When Jesus counseled us to reach out to the poor, He probably didn’t mean for us to make them dependent, rob them of their self-esteem and take away their initiative. Unfortunately, that’s just the effect that much charitable giving has. The Fuller Center for Housing offers people of goodwill a more enlightened way of giving.
Our spiritual founder, Clarence Jordan, wrote that, “What the poor need isn’t charity but capital, not social workers but co-workers.” That simple sentence guided Millard Fuller’s housing ministries and guides The Fuller Center to this day.

We provide capital and construction help to those in need, allowing them to own a home. Partner families are selected on the basis of three criteria — need, willingness to partner and the ability to repay costs on terms they can afford, over time and with no interest charged or profit made. In most cases this means that a family can own a simple, decent home at a much lower monthly cost than they would pay in rent for a lesser dwelling.

The Fuller Center fronts the construction costs and mobilizes volunteers to get the work done. Partner families are expected to help in all aspects of construction or, in the case of physical disability, to do whatever they can to support the ministry, such as office work. The family’s no-interest, no-profit-made mortgage payments stay in the community to help build and renovate more houses.

The results for the partner family are significant. They are not simply recipients but also participants in a life-changing event. As their payments go toward work on other houses, they become donors in their own right, demonstrating Jesus’ observation that it is more blessed to give than to receive. Dignity is restored, self-reliance affirmed and a solid step taken to break the cycle of poverty.

Enlightened charity builds a better world!