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# Florida Minority Community Reinvestment Coalition

# Institute on Assets and Social Policy



# MIAMI GARDENS AND OPA-LOCKA COMMUNITY ASSET ANALYSIS

Completed by the Institute on Assets and Social Policy, The Heller School for Social Policy and Management, Brandeis University, for the Florida Minority Community Reinvestment Coalition.



**Florida Minority Community Reinvestment Coalition**  
[www.fmcrc.org](http://www.fmcrc.org)

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## Acknowledgements

## Miami Gardens and Opa-Locka Overview

Nestled between the rapidly developing southern end of Broward County and economically booming northern Miami-Dade County, between two major airports and seaports, are the neighboring cities of Miami Gardens and Opa-Locka. Together, these two cities form an important regional corridor that connects these counties and resources, and have the potential to provide a foundation for pathways to asset building that will spur the growth, prosperity, and well-being of their citizens, communities, businesses, and the surrounding region.

This is a critical time for shaping these cities' future economic and social well-being and their role in the regional economy. Their combined strengths including new transit lines, many faith and community-based organizations, neighborhood associations, two universities, small businesses, Dolphins Stadium and Caldor Racetrack, proximity to a regional airport, and a local sense of community and ownership can be drawn and built upon to realize the transformation of these two cities. With a strategic focus on addressing conditions that deal with their key vulnerabilities -- 19.8% poverty rate, 11.8% unemployment rate (compared to 7.2% for Miami CMSA); 2/3 of the population with a high school degree or less; 37.3% earning less than \$25,000 income, with Opa-Locka averaging 60.5%; and a median family income lower than Miami CMSA, Miami Dade County, Florida and the United States -- there is significant potential that these two cities together could provide a rich and thriving environment for existing and new residents and commerce.

In order to take advantage of potential opportunities, both cities are sensitive to two frequently mentioned considerable community challenges: crime and education. The community anticipates that criminal activity will decline as a result of the newly installed Miami Gardens Police Department, with a potential spillover effect into Opa-Locka, but both cities are acutely aware of the need to decrease crime as part of any economic development strategy. While there are some promising efforts around the issue of educational improvements, this issue is complex as their schools are part of the Miami-Dade County Public School system and therefore require multifaceted solutions that reach far beyond the borders of these two cities.

While these two cities share a number of common characteristics and potentially a common destiny, they differ in significant ways. Miami Gardens, incorporated as a city in 2003, spans 26 square miles, is the third largest city in Miami-Dade County with a growing population of 115,000, has a significant middle class community they want to retain and grow, and has a large African American and growing Hispanic population. The city of Opa-Locka, to its south, has an expansive and colorful history, with boundaries covering 4 square miles that encompass a regional airport and a population of 15,000 with a generally less economically diverse population that is primarily African American. Wide variations in ages, incomes, homeownership, and education and skills drive a growing need for development of a broad range of services, economic opportunities, partnerships, and investments that will create a strong asset foundation for the future.

## Community Asset Foundation



Communities with a strong asset foundation have control, ownership and growth opportunities that create and support enduring pathways to prosperity – institutional capacities, infrastructure, partnerships, investments, knowledge, and an involved citizenry.

From this foundation, opportunity and well-being are created and sustained at individual, community, city, and regional levels – bridging and drawing upon their interests, needs, and resources.

Opa-Locka and Miami Gardens are primed for an intensive and comprehensive asset-building agenda based on our Community Asset Analysis Recommendations that will be described in greater detail in the findings section

## Community Asset Analysis Recommendations

1. **Expand community-based workforce training program opportunities and maximize utilization of existing community education resources**
2. **Develop an entrepreneurship strategy based on municipal and county economic plans, targeting high growth industries**
3. **Improve quality and relevance of financial education and target efforts to increase local use of mainstream banking services**
4. **Expand housing opportunities and advocate for changes within municipal and financial sector policies and practices**
5. **Build non-profit collaborative, public-private ventures and private sector networks specifically focused on economic stimulus**
6. **Create a community campaign to shift public opinion of internal and external constituencies**
7. **Target efforts to strengthen capacity of community residents and non-profit sector**

## Implementation Strategies

A War on Poverty Initiative in Miami has an opportunity to serve as a community catalyst to initiate movement and direction in building individual and community assets in Opa-Locka and Miami Gardens. The role of such an initiative is not to independently take on all the implementation strategies detailed in the recommendations. Its role is to provide facilitative leadership, develop collaborative partnership opportunities and help build financial bridges to take ideas into action. For some strategies, a War on Poverty Initiative, Miami will be central to implementation; for others, it will serve as a community convener along with other public and private sector agencies and non-profit organizations; and in certain cases, its role will simply be to make asset building opportunities visible to those who have the position and capabilities to initiate and implement change. It is essential that a War on Poverty Initiative, Miami and its collaborative partners initially concentrate efforts on tangible, immediate implementation strategies that will demonstrate in a very concrete manner their ability to create change and build community credibility.

## Research Methodology

In spring 2007, the War on Poverty Miami Board identified Miami Gardens and Opa-Locka as the geographic focus of a Community Asset Analysis. To conduct the study, the Institute on Assets and Social Policy (IASP), Brandeis University, collected both measurable quantitative data and interpretative qualitative research to create a community profile and asset map to serve as the basis for the analysis. The study area was divided into two geographic regions: 1. Primary Study Area (Miami Gardens and Opa-Locka) and 2. Buffer Zone (zip codes adjacent to Primary Study Area). The study area includes the following zip codes: 33012, 33013, 33014, 33015, 33023, 33025, 33054, 33055, 33056, 33162, 33167, 33168, 33169 and 33179. *MAP 1: Community Asset Analysis Study Area Map (Page 9)*

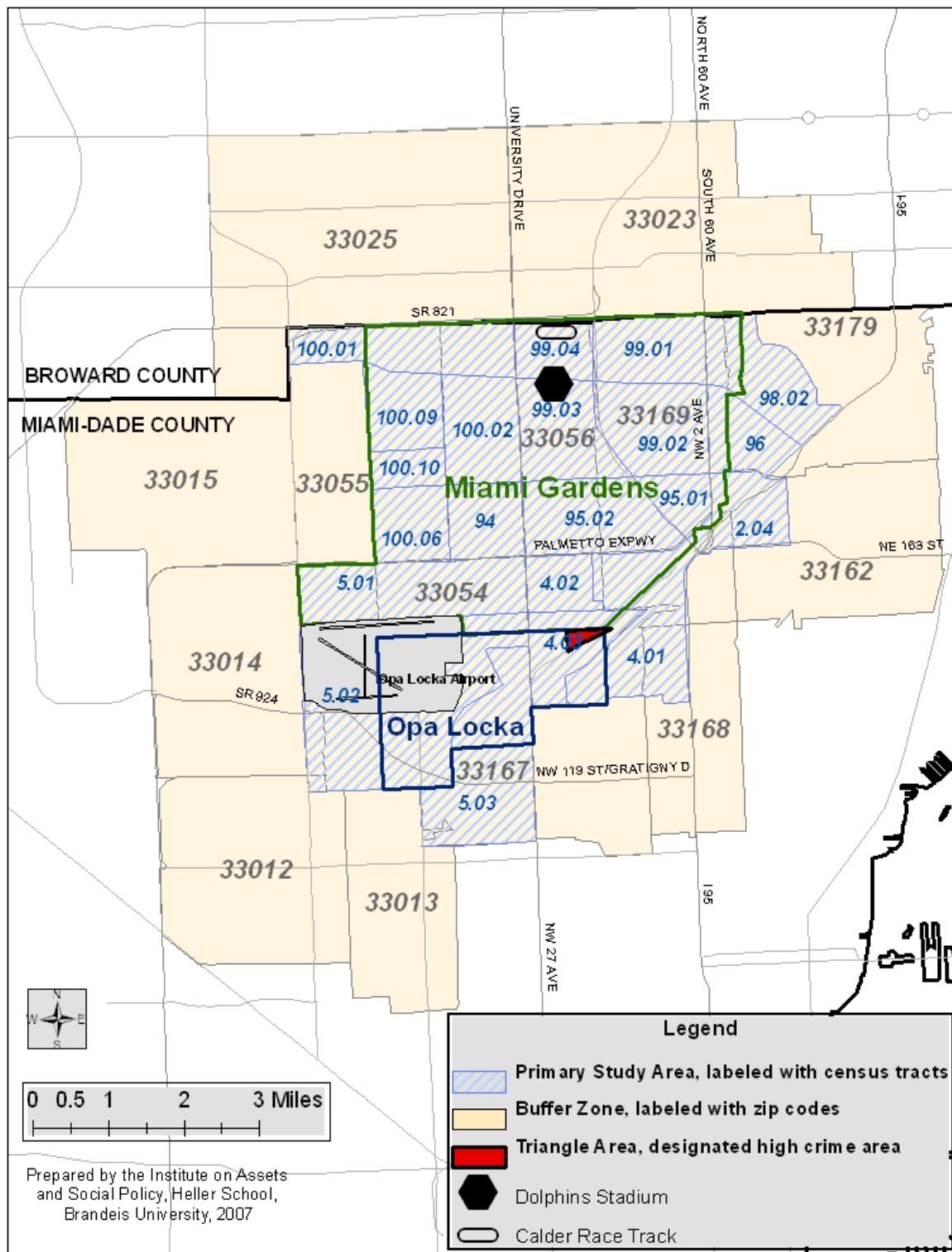
Sources of quantitative data include: US Census Bureau, Home Mortgage Disclosure Act (HMDA) Data, Brookings Institution, Florida Labor Market Statistics, Florida School Indicators Report, Florida Data Housing Clearinghouse, Florida Office of Financial Regulation, Florida department websites, US department websites and internet search engines. Qualitative data was gathered from key informant interviews that included representatives from local government, non-profit organizations and key local leadership; focus groups with participation from residents, business owners and non-profit employees; and a comprehensive review of existing relevant studies and reports on the study area and region.

The research focused on War on Poverty Miami's five strategic priorities: Economic and Workforce Development; Homeownership & Small Business Development; Financial Literacy Education; Organizational Leadership & Capacity Building; and Social Policy. In framing these priorities with an asset lens, IASP applied two overarching questions to the analysis:

- ❖ What community asset building strategies could realistically bridge the gap between current reality and future potential for economic and social prosperity in the cities of Miami Gardens and Opa-Locka, helping to retain the existing middle-class through quality of life improvements, and to attract new residents and businesses to the area?
- ❖ What individual asset development strategies would best create clear pathways to asset building for current residents, improving their opportunities for employment, career advancement, savings, and housing security?

While IASP recognizes that there are other critical community development areas that contribute to the overall strength and prosperity of Opa-Locka and Miami Gardens (e.g. education reform, health, public safety), these issues are outside the specified parameters for this study. It is anticipated that a War on Poverty Initiative, Miami and community partners already focusing on those specific issues will work together for comprehensive community revitalization. This report should be viewed as an evolving analysis, designed to adapt to stakeholder feedback and community capacity, resources and interests.

## Study Area Map



## **RECOMMENDATION 1:**

### **Expand community-based workforce training programs and maximize utilization of existing community education resources**

With their strategic location and the expansion of the Metro-Rail, both cities are primed to benefit from future Miami-Dade and Broward counties economic growth; however, unless there is greater access to better jobs and training programs, this community will continue to experience high unemployment, low incomes and career dissatisfaction. While the study area benefits from the close presence of St. Thomas College, Florida Memorial University and two Miami-Dade College campuses without stronger feeder systems, these resources are underutilized. Although frustration about the lack of training and employment opportunities was often heard, there is a sense of hope and change in the community. Some of the factors contributing to this optimism are the prospect of a Miami-Gardens' public transit People Mover, a new Miami Job Corp director, a high-tech Miami Gardens middle school and expanding awareness of the community's economic potential.

#### **SUPPORTING EVIDENCE:**

- ❖ 10% decline in Median Household Income between 1990 and 2000 in the study (compared to Miami Dade -2%; Florida +3%) with 10 census tracts recording double-digit declines.  
*MAP XX: 2000 Median Household Income*
- ❖ 11.8% unemployment rate is 50% higher than CMSA Miami-Ft. Lauderdale's 7.2% rate. High unemployment is concentrated in tracts with low educational attainment and a shortage of workforce training opportunities. *MAP XX: Educational and Employment Needs*
- ❖ Of the top ten occupations that will gain the most new jobs in the next 7 years in Miami-Dade County, only registered nurses and lawyers earn average wages that meet or exceed the Self-Sufficiency Standards for families with one or two school-aged children. Nearly 90% of the residents in our study area have not achieved education levels required for these occupations. (The Self-Sufficiency Standards for Florida 2007 official release date of all data by Human Services Coalition, 11/20/07) *Source: Labor Market Statistics (LMS) in the Florida Agency for Workforce Innovation; MAP XX: Access to Educational Advancement*
- ❖ Of the top ten occupations gaining the most jobs by 2014 divided by education level, there are stark differences between Self-Sufficiency Standard and wages, with all jobs for earners with a high school diploma or less failing to meet the standard for a household with children; Very limited improvement is seen for jobs requiring a post secondary adult vocational certificate.  
*CHART XX: Top Ten Jobs by Education Level Compared to 2007 Florida Self-Sufficiency Standards (Appendix)*

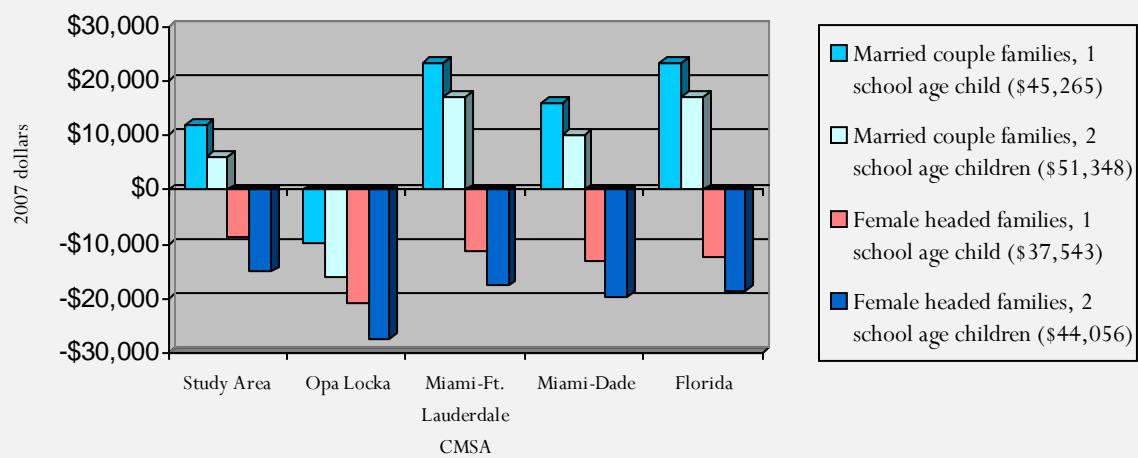
- Community is losing out on millions of potential dollars as a result of lower educational attainment rates. *TABLE XX: Potential Increase in Annual Income by Education Attainment*

**TABLE XX: Potential Increase in Annual Income by Education Attainment**

		Additional Income Earned by advancing a percentage of the population to next Education Level	
<u>Education Level</u>	Population (>25yrs)	2% pop.	5% pop.
Less than a High School	29250	\$4.1 million	\$10.2 million
High School Diploma/GED	26117	\$3.7 million	\$9.3 million
Associate's Degree	5043	\$1.2 million	\$3.1 million

- Lack of quality schools for a strong educational pipeline. *MAP XX: Schools based on Florida Indicator's 2006-2007 Grades*
- Female headed households with at least one child fall significantly short of Miami-Dade Self-Sufficiency Standards. *CHART XX: Difference between Median Family Income and Self-Sufficiency Standards by Family Type*

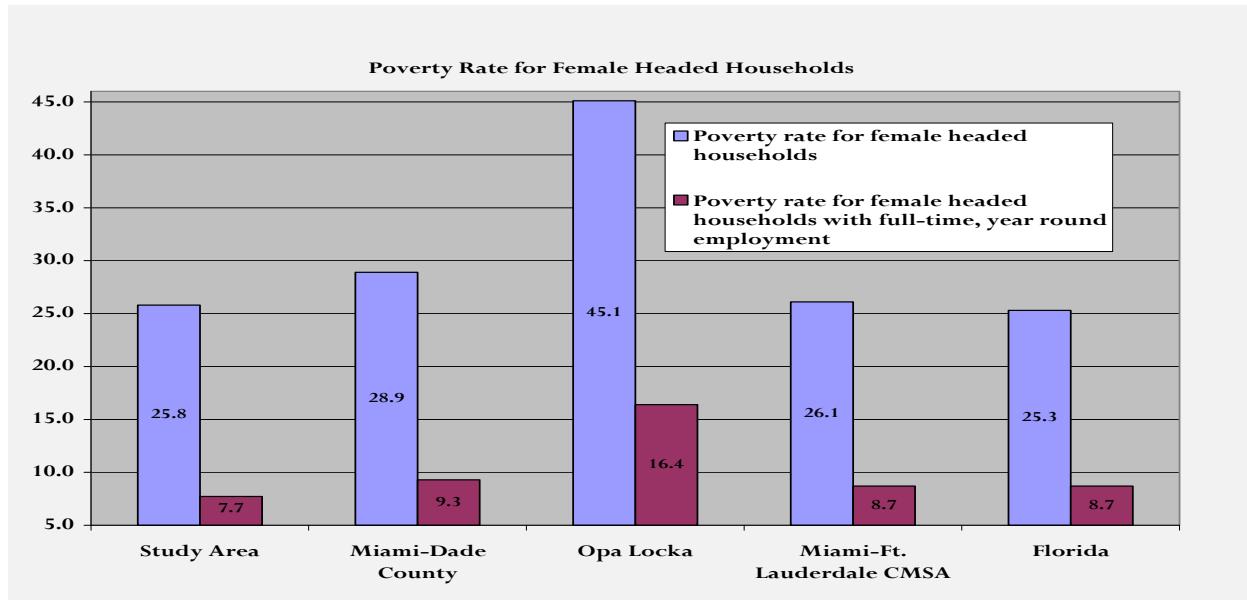
**Difference between Median Family Income & Self-Sufficiency Standards by Family Type**



**Chart note:** Median income data, drawn from the 2000 U.S. Census, specifies data for families headed by married couples or female householders, either with or without children under age 18. Census data does not specify how many children live in a given household, whereas the Self-Sufficiency Standards do provide the number of children. For the purposes of this report, Census data on median incomes of families with children have been compared to the Self-Sufficiency Standards for families with one child, as well as families with two children.

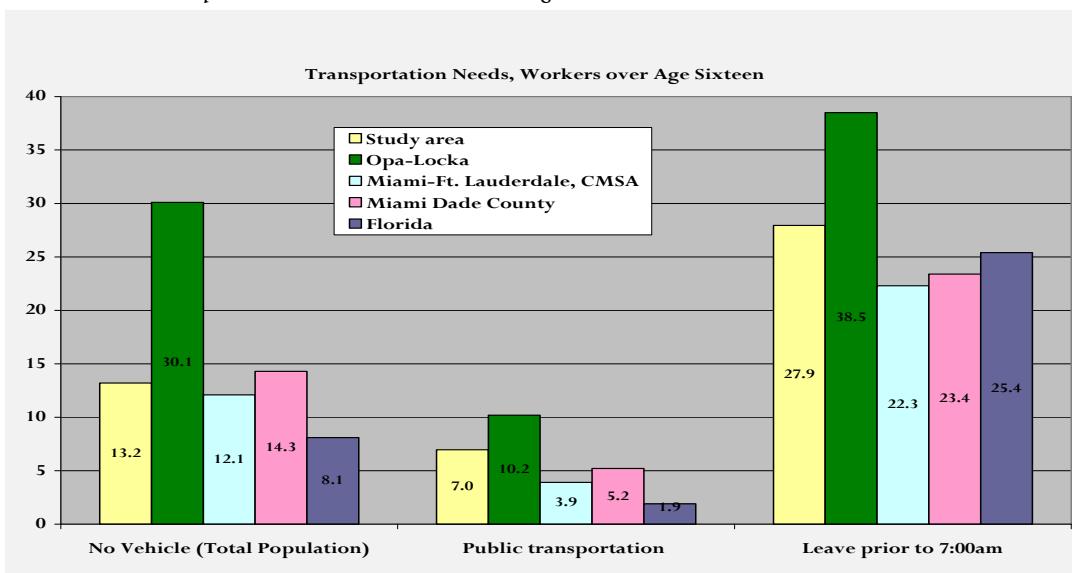
Source: US Census, 2000

- Although  $\frac{1}{4}$  of the female headed households live below the poverty line, this population's poverty rate drops 75% for those that worked year-round, full-time and their median income exceeds comparison areas with the notable exception of female headed households in Opa-Locka. This indicates a population suitable for improved work opportunities enabling them to reach self-sufficiency standards. *CHART XX: Poverty Rate for Female Headed Households*



*Source: US Census, 2000*

- Residents, particularly in Opa-Locka, rely significantly more on public transportation and require much earlier transit options to arrive at work on time; furthermore, this increased need for public transit impacts their ability to seek better employment if work locations are not on a transit route.
- Chart XX: Transportation Needs, Workers Over Age Sixteen*



*Source: US Census, 2000*

## **IMPLEMENTATION STRATEGIES**

- ① Focus programs and dollars on innovative efforts to increase access to higher education:**
  - ♦ Tuition waivers for residents attending accredited programs in specific fields where employees are needed in the community, if they agree to stay in the area for x number of years
  - ♦ Public awareness campaigns, paired with on-site outreach at community events, to increase knowledge about financial opportunities for higher education (e.g. awareness about Pell grants)
  - ♦ Develop “Earning While Learning” programs to provide employed individuals with opportunities to attend higher education in fields that offer self-sufficiency wages
- ② Identify and partner with interested and appropriate community-based organizations (e.g. Youth Co-op, Miami Job Corps, Carol City Career Center) focused on workforce development to expand locally based workforce training programs that are adapted for this specific community’s needs:**
  - ♦ High percentage of female headed households, with young children needing day care
  - ♦ High percentage of non-native English speakers requiring English classes along with job training (National Promising Practice: Marriott’s Pilot Program low-cost, high-impact Sed de Saber English Language Training Program)
  - ♦ Growing percentage of working, middle class population lacking job training, mentoring and networking opportunities

## **RECOMMENDATION 2:**

### **Develop an entrepreneurship strategy based on municipal and county economic plans, targeting high growth industries**

Entrepreneurship is alive and well in Miami Gardens and Opa-Locka, evident through the sheer number of incorporated small establishments and the burgeoning informal small-business economy. Opa-Locka city officials estimate that up to 60% of small businesses are not officially reported or licensed. It appears that small business growth will only continue to increase as Miami Gardens zoning autonomy expands and additional business opportunities arise in both cities due to transit development. The strong entrepreneurial spirit emerging from residents supports the need to build upon this community asset. However, future development needs to be targeted on high growth sectors/industries, which offer business owners' the best chances of securing satisfying employment and high living wages.

#### **SUPPORTING EVIDENCE**

- Rates for total number of licensed businesses visibly indicate a heavy concentration outside of the primary study area, especially when factoring small versus large businesses. *MAP XX: Business Rates*
- Clustering of selected small business types, demonstrating a negative service gap in western sections of the study area and a positive opportunity for growth. *MAP XX: Business Types*
- Assistance for small businesses is primarily limited to Florida Atlantic University Small Business Development Center, Florida Memorial's Entrepreneurial Institute and the City of Miami Garden's recent partnership with ACCION. *MAP XX: Self-Employment Rates and Business Development Support Programs*
- While overall self-employment income rates are significantly lower for all groups, except for African-Americans, the map illustrates cluster areas with higher rates, especially for Hispanics, indicating communities inclined towards entrepreneurship. *TABLE XX: Comparison of Self-Employment Income Rates; MAP XX: Self-Employment Rate and Business Development Support Programs*

**TABLE XX: Comparison of Self-Employment Income Rates**

	<b>Study area</b>	<b>Miami-Ft. Lauderdale CMSA</b>	<b>Miami-Dade County</b>
<b>Total population</b>	7.6	10.5	11.3
<b>African American</b>	<b>6.5</b>	<b>6.7</b>	<b>6.2</b>
<b>Hispanic</b>	7.3	11.8	11.9
<b>White</b>	4.7	10.9	13.2

*Source: US Census, 2000*

- Key Informant Interviews and Focus Groups indicate a substantial challenge in persuading small business owners to attend trainings, collaborate and obtain official business licenses; additional study is needed to determine barriers to involvement (eg. interest, time, availability, trust, etc.)

### **IMPLEMENTATION STRATEGIES**

- ①** Study potential for Business Improvement Districts in both Miami Gardens and Opa-Locka which would shift some financial responsibilities onto business owners while increasing control and ownership for commercial district improvements.
- ②** Maximize ACCION's recent partnership with the City of Miami Gardens to expand small business support in entire study area:
  - ♦ Strengthen ACCION's connection with the community, especially African-American business owners who have typically not maximized this agency's resources
  - ♦ Establish and secure funding for an ACCION satellite office location based within a non-profit, CDC or municipal building to serve as a physical presence in the community
  - ♦ Work with ACCION to offer sector-specific business development trainings (e.g. cosmetics, food services, etc.) held in the community to increase appeal to targeted small business owners
  - ♦ Leverage existing relationship with Collective Banking Group to apply for CDFI funds specifically to develop an ACCION revolving loan fund for both micro-loans and large businesses working capital and expansion
- ③** Support the development of a small business incubation center to become the central location for existing and potential entrepreneurs for resources, training and support, specifically around the following:
  - ♦ Emphasis on targeted training and development opportunities related to identified high growth potential businesses in this area (eg. Culinary, transportation) rather than overused, generic, "one size fits all" training
  - ♦ For-profit model for long term sustainability based on the growth of businesses incubated through the center

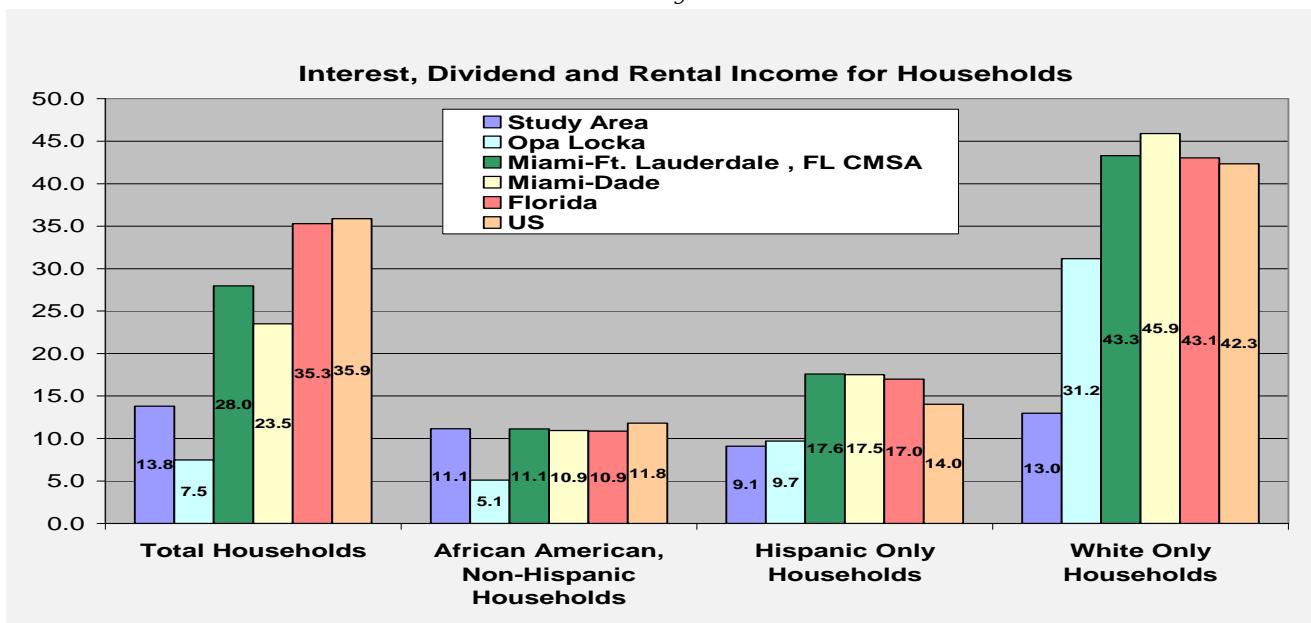
## RECOMMENDATION 3:

### Improve quality and relevance of financial education and target efforts to increase local use of mainstream banking services

Despite an evident lack of mainstream banking services and financial education organizations, information gleaned from the community demonstrates that the residents do not feel limited from access to banking these services and, in fact, feel that things access is improving. Mention was often made of the two new Wal-mart stores with banks on the premises and two new bank branches being built in the area. Another positive noted is clearly the strength of the Miami-Dade Human Service's Coalitions Prosperity Campaign which is continuing to expand in order to better address issues of wealth building throughout the county.

#### SUPPORTING EVIDENCE

- ❖ Insufficient number of banks and credit unions compared to predatory lenders, with an obvious clustering of traditional financial institutions outside of Miami Gardens and Opa-Locka.  
*MAP XX: Mainstream versus Non-Mainstream Banking Services*
- ❖ \$939,000 -- \$1.9 million annually is lost in the community through fees to check cashers and payday lenders, with the largest portion, approximately \$603,000 to \$1.2 million, lost from the African-American community; Figures based on the Federal Reserve estimate that 22% of households with income less than \$25,000 are unbanked and pay approximately 2% of their income to non-traditional banking services.
- ❖ Only 13.8% of total study area households receive interest, dividends or rental income, with the greatest disparity in Opa-Locka, with just 7.5% of residents gaining income from these sources;  
*CHART XX: Interest, Dividend and Rental Income for Households*



Source: US Census, 2000

## MIAMI GARDENS AND OPA-LOCKA COMMUNITY ASSET ANALYSIS

- ❖ Fear and lack of knowledge frequently cited as a major challenge in getting residents banked even when mainstream financial institutions are in physical proximity to where they live and/or work.
- ❖ Without a centralized source of financial education programs, residents are often unaware of services, especially those offered at faith-based locations; this presented a mapping challenge as information was only available for two community based organizations offering financial education programs in the entire study area *MAP XX: Financial Education Programs and Faith Based Institutions*
- ❖ Every key informant interview noted a major need to improve the marketing and quality of the financial education programs, focusing in tailoring training to meet the specific needs of the residents (bi-lingual, location, day care availability, etc.).
- ❖ \$9 millions dollars was spent in 2004 by the 73.8% of all EITC filers using paid tax preparation sites, which greatly outnumber free tax preparation locations. *MAP XX: 2004 EITC Filers Using Paid Tax Preparation*
- ❖ Over \$2 million was lost in 2004 to Rapid Anticipation Loans fees (average \$100 per filer) used by 21.7% of EITC filers, a RAL usage rate nearly three times higher than for non-EITC filers (8.4%); this significant amount of money is lost annually to the community for a paltry one to two week lead time for delivery of a tax refund.
- ❖ \$37 million of unclaimed EITC dollars are left on the table as a result of paid tax preparers failing to indicate eligibility, self-filers unaware of eligibility and residents not filing taxes. *CHART XX: EITC Unclaimed Dollars*

CHART XX: 2004 EITC Unclaimed Dollars				
ZIP CODE	Total Number of EITC Returns	Total amount of EITC claimed	IASP Estimate of EITC Eligible Unclaimed Returns **	Amount Unclaimed Based on 2004 average EITC claimed multiplied by IASP estimate of unclaimed returns
33012	11489	\$20,618,965	2298	\$4,123,793
33013	5704	\$9,992,589	1141	\$1,998,518
33014	6705	\$10,365,118	1341	\$2,073,024
33015	6752	\$12,696,170	1350	\$2,539,234
33023	9760	\$19,506,472	1952	\$3,901,294
33025	5949	\$11,268,437	1190	\$2,253,687
33054	5727	\$12,853,949	1145	\$2,570,790
33055	7800	\$15,918,395	1560	\$3,183,679
33056	6567	\$14,436,194	1313	\$2,887,239
33162	7783	\$16,027,704	1557	\$3,205,541
33167	3885	\$8,223,129	777	\$1,644,626
33168	5752	\$12,228,764	1150	\$2,445,753
33169	6509	\$13,465,186	1302	\$2,693,037
33179	4663	\$8,382,964	933	\$1,676,593
<b>TOTAL</b>	<b>95045</b>	<b>\$185,984,036</b>	<b>19009</b>	<b>\$37,196,807</b>

\*\* With no comprehensive study estimating the number of unclaimed EITC filers, IASP arrived at a 20% estimate based on the Brookings conservative 10% estimate, percentage of individuals using paid tax preparers that fail to claim EITC and national figures on estimated number of individuals in this tax bracket not filing for taxes in previous years. Source: *Brookings Institution*

## **IMPLEMENTATION STRATEGIES**

- ① Leverage relationship with banks and credit unions to develop innovative approaches for increasing the percentage of resident using mainstream banks:**
  - ♦ Preferred rate savings and checking accounting for individuals attending credit repair and financial literacy classes
  - ♦ Check cashing types of mainstream banking products designed to ease the transition to using traditional services
  - ♦ Influence of Collective Banking Group to increase physical presence of banks
- ② Expand War on Poverty Florida's financial literacy initiative, Access NOW, to increase accessibility of financial literacy programs by offering:**
  - ♦ On-site classes at employers, day care, affordable housing sites
  - ♦ Train-the-trainers for community leaders, especially from the faith-based community
- ③ Partner with Miami-Dade's Human Services Coalition's Prosperity Campaign to greatly expand EITC presence by:**
  - ♦ Locating additional EITC sites in Miami Gardens and Opa-Locka, including employer based VITA site
  - ♦ Increasing connections between EITC filers to financial counseling and mainstream banking services
  - ♦ Identifying new volunteers (eg. residents, college students, business owners, etc.)
  - ♦ Wage a public awareness campaign against Rapid Anticipation Loans

## **RECOMMENDATION 4:**

### **Expand existing housing opportunities and advocate for change within municipal and financial sector policies and practices**

The housing crisis in Miami-Dade is well-known. In our analysis of the study area, the capacity of the non-profit and public sectors to address housing issues was limited to strong programs such as the Opa-Locka Community Development Corporation comprehensive housing programs and the city of Miami Garden's community beautification efforts; however, in expanding our scope to include the county, Neighborhood Housing Services also emerged as a key potential partner for this community. As a consequence of past policies and shifting demographics throughout Miami-Dade county, both cities feel they have developed and maintained more than their share of affordable housing units and have shifted their attention to workforce housing.

Furthermore, while both cities fortunately were spared having to broadly implement the state-mandated property tax cuts, (Miami Gardens did not make any rate cut; Opa-Locka only has to cut by 3%, three times less than most other municipalities) which benefited their municipal coffers, the impact on residents seeking tax relief needs to be minimized. There is opportunity to advocate for policy and programmatic municipal and financial sector changes that not only won't jeopardize municipal funding but could in fact result in positive community and economic development.

#### **SUPPORTING EVIDENCE**

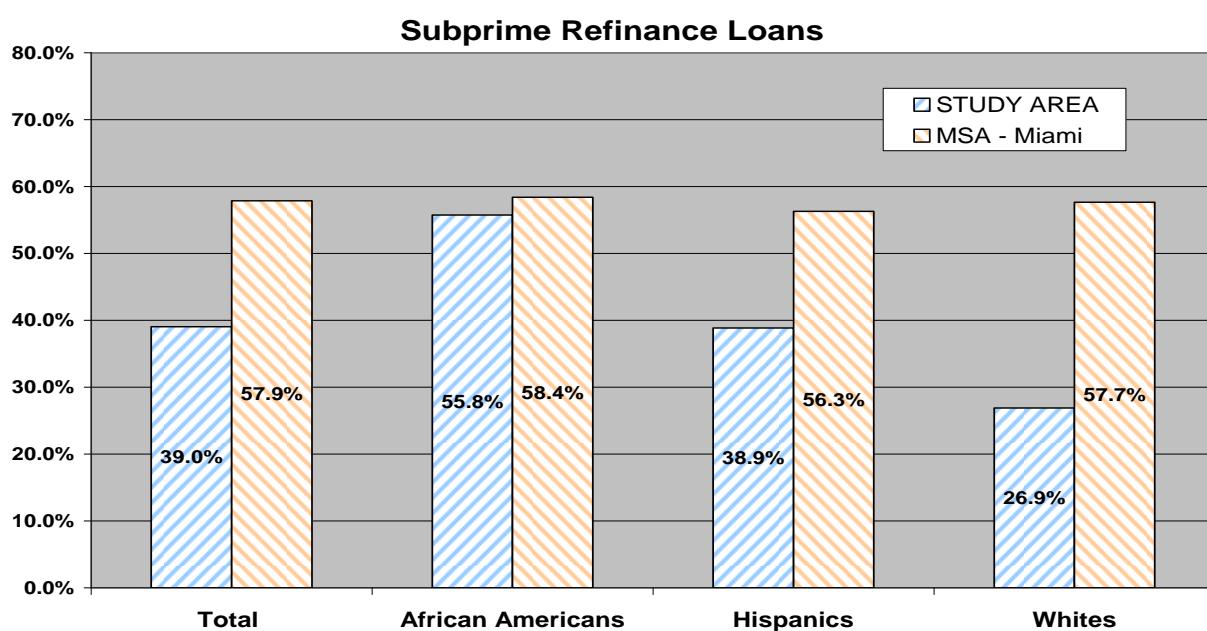
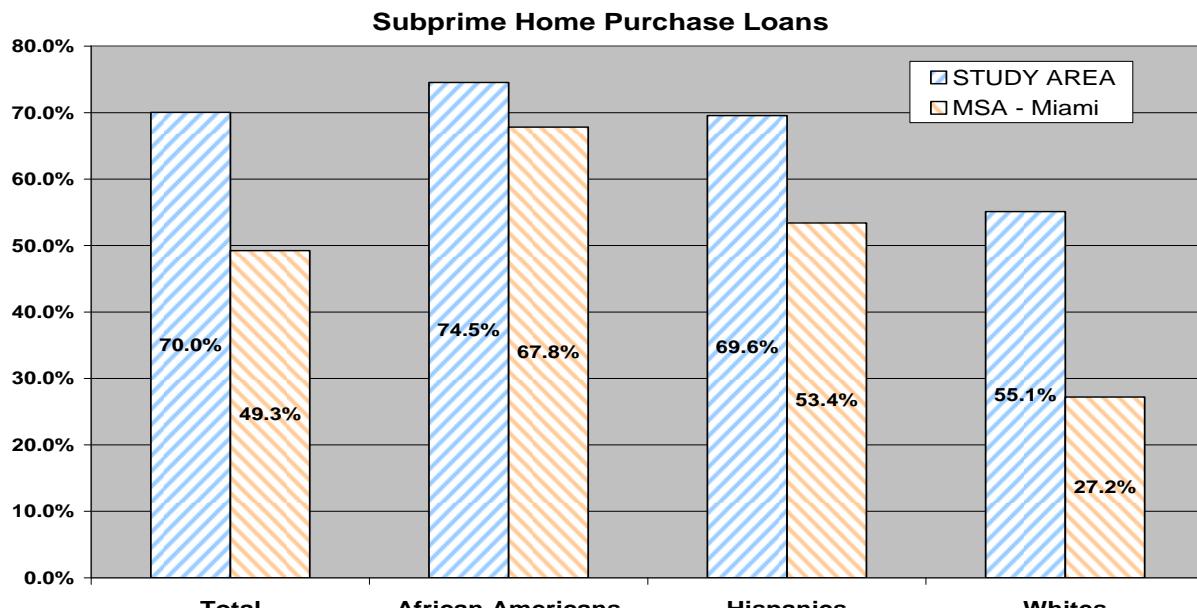
- ◆ Insufficient number of organizations offering homebuyer counseling to meet community needs and high ratio of banks/credit to mortgage brokers resulting in a population vulnerable to predatory loans. *MAP XX: Homeownership Financial and Protection Services*
- ◆ Insufficient targeted community outreach for financial services to support homeownership, particularly with the Hispanic/Latino population
- ◆ Mortgage crisis is impacting both cities with increasing foreclosures and decreasing home values. *TABLE XX: Decline in Market Home Values*

<b>TABLE XX: Decline in Market Home Value</b>		
Geographic area	October 2006 – October 2007	2003-07, Annualized
<b>Miami Gardens</b>	-9.1%	15.3%
<b>Opa-Locka</b>	-3%	19%
<b>Miami Dade County</b>	-1.8%	14.6%

*Source: zillow.com*

- ◆ High homeownership rates with low percentage with mortgages in many census tracts based on 2000 Census is likely to have changed with 2000-2005 surge in refinancing, especially since the study area demographics correspond to the often targeted population by predatory lenders - seniors with equity in their homes and no mortgage. *MAP XX: Homeownership Vulnerability*

- Higher percentage subprime loans within study compared to Miami MSA. *CHART XX: Subprime Home Purchase Loan; CHART XX: Subprime Refinance Loans*



Source: *Home Mortgage Disclosure Act, 2005*

- Only one community legal services agency physically located in the study area, limiting residents access to legal recourse for asset protection. *MAP XX: Homeownership Financial and Protection Services*
- Aside from a newly created countrywide Foreclosure Initiative from Neighborhood Housing Services which will offer a HOPE Hotline, expanded foreclosure counseling and a community coalition, there are limited local resources for residents in Miami Gardens or Opa-Locka to address foreclosure issues.

- ♦ Average age of housing stock and median home values, particularly in Opa-Locka indicate need for intensive rehabilitation services. *TABLE XX: Housing stock and Home Values*

TABLE XX: Housing Stock and Home Values		
Geographic area	Average age of housing stock	Median Home Values
<b>Study Area</b>	1967	81,033
<b>Opa-Locka</b>	1965	69,300
<b>Miami-Dade County</b>	1973	113,200
<b>Miami CMSA</b>	1975	108,400

*Source: US Census, 2000*

### **IMPLEMENTATION STRATEGIES**

- ① Convene housing focused agencies, private developers and municipal officials to address gaps in existing housing services
  - ♦ Develop a North Dade One-Stop Housing Center (with both a central physical location and a website), offering a centralized funding sources, inventory of potential rehab and condo units and vacant land (eg Boston HOME Center), pro-bono legal services and homeownership counselors
  - ♦ Secure additional federal, state and county funding for rehabilitation programs
  - ♦ Coordinate community wide housing rehab service days (Promising Practice: Jacksonville's Paint the Town Red)
  - ♦ Expansion of targeted homeownership programs, especially around lack of multi-lingual classes and homeownership readiness classes that focus on the beginning stages for a potential homebuyer (credit repair, IDA savings programs)
  - ♦ Develop tools to increase use of Section 8 vouchers for mortgage payments
- ② Partner with Neighborhood Housing Services and Miami Don't Borrow Trouble anti-predatory and foreclosure prevention campaigns to increase awareness and services in study area.
- ③ Serve as the community voice in promoting alternative approaches to supporting homeownership by municipalities and financial service providers
  - ♦ Policies for property tax reductions and financial incentives for owners-occupied multi-unit rehabs and purchases (Promising Practice: Maine's housing program)
  - ♦ Density bonuses for provisions that blend market-rate units with attainable/workforce housing units
  - ♦ Rental programs targeting specific needed working class occupations (Promising Practice: Broward county's housing program for teachers)
  - ♦ Progressive rental cost rebate program for lower income residents
  - ♦ Property tax relief programs for the highest risk populations to maximize community benefit at a small cost to municipalities (eg. Property Tax Circuit Breaker Program, Senior Citizen Property Tax Work-Off Program)

## **RECOMMENDATION 5:**

### **Build non-profit collaborative, public-private ventures and private sector networks specifically focused on economic stimulus**

One of the strengths heard repeatedly about both communities is that “people are the greatest assets.” The determination to revitalize this area is consistent, with virtually no comments voicing complete hopelessness about the situation. While concerns about trust, corruption and territorial issues certainly arose, there is evidence of a growing desire to surmount these community concerns and to finally bring agencies, private and public sectors and residents to work together on economic and community development. Successful development is categorically dependent on strong community infrastructure for lasting change; it is important to take the needed time, from the ground up, to build this foundation.

#### **SUPPORTING EVIDENCE**

- ♦ While focus groups findings show residents are generally not interested in the preservation of Opa-Locka’s Moorish architecture, feedback from key informant interviews indicate significant interest in developing public-private partnerships to leverage potential dollars for historic preservation as a leveraging tool for stimulating economic revitalization. *MAP XX: Location of Historic Preservation Sites*
- ♦ Recurring qualitative research theme was the need for the city, non-profit agencies and private developers to work together to develop recreational and cultural facilities to address significant lack of entertainment options, especially for young adult, as well as provide potential job opportunities. *MAP XX: Scarcity of Cultural Resources*

#### **IMPLEMENTATION STRATEGIES**

- ❶ Partner with municipal governments and Beacon Council to identify appropriate tactics for supporting existing economic development strategies
- ❷ Focus efforts in Opa-Locka on developing public/private ventures to capacity to utilize National Trust for Historic Preservation Funds for rehabilitation of Moorish architecture
- ❸ Targeted public/private partnership to apply for federal funding, especially New Market Tax Credits, to build/redevelop space for a recreational, cultural, entertainment facility
  - ♦ Advocate for space to include a major computer center (available for GED/ELL training, EITC site and job training), non-profit office space, business incubation programs, job training programs, etc
  - ♦ Work with Imagine Miami’s Soul of Miami program to maximize cultural impact and countywide marketing

## RECOMMENDATION 6:

### Create a community campaign to shift public opinion of internal and external constituencies

With their close proximity and a number of common socioeconomic conditions, Miami Gardens and Opa-Locka share a need to change perceptions of their cities. While due to its 2003 incorporation, Miami Gardens has the advantage of a reinvigorated spirit, civic trust and residents who recently engaged in a community visioning process; both cities could still benefit greatly from bolstering resident involvement, civic engagement and improved community perception.

#### SUPPORTING EVIDENCE

- ❖ Qualitative evidence has emerged from focus groups, key informant interviews and review of relevant reports including:
  - Opa-Locka's recent financial crisis and need to still focus on "putting out fires" has resulted in a lack of long-term planning
  - Hispanic population in Miami Gardens does not feel adequately supported
  - Influx of displaced lower income residents from Miami-Dade county are not yet connected to the community
- ❖ Significant number of civic and community resources available to build community momentum around this recommendation. *MAP XX: Community Resources; MAP XX: Community Support Services*

## IMPLEMENTATION STRATEGIES

- ① Develop public relations effort to enhance community messaging, both among internal and external community, being sensitive to community's cultural fabric**
  - ♦ While a potentially challenging partnership, Miami Gardens and Opa-Locka could expand upon existing individual efforts to engage in collaborative outreach and join events, with a particular focus on events designed to attract non-residents to the area.
  - ♦ Partner with Imagine Miami's Adopt a Block, a local civic engagement program to bring residents, businesses, and other stakeholders together to improve the livability of their block.
  - ♦ Organize local community dinners, events and civic engagement programs
- ② Partner with Miami Garden's officials to build on existing efforts to capitalize on significance of city's name**
  - ♦ Study potential of emerging "green-collar" economy to capitalize on new environmental industries
  - ♦ Explore a development venture to build a year-round public market to showcase local farms and gardens and lend support to small businesses
- ③ Partner with Opa-Locka officials to explore past and recent efforts to use the Moorish architecture as a unique marketing strategy**

## RECOMMENDATION 7:

### Target efforts to strengthen capacity of community residents and non-profit sector

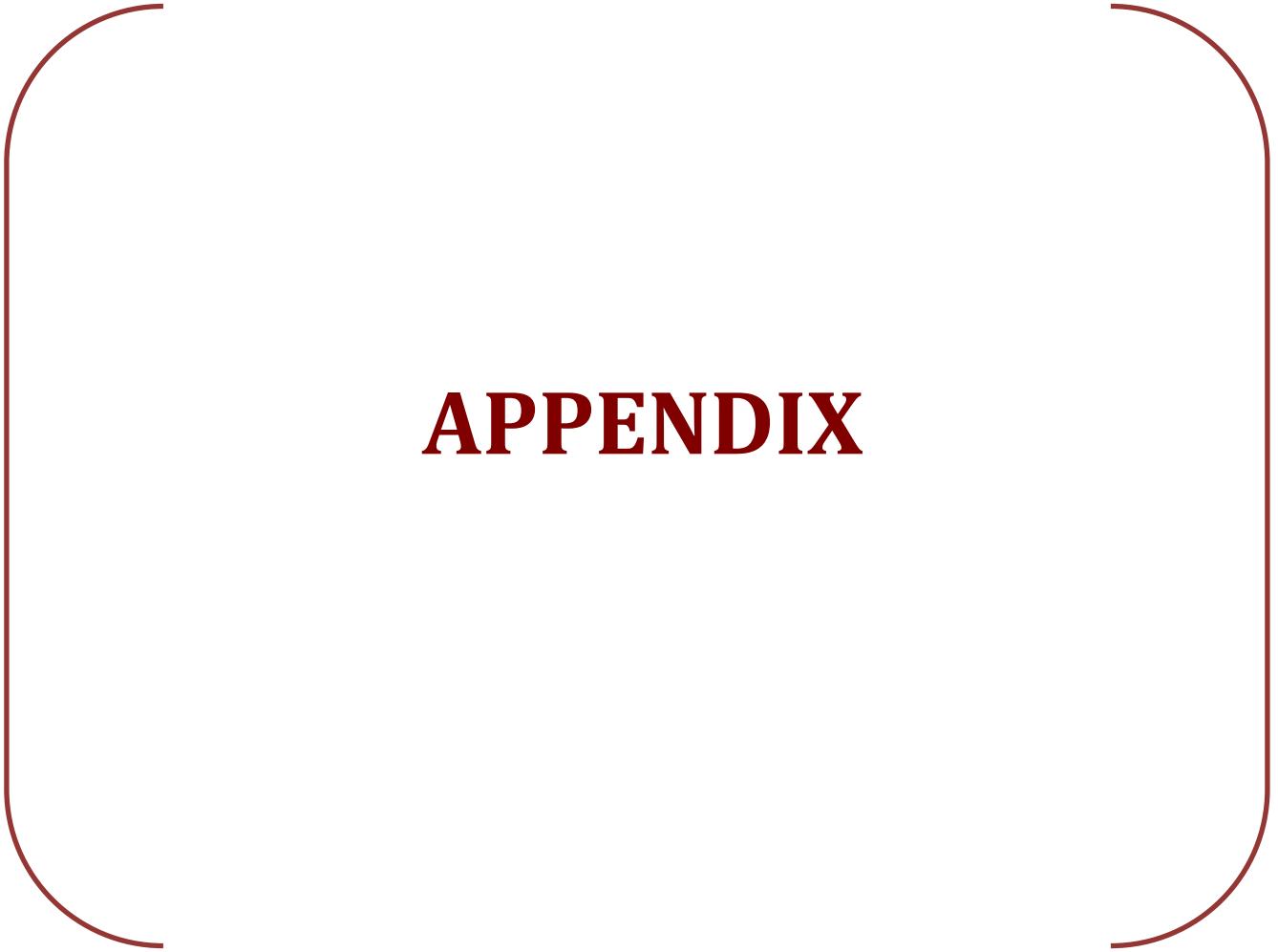
The richness and strength of character of the non-profit sector and residents is evident throughout the study area. This is a community where people talk about growing up here and living near generations of their families; a place where people were proud to live and took care of each other. However current reality reveals an area stressed at the seams with an obvious need to increase community capacity to fill in service gaps where the private and public sector are unable to meet growing needs.

#### SUPPORTING EVIDENCE

- ❖ Qualitative evidence supporting need to strengthen community capacity emerged from the focus groups, key informant interviews and review of relevant reports. Comments include:
  - Majority of community-based and faith-based organizations are small and don't have the capacity to do any large scale efforts or have broad impact
  - Lack of partnerships and collaborations to address community needs
  - Limited affordable and/or accessible training for community organizations
  - Community Development Corporations and Community Based Organizations need to increase political clout
- ❖ Lack of services to support growing Hispanic community and need for government to improve engagement of this population surfaced during key informant interviews. *MAP XX: Hispanic demographics and English Language Learner Programs*
- ❖ Community scan failed to identify any civic or community based leadership programs being offered locally

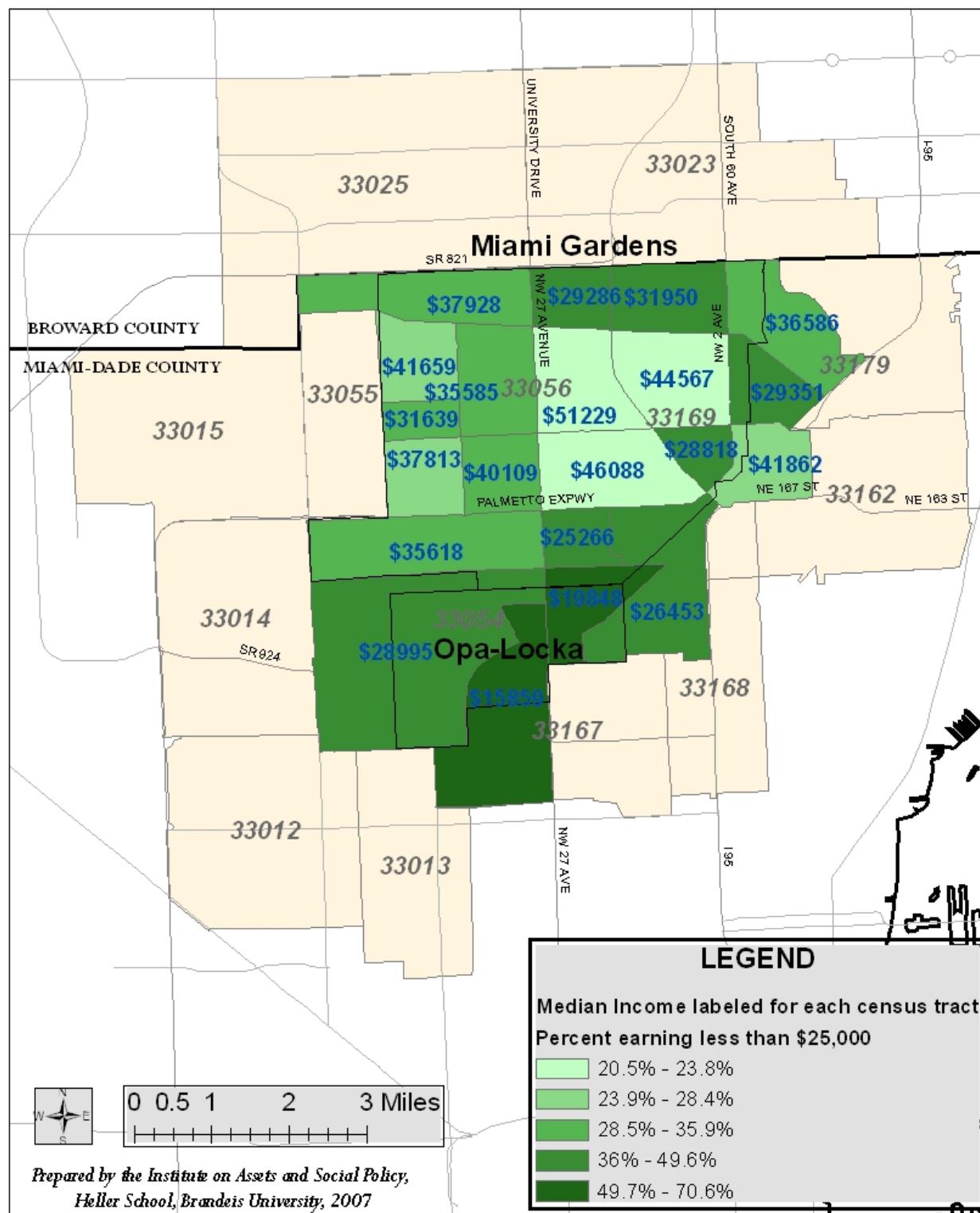
#### IMPLEMENTATION STRATEGIES

- ❶ Increase quantity and quality of free or very low-cost training programs for non-profit sector agencies at easily accessible locations
  - ♦ Recommend working with agencies already offering trainings such as Center on Non-Profit Effectiveness to offer programs in both communities
  - ♦ Primary identified training needs include: Sustainable funding resources; Organization stability; Executive leadership; Management skills
- ❷ Organize efforts to develop a civic leadership training program for residents
  - ♦ Recommend working with the Human Services Coalition model

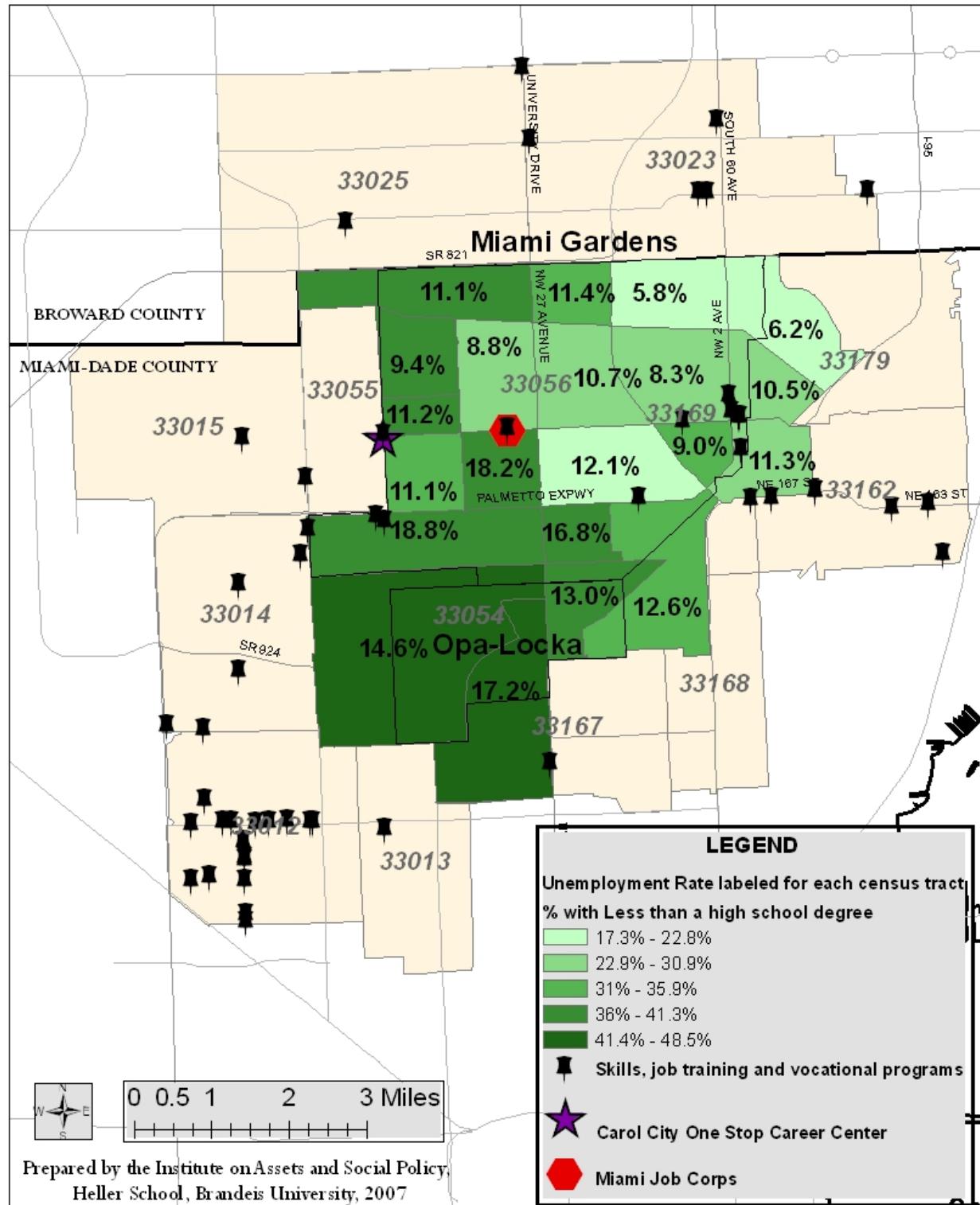


# APPENDIX

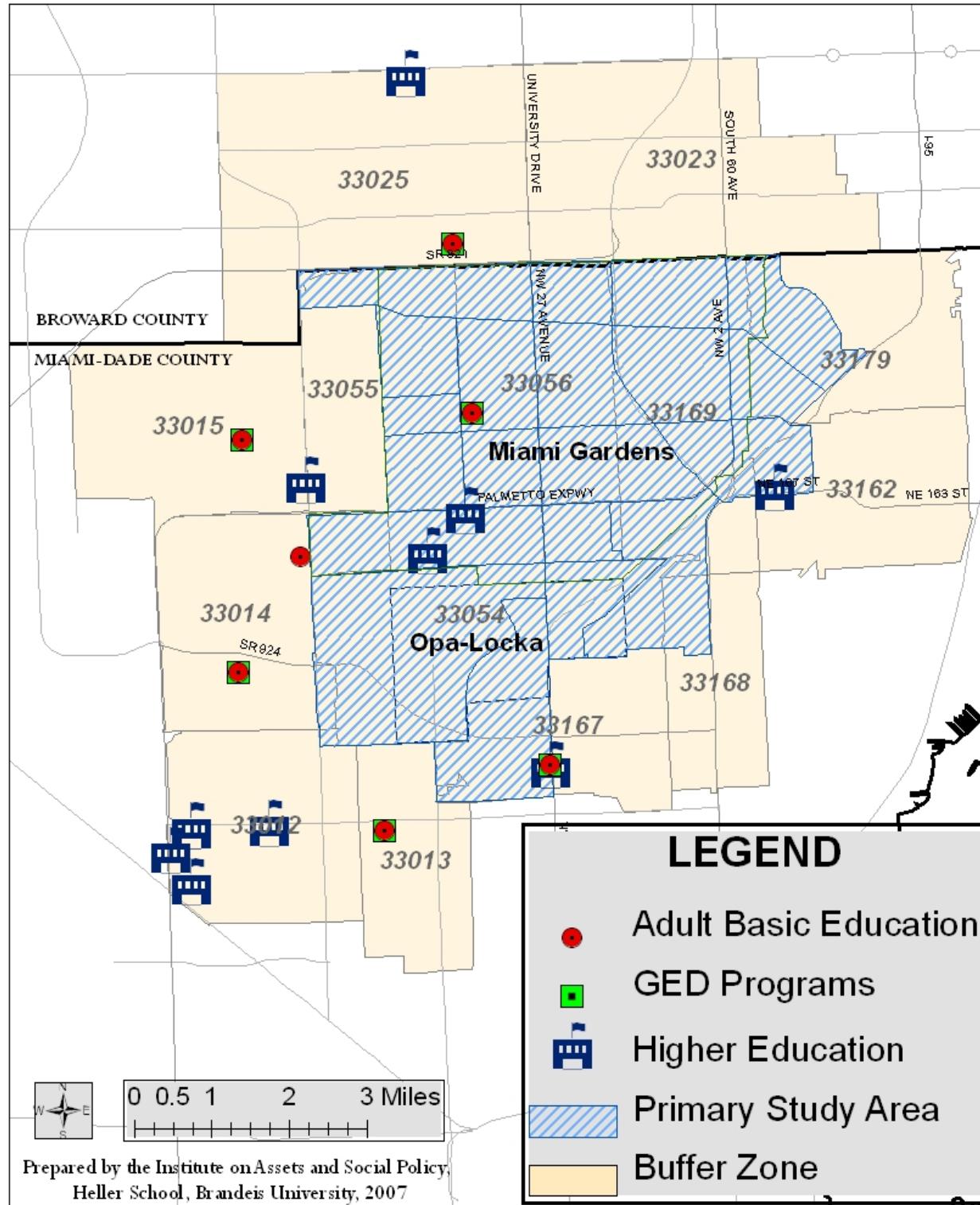
## *MAP XX: 2000 Household Income*



**MAP XX: Educational and Employment Needs**



*MAP XX: Access to Educational Attainment*



**Chart XX: Top Ten Jobs by Education Level Compared to  
2007 Florida Self-Sufficiency Standards**

Rank	Title	Avg Hourly Wage (2006 dollars) **	Avg Educ Code	Est annual salary	Comparison to Self-Sufficiency				
					1 adult 1 school-aged child (\$37,543)	2 adults, 1 school age child (\$45,265)	1 adult, 2 school age children (\$44,056)	2 adults, 2 school age children (\$51,348)	1 adult, 0 children (\$23,469)
5	Janitors and Cleaners, Except Maids and Housekeeping	8.94	9	1 \$19,183	(\$18,360)	(\$26,082)	(\$24,873)	(\$32,165)	(\$4,286)
6	Laborers and Freight, Stock, and Material Movers, Hand	9.40	10	1 \$20,170	(\$17,373)	(\$25,095)	(\$23,886)	(\$31,178)	(\$3,299)
10	Waiters and Waitresses	8.72	9	1 \$18,711	(\$18,832)	(\$26,554)	(\$25,345)	(\$32,637)	(\$4,758)
16	Food Preparation & Serving Workers, Including Fast Food	7.60	8	1 \$16,308	(\$21,235)	(\$28,957)	(\$27,748)	(\$35,040)	(\$7,161)
18	Maids and Housekeeping Cleaners	7.91	8	1 \$16,973	(\$20,570)	(\$28,292)	(\$27,083)	(\$34,375)	(\$6,496)
24	Landscaping and Groundskeeping Workers	9.84	10	1 \$21,114	(\$16,429)	(\$24,151)	(\$22,942)	(\$30,234)	(\$2,355)
28	Food Preparation Workers	8.64	9	1 \$18,539	(\$19,004)	(\$26,726)	(\$25,517)	(\$32,809)	(\$4,930)
31	Packers and Packagers, Hand	8.64	9	1 \$18,539	(\$19,004)	(\$26,726)	(\$25,517)	(\$32,809)	(\$4,930)
39	Dishwasher	7.60	8	1 \$16,308	(\$21,235)	(\$28,957)	(\$27,748)	(\$35,040)	(\$7,161)
46	Counter Attendants, Cafeteria, and Coffee Shop	8.82	9	1 \$18,925	(\$18,618)	(\$26,340)	(\$25,131)	(\$32,423)	(\$4,544)
8	Retail Salespersons	12.22	13	2 \$26,221	(\$11,322)	(\$19,044)	(\$17,835)	(\$25,127)	\$2,752
11	Office Clerks, General	11.14	11	2 \$23,903	(\$13,640)	(\$21,362)	(\$20,153)	(\$27,445)	\$434
13	Receptionists and Information Clerks	10.06	10	2 \$21,586	(\$15,957)	(\$23,679)	(\$22,470)	(\$29,762)	(\$1,883)
34	Shipping, Receiving, and Traffic Clerks	11.63	12	2 \$24,955	(\$12,588)	(\$20,310)	(\$19,101)	(\$26,393)	\$1,486
56	Counter and Rental Clerks	10.83	11	2 \$23,238	(\$14,305)	(\$22,027)	(\$20,818)	(\$28,110)	(\$231)
58	Bill and Account Collectors	15.85	16	2 \$34,010	(\$3,533)	(\$11,255)	(\$10,046)	(\$17,338)	\$10,541
62	Laundry and Dry-Cleaning Workers	8.40	9	2 \$18,024	(\$19,519)	(\$27,241)	(\$26,032)	(\$33,324)	(\$5,445)
85	Hotel, Motel, and Resort Desk Clerks	9.20	9	2 \$19,741	(\$17,802)	(\$25,524)	(\$24,315)	(\$31,607)	(\$3,728)
87	Cooks, Institution and Cafeteria	11.19	12	2 \$24,011	(\$13,532)	(\$21,254)	(\$20,045)	(\$27,337)	\$542
88	Interviewers, Except Eligibility and Loan	12.45	13	2 \$26,714	(\$10,829)	(\$18,551)	(\$17,342)	(\$24,634)	\$3,245
2	Security Guards	9.38	10	3 \$20,127	(\$17,416)	(\$25,138)	(\$23,929)	(\$31,221)	(\$3,342)
3	Customer Service Representatives	13.51	14	3 \$28,989	(\$8,554)	(\$16,276)	(\$15,067)	(\$22,359)	\$5,520
7	Sales Reps., Wholesale and Manufacturing, Other	23.35	24	3 \$50,103	\$12,560	\$4,838	\$6,047	(\$1,245)	\$26,634
9	Nursing Aides, Orderlies, and Attendants	10.25	11	3 \$21,994	(\$15,549)	(\$23,271)	(\$22,062)	(\$29,354)	(\$1,475)
14	Child Care Workers	8.32	9	3 \$17,853	(\$19,690)	(\$27,412)	(\$26,203)	(\$33,495)	(\$5,616)
15	Executive Secretaries and Administrative Assistants	17.68	18	3 \$37,937	\$394	(\$7,328)	(\$6,119)	(\$13,411)	\$14,468
17	Home Health Aides	8.64	9	3 \$18,539	(\$19,004)	(\$26,726)	(\$25,517)	(\$32,809)	(\$4,930)

## MIAMI GARDENS AND OPA-LOCKA COMMUNITY ASSET ANALYSIS

19	Paralegals and Legal Assistants	20.12	21	3	\$43,172	\$5,629	(\$2,093)	(\$884)	(\$8,176)	\$19,703
21	Legal Secretaries	18.19	19	3	\$39,031	\$1,488	(\$6,234)	(\$5,025)	(\$12,317)	\$15,562
22	Truck Drivers, Light or Delivery Services	13.73	14	3	\$29,461	(\$8,082)	(\$15,804)	(\$14,595)	(\$21,887)	\$5,992
1	Registered Nurses	28.21	29	4	\$60,531	\$22,988	\$15,266	\$16,475	\$9,183	\$37,062
12	Accountants and Auditors	30.86	32	4	\$66,217	\$28,674	\$20,952	\$22,161	\$14,869	\$42,748
20	Bookkeeping, Accounting, and Auditing Clerks	14.91	15	4	\$31,993	(\$5,550)	(\$13,272)	(\$12,063)	(\$19,355)	\$8,524
26	General and Operations Managers	53.59	55	4	\$114,990	\$77,447	\$69,725	\$70,934	\$63,642	\$91,521
32	Computer Systems Analysts	30.23	31	4	\$64,866	\$27,323	\$19,601	\$20,810	\$13,518	\$41,397
36	First-Line Superv. of Office and Admin. Support Workers	22.28	23	4	\$47,807	\$10,264	\$2,542	\$3,751	(\$3,541)	\$24,338
49	Personal Financial Advisors	38.00	39	4	\$81,538	\$43,995	\$36,273	\$37,482	\$30,190	\$58,069
52	Computer Software Engineers, Applications	33.41	34	4	\$71,689	\$34,146	\$26,424	\$27,633	\$20,341	\$48,220
59	Public Relations Specialists	22.92	24	4	\$49,180	\$11,637	\$3,915	\$5,124	(\$2,168)	\$25,711
70	Securities, and Financial Services Sales Agents	48.06	50	4	\$103,124	\$65,581	\$57,859	\$59,068	\$51,776	\$79,655
25	Management Analysts	36.94	38	5	\$79,263	\$41,720	\$33,998	\$35,207	\$27,915	\$55,794
60	Computer Software Engineers, Systems Software	32.72	34	5	\$70,208	\$32,665	\$24,943	\$26,152	\$18,860	\$46,739
71	Chief Executives	81.29	84	5	\$174,427	\$136,884	\$129,162	\$130,371	\$123,079	\$150,958
73	Physical Therapists	34.00	35	5	\$72,955	\$35,412	\$27,690	\$28,899	\$21,607	\$49,486
77	Civil Engineers	35.66	37	5	\$76,517	\$38,974	\$31,252	\$32,461	\$25,169	\$53,048
86	Training and Development Specialists	25.22	26	5	\$54,115	\$16,572	\$8,850	\$10,059	\$2,767	\$30,646
4	Lawyers	53.39	55	6	\$114,561	\$77,018	\$69,296	\$70,505	\$63,213	\$91,092
42	Child, Family, and School Social Workers	16.10	17	6	\$34,546	(\$2,997)	(\$10,719)	(\$9,510)	(\$16,802)	\$11,077
53	Health Specialties Teachers, Postsecondary	31.60	33	6	\$67,805	\$30,262	\$22,540	\$23,749	\$16,457	\$44,336
65	Architects, Except Landscape and Naval	33.54	35	6	\$71,968	\$34,425	\$26,703	\$27,912	\$20,620	\$48,499
82	Clinical, Counseling, and School Psychologists	25.59	26	6	\$54,909	\$17,366	\$9,644	\$10,853	\$3,561	\$31,440
92	Family and General Practitioners	70.93	73	6	\$152,197	\$114,654	\$106,932	\$108,141	\$100,849	\$128,728

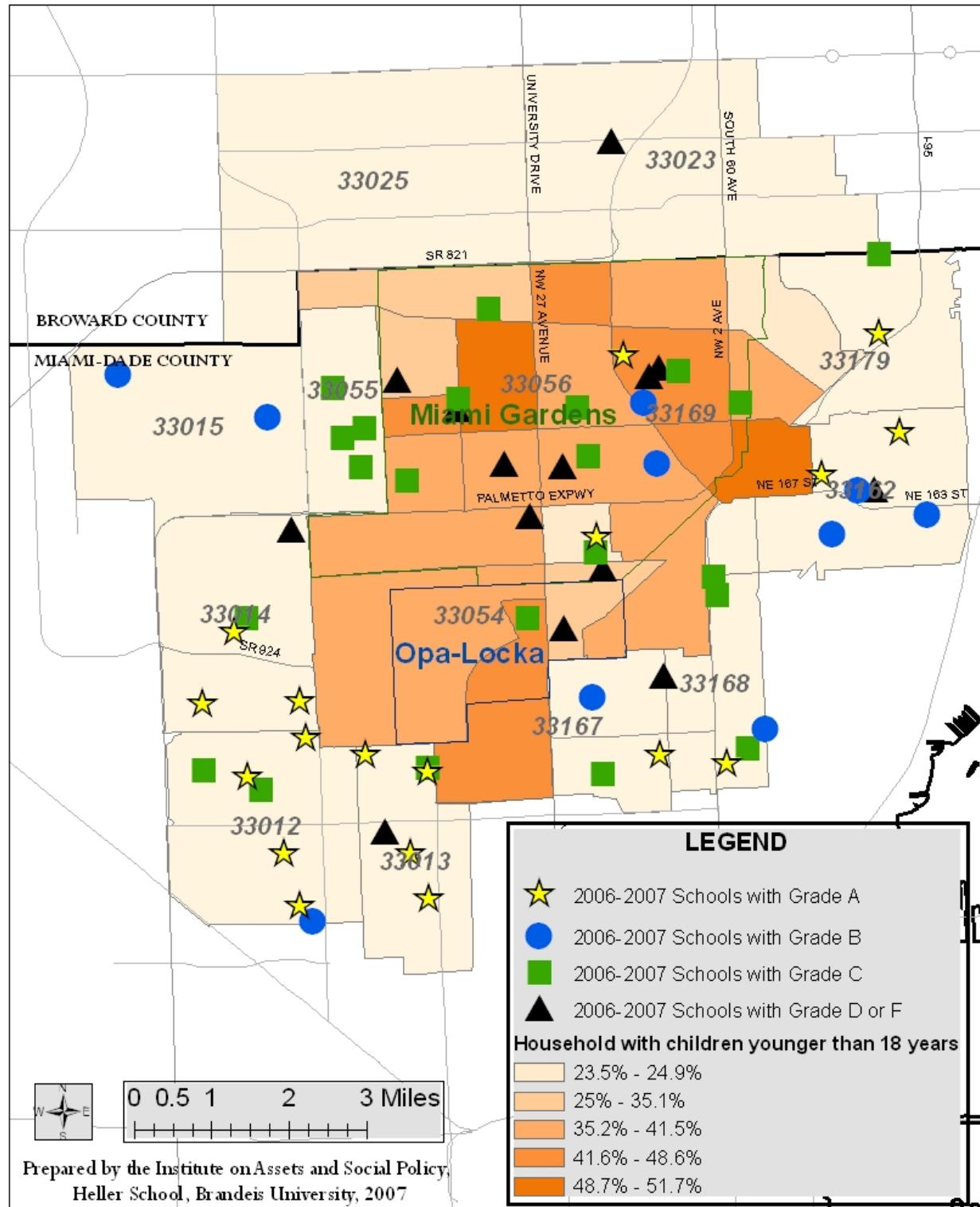
\*\* Inflation multiplier: 1.03160270880361

### **Occupational Education Requirement Categories As defined by the Florida Department of Education**

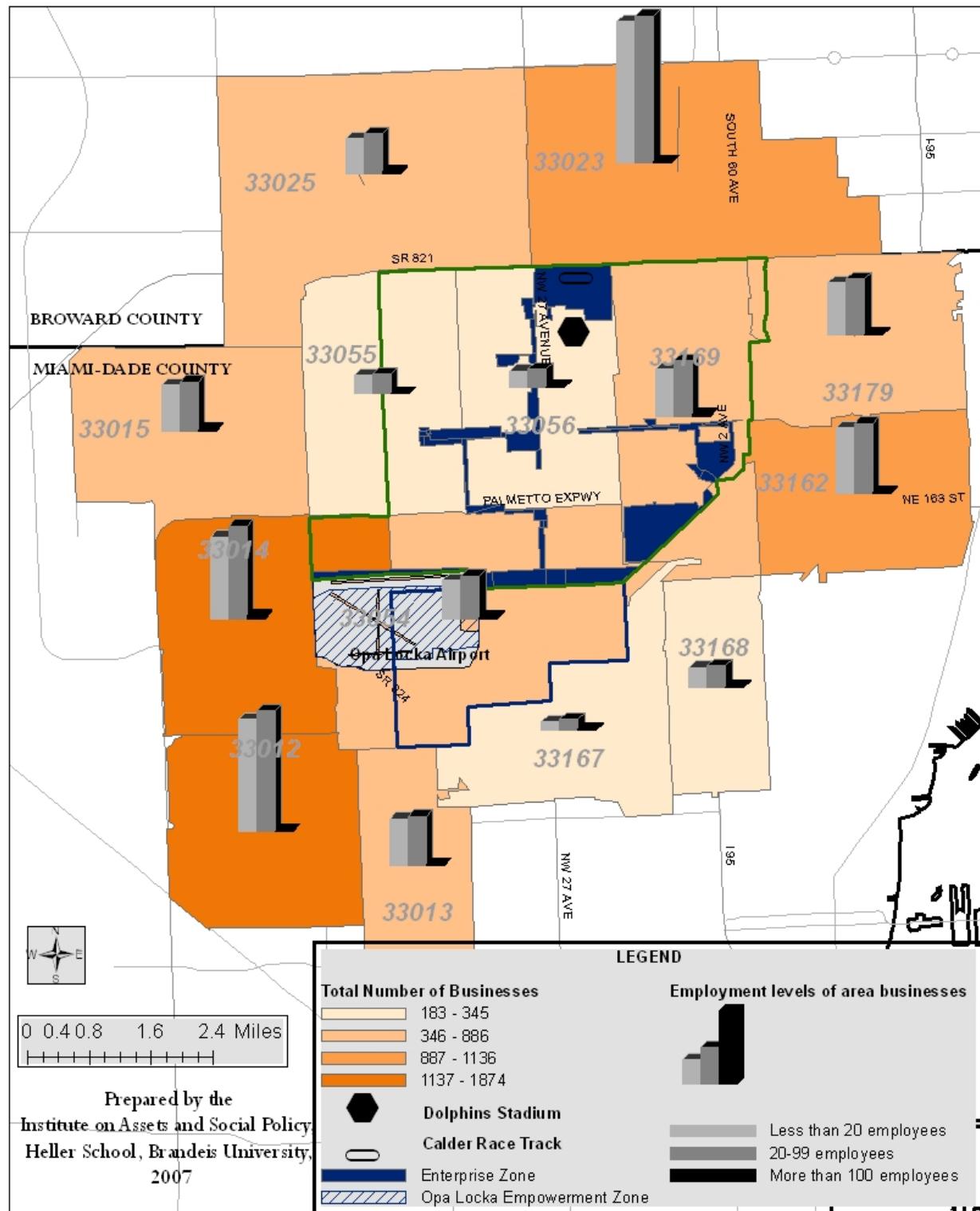
- 1 = Less than a high school diploma**
- 2 = High school diploma or GED**
- 3 = Post Secondary Adult Vocational Certificate**
- 4 = College Credit Certificate, Applied Technology Diploma, Assoc. of Applied Science, Assoc. Degree**
- 5 = Bachelor's degree**
- 6 = Master's degree or higher**

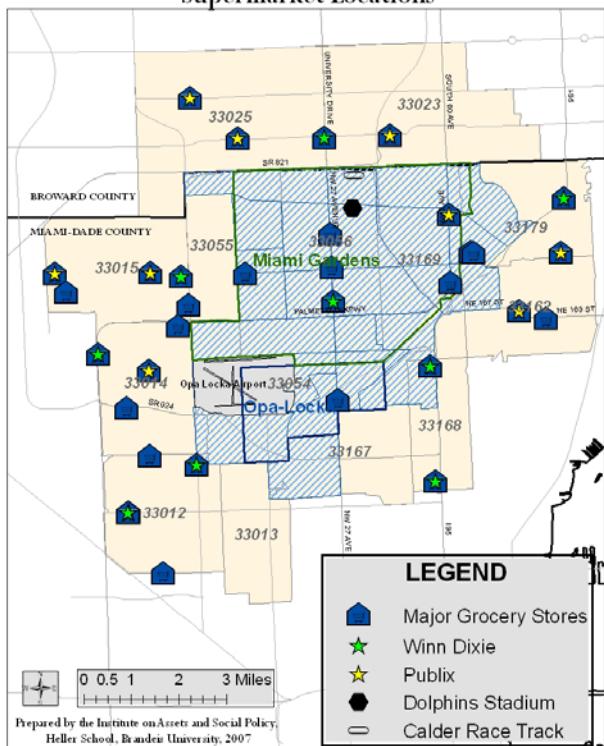
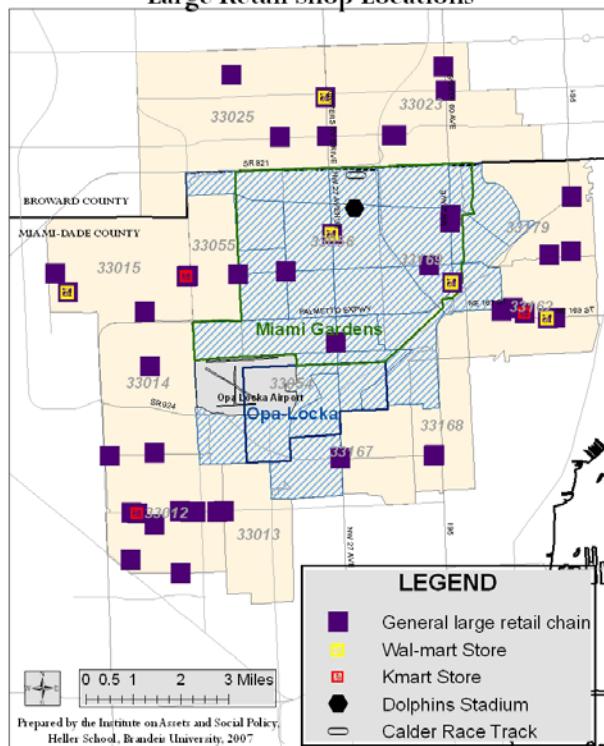
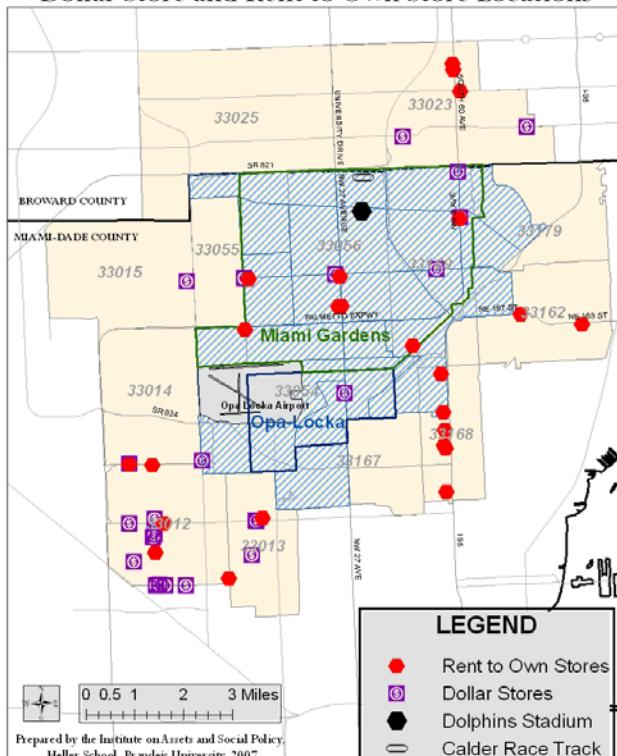
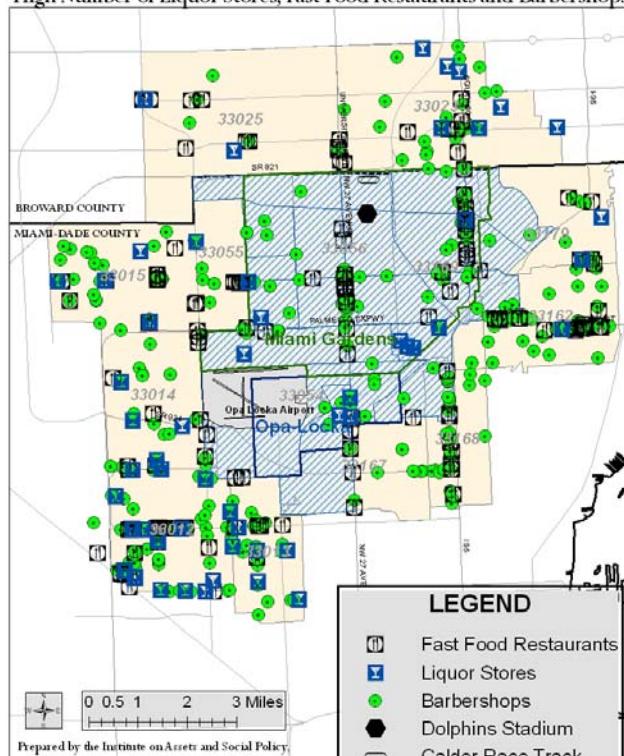
*Source: The Self-Sufficiency Standards for Florida 2007 official release date of all data  
by Human Services Coalition, 11/20/07*

**MAP XX: School Grades based on Florida Indicator's 2006-2007 Report**

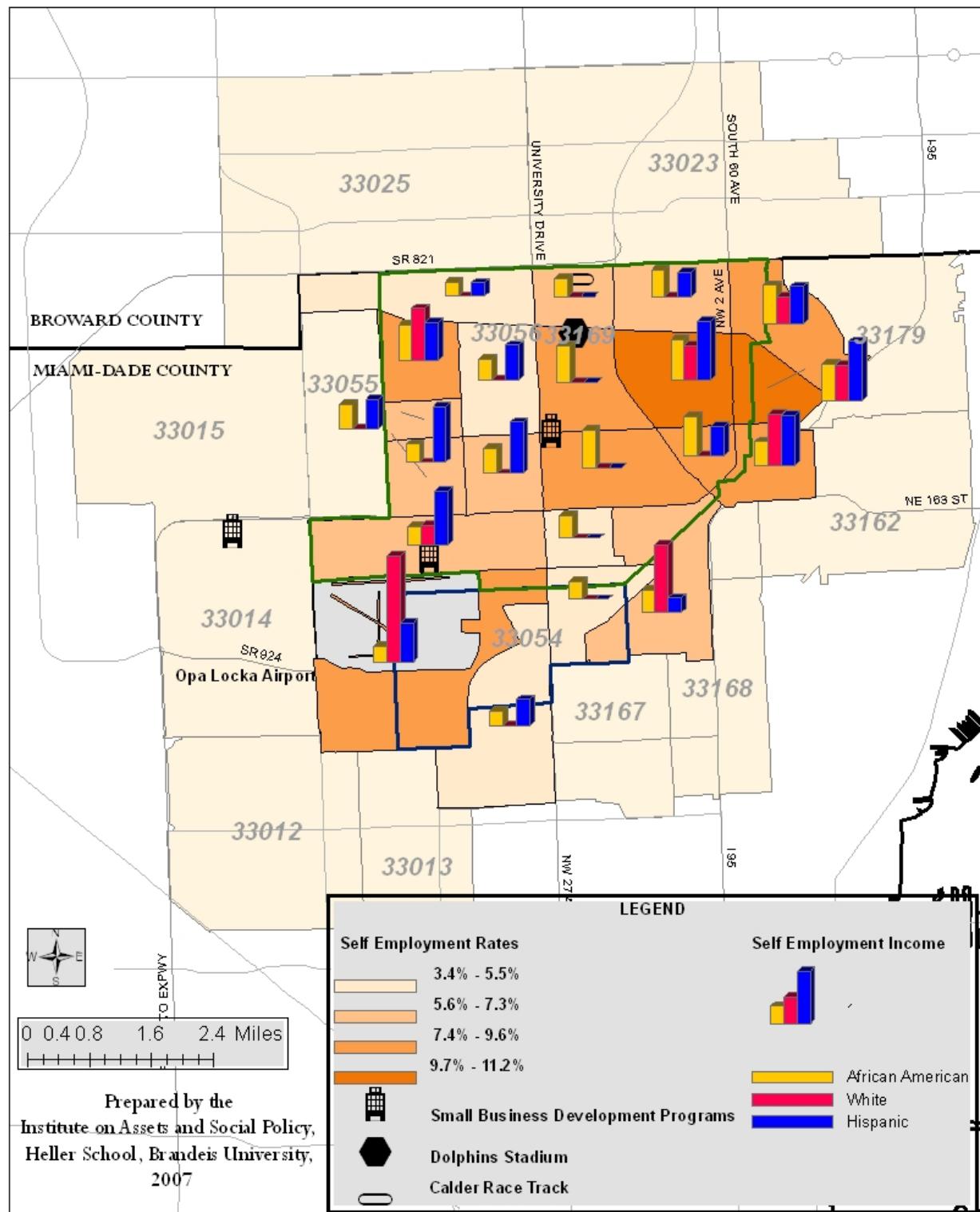


*MAP XX: Business Rates*

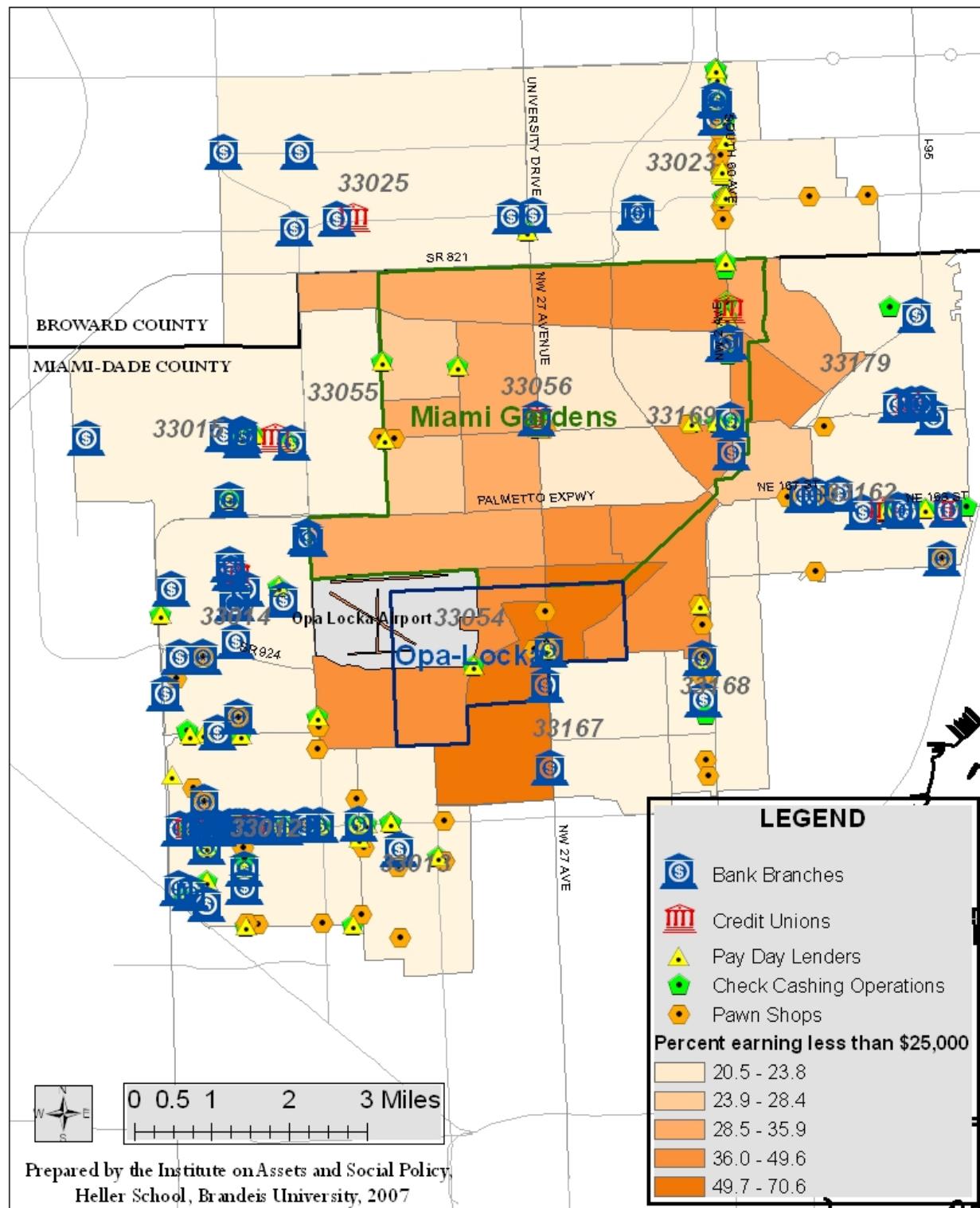


**MAP XX: Business Types****Supermarket Locations****Large Retail Shop Locations****Dollar Store and Rent to Own Store Locations****High Number of Liquor Stores, Fast Food Restaurants and Barbershops**

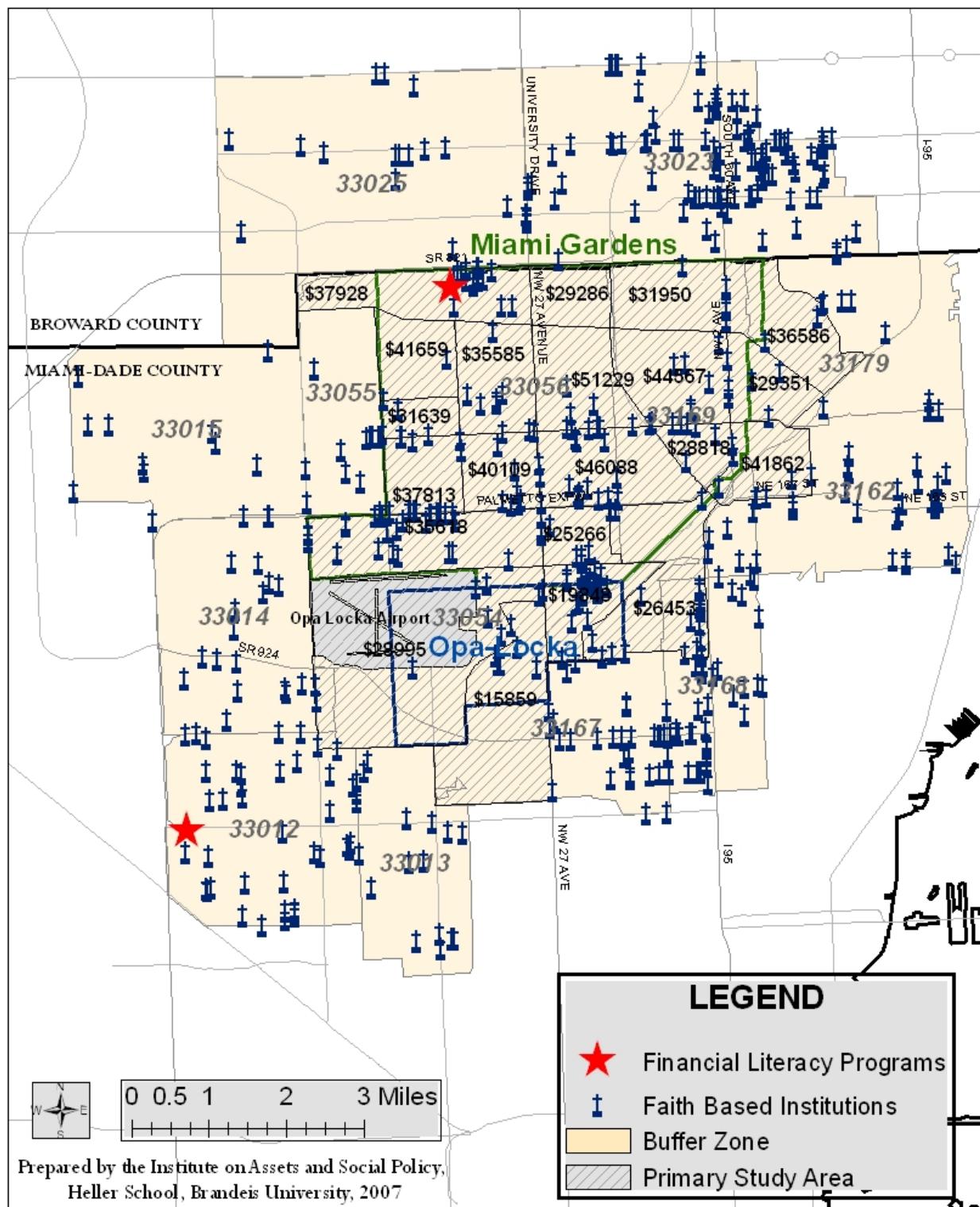
*MAP XX: Self-Employment Rates and Small Business Development Programs*



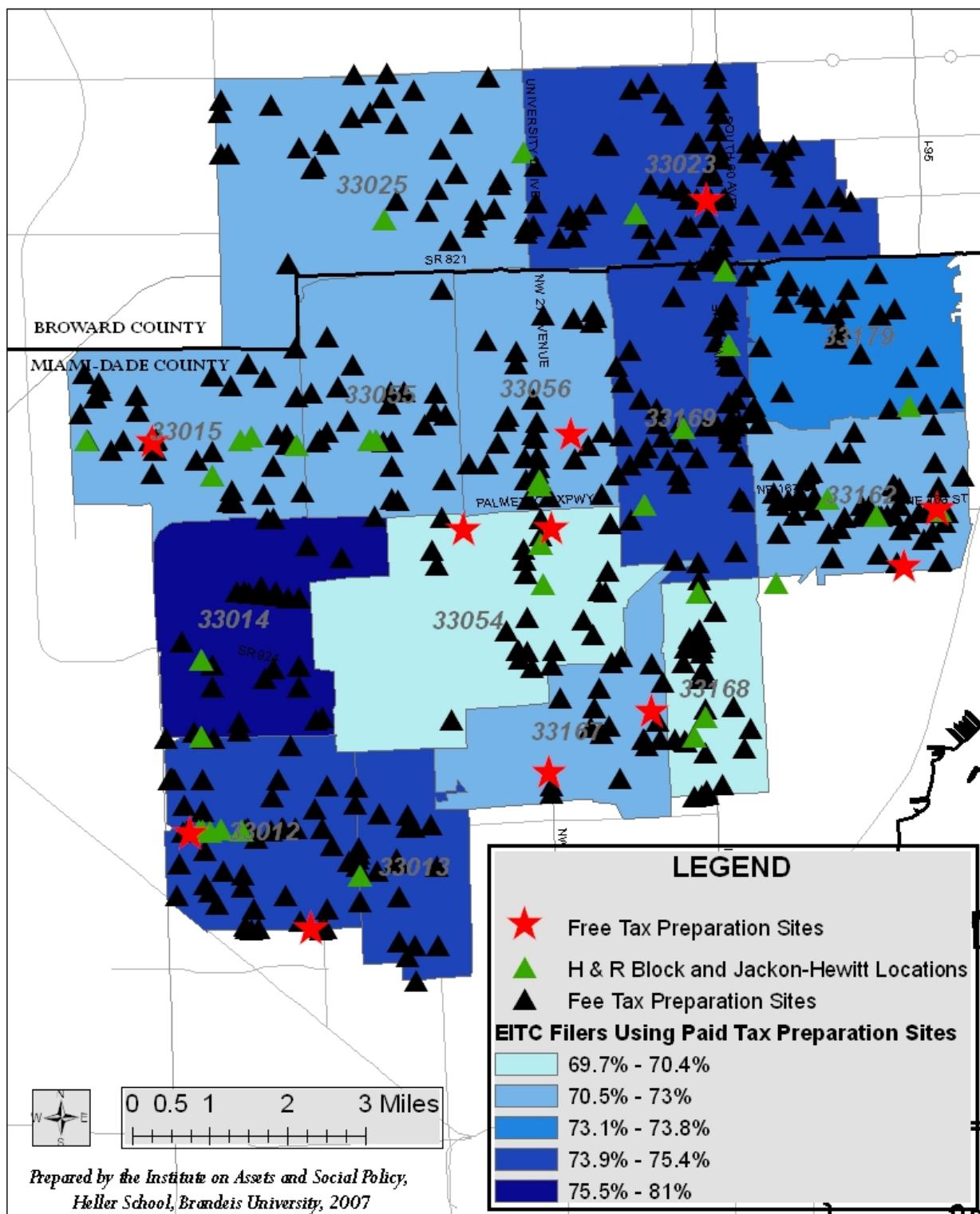
**MAP XX: Mainstream versus Non-Mainstream Banking Services**

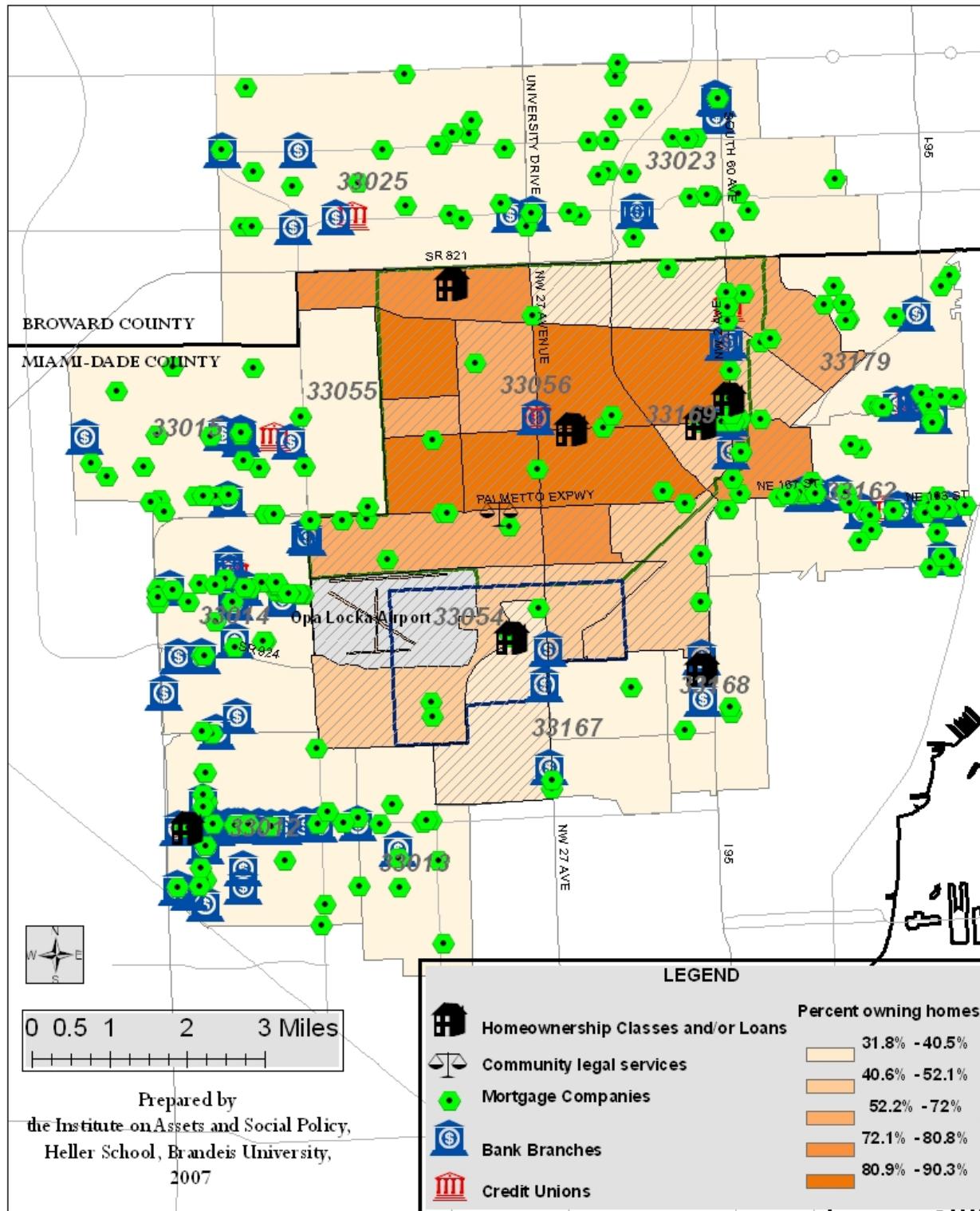


## *MAP XX: Financial Education Programs and Faith Based Institutions*

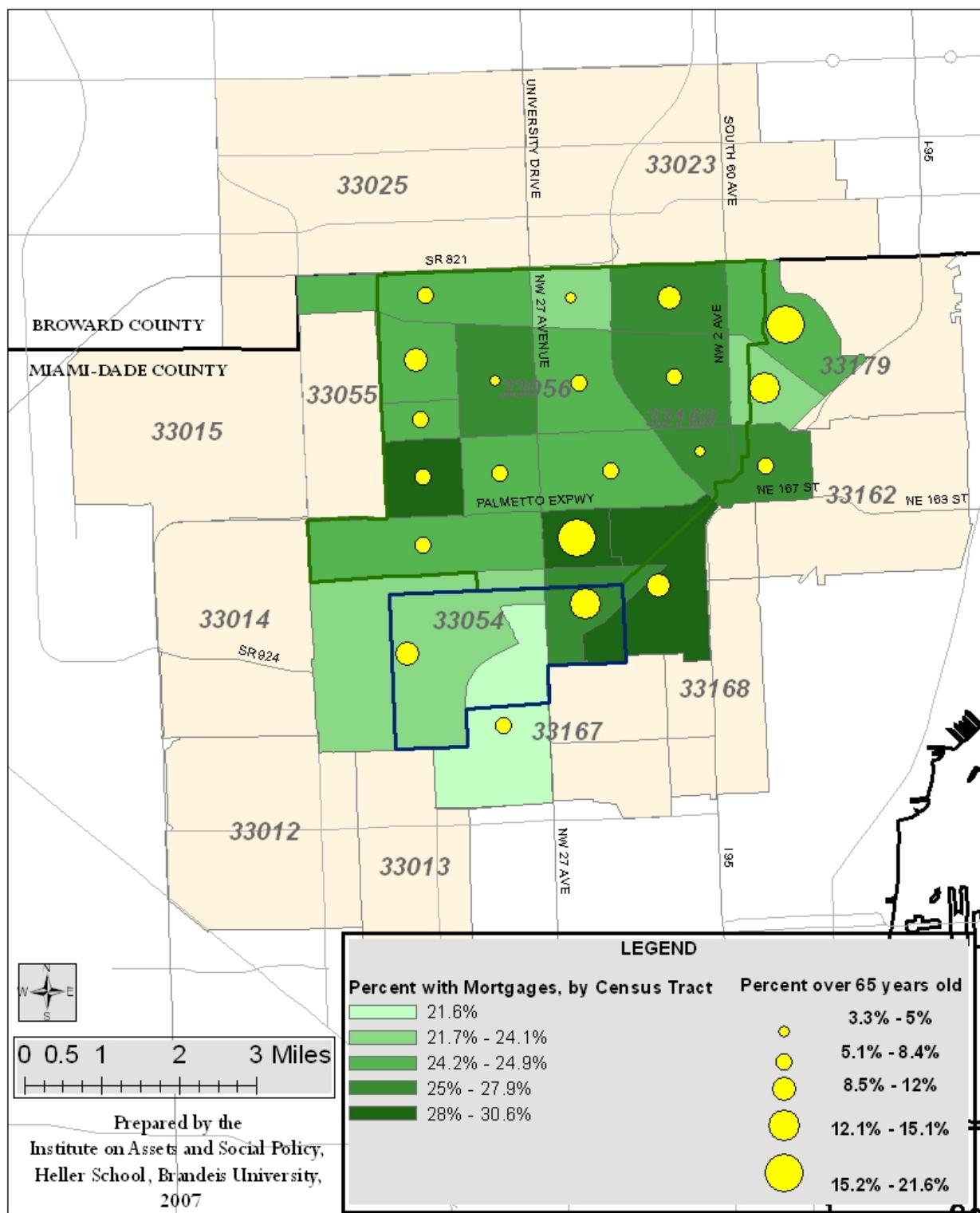


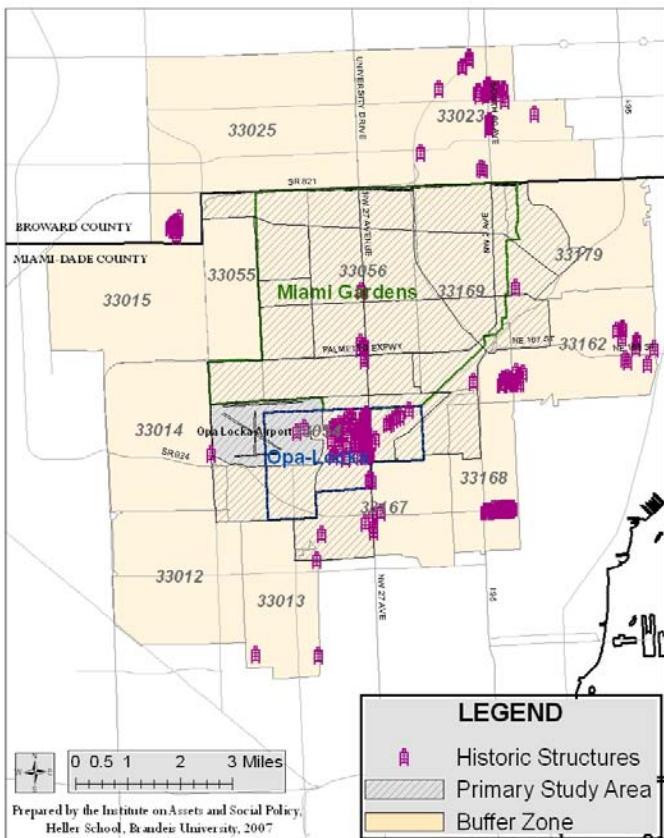
## MAP XX: 2004 EITC Filers Using Paid Tax Preparation



*MAP XX: Homeownership Financial and Protection Services*

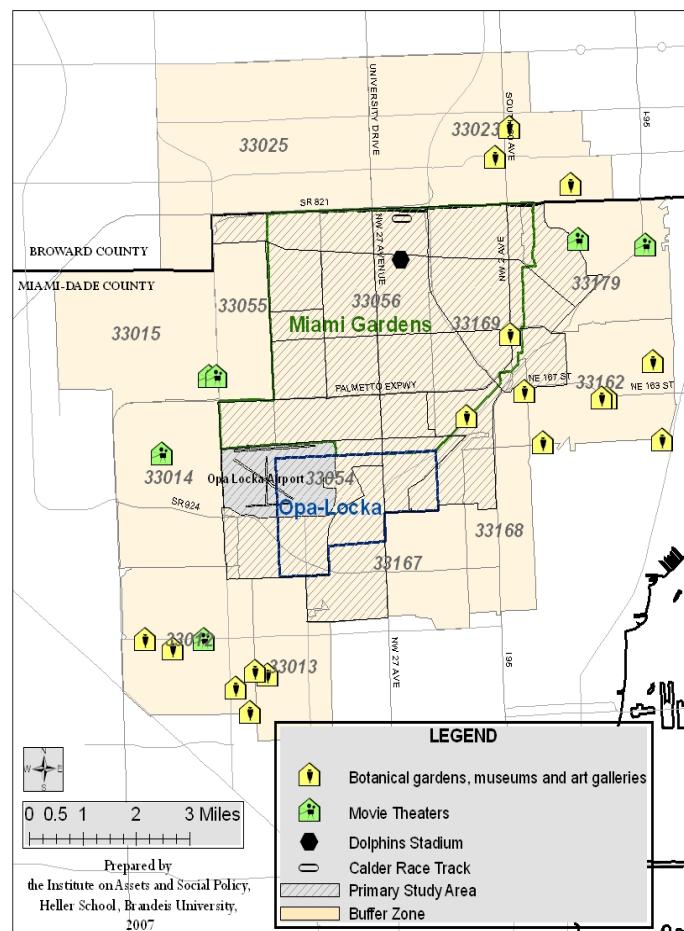
## MAP XX: Homeownership Vulnerability

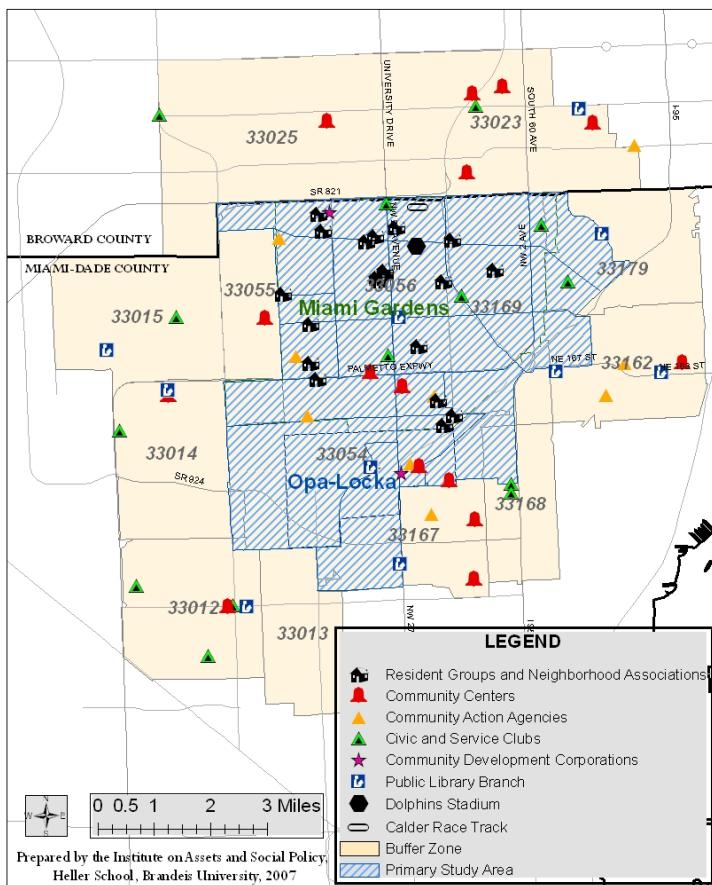




**MAP XX: Preservation Sites**

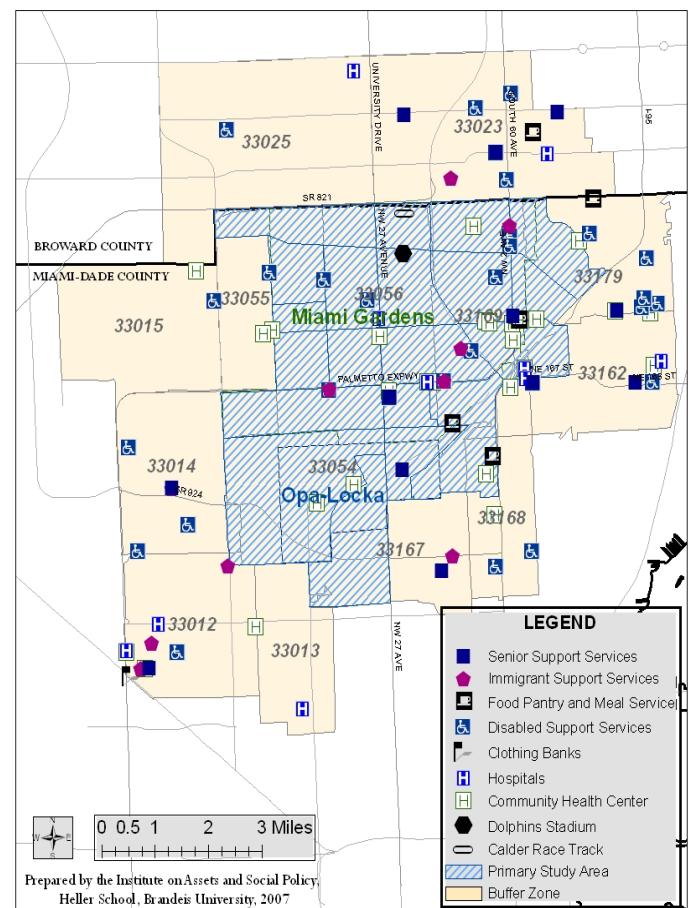
**MAP XX: Cultural Resources**





**MAP XX: Community Resources**

**MAP XX: Community Support Services**



*MAP XX: Hispanic demographics and English Language Learner Programs*

