



## **The Fuller Center for Housing Greater Blessing Program Information**

**Overview:** The Fuller Center supports the *Greater Blessing* Program, which encourages beneficiaries of lower-cost home repairs or renovations to repay that cost overtime on terms they can afford, without a loan agreement. Payments are made monthly, providing the beneficiary the opportunity of receiving the *greater blessing of giving, not just receiving*.

The Lord 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 that 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 the *Greater Blessing* Program, through which the cost of the repair is “re-paid” as donations 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 abilities to do the repairs. An application is recommended so that certain information can be obtained from homeowner and necessary releases be signed by the homeowner.

**Repairs needed:** An assessment of the repairs should be made and a list of recommended repairs should also be developed. It is recommended that an estimate of materials needed along with the cost be presented to the Board for approval prior to beginning the repair project.

**Understanding of repairs:** It is recommended that a *Greater Blessing Program* Agreement and Release be signed by the Fuller Center Covenant Partner and the homeowner outlining what repairs are going to be made and any other details that may be significant prior to doing the work. The Fuller Center for Housing is responsible for the management and administration of the project.

**Warranty:** The Covenant Partner will do quality repairs but it is recommended that the work **NOT** 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 for Housing releases and holds harmless its donors and volunteers.

**Budget:** Prior to construction the Covenant Partner should discuss the *Greater Blessing* with the homeowner and prepare a budget and possible re-donation payments. Those re-donation payments should be affordable and should not be a burden on the homeowner. Some repairs such as insulation and energy efficient windows will result in lower utility bills. Those savings would be a great way to re-pay the *Greater Blessing*.

**Greater Blessing Homeowner Agreement and Release Waiver:** Prior to the beginning of work a meeting should be held with the homeowner to review and sign The *Greater Blessing* Homeowner Agreement and Release Waiver. At this time discussion of the repairs listed in The *Greater Blessing* Homeowner Agreement and Release Waiver should be understood. The Covenant Partner may want to consider inviting another family member for those that are elderly for better understanding of the agreement. In addition there should be a review of their budget for understanding on how a re-payment donation should be made back to the Fuller Center Covenant Partner for the repairs.