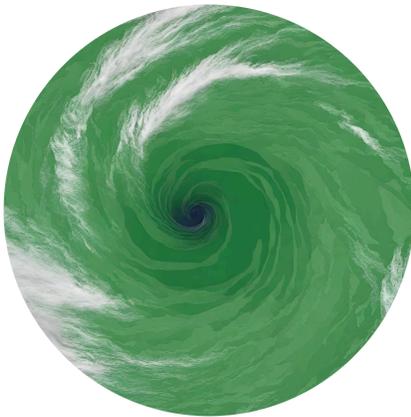


L6A Exercises: Identifying Critical Flaws in Statements of Need

Instructions: Please read the statement of need, below, and determine the key element that is missing. Once you have reached a conclusion about what might be missing, refer to page 2 to see the complete, corrected statement of need.

Statement of Need #1 with Critical Flaw



As per Prosperity Now's 2018 Scorecard of residents' financial health and stability, 51% of Miami-Dade County (MDC) households live in liquid asset poverty, meaning they are without sufficient cash to survive 3 months if an emergency, such as a hurricane, results in the absence of income. Low-wealth residents' experience of climate change is linked to their financial vulnerability. For hurricanes, an MDC resident needs about \$400 to cover water, food, and supplies—cash hard to come by for those in liquid asset poverty.

Hurricane Irma in 2017 shone a spotlight on the region's financial insecurity: post-storm, tens of thousands of residents lined up for D-SNAP (disaster food stamps) distribution. Many were not eligible for traditional food stamps but nonetheless found themselves without sufficient cash to restock their refrigerators. In Feb. 2018, The JPMorgan Chase Institute released a report on the financial implications of Hurricanes Harvey and Irma for individuals and small businesses: "inflow" to checking accounts dropped significantly (20% below baseline) in both cities, with Miami being slower to rebound.

In the case of Irma, the government response to vulnerable communities' needs was far from comprehensive and lacked sufficient coordination with community groups. In almost every case where emergency response lags, self-reliance is expected to fill the gap, but that expectation is unreasonable in asset-poor communities. Adding to the challenges, low-income, often immigrant communities have traditionally occupied MDC's higher ground, previously considered lower-value. Climate change has brought increased development pressure on this land, resulting in climate gentrification that threatens further displacement and decline.

Instructions: Please read the statement of need, below, and determine the key element that is missing. Once you have reached a conclusion about what might be missing, refer to page 2 to see the complete, corrected statement of need.

Statement of Need #2 with Critical Flaw



South Florida's housing affordability and gentrification crisis is among the worst in the nation. According to the *Miami Herald's* June 5, 2019 investigative report, "Priced Out of Paradise," "In a metro area where the median household income sits at a meager \$49,930 but the median cost of a condo at \$250,000 and a home at \$345,000, most residents are shut out of home ownership.

The cost-burdened rate [the rate of those paying more than 30% of income on housing] for homeowners is second only to the New York City area and Los Angeles,' and for renters, it's the worst in the nation." The challenge of finding, paying for, and maintaining quality housing is all the more difficult for communities of color.

HEAL (Housing Equity, Advocacy, and Leadership) is a free, community-driven leadership development course focused on affordable housing issues. HEAL gives residents tools to become affordable housing educators, leaders, innovators, and advocates in Miami-Dade and beyond. Through HEAL, we're building a pipeline of local leadership that will ensure that a diverse set of voices shapes our collective future.