America's Unmet Housing Need

Millions of elderly and disabled Americans own their own homes yet lack the funds or physical ability to keep them in a state of minimum repair. These houses have a variety of maladies; in extreme cases, they are literally collapsing in on themselves. Some are beyond any reasonable cost verses value analysis. But tens of thousands could be put in a much more livable condition with a few thousand dollars and minimum skilled and unskilled labor. Sadly, for those living on low, fixed incomes, the risks involved with a traditional home improvement loan are prohibitive. Many simply cannot afford the repayment terms. But perhaps more importantly, these homeowners do not want to use their homes as collateral for a home repair loan for fear of losing the house to foreclosure in the event the loan payments can't be made. Their "asset" becomes a burden, in need of repairs, but is unable to be leveraged to secure funding for the necessary repairs.

One of the truly empowering aspects of operating from a belief that God will provide is the confidence to reach into areas that are deemed too risky by our society. Traditionally, one of those areas has been repairs and rehabilitations. The hidden structural problems that might be encountered half-way through the job, the not-always volunteer-friendly tasks, the presence of lead-based paint and other environmental issues are some of the reasons repair ministries haven't taken off. But The Fuller Center is embracing this ministry in its newest initiative, ***The Greater Blessing Program***. This ministry completes repairs on owner-occupied houses and encourages recipient families to repay the cost of the materials over time, on terms they can afford, without interest and without the use of a mortgage. This gives families the opportunity to experience the *greater blessing* of giving. These repairs bring the house to an adequate, livable condition, allowing the residents to live safely in their own homes for a much longer time, *but without requiring the title to the property as collateral.*

Opportunity for service

In far too many communities there are no solutions to low-income homeowners who need a helping hand in keeping their homes livable. ***The Greater Blessing Program*** engages volunteers in a unique ministry to bring existing homes up to a more livable standard, extending the life of the home itself and improving the quality of life for those living in it.

Once repairs are complete on a house, the family is presented with ***The Greater Blessings Box*** which contains envelopes for them to use to make their repayments. Payment amounts will vary from project to project and depending on the financial situation of the family, but all repayments are affordable and cover only the cost of the repair, never "servicing fees" or interest charges.

Renewing the Asset

Numerous studies have shown that health, education, and employment are all adversely affected by substandard housing. (See *The Urban Prospect*, Volume 5, Number 4, 1999 – "Health, Housing and Work" and Volume 7, Number 2, 2001 – "Housing and Schooling.") Children whose homes lack adequate plumbing or contain other hazards such as mold or unsafe wiring are far more likely to fail in school, reducing their chances of gaining adequate employment as adults. Adults living in substandard housing are more likely to miss work because of health related issues than those living in safe housing. As work is missed due to housing-related health issues, income is lowered, thus locking the families into the cycle of poverty housing. By renewing the house to a safe, livable condition, volunteers give families not only a better structure in which to live, but a better chance at succeeding in life. What greater blessing can there be?

The Greater Blessing Program

Overview: The Fuller Center supports the Greater Blessing Program, which 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 receiving the ***greater blessing of giving***, ***not just receiving.***

By using volunteers where possible rehabilitation/renovation work is done at a relatively low cost, and the use of a mortgage is not recommended. We suggest the Greater Blessing Program, through which the cost of repair is "re-paid" as donations back to the program. The 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 abilities to do the repairs.

Budget: Prior to construction the Covenant Partner discusses the Greater Blessing Program with the homeowner and prepares a budget and possible payments. Those payments should be affordable and should not be a burden on the homeowner.

Greater Blessing Boxes: Greater Blessing 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.

For more information contact:

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