Welcome to our
FAITH IN ACTION
ministry

THE THEOLOGY OF THE HAMMER
Every home that we build is a message about the Gospel. Every home that we build is a sermon of God’s love.

THE FULLER CENTER FOR HOUSING • FullerCenter.org
This is how we make faith & love real

Jesus’ little brother, James, is thought to be the author of the General Epistle that bears his name — one of the best books in the Bible. It’s full of counsel on how to express Christian belief.

At one point James writes, “Faith, if it hath not works, is dead,” and it’s on this scripture that the Theology of the Hammer is built. Millard Fuller wrote that it “is the understanding that our Christian faith mandates that we do more than just talk about faith and sing about love. We must put faith and love into action to make them real, to make them come alive for people.”

James goes on to write, “Pure religion is this, to visit the fatherless and widows in their affliction.” Jesus might expand this to include feeding the hungry, clothing the naked and, in the Fuller Center translation, housing the poor. When Jesus counsels that we love one another, He means for that love to take shape in our actions. When James writes about faith, he means that we demonstrate our faith in what we do, not just what we say.

My greatest joy in the work of The Fuller Center for Housing comes in the knowledge that this ministry provides people with a real and tangible way to show true love, to act on faith. Jesus promises joy to those who follow His commandments. I can’t think of anything more joyful than helping a family move into a decent home.

David Snell, President, The Fuller Center for Housing
Financial information
(Fiscal year ended June 30, 2019)

EXPENSES
Total expenses: $3,000,399
  Program: $2,687,770, 89.6%
  Administration: $203,679, 6.8%
  Fundraising: $108,949, 3.6%

We run a lean operation with little overhead. There’s a reason we get such high ratings from charity watchdogs like Charity Navigator and GuideStar, who has awarded us their highest-level Platinum rating for transparency. Your donations are put to work in the field as much as possible. With 89.6 percent of expenses going to programs, The Fuller Center for Housing far exceeds the nonprofit standard of at least 65 percent going to programs. Our headquarters staff remains housed in a small, former Chinese restaurant that was donated to Millard Fuller when we launched The Fuller Center in 2005. We will always be committed to maximizing the impact of your generous gifts.

REVENUE
Total revenue: $3,015,875
  Donations: $2,731,710, 90.6%
  In-kind gifts: 230,960, 7.7%
  Miscellaneous: $53,205, 1.8%

We do not build with government funds. The Fuller Center relies exclusively on the generosity of individuals, churches, businesses and other private sources to accomplish our work across the United States and around the world.

The Fuller Center for Housing is a registered 501(c)3 nonprofit organization, and all donations to The Fuller Center are tax-deductible. You can give at FullerCenter.org/Donations or mail a check payable to “The Fuller Center for Housing” to The Fuller Center for Housing, P.O. Box 523, Americus GA 31709.
TIMELINE

The affordable housing movement started by Millard and Linda Fuller dates back to the late 1960s, but here is a glance at some key moments in the history of Millard Fuller’s final ministry — The Fuller Center for Housing.

February 2005: After being ousted from Habitat for Humanity, the Fullers — joined by David Snell and Ken Henson — launch The Fuller Center for Housing as a return to the grass-roots, Christian principles they developed decades earlier.


2006: First Millard and Linda Fuller Blitz Build held in Shreveport with 10 new houses built.


2008: Inaugural Bicycle Adventure awareness and fundraising ride led by Ryan iafigliola runs 3,300 miles from San Diego to Savannah. The annual event becomes Fuller Center’s most productive annual fundraiser in subsequent years.

November 2008: Third Millard and Linda Fuller Blitz Build held in El Salvador. This will be Millard Fuller’s final blitz build.

February 2009: Millard Fuller dies unexpectedly and is buried at Koinonia Farm. Board votes to continue pursuing his dream of eliminating poverty housing and names David Snell president.

August-September 2009: Inaugural Millard Fuller Legacy Build kicks off in his hometown of Lanett, Alabama, with President Carter and Morris Dees keynote speakers at opening dinner.

March 2012: Global Builders program hits 1,000-participant mark on trip to Haiti.

2013: With $300,000 gift from Pink Floyd’s Roger Waters and more celebrity support from volunteers including Grammy-winner John Mayer, four-home veterans project completed in Shreveport.

April 2013: More than 20 homes repaired during Millard Fuller Legacy Build helping residents of Atlantic City, N.J., who were impacted by Super-Storm Sandy.

February 2014: Global Builders program passes 2,000-volunteer mark when 68-member team from Ontario works in Nicaragua.

June 2014: Spring Street in Americus, Georgia, renamed “Millard Fuller Boulevard” in event with keynote speakers including President Carter.

October 2014: Completion of 56-home Lambi Village in Haiti.

April 2015: Strong earthquake rocks Nepal with epicenter just 30 miles from where Fuller Center is building in Trishuli. The 11 Fuller Center homes built before the quake emerge unscathed, leading to increased efforts in the area.

April 2017: 20th Habitat for Humanity affiliate in U.S. transitions to Fuller Center, a trend that only accelerates into the present day.

May 2018: Partner established in hurricane-ravaged Puerto Rico.

January 2019: Fuller Center surpasses 5,000-home milestone.

March-November 2019: Construction of 18 new homes as part of tornado recovery in Lee County, Alabama — including 11 during the weeklong Millard Fuller Legacy Build with hundreds of volunteers. Three of the homes are funded by The Hallmark Channel, and the December special “Project Christmas Joy” on Hallmark Drama features partner families and The Fuller Center’s work.
PRIMARY PROGRAMS

NEW HOMES
Families work alongside volunteers and repay costs of materials with zero-percent-interest mortgage payments that are recycled so others can get the same hand-up.

GREATER BLESSINGS
Repair projects for which there is no legal obligation to repay costs. Many of these projects in the U.S. help senior citizens and the disabled.

GLOBAL BUILDERS
Volunteers help families build homes while experiencing the world off the well-trodden tourist paths, immersing themselves in local cultures on trips they will never forget.

U.S. BUILD TEAMS
These volunteer groups work with our U.S. Builders and Disaster ReBuilders. These are perfect for church, school and other groups looking to strengthen bonds and teamwork.

BICYCLE ADVENTURE
Cross-country, regional and other group cycling opportunities that raise money and awareness for our housing ministry. This is an unforgettable way to experience America!

Learn more about these and other programs at FullerCenter.org.
In addition to the building and repairing of homes by our covenant partners across the United States, long-term disaster recovery continues to grow as a major element of our ministry, including in three different locations impacted by hurricanes — Texas, North Carolina and Florida. Our Global Builders have made many trips to help in hurricane-ravaged parts of Puerto Rico, while our partners in the Chattahoochee Valley have led tornado-recovery efforts in Lee County, Alabama. Visit FullerCenter.org/Locations for a complete list of our covenant partners across the U.S., including those who host U.S. Builders teams.
Most of the 360-plus homes we’ve built in El Salvador are in a handful of communities. People who once considered migrating to the United States before they got a Fuller Center home are now happy to stay home as these communities are thriving.

The housing situation in Madagascar is dire, but a Fuller Center home like this can be built there for around $3,350 U.S. dollars.

After building an entire village of houses in Las Peñitas, Nicaragua, volunteers are now building homes in the bustling, beautiful city of León.

More than 720 families housed in Armenia, where many still live in metal containers meant to be “temporary” homes after the 1988 earthquake.

The Fuller Center operates in more than 20 countries and sends Global Builders volunteer teams to 14 locations. Because home construction is less expensive in these areas where it is desperately needed, you can make a huge difference with your generous support. Also, because our international homes are smaller in size than U.S. homes, we are more easily able to build entire neighborhoods in single locations — groupings of uplifted families who empower successful communities.

Thankful families abound in Nepal, especially since the massive 2015 earthquake there.
Foundational principles

We are part of a God movement, and movements don’t just stop. We have been called to this housing ministry; we didn’t just stumble into it.

We are unashamedly Christian, and enthusiastically ecumenical. We aren’t a church but we are a servant of the Church.

We are faith-driven, knowing that after we’ve done all we can do the Lord will help finish the job — something that requires us to stretch beyond our rational reach.

We are a grass-roots ministry, recognizing that the real work happens on the ground in communities around the world through our covenant partners, so a large, overseeing bureaucracy isn’t needed.

We try to follow the teachings of the Bible and believe that it says that we shouldn’t charge interest of the poor, so we don’t.

Government has a role in our work in helping set the stage, but we shouldn’t look to it as a means to fund the building of home.

We preach the Gospel through action — the Theology of the Hammer as Millard Fuller called it. Yet, we do not have religious requirements of our volunteers or homeowners. All are welcome under our big tent. We believe people from all walks of life choose to support The Fuller Center because no one is against helping people help themselves.

We offer a hand-up, not a handout. Our families provide “sweat equity” in the building of their homes and repay costs of materials on terms they can afford, over time, with no interest charged and no profit made. This allows them to be partners and not charity cases. As Thad Harris (left) says: “It gave me self-esteem.” He now is one of our most dedicated volunteers, helping others build homes.

Volunteers are an integral component of our mission. Not only does the use of volunteer labor help us keep construction costs as low as possible, but the volunteers themselves have a real, tangible way to bolster their faith by putting it into action. They also boost the spirits of the families with whom they work, proving that God loves them no matter how hopeless they might feel.

We believe in and support local leadership. A one-size-fits-all approach is not effective in addressing the world’s housing crisis. Local leaders know best what is needed in their community and how best to address it. Covenant partners in the U.S. and around the world are expected to adhere to some basic principles, but specifics of how to apply them are not dictated from our headquarters.