Vol 1, Issue 4 • Winter 2012

MANNA Turns 30

by Douglas C. Dodge

ne of the best ways to tell the story of Manna, Inc., an affordable housing developer in Washington, DC, is to begin with my own experience.

The Church of the Saviour in Washington, DC was a small ecumenical church when I first became involved in 1969. I was initially drawn to FLOC (For Love of Children). Its mission was to reunite families after children had been placed in deplorable conditions at Junior Village. If FLOC was going to be successful in working with reintegrating families and children, they had to address housing issues for the families. Thus, Hope and a Home was born, and a country boy from Arkansas, Jim Dickerson, got involved.

Like all of the programs emerging from the Church of the Saviour efforts, *Hope and a Home* was supported by a mission group made up of church members and interns. I was a part of this mission group in the early 70's. We met weekly to pray and discuss how we could best support the staff and program.

Hope and a Home started with one home and gradually built up its stock of homes to house families and their reunited children. It wasn't long before it became apparent that there was going to have to be a process for moving families from Hope and a Home housing to other living arrangements.

Having guit my federal job, I was working for the Church of the Saviour in Adams Morgan at the Potter's House City Center. Jim Dickerson (not a reverend yet) developed a program called ROMAH (Rehabilitation of Men and Houses). This program worked with adult offenders discharged from Lorton prison and engaged them in housing renovation.

I think it was this experience in housing renovation and the perceived need to provide housing for families of *Hope and a Home* that gave birth to Manna in 1982. As Jim conceived it, "Manna would purchase, renovate and sell the homes to previously homeless families, families moving on from Hope and a Home, and create ways to assist them to purchase the renovated houses."

As it began, I joined the Manna Board of Directors, where I am still active after 30 years.

Started Small

Manna started small—one house at a time. Jim, and his wife, Grace, and some friends, loaned Manna some seed money. A contractor friend worked with Manna to renovate the properties that they acquired. Rev. Dickerson also had an acquaintance in the city who owned several properties in Washington, DC and Jim convinced this individual to help us identify properties or to give us properties.



Rev. Jim Dickerson

We were never quite sure how these deals came together. In a way, this was an anxious time, because the Board was never certain where continued funding would come from. Jim consistently reminded us to have faith. Thirty years later, one could say that the resources we received were "manna from Heaven".

Early on, Kay Schultz joined the staff of Manna as Co-Director. In 1986, she and Mike Young, former Photo By Keith Seat Director of Hope and a Home, were instrumental in conceiving and implementing one of the most impor-

tant programs in support of Manna—the Homebuyers Clubs. Manna was the first program in the country to establish these support groups. It has since been replicated throughout the country by the efforts of an organization called, Neighborhood Reinvestment Corporation, a national affordable housing organization.

These peer support groups worked with folks to resolve credit issues and establish savings that could serve a down payment for a property. There are now seven Homebuyers Support Groups, resourced by Manna. Not all of the graduates of this program purchase homes from Manna. Nevertheless, the program has been an important resource for low income buyers in Washington, DC. In February 2011, the Manna Homebuyers Clubs celebrated their 25th Anniversary.

Shift in Focus

When Manna began its work, the focus was primarily on the purchase, redevelopment and sales of individual homes to individual lower-income buyers. The strategy was to produce the highest quality home, at the lowest cost, for the lowest-income purchasers possible. Projects were selected more on the basis of economic feasibility than overall neighborhood impact.

In 1989, Manna completed its 100th home and conducted a survev to determine buyer satisfaction. The results indicated that Manna homeowners basically "loved their new homes, but hated their neighborhoods," as one new owner put it. The study clarified the important relationship between an individual buyer's long-term success and the health, or lack thereof, of the neighborhood conditions surrounding the individual owner. This helped Manna staff and the Manna Board

The Power of Blessing

dvent is traditionally a time of expectant waiting. The image of Mary, great with child, draws attention in this season of winter darkness to new possibilities, new life, and expanding families. But in my later years, I am drawn to the blessing and protection of Mary offered by her cousin, Elizabeth, and her husband, Zechariah. When I consider them as part of the Christmas story, I see elders who reach beyond



their own comfort and security. Instead, they extend hospitality to a frightened teenager, and affirm her unexpected call.

When Mary Cosby called from their apartment at Christ House, to thank us for an album of pictures taken at 2025 before it was sold, I was not surprised to hear that Gordon was out that day – to celebrate the opening of a new little mission in Anacostia. At 95, Gordon continues to bless the "sprouts of new life" that continue to emerge from the sturdy trunk of the Church of the Saviour which

they planted so long ago. Both of them continue to share the light that they have embodied for so long.

With this fourth issue of CALLINGS, we complete an experimental year of publishing this smaller newsletter in place of the more complete newspaper, The Diaspora, which sustained our network for so long. Your contributions suggest that we should continue publishing CALLINGS on paper along with the electronic version, which will be available on churchofthesaviourdc.org. A decision on continuning publication of *CALLINGS* will be made by the C of S Council when it meets in January.

Marjory Zoet Bankson Chair of the C of S Council Editor/publisher of CALLINGS

A contribution of \$10 from every reader would actually cover the costs. More would be gratefully welcomed. Gifts payable to the Church of the Saviour may be sent to: Callings, Church of the Saviour, 1640 Columbia Rd., NW, Washington, DC 20009.

8th Day Church 5-Year Goals

- 1) Consciously move towards deeper relationships, healing, and community-building.
- 2) Expand the variety and number of opportunities for spiritual formation and growth in youth and adults.
- 3) Value and celebrate the dignity of differences. Work consciously to break down the barriers of race, culture, age, gender orientation, money, education, ability and religion.
- 4) Actively welcome, teach and encourage young people to prepare them for leadership in the community and the world.
- 5) Increase the sharing and pooling of resources, redistributing so that all in the community can live with economic security.
- 6) Face with courage the challenges of climate change by becoming more green ourselves (individually and corporately) and advocating for change in religious congregations.

Lazarus House Church Renamed Bread of Life Community Church

hroughout scripture, bread is a consistent image for having what is needed for life. Bread is literally the foundation for physical sustenance. Many of the most important stories of our tradition involve feeding miracles that rely on it-Manna given in the desert, the widow who shared her last crumbs with Elijah, Jesus multiplying the loaves for a crowd. Without physical bread, there is no life.

At the same time, bread is not enough. Life is more than physical sustenance. When facing the tempter, Jesus responded that man cannot live by "bread alone." There is another kind of bread, another sustenance which is beyond the physical. It is the eternal.

Abundant life includes both forms of bread. Our church, which was formerly associated with Lazarus House, has changed its' name to reflect our life now. The Bread of Life Community seeks to live at the in-

tersection of both dimensions, physical and eternal, where truest life is found.

Enough Bread

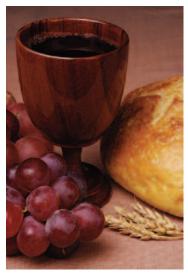
We believe life was created with resources sufficient for all to have enough. There is enough bread. Most moments of human history, including the present moment, have been marred by unequal distribution of resources and widely disproportionate experiences of abundance. It is difficult for people and communities to know fullest life without access to resources and opportunities. Without systems and practices of fairness in place, life inevitably finds patterns that benefit groups of privilege at the expense of others, resulting in many being left "outside" the circle of wealth.

Given the interconnected nature of all life, we recognize and confess that our actions and inactions are part of an economic system that perpetuates inequality. Yet, we believe that even as we are part of the "problem," we can be part of the "solution."

Through Sabbath practice and the Jubilee Year, and later in the biblical narrative, through the life and teachings of Jesus, God has been calling all members of life into covenantal relationship with each other and with creation-into patterns of love, equality and justice.

Our Call

We are a church called to live in ways that are consistent with God's intention, with a particular emphasis on the economic dimension of life. Through specific, local relationships, and through a connection to the Church at large, we will work to support new



economic practices and structures that will be life giving for 'haves' as well as 'have not's'. Through our gathered life, we will attempt to embody alternatives to the culture that accumulates, protects and self-secures.

Our inner life of community and our missions will be expressions of possibility and solidarity where good news is proclaimed to the poor, freedom is proclaimed for prisoners, the blind come to see, and all who are oppressed come to know greater freedom.

At the same time, we affirm that the called life is based in relationship with the Caller. The cornerstone of abundant life is a surrendered inner life of prayer and connection to God. Jesus called us to a way of being; our outward action is only as good as its roots in solitude and communion, and our doing must flow from grounded being.

Living Jubilee Mission Group

The Living Jubilee mission group is called to experiment with practical responses to advance a more just economy, locally and beyond. The mission has these primary expressions:

- To be the heartbeat of an informal "think tank" that responds to issues and questions related to faith and the economy. We hope to work with individuals and communities of faith to find ways of envisioning and embodying alternatives to the current economy that are more consistent with Sabbath and Jubilee practices. Integral will be a teaching ministry that nurtures spiritual formation, deepens our understanding of God's intention for life, and helps inform steps to embody it.
- To incubate the Life Asset Financial Resource Center, a point of entry for people who wish to improve their economic health through practices of money management, debt reduction, entrepreneurial enterprises, and other elements of financial well being. Through these efforts we will seek to awaken and deepen awareness of our inner true wealth that is endless in the presence of God.

Please join us Thursdays 7:00 – 8:00 pm for weekly worship at the Festival Center. On alternating Thursdays we follow worship with 8:00 - 9:00 pm Life Asset "Work Party." All are welcome!

To learn more contact Terry Flood, Jim Knight, Mike Little, Markus Larsson or Kim Montroll.

Kim Montroll, a founding member of the Bread of Life Church.

The Church of the Saviour Council

Bread of Life • Dayspring Church • Eighth Day • Festival Church • Friends of Jesus Jubilee Church • New Community • Potter's House Church • Seekers

Related **Ministries**

The following ministries have grown from churches and mission groups of The Church of the Saviour, Each is independently organized.

Academy of Hope • Becoming Church • Bethany, Inc. • Bokamoso Foundation • Christ House • Columbia Road Health Service • Cornelius Corps Cornerstone Dayspring Earth Ministry • Dayspring Retreat Center • Discipleship Year • Faith & Money Network • Family Place • Festival Center • For Love of Children • Hope and a Home • Inward/outward • Joseph's House • Jubilee Housing • Jubilee Jobs • Jubilee JumpStart • Kairos House • L'Arche • Life Asset Credit Union • Life Pathways • Manna, Inc. • Miriam's House • New Community ArtSpace • New Community for Children • O.N.E.DC Potter's House • Samari-

tan Inns • Sarah's Circle •

School • Sign of Jonah • Sitar Arts Center

Sounds of Hope • Tell The

Word • Wellspring

Leadership

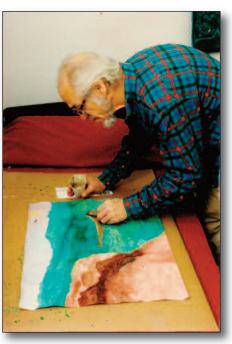
Servant

An Art Volunteer

It's a sunny Saturday morning when I, an art volunteer, arrive at Christ House. As usual, I feel a deep happiness. Not only am I glad to be able to use my experience in teaching art, but I am aware of the deep caring, the love, that is evident here. The life-sized statue of Jesus kneeling in front of the building, which was created by Jimilu Mason, is truly symbolic of

The benches in the little front courtvard are filled. A Kairos resident is coming out of the building, having finished his regular volunteer job of setting up the dining room for lunch. He has also rolled into the dining room the art cart from its storage place in the corner of the living room, a kindness that I appreciate verv much.

When I walk down the hall and into the dining room, I can see Margaret in the kitchen, across the serving counter, readying the space and equipment for the volunteer group who will bring the food for the day's lunch. We chat a bit, and I move materials from the cart to the table we will use for "Art Time".



A former resident continues to paint in his room

Then I go up to the second floor to announce our activity on the P.A. system, and speak personally to patients in the hallway, the little lounge, or TV room. At the nursing station I am sometimes informed of a new patient for whom this activity might be of interest. I am always impressed with the kind, caring interactions between staff and patients. The cleanliness, too, is

SERVANT LEADERSHIP SCHOOL at the intersection of spirituality and social justice

WINTER 2013 CLASSES

Tuesdays, January 15 - March 5 7-9pm

- Food, Faith, and Justice
- Healing in a Violent World
- Race, Place, and the Christian Imagination
- Soul at Work

Wednesdays, January 16 - March 6 12-1pm

• Too Deep for Words: An Introduction to Centering Prayer

Tuition for classes is \$100, with scholarships available for those with limited income. For class descriptions and to register, call 202.328.0072 or visit www.slschool.org.

at Christ House



Ronald Moore, a current resident of Christ House, enjoys painting classes.

Portraits (left, below) are examples of art created by former residents.

so evident, and often I have a chance to greet the woman who works to keep it so clean.

During our time to-

gether in the dining room my purpose is to have each person do something creative in a way that meets them where they are most likely to feel comfortable. For some, it is creating a thank you note or birthday

card using one or more rubber stamps and colored inks on the blank cards with matching envelopes. Others may have a favorite medium, and want to use it to create a picture. We have watercolors, poster paints, colored pencils and markers, pastels, charcoal, pen and ink, collage materials, glitter, glue, different kinds of paper, scissors for right and left

handers, and more!

Some patients are very skilled, will come with an idea, and go right to work. One patient had already been making a comic book to which he added more drawings. The story involved medieval knights on horseback, in battle. The detail, proportions and perspective were awe-inspiring.

There are times when I demonstrate a way of painting that uses only three primary colors that cross each other randomly using different kinds of brush strokes, thus making new colors and creating an abstract painting. After being led through such an exploration on their own papers, they are usually loosened up and ready to try one or more paintings on their own. Some find themselves inspired to paint landscapes. Others sketch. Most have had little time for art in their lives.

During Art Time, the lunch preparation volunteers have come in with the food, and happy conversation is heard as they work together in the kitchen. A nursing assistant may come down to remind a patient that it's time to have a dressing changed, but stay to observe for a couple of minutes. Someone coming to the dining room to get coffee or tea silently checks out what we are doing. It's a very relaxing time. I see a patient let go of his focus on pain, as he be-

comes absorbed in creating. Sometimes an exclamation

is made: "Well, I never thought I could do that!" or "I'll be back next week!'

Generally, after we are through, a couple of patients will stay to help clean up. Recently I heard one remark, "The staff here makes you feel like it is not work they are doing!" The other replied, "And I don't see any negativity here!"

The Art bulletin Board is in the hallway, and we put up work of the day. There are other bulletin boards, showing activities, field trips, volunteers, patient's birthdays. They help one see parts of the well thought-out network of caring here at Christ House, and why deep healing goes on here.

I leave, waving goodbye to Margaret, and joshing with another Kairos volunteer, who arrives early for lunch and is seated by

the exit door.

Reflecting on the morning's activities I am aware, as always, that my soul has been fed.

Jean Adams taught art in Fairfax VA public schools for 29 years and has been volunteering at Christ House for 20 years.

MANNA continued from page 1

to begin to put an equal emphasis on rebuilding neighborhoods through its individual affordable homeownership mission.

Manna currently chooses projects that will contribute to a demonstrable positive impact on a block, a neighborhood or an entire community while simultaneously continuing to focus on providing homeownership opportunities for individual buyers with limited incomes.

Financial Support

In 1996, Manna launched the Individual Development Account (IDA) program in which the organization matches, on a pro-rated basis, home down payment savings by program participants. Manna was the first organization in Washington to create and implement its own IDA program. The same year Manna also started its Condo Fee Subsidy Program.

Before these programs were established, Manna lost five or six sales per year because the prospective purchaser initially could not qualify for a first mortgage because of the monthly condo fee. This translated into approximately a half million dollars in lost sales. Based on experience with actual applicants, this initial subsidy enables the potential homeowner to purchase. After three years, their incomes and payment experiences generally will have increased to the extent that the subsidies are no longer be needed.

The dynamics of affordable housing in the District have shifted dramatically with the downturn in the economy. For most of the past decade, Manna and its clients had to combat skyrocketing costs of housing and the influx of people who wanted to live in the city, watching as the income disparity increased between the poor and the affluent, and seeing too few opportunities for longtime, lower-income residents to share in the city's renaissance.

Like most organizations, Manna has faced significant issues of obtaining financing and project support. In the past three years, Manna went through some hard times, necessitating staff cuts and cost containment. Fortunately, it appears that Manna has weathered the worst of it and is now on surer financial footing. Although Rev. Jim Dickerson remains Chairman of the Board, George Rothman has been hired as Manna's new President and CEO, to manage the day-to-day operations. George ran his own successful residential real estate development business prior to joining Manna.

The Capstone Fund

The Capstone Fund was established to provide financial resources to support the purchase of properties that were eventually renovated and sold to low income buyers. The Capstone Fund is capitalized by investors interested in social investments. It started with a small number of investors who could earn up to three percent on their investment. Given today's low interest on money market funds and certificates of deposit, this is a good return. The Capstone fund now has 46 investors and 2.6 million dollars. The Capstone Fund has leveraged over \$100 million in Manna's work and helped build over 60 million in equity for our low-income homeowners.

Despite the complications of locating affordable properties and arranging for financing, Manna has produced some significant housing projects and approximately 1,000 housing units over its 30 year history. Many of these housing units and condominiums have resulted in significant improvements and stability in the neighborhoods where they are located.

Preserving a Landmark

One of the early projects that Manna undertook was the Whitelaw Hotel. The Whitelaw was one of the few hotels in Washington, DC available to Blacks between the 1920s and the 1950s. Many notable black leaders in the arts and politics stayed there in its heyday. The property on 13th and "P" had been abandoned for years, and the roof had caved in. Most people advised to tear the

place down and redevelop the site. Manna acquired the Whitelaw, and in 1989, completed the renovation of the building, including the beautiful lobby with several stained glass panels on the ceiling. Since its completion, the units have been rented to



35 families. In the near future, Manna will begin a new renovation of the units, including kitchens and bathrooms.

Resale Restriction

In 2005, the DC Council passed inclusionary zoning legislation that gave the Zoning Commission the authority to severely limit the amount of equity that a purchaser of an affordable home can retain on sale. The initial low-income purchaser must be in the property for 20 years, and some more than that, before they can realize any equity in their home. The legislation also requires the purchaser to sell the property to another low-income purchaser. The proponents of this approach argue that this approach is the only way to ensure affordable housing for low-income purchaser.

Manna has always had a policy of recapturing some of the subsidy attributable to that portion of the purchase price that is provided by public funds. In this way the low-income purchaser is able to develop some wealth and the public subsidy of the purchase is preserved for affordable housing. Historically, Manna buyers have not "flipped" or turned over their homes for profit. Over 80 percent of Manna buyers over Manna's 30 year history have remained in their homes today.

Manna looks forward to continuing the development of affordable housing for low-income purchasers. It is not easy to identify and purchase properties at a price that enables Manna to continue to sell homes to low-income purchasers at below market prices. Nevertheless, Manna is determined to identify properties and to work with the District Government, and other non-profit and for-profit partners, such as banks to preserve and expand the stock of affordable housing in the District of Columbia. Making affordable housing available and working with neighborhoods and communities will stabilize these communities, lower crime rates, and just generally make the District of Columbia a better place to live.

Visit us at Manna's website, mannadc.org.

Douglas Dodge continues to serve on the Board of Directors for Manna, Inc. He is a member of Seekers Church.

Bokamoso Returns in January!

Potter's House will be hosting a performance by Bokamoso on January 18 at 7:30pm. Plan to come early so you'll get a seat! They will also participate in the worship service at Seekers on January 27, and give two full performances at George Washington University (Marvin Center) February 8 and 9. See the website (www.BokamosoYouth.org) for a full schedule.

Bokamoso means "future" in the Tswana language, one of several spoken on the Winterveldt township, near Pretoria in South Africa. There, the Bokamoso Youth Centre gives at-risk youth hope to work for a better future and the skills to achieve their dreams. The annual Tour of Bokamoso performances helps to raise funds to operate the Centre, creates opportunities for vocational mentoring and worksite visits, and promotes cultural exchange with the U.S.

The Tour is directed by Roy Barber, a teacher at St. Andrew's Episcopal School (SAES) and member of Seekers Church, and Leslie Jacobson, a professor of drama and theater at George Washington University (GWU). During the Tour, the youth live with SAES host families for three weeks, and then move to GW for a one week residency, living and attending classes with GW students as they rehearse for their major performances at GW.

On a visit to South Africa in 1996, Roy Barber was captivated by the talent and the lack of opportunity for young people at Winterveldt. Shaped by his mother's activism during the Civil Rights Movement in the U.S., Roy used his training in music and drama to create a theater piece on AIDS-prevention to engage some of the youth. Seekers sponsored their first visit to the U.S., and continues to provide support for the career development portion of their visit each year.



Bokamoso performing at Potter's House last year

The Bokamoso Tour group performs at churches, schools and other sites to raise awareness and funds to operate the Centre's programs. To date, some 196 scholarships have been awarded to 112 youth for post-secondary education. Among the recipients were all 12 of the youth who participated in the 2012 Tour.

The Bokamoso Youth Centre's programs in Winterveldt, South Africa, have helped hundreds of young people survive and thrive amidst the poverty, crime and despair of the AIDS epidemic. The U.S. based Bokamoso Youth Foundation has provided artistic, networking and financial support to the Centre since 2008. The cost of hope in South Africa is suprisingly affordable. The payoff is priceless.

Wellspring Is Available!

Wellspring Center at Dayspring, along with the three Wellspring cabins (which sleep up to 45), are available to Church of the Saviour groups and others with close connections to CofS.



- Reservations: As Dayspring Church continues in its discernment of future uses, reservations for Wellspring are being taken on a rolling six-month basis. (Dates can be held further out, which become final when within six months. Please ask.)
- Food: Since Wellspring no longer has staff to run the Center, groups need to arrange catering or do their own cooking.
- Cleaning: Wellspring will be hospitable, clean and welcoming, and we ask each group to leave it clean and tidy for the next group or cover additional costs for outside cleaners.
- Price: Rates are in line with past charges for the space and are finalized on a use-by-use basis.

Additional questions can be answered by Janet Hudson, who is reserving space at Wellspring and overseeing its use. Janet is available at: 301-972-4038 (H), 301-798-0288 (W), janet@wellspringministry.org.

We welcome you to these wonderful buildings on this beautiful, holy land.

Special Events

Dec 21 @ Potter's House GRAND FINALE for Sounds of Hope, 7pm. After a wonderful 10-year run with Mary Shapiro as producer, the final show will be an open mic night of music, poetry and stories.



Photo credit: Peter Bankson

Dinner and desserts available for sale. Bookstore open for special gifts. Call 202-232-5483.

Dec 23 Christmas worship at Christ House (9am); Seekers Church (9:30am); Dayspring Church (10am); Eighth Day (10:30am at Potter's House); New Community (11am).

Thurs, Jan 31 @ Dayspring Retreat QUIET DAY, 10-2pm.

Feb 1-3 @ Dayspring Retreat Open Retreat: "Christ Encompassing Us," an experience with Celtic spirituality led by Martin L. Smith, author of A Season for the Spirit.

Ash Wednesday, Feb 13 @ Dayspring Retreat QUIET DAY, 10-2pm.

Mar 15-17 @ Dayspring Retreat Open retreat: "From Stardust We Come, To Stardust We Return," an experience of creation-centered spirituality let by lan White Maher.

Mar 25-29 @ Dayspring Retreat QUIET DAYS for Holy Week. For more information, see www.dayspringretreat.org.

Church of the Saviour 1640 Columbia Rd., NW Washington, DC 20009

