunities through loan programs that include construction, rehabilitation, and down payment assistance as follows: 1) Establishes partnerships with public, private sector, and financial institutions to provide housing opportunities for low-to-moderate income homebuyers. 2) Processes mortgage applications for affordable homeownership and 3) Provides down payment and closing cost assistance to qualified low-to-moderate income homebuyers.

MDEAT'S Housing Division does the aforementioned via the following loan programs.

MDEAT Housing Program	Explanation
Homeownership Assistance Program	A homebuyer can receive up to \$28,500 toward the
(Implemented 1995)	purchase of a home.
Rehabilitation Assistance Program	An existing homeowner can receive up to \$50,000 for
(Implemented 2023)	repairs of a homestead.
Construction Development Loan Program	A program targeting infill housing developers of homes
(Implemented 2023)	for sale in TUAs.
Land Acquisition Loan Program	A program targeting infill housing developers buying
(Implemented 2024)	land.

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Economic Development:

The Economic Development Division of the Miami-Dade Economic Advocacy Trust plays a pivotal role in addressing the significant challenges faced by underrepresented businesses in accessing contracting and procurement opportunities throughout Miami-Dade County. Many of these businesses struggle to qualify and compete effectively, largely due to barriers such as limited access to resources, financing, and specialized knowledge needed to navigate the complexities of procurement processes. This lack of capacity prevents many businesses from capitalizing on opportunities that could fuel their growth, hinder their ability to scale, and ultimately limit their contributions to the broader economic landscape of the county.

To address these challenges, the Economic Development Division is committed to advocating for underserved communities by breaking down these barriers and creating sustainable pathways to opportunity. By focusing on initiatives that foster business expansion and enhance access to critical resources like capital and technical expertise, we ensure that underrepresented businesses have the support needed to succeed. Key programs, such as the Small Business Capitalization Grants for established businesses and the Business Resource and Education Grants for startups, provide essential funding and resources that promote entrepreneurial success and support businesses at various stages of growth.

In addition to direct financial support, the division offers comprehensive educational programs designed to equip businesses with the knowledge necessary to compete in a rapidly evolving market. These programs focus on vital skills, including financial planning, proposal writing, procurement compliance, and long-term strategic development. Through these efforts, we help businesses build the technical expertise required to secure a greater share of local procurement opportunities.

Strategic collaborations with other Miami-Dade County departments, chambers of commerce, foundations, and other key partners play an integral role in amplifying the division's efforts. These partnerships expand access to a broader range of resources and opportunities, creating a stronger support network for businesses. Moreover, by working together with these organizations, we increase the potential for sustainable growth, innovation, and job creation across the county.

Ultimately, our goal is to create a more inclusive and resilient business ecosystem within Miami-Dade County. By providing targeted support to underrepresented businesses, we strengthen their capacity to compete in the local procurement landscape and ensure that they are equipped with the tools, resources, and knowledge necessary for growth. These efforts not only contribute to the economic success of individual businesses but also help drive broader community development, promoting a more equitable and diverse economic environment for all. Through these transformative initiatives, we are actively fostering the growth of businesses that will drive innovation, create jobs, and support the long-term economic vitality of Miami-Dade County.

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Youth Services:

The Youth Services Division of the Miami-Dade Economic Advocacy Trust (MDEAT) is dedicated to addressing the challenges youth face, particularly those involved in the justice system. Its mission is to create new pathways of economic opportunity and access for youth and families, providing impactful programs that support the social, educational, employment, and criminal justice needs of justice-involved youth and volunteers. Key programmatic areas include Teen Court, Student Court, Career Pathways, and Policy Advocacy.

- 1. **Teen Court** allows first-time offenders to participate in a peer-driven alternative sanctioning program.
- 2. **Student Court** empowers high school students in ten Miami-Dade schools to act as judges, jurors, and attorneys in resolving school infractions.
- 3. **Career Pathways** delivers career readiness programming and career exposure initiatives that prepare youth for future employment.
- 4. **Policy Advocacy** provides critical policy recommendations to enhance youth development and expand opportunities, advocating for their adoption and implementation.

Research & Policy:

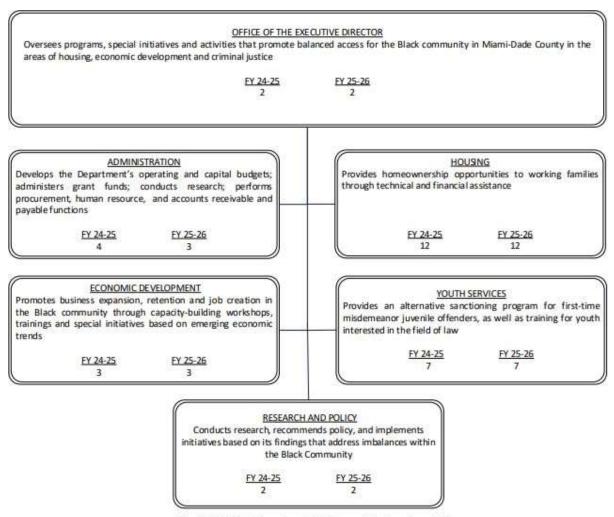
The Research and Policy Team at MDEAT is dedicated to policy research, advocacy, legislative analysis, and strategic support. This team ensures MDEAT's programs and initiatives align with its mission of advocating for the equitable economic participation of Black communities in Miami-Dade County. Through its multifaceted approach, the team actively addresses systemic inequities, promotes informed decision-making, and drives legislative solutions to empower targeted urban areas (TUAs). By addressing systemic inequities, conducting comprehensive analyses, and engaging stakeholders, the team develops actionable solutions to complex socio-economic challenges.

Through community engagement, legislative monitoring, and innovative tools like Geographic Information Systems (GIS), the team empowers MDEAT to amplify the voices of underserved communities and foster sustainable economic growth. As a driver of accountability and innovation, the Research and Policy Team supports MDEAT's vision of creating a more equitable future for Miami-Dade County.

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The PY 2025-26 total number of full-time equivalent positions is 29

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Our customers

Departmental staff are important internal customers. The Office of the Executive Director and Administration Division provide oversight and support to our Program areas of Economic Development, Youth Services, Housing, and Research and Policy by providing overall leadership and coordinating departmental operations and ensuring financial, fiscal, as well as accounting and internal controls.

The Economic Development Division is committed to supporting both established and aspiring business owners across Miami-Dade County. By focusing on the growth and long-term sustainability of the local small business community, the division strives to meet the diverse needs of entrepreneurs from various backgrounds and industries. Its core mission is to help business owners navigate the challenges they face, such as limited access to capital, operational scaling issues, and gaps in technical expertise.

Through its services, the division empowers local entrepreneurs to succeed by providing the necessary tools and resources for businesses to grow, innovate, and remain competitive in a dynamic market. By addressing these obstacles, the division helps businesses better understand and adapt to shifting economic trends, ensuring they are well-positioned for success. Additionally, the division fosters strategic partnerships with other key organizations, such as local government agencies, chambers of commerce, and industry leaders, to create a stronger support network for entrepreneurs and expand access to valuable resources. Through its focused efforts, the division strengthens the business ecosystem across Miami-Dade County. By helping businesses thrive, the division contributes directly to job creation, economic innovation, and resilience, ensuring the continued success and sustainability of local enterprises. Its commitment to nurturing small businesses and supporting an inclusive, growth-driven economy is integral to shaping a prosperous future for Miami-Dade County and its residents.

Youth Services serves the social, education, employment, and criminal justice needs of justice-involved youth and youth volunteers within Miami-Dade County. In fulfilling its mission of creating opportunities for adolescents to develop into responsible citizens, it strives to create parity of black youths relative to the general population, the concentration of youth participants is in the county's Targeted Urban Areas (TUAs). Regarding youth development and criminal justice service areas of operation, the primary segments are high school and middle school teens between 10-18 years of age.

Research and Policy Team serves a diverse range of internal customers which are the department's programmatic divisions such as Housing, Youth Services, and Economic Development, which rely on robust data and policy analysis to drive their initiatives and external customers including Community organizations, policymakers, and advocacy groups within TUAs, who benefit from the team's insights and legislative recommendations. The team also works closely with local universities and research institutions to foster collaborative solutions.

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The Housing Division's customers include:

- 1. **Mortgage Loan Officers**: These professionals submit financing requests on behalf of homebuyers, facilitating access to MDEAT's housing funds.
- 2. **Title Companies**: As closing agents and Miami-Dade County vendors, these companies play a crucial role in the disbursement process, receiving funds directly from Miami-Dade County's Finance Department on behalf of MDEAT.
- 3. **Borrowers/Homebuyers**: The ultimate recipients of MDEAT's Homeownership Assistance Program (HAP) funds, these individuals benefit directly from our programs aimed at making homeownership more accessible.
- 4. **Developers**: Targeted by MDEAT and BBIF, these stakeholders manage the development of infill housing projects. Developers face the risk of losing conveyed infill lots from Miami-Dade County if these projects are not completed timely.
- 5. **Existing Homeowners**: Beneficiaries of MDEAT's Rehabilitation Assistance Program (RAP), these individuals receive loans for essential home repairs and improvements.
- 6. **Other Downpayment Assistance Providers**: Including the Department of Housing and Community Development (HCD) and various municipalities and Community Reinvestment Areas, these entities collaborate with MDEAT in providing supplementary mezzanine-type financing for down payments and closing costs.
- 7. Other Departments and Municipal Entities: Departments such as the Water and Sewer Department (WASD) and various Miami-Dade County municipalities along with their related Community Redevelopment Agencies (CRAs) are integral partners. MDEAT collaborates to provide RAP and HAP funds, addressing the critical needs imposed by the housing affordability crisis.

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Strategic Alignment

Economic Development

The division focuses on improving access to capital through financial literacy programs, grants, and tailored financing options to support expansion and meet the financial demands of larger contracts. Peer mentoring and networking groups will create collaborative spaces for businesses at similar growth stages, encouraging resource sharing and innovation. Strategic partnerships with local government agencies, chambers of commerce, and other organizations will expand opportunities and strengthen business networks. The division also promotes sustainability and innovation by offering training on responsible business practices that keep businesses competitive and resilient.

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Youth Services

The division's commitment to expanding access to resources promotes both emotional well-being and economic opportunity by serving over 4,000 youth through its programs.

By securing new funding, the division can enhance its impact and broaden its reach, providing more youth with access to vital services. This financial support will enable the division to responsibly manage public funds while ensuring resources are utilized efficiently for maximum benefit.

Housing

Core programs: Homeownership Assistance (HAP), Rehabilitation Assistance (RAP), Construction Development, and Land Acquisition are tightly aligned with the County's Strategic Plan. Each initiative supports County goals.

MDEAT housing programs directly assist income-qualified residents, particularly in Targeted Urban Areas (TUAs), by providing access to affordable homeownership, emergency repairs, and construction capital. In FY 2023–2024, 56.5% of housing funds disbursed served residents earning 80% or less of Area Median Income (AMI), exceeding statutory surtax targets.

MDEAT's Construction Development and Land Acquisition Loan Programs expand access to capital for small and minority-owned development firms. Over two years, these programs supported 84 new homes in TUAs. Partnerships with BBIF, a certified CDFI, enable responsive underwriting, first-lien security, and contractor support, removing barriers that inhibit small developers from competing in larger financing environments.

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The RAP program addresses health and safety concerns that put residents at risk of property loss or insurance cancellation. It funded 80 home repair projects in FY 2023–2024, up from 24 in the previous year, with strong uptake in Districts 1, 2, 3, and 9. RAP also prioritizes participation by Miami-Dade County-certified contractors, many based in TUAs.

The Housing Division has adopted enterprise-grade digital systems—Encompass, CaseWorthy, and The Mortgage Office—to digitize loan origination, intake, and servicing. These platforms enable real-time tracking, audit compliance, and data sharing. MDEAT's operational model has become a blueprint for departments including WASD and ITD, who have requested documentation and platform guidance.

MDEAT has sustained its modernization momentum with minimal staff growth, managing highstakes procurements like its \$3.6 million document scanning initiative without a procurement liaison. Strategic hiring and training, particularly among early-career professionals with mortgage and housing backgrounds, has ensured operational continuity and strengthened the Division's capacity to meet rising demand.

Research and Policy

Launch a research initiative focused on workforce barriers and opportunities in TUAs, producing actionable reports that guide job training, entrepreneurship programs, and partnerships with CareerSource and local employers.

Develop policy briefs and recommendations that address environmental and social resilience in TUAs, such as strategies for disaster preparedness, climate adaptation, and affordable housing preservation in vulnerable areas.

Recent Accomplishments

Economic Development

- **Grant Distribution:** In FY 2023/24, a total of \$275,000 in funding was awarded to 54 small local businesses.
- **Business Education:** Organized 18 workshops, engaging in over 600 attendees in valuable business development sessions.
- Marketing for Grant Alumni: In partnership with the Department of Transportation and Public Works (DTPW), Economic Development was able to showcase all the 2024 MDEAT Q1 Grantees in all Metrorail Vehicles video display for the entire Black Business Month.
- **Interviews:** Past grantees were interviewed by Hy-Lo News. Videos were shared through Hy-Lo news and MDEAT social media platforms.
- **Vending Opportunities:** Economic Development successfully secured a weekly vending opportunity at the Government Center for one of the 2024 Grantee.

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Youth Services

Youth Services is coming off a banner year serving over 4,000 youth in Miami-Dade County through its programming during the 2023-2024 fiscal year.

Research and Policy

- Disparity Study: Reviewed the 2023 Miami-Dade Disparity Study, identified key discrepancies, and collaborated with consultants to ensure accuracy and actionable recommendations.
- Black Agenda: Co-authored the Black Agenda alongside esteemed community leaders, hosting three Townhall Meetings across Miami-Dade County to gather community input and enhance advocacy efforts.
- Community Engagement: Strengthened ties with Haitian and Caribbean islands organizations, increasing outreach and media collaborations to amplify MDEAT's message.
- **Internal Access Initiatives:** Developed new programs to improve MDEAT employees' access to internal resources, fostering a culture of empowerment and inclusivity.

Housing

- Approaching 30 years of operations.
- MDEAT HAP remains the most frequently used down-payment assistance program in Miami-Dade County.
- Experienced, seasoned housing lending professionals on staff.
- Faster turn times for HAP making MDEAT's processing times better than other downpayment providers in the county, historically.
- Successful utilization of previously idle funds to implement impactful housing programs.
- Ongoing onboarding of loan servicing software improves efficiency.
- Enhanced community outreach and faster turn times provides for rebuilt trust and public perception.
- Digital Transformation and Operational Efficiency
 - Loan Origination (HAP): Full deployment of the Encompass platform reduced loan processing times from six weeks to three—establishing MDEAT as the fastest down payment assistance provider in the County.
 - Application Management (RAP): Implementation of CaseWorthy for RAP is underway, with a fully online, trackable intake process planned for FY 2025.
 - Loan Servicing: Legacy loan portfolios are being migrated to The Mortgage Office for centralized, compliant servicing and performance monitoring.
 - Document Digitization: A 3.6 million pages scanning project is in progress to convert 30 years of paper-based files into digital format, supporting audit readiness and interdepartmental data sharing.

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KEY ISSUES

Economic Development

A significant challenge for the Economic Development Division of the Miami-Dade Economic Advocacy Trust is the difficulty many underrepresented businesses face in securing government and procurement contracts. This challenge stems from a noticeable gap in critical business knowledge and capabilities that are essential to navigating the complexities of public and private-sector procurement processes. These businesses often lack key skills such as financial planning, proposal writing, understanding compliance with procurement regulations, and strategic long-term development, all of which are crucial for successfully competing in government and corporate contracting opportunities.

The absence of this knowledge and expertise prevents many businesses from effectively participating in these opportunities, despite their potential for growth. Without targeted support and capacity-building initiatives, these businesses are unable to meet the rigorous requirements set by local municipalities and government agencies. This gap not only limits their ability to win contracts, but also hinders their ability to scale operations, access capital, and contribute to the local economy.

Moreover, the lack of equitable access to government and corporate contracts further exacerbates existing economic disparities within the community. When underrepresented businesses are unable to compete for these opportunities, it stifles innovation, slows business development, and reduces overall economic diversity. These challenges prevent many businesses from fully participating in and benefiting from the broader economic opportunities that could promote sustainable growth and economic empowerment within the region.

Addressing these barriers by providing targeted support, including educational programs, mentorship, and resources for capacity-building, is essential to creating pathways for underrepresented businesses to thrive. This would not only foster greater economic inclusion but also contribute to a more diverse and resilient economic landscape in Miami-Dade County.

Youth Services

A key issue that Youth Services has is the need to diversify and enhance our funding streams. This would increase our capacity to serve more participants while improving the quality and breadth of support we offer.

Research and Policy

The Research and Policy Team faces significant challenges related to the lack of comprehensive and reliable data on Black communities in Miami-Dade County. This gap makes it difficult to quantify systemic disparities and advocate effectively for policy solutions and resources that address these inequities. Without robust data, it becomes challenging to substantiate the unique needs of the community in areas such as housing, employment, and education.

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Additionally, the existing infrastructure for collecting, analyzing, and sharing data is often inadequate, further complicating efforts to develop actionable insights and track progress. These limitations hinder the ability to engage stakeholders and legislators effectively, impeding the team's capacity to advocate for meaningful change. By addressing these issues, the Research and Policy Team is working to strengthen data collection efforts, adopt advanced tools like GIS, and improve advocacy strategies to better serve Black communities and drive impactful changes.

Housing

- Recent past level of loan disbursements is unsustainable, giving rise to liquidity issues:
 MDEAT may need to curb its construction development lending program to meet RAP demand and backlog.
- Delays in automation, due to circumstances beyond our control, make operations more complex, less timely, and require additional manual effort.

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PRIORITY INITIATIVES

Economic Development

Government Contracting and Vendor Certification Support

- Offer workshops and one-on-one consultations to help Black-owned businesses navigate the procurement process, understand Requests for Proposals (RFPs), and meet the requirements to become certified as county vendors.
- Create a program to assist businesses in obtaining necessary certifications (e.g., Small Business Enterprise [SBE], Minority Business Enterprise [MBE], and Disadvantaged Business Enterprise [DBE]) that increase their eligibility for government contracts.

Business Growth and Scaling

- Offer workshops and one-on-one consultations to help Black-owned businesses navigate the procurement process, understand Requests for Proposals (RFPs), and meet the requirements to become certified as county vendors.
- Assist businesses in meeting the capacity requirements for large government or corporate contracts by providing training and resources to scale production and operations.
- Offer tailored consulting services to help businesses streamline operations, improve
 efficiency, and prepare for scaling. Create peer mentoring groups where businesses at
 similar stages of growth can share strategies, challenges, and resources for scaling
 successfully.

Youth Services

Youth Services is committed to enhancing opportunities for our participants through several priority initiatives, including:

- Increasing Opportunities for Diversion: We are committed to researching evidencebased interventions to transform diversion efforts and implement successful reentry services that aim to reduce youth recidivism. This initiative supports Healthy and Safe Communities by prioritizing youth rehabilitation over punitive measures, aiming to break the cycle of involvement with the criminal justice system and contribute to safer, healthier communities.
- Expanded Career Exposure and Mentorship Services: We will focus on providing
 participants with career immersion experiences that allow them to explore various career
 fields firsthand. These experiences will be designed to give students a realistic glimpse
 into the world of work. This directly supports An Economy That Works for All, as it equips
 youth with the skills and experiences they need to thrive in the workforce, ensuring future
 generations are prepared for sustainable economic participation.
- Targeted Mentorship Sessions: Our initiative includes organizing dedicated mentorship

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sessions where students can connect with experienced professionals in different sectors. These sessions aim to foster meaningful discussions and allow students to gain valuable insights about different career pathways and the skills needed for success. This aligns with An Economy That Works for All, as it provides youth with the tools, knowledge, and networks necessary to enter and succeed in the workforce.

- Career Readiness Activities: We are committed to offering expanded career exposure
 and readiness activities that equip students with essential skills. This may include
 workshops on resume writing, interview techniques, and networking strategies to
 prepare them for future job opportunities. This initiative contributes to An Economy That
 Works for All by helping youth prepare for meaningful employment and ensuring they
 have the skills needed to thrive in today's job market.
- Building Strategic Partnerships: The Youth Services Division will actively seek
 partnerships with private and public entities to enhance our reach and impact. By
 collaborating with organizations across the community, we aim to create a robust
 network of support and resources for our participants. These partnerships are key to
 investment in infrastructure, ensuring that the division has the resources to scale its
 services and create lasting opportunities for youth. Strategic alliances will also reduce
 risk and build resilience by broadening the support system for participants, thus
 contributing to Risk Reduction and Resilience.

These initiatives collectively strive to empower our youth and provide them with the necessary tools and connections to thrive in their future careers.

Research and Policy

- Scorecards and Transparency: Develop and implement performance scorecards to monitor progress, improve transparency, and ensure alignment with MDEAT's strategic goals.
- Legislative Advocacy: Organize meetings with TUAs' commissioners and state representatives to align legislative priorities with MDEAT's goals. Focus on advancing policy solutions from the Disparity Study and Black Agenda.
- Partnership Expansion: Collaborate with organizations like the NAACP, UP-PAC, and the Miami-Dade Black Affairs Advisory Committee to strengthen advocacy and outreach. Establish research-focused partnerships with FIU, FMU, UM, and Barry University.
- Technology Integration: Implement Geographic Information Systems (GIS) for advanced data analysis, enhancing decision-making efficiency. Deploy legislative tracking software to monitor and adapt to changes in local, state, and federal policies.
- Community Advocacy and Training: Provide specialized training on policy research, advocacy, and legislative processes for staff and community members. Attend national and local conferences to stay abreast of the best practices and policy trends.

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Housing

- Raise money via development for the purpose of self-sufficiency.
- Complete the automation of the division to include configuring The Mortgage Office, CaseWorthy and further development of Encompass to improve MDEAT's HAP and RAP intake review as well as underwriting; training for knowledge and efficiency of the process of encompass. Then, implement the use of Simplifile for recording of satisfactions of mortgages, training for knowledge and efficiency of the process.
- Updating of the current HAP and RAP funding closing agent policies and procedures as automation and loan processes change for HAP and RAP because of the implementation of Encompass.
- Conduct three Homeownership Assistance Program (HAP) and Rehabilitation Assistance Program (RAP) Informational sessions quarterly with various county departments (such as Transit, Corrections, Government Center, and Sanitation).
- Participate in three community events quarterly to promote program resources.
- Collaborate with real estate professionals, MLOs and Lender trainings.
- Hold meetings, via Zoom or in-person, with housing counseling agencies to monitor clients' progress.
- Lobby to have the Surtax Statute revised to MDEAT's advantage.
- Make presentations at Workshops on DPA and other agenda items.
- Change the demographics of HAP borrowers.

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FUTURE OUTLOOK

Economic Development

Business Growth and Scaling

- Offer workshops and one-on-one consultations to help Black-owned businesses navigate the procurement process, understand Requests for Proposals (RFPs), and meet the requirements to become certified as county vendors.
- Assist businesses in meeting the capacity requirements for large government or corporate contracts by providing training and resources to scale production and operations.
- Offer tailored consulting services to help businesses streamline operations, improve
 efficiency, and prepare for scaling. Create peer mentoring groups where businesses at
 similar stages of growth can share strategies, challenges, and resources for scaling
 successfully.

Youth Services

The Youth Services division utilizes a multidisciplinary approach targeting economic, psychological, and overall youth development post-justice involvement. Increased human capital, funding, and training would allow us to expand the quality of our content and instruction, expand our current program offerings, and enable more students to participate in our program.

Research and Policy

The Research and Policy Team aims to become a cornerstone of evidence-based advocacy in Miami-Dade County. Key goals include:

- Policy Leadership: Cementing its role as a leading policy advocate for the economic empowerment of Black communities.
- Technological Advancements: Fully integrating GIS systems and legislative tracking tools to streamline policy analysis and advocacy efforts.
- Legislative Successes: Collaborating with county commissioners to pass ordinances that support MDEAT's legislative priorities.
- Community Empowerment: Expanding outreach and engagement with TUAs to ensure that the voices of underserved communities drive policy decisions.

Housing

Housing Division focuses on addressing systemic disparities in housing aligns with the county's broader initiatives. This collaboration, combined with support from the Miami-Dade County Mayor and Board of County Commissioners, provides MDEAT with the framework to expand its reach.

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- Increased Role in Housing Development: Building on its prior success with the \$2.5 million Land Acquisition Loan to TEDc in FY 2023-2024, MDEAT is actively exploring additional opportunities to support housing development. Commissioner McGhee's Southridge Mall redevelopment project, which is projected to add 4,000 homes, represents a significant opportunity for MDEAT to support large-scale development initiatives. MDEAT is also positioning itself to work toward greater independence, as outlined in the ordinance that created the organization. This involves actively participating in development projects to generate revenue that can be reinvested into its programs.
- Addressing the RAP Application Backlog: Due to the success of the Rehabilitation
 Assistance Program, MDEAT is faced with approximately 250 pending Rehabilitation
 Assistance Program (RAP) applications which can lead to potential delays in addressing
 urgent homeowner needs, including repairs required to secure insurance coverage.
- Targeted outreach campaigns in underserved communities.
- Collaborating with community organizations to address barriers to homeownership.
- Advocating for increased funding to offset rising housing costs, which disproportionately impacts Black residents.
- These efforts will ensure that MDEAT's programs remain accessible and impactful for all the communities it serves.