



December 7, 2009

Dear Friends,

Are you tired of all the bad news you have been hearing of late? I know I am and we at Manna are. That is why I am delighted to share some *Good News* with you about things happening at Manna these days. After all, this is the season for "GOOD NEWS!"

When I moved to Washington, DC in 1972, I worked for a well known Church of the Saviour sponsored coffee house, the Potters House, as a program organizer and outreach worker in the Adams Morgan neighborhood. The Potters House is still going strong today in the same location on Columbia Rd., NW.



Rev. Jim Dickerson (left), founder of Manna, Inc., and Mr. Jim Knight (right), Executive Director of Jubilee Housing, at the Ontario Place house.

Back then, we purchased several houses to be redeveloped and used as affordable housing for low-income senior citizens and others in need. Housing was cheap and plentiful in DC back in those days, which is no longer the case. One of those homes on Ontario Place, NW, has continued to be used as an affordable rental for all these years. Recently, a decision was made to sell this house, and Manna was contacted to see if we could partner with Jubilee Housing, an affordable rental housing organization in Adams Morgan, to use the sale of this house in order to produce more homes for lower-income folks in need.

After considering several options, we decided the best way to get the most housing produced from the sale of this house was to sell it at

market price and use the proceeds to establish a **“Jubilee-Home Purchase Assistance Program” (J-PAP)** to assist aspiring and qualified Jubilee residents to purchase affordable homes from Manna.

The funds from the sale of the Ontario Place house will be used to make small second trust, 0% interest loans to counseled, qualified Jubilee residents, who have properly prepared themselves for homeownership through Manna’s Homebuyers Club program, repayable when and if the new Jubilee homebuyer sells their home. **The sale of this one house will enable Jubilee Housing and Manna to create not only new affordable Manna homes for Jubilee graduates, but will also open rental units with Jubilee Housing when the new homebuyer vacates their rental unit. So, we get a 2 for 1 in this deal! And that is very “GOOD NEWS!”**

We are excited about this new partnership with Jubilee Housing and Manna for many reasons. First, it helps us expand on a partnership which we have had for many years as several Jubilee renters have become Manna homebuyers, for example, Ms. Audrey Proctor, whom you will meet below.

Secondly, it concretely links together the different types of affordable housing along what is called “The Continuum of Affordable Housing.” Our dream is to create and link together all the different types of affordable housing and support services associated with them. From emergency shelters, to special needs housing, to rental (public and private), to co-ops, to traditional homeownership with equity gain– joined in a dynamic continuum where housing providers and producers, like Jubilee and Manna, work together cooperatively in order to enable lower-income people to achieve their full potential and dreams. And we advocate with others for an adequate supply of affordable housing in each of the housing categories in the continuum.

This partnership between Jubilee and Manna will demonstrate, on a small scale, what we believe can work on a much larger scale citywide and system wide, which is something the Coalition for Nonprofit Housing and Economic Development is working on now. And that is real “GOOD NEWS”, too!

The following is a story about Ms. Audrey Proctor, a former resident of Jubilee Housing and now a proud Manna homeowner, who is a living example of the **“GOOD NEWS”** we are trying to expand upon in our partnership with Jubilee, and the creation of this dynamic **“Continuum of Affordable Housing.”**

Almost 15 years ago, Audrey attended a Jubilee Housing Christmas party where she met Manna’s Rev. Jim Dickerson. After hearing wonderful things about properties Manna developed and sold to some of her friends and family, she told Rev. Jim, “One day, I will buy one of Manna’s homes, too.”



Wesley Walsman (left) Jubilee Housing, Manna Homeowner, Audrey Proctor (center), and Penny Taylor (right), Eisen & Rome, at Ms. Proctor’s settlement closing on her new home.

Audrey, a single mother with two sons James and Jamal, struggled to make ends meet and provide decent housing for her family. During her time of need and struggle, Jubilee Housing became her friend, counselor, guide, and affordable rental housing provider at the Ritz, one of the five Jubilee Housing rental apartment buildings in the Adams Morgan neighborhood. Her sons attended Jubilee’s afterschool program, her eldest son James attended the program until he graduated from high school, and Jamal is currently still in the program. In 13 years at Jubilee Housing, she was successful in building a stable life for herself

and her children. However, she had not fulfilled her long-held dream and aspiration of owning her own home for her family.

The next step to homeownership was not an easy decision; Audrey did a lot of research into what it meant to become a homeowner and the difference in renting and owning your own home. She received a lot of encouragement and support from Manna and friends who had purchased Manna homes. She spent a lot of time asking God if this was the right decision for her and her family. Audrey went to Housing Counseling Services (HCS), which provides comprehensive housing counseling, training, advocacy, and technical assistance for low and moderate-income homebuyers, homeowners, and tenants. HCS, which Manna also partners with, educated her on the process of homeownership, and helped Audrey prepare her information for the mortgage approval process. Although it took her a long time to become a homeowner and there were many ups and downs along the way, she never gave up on her dream and goal of owning a Manna property.

Today, thanks to Audrey's faith, determination, the "Continuum of Affordable Housing" and support services like Jubilee Housing, Manna, Housing Counseling Services, and Department of Housing and Community Development, she is one of three Jubilee Homebuyers who purchased at Madeline Gardens, a 30 unit affordable condominium project Manna recently completed in the Trinidad neighborhood of DC. And this is "GREAT NEWS" isn't it!

And one last *Manna Good News* story, I want to share with you. On Friday, November 20, 2009, Manna celebrated the Cardozo Court Groundbreaking at 14th and Clifton Streets, NW, where we have begun construction on a new 15- unit condominium that will be completed by the end of 2010. We all feel this is **incredibly** "GOOD NEWS" especially in this very different economic and real estate climate and all the challenges we had to overcome to get this new project underway.



The Groundbreaking Ceremony at Cardozo Court Condominium on November 20, 2009.

Thank you for all you have done to help produce so many *Good News* stories from Manna to date. I ask that you continue your generous and regular support for more "GOOD MANNA NEWS" in the future. **Please send us as generous a contribution as you can at this time. Know how blessed we all feel by your support.**

We send you our prayers, blessings, and gratitude in advance and wish you and everyone much "GOOD NEWS" in the holiday season and the coming year.



As ever,

Rev. Jim Dickerson