Exhibit D



Affordable Housing Outreach, Training, and Education Proposal for the Eckington Yards Community Benefits Agreement

Affordable Housing has rightly been classified a "crisis" in the District of Columbia, and Eckington has not been immune to its effects. In November 2012, the median home sale price was \$458,000. In November 2017, the median price was \$607,000. It's not just those in single family homes that are feeling the pressure – many of the neighborhood's small, 4-10 unit apartment buildings are being converted into new, high-end condominiums. Often the former tenants of these programs leave the neighborhood without knowing that there are several programs in place to help them stay in their homes.

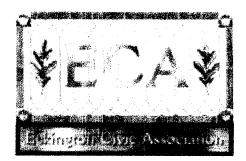
To address these concerns, the Eckington Civic Association, Manna Inc., and the Latino Economic Development Center have put together this proposal to provide a broad spectrum of outreach, training, and education programs targeted at supporting Eckington and Ward 5 residents.

Proposal

MANNA, Inc. will work to increase homeownership and homeowner education as a part of this community benefits agreement. Through MANNA's Homebuyers' Club, MANNA will offer access to credit counseling, budget workshops, one-on-one sessions to review individuals homebuying needs, and general homebuyer education. With the funds from this agreement, MANNA will establish a new chapter of the Homebuyers' Club to specifically serve the needs of Ward 5 residents. MANNA will also guide homebuyers through relevant city programs, like the Home Purchase Assistance Program, DC's down payment assistance of up to \$80,000 for first time homebuyers. The education that MANNA offers is comprehensive, and it extends past simply closing on a home. Education on maintenance, reverse mortgages, and property tax abatement is important for all homeowners, especially for our senior citizens looking to age in place. The Homebuyers' Club regularly works with renters looking to exercise their Tenant Opportunity to Purchase Act rights in single-family homes, and MANNA is now authorized to do income certifications for residents looking to rent an Inclusionary Zoning unit.

The Latino Economic Development Center has a long history of supporting DC residents in improving their financial health, buying and keeping homes, and organizing to protect

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affordable housing. Its focus is the preservation of housing that is affordable to District residents with low or moderate incomes. As part of this partnership with Manna and Eckington, LEDC will provide a series of outreach, training, and education efforts in Eckington and Ward 5 to address the needs of this vulnerable population. LEDC will run several neighborhood-wide workshops on tenant rights and responsibilities, housing condition standards, credit counseling, apartment locating, and other tenant services. In addition, LEDC ran a series of workshops designed for tenants in small, 4+ apartment buildings in Edgewood and Brookland, often underserved but just as threatened by displacement. LEDC will conduct a minimum of two of these workshops, one in Eckington and one elsewhere in Ward 5. Working with the Civic Association, the LEDC will also develop a survey for Eckington residents to identify those most at risk of displacement and better tailor activities and efforts. Finally, LEDC is also able to provide the DHCD-mandated Inclusionary Zoning training, required for DC residents who desire to get participate in the IZ lottery.

About the Organizations



Since 1982, MANNA has been serving low and moderateincome families, assisting them to fulfill the dream of homeownership in Washington, DC.

In that time, we have created and preserved nearly 1,200 units of affordable housing for low and moderate-income DC residents and our homeowners have accrued over \$160 million in equity. Our financial literacy and homeowner training program has been replicated more than 200 times across the nation. Manna's work focuses on three principal areas:

- Renovating or building affordable homes.
- Educating first-time homebuyers for the process of home purchase and for success as homeowners.
- Training first-time homeowners and their neighbors throughout the city to become community leaders.





The Latino Economic Development Center (LEDC) equips Latinos and other D.C.-area residents with the skills and financial tools to create a better future for their families and communities. Participants in our programs learn how to buy

and stay in their homes, take control of decisions affecting their apartment buildings, and start or expand small businesses. The entire D.C. area is stronger when all families have the power to achieve financial independence and join with their neighbors to improve their quality of life.