

The Greater Blessing Program

“In everything I did, I showed you that by this kind of hard work we must help the weak, remembering the words the Lord Jesus himself said: ‘It is more blessed to give than to receive.’” – Acts 20:35

Overview: The Greater Blessing Program encourages beneficiaries of lower-cost home repairs or renovations to repay that cost over time on terms they can afford, without a mortgage. Payments are made monthly, providing the beneficiary the opportunity of experiencing the *greater blessing* of giving, not just receiving.

Jesus taught that it is more blessed to give than to receive. He did not say that receiving was wrong, but that giving was more blessed. This is one of the reasons we write mortgages for the new houses that we build.

Our repair/renovation work is done at a relatively low cost, and the use of a mortgage is not recommended. We suggest instead The Greater Blessing Program, through which the cost of the repair is repaid as a donation back to the Program. Those payments will be used to make repairs and build new homes for other families.

Requirements to be considered: The home must be owner-occupied. The homeowner should not have the money or physical ability to do the repairs. An application is recommended so that necessary information can be obtained from the applicant and necessary releases be signed.

Repairs needed: An assessment of the repairs should be made and list of needed repairs developed. A materials list should be developed. The Fuller Center for Housing is responsible for the management and administration of the project.

Greater Blessing Homeowner Agreement and Release: Prior to the start of work, representatives of the Covenant Partner should meet with the homeowner to review and sign this document. It should outline what repairs will be done, the materials required, and the estimated cost of the project. Covenant Partners may wish to amend this document to include other details they feel are significant.

Warranty: The Covenant Partner will do quality repairs but it is not recommended that the work be warranted. The Fuller Center for Housing will secure necessary permits according to state and local regulations for work performed when necessary. The Fuller Center releases and holds harmless its donors and volunteers.

Budget: Prior to construction the Covenant Partner should discuss the Greater Blessing Program with the homeowner and prepare a budget and payments. Those payments should be affordable and should not be a burden on the homeowner. Some repairs such

as installation of energy efficient windows will result in lower utility bills. Those savings would be a great way to pay the Greater Blessing Box.

Greater Blessings Boxes: Greater Blessings Boxes are available from The Fuller Center for Housing headquarters. Whenever possible, the boxes should be presented to the homeowner in a celebration ceremony at the conclusion of the repairs. The Fuller Center provides self-addressed envelopes for repayments.

Why not just do small repairs for free?

“My thought is that charity home repair programs are good, but they are deficient theologically because if you believe that **giving is more blessed than receiving**, the recipients in such programs are denied the greater blessing. In our work, we do not want to deny that greater blessing and that is why we give the recipients the opportunity to give something back.” –Millard Fuller