



We're still building a better world,
one house at a time, but we're also ...



Melissa's family moved from a muddy hillside slum to a decent Fuller Center home in Nuevo Cuscatlán, El Salvador. In fact, **90 families** in the slum received this hand-up to a better life — all in just one year's time!

BUILDING COMMUNITIES

Every house that we build is a sermon of God's love — a sermon that grows louder when these houses form thriving, healthy neighborhoods of Fuller Center families.

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Enlightened charity changes lives & communities

The Fuller Center for Housing — a grassroots nonprofit founded in 2005 by Millard and Linda Fuller — is a collaboration of local, Christian organizations dedicated to the premise that every child ought to have a decent place to call home.

The basic building block of society is the family, and it is in the embrace of family that children are nurtured and grow. Children who grow up in a decent home are healthier, perform better in school and have fewer behavioral problems. Where you find a collection of decent homes, you'll see thriving neighborhoods — and successful communities and cities are comprised of thriving neighborhoods. It's a chain reaction that begins with one family and one home — and it all begins with supporters like you.

Working through local Fuller Center affiliates called covenant partners in more than 70 U.S. communities and 20 countries, we empower families by partnering with them rather than by giving handouts. Our partner families build alongside our volunteers and then repay the costs on terms they can afford with no interest charged and no profit made. These payments go into a fund to help others in their local community build and repair homes. In this way, our homeowner partners are transformed into donors, as well.

Your gifts are maximized and *recycled* to go well beyond their original dollar amount.



“Our partner families 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. This is enlightened charity!”

— David Snell,
Fuller Center President

COMMUNITY SPOTLIGHT

Allendale (Shreveport, Louisiana)

The first Fuller Center homes in the U.S. were built in Shreveport in a “hopeless” neighborhood called Allendale. Law enforcement advised Millard Fuller to build anywhere but this crime-ridden community. True to form, Millard decided Allendale was exactly where we needed to begin.

More than 45 homes later, Allendale’s major crime rate has dropped 80 percent, and it is a neighborhood of choice — including for Quinetta and Roderick Carter, who partnered with us to build a good foundation for their then-unborn son, Caden. In 2016, Caden experienced his first Christmas in this Allendale home.

“We’re not just neighbors — we’re a family of



people here,” says Celeste Allen, one of our first Allendale homeowner partners. “We look out for one another, and we help one another.”

Need for decent housing is tremendous

1.6 billion people live in substandard housing.

100 million people are homeless, an increasing proportion of whom are children.

95 million people in the U.S. experience housing problems — including homelessness, living in substandard dwellings, or spending more than half of their income on housing.



Build programs

New home construction

Our covenant partners build homes in partnership with people who have no other access to owning a simple, decent home. Volunteer labor and donated materials help keep building costs low and ensure zero-interest, no-profit mortgages are affordable for families.

Greater Blessing repairs

Repairing existing houses primarily helps disabled and elderly residents who want to stay in their homes but are unable to maintain them adequately. There is no loan document, but owners are asked to repay the construction costs as they are able — thus enjoying the Greater Blessing of giving to others.

Save a House/Make a Home

Many of the vacant properties in the U.S. are considered by banks and investors to be “toxic assets.” Not all such properties are salvageable, but often our partners can turn donated properties into like-new homes for families in need.

COMMUNITY SPOTLIGHT

Lambi Village (Near Léogâne, Haiti)



In the wake of the devastating 2010 Haitian earthquake, hundreds of millions of dollars of well-meaning gifts were wasted by aid agencies — mostly because American nonprofits did not understand how to work in a third-world country. We *do* understand, and we continue to set the standard for helping Haitians help themselves by partnering with families and local organizations.

Our 56-home Lambi Village — built by Haitians and hundreds of our volunteers — is a thriving testament that success is possible in the impoverished nation. It has served as a springboard to nearly triple that many Fuller Center homes in Haiti and has led to significant new operations in places like Pignon, a city far away from the quake zone but where locals recognized that the Fuller Center’s enlightened charity would work there, too. The spotlight may have faded from Haiti, but we’ll be there for the long haul.

Volunteer opportunities



Global Builders

We encourage church, student and other groups to volunteer internationally on 1- or 2-week trips, building homes as they immerse themselves in foreign cultures off the beaten tourist paths.

U.S. Builders

Similar to the Global Builders program, this allows teams to work in American communities while incurring smaller travel costs.

Faith Builders

We are not a church, but a servant to the church. We help congregations put their faith into action.

Millard Fuller Legacy Build

Each year, we honor our founder's legacy with one-week, multiple-house blitz builds drawing volunteers from across the country and beyond.

Fuller Center Bicycle Adventure

These are weekend, weeklong, springtime and summer-long bicycle rides to raise money for and awareness about our housing ministry. Our riders also build along the way.



COMMUNITY SPOTLIGHT



Monseñor Romero Community, (Nuevo Cuscatlán, El Salvador)

In the fall of 2015, we met the families of a rural shack slum near Nuevo Cuscatlán. Their homes rested perilously on a hillside where illness festered and mudslides were a constant fear.

Furthermore, the landlord who set up the slum did not have title to the land, and 90 families faced eviction from the rightful landowner. Thanks to a collaboration between Fuller Center supporters, our building partners Gente Ayudando Gente (People Helping People) and New Story Charity, we embarked upon a rapid response build — relocating 90 families to a community of new homes with running water and safe electricity.



Fuller Center board member Jeff Cardwill visits with happy children of the Monseñor Romero Community.

Based upon this success, this partnership is now doing the same for an even poorer community in Ahuchapán, El Salvador, this time with added support from Better Homes and Gardens Real Estate.

These communities are not just collections of decent homes and families — they stand as shining examples of what can be accomplished through partnerships.

Guiding principles

WE ALWAYS WILL BE ...



FAITH-DRIVEN: We move on faith, which allows us to reach beyond our grasp, knowing that once we've done all that we can do, the good Lord will step in and finish the job.

WORKING LOCALLY: Those who live in a community are best able to determine its needs, so we support their work but entrust oversight and decisions to the local covenant partner.

AN ENLIGHTENED CHARITY: Our homeowner partners help in construction and repay the costs on terms they can afford with zero-interest, no-profit loans. Proceeds stay in the community for future work — thus turning our beneficiaries into donors in their own right, preserving their dignity.

AFFORDABLE FOR VOLUNTEERS: Volunteers are key to our success, so we keep participation fees low.

PRIVATELY FUNDED: We rely on the generosity of individuals, churches, foundations and corporations. This helps us avoid dependency on government grants and their tendency to be fickle, often with restrictions that can hinder effectiveness.

COMMUNITY SPOTLIGHT



Baptist Town, Greenwood, Mississippi

We believe that local leaders are best equipped to make decisions about how best to help their communities. There's no one-size-fits-all approach to housing issues, and each situation presents unique challenges — and, often, unique opportunities.

That's exactly what happened in Greenwood, Mississippi, where the local Fuller Center covenant partner has been working since 1985, when it began as a Habitat affiliate. Since switching to The Fuller Center in 2008, they have been focused on helping the poorest area of town, a neighborhood called Baptist Town. If you've seen the Oscar-nominated film "The Help," you've seen some of the neighborhood's housing needs as it was the setting for the poor women's homes in the movie.

When Rose Enterprise Architectural Fellow Emily Roush-Elliott led an effort to put Katrina cottages unused by the Mississippi Emergency Management Agency to good use, she asked The Fuller Center to partner with her in Baptist Town. Already, 11 energy-efficient cottages have been upgraded and placed in the neighborhood with more to come.

Not only are they energy-efficient, but as donated structures they also are affordable. By the way, they also fit beautifully with the existing community's typical home styles.

Decent housing improves health outcomes



A mother and child at Grand Luvu Estate, near Abuja, Nigeria.

Studies have repeatedly shown that children who grow up in decent housing perform better in school, are happier and enjoy better health. Where poverty housing is concentrated, the health of the entire community is impacted. When families with little money face steep rents, they have less to spend on healthy food and preventative care. According to a Brookings Institution study: High-poverty neighborhoods are at risk of being trapped in a downward spiral, as poor health, limited employment opportunities, diminishing wealth, and limited access to quality transportation amplify the negative effects of each other.

COMMUNITY SPOTLIGHT

Mizque, Bolivia

There are many places where solid Fuller Center homes help rid communities of disease-carrying pests that take up residence in mud walls and thatch roofs.

In South America, a particularly dangerous bug preys upon families in Bolivia. The chagas bug breeds in mud and adobe walls. It spreads its disease through bites and by laying eggs in the lips of people as they sleep, leaving gruesome reminders on the faces of their victims and the potential for lifelong heart problems.

By helping families move out of dangerous mud huts and



In Mizque, we are moving families into brick homes, where the chagas bug cannot fester and spread its nasty disease to children like Marcelina.

adobe shacks and into solid homes, we preemptively eliminate the chagas infection.

There are 60 families in the community of Mizque who have partnered with us to build these safe new homes of solid brick that the chagas bug cannot penetrate.

This happy, healthy community stands as an example for others in Bolivia to follow.



“It has walls and a door and a floor!”



“This house makes it possible for me to stay here rather than going to a nursing home. They kept their promise to me.” **Lorie Perdieu,**
Kansas City, Mo.

“I have something of my own, and my children are happy again. When my little girl says, ‘This is my house,’ it’s unbelievable.”

Ana Tarazona Ramos,
homeowner in La Florida, Peru



“When I make a payment, it goes to help someone else get a home, and I love that part about it.”

Miguel Diaz,
Philadelphia, Pa.



“Something inside of me thought I wasn’t good enough, that I was inadequate. But after I got the house, it took me to another level in life. It gave me self-esteem.”

Thad Harris,
Americus, Ga.

COMMUNITY SPOTLIGHT

Las Peñitas, Nicaragua

The families of the poor fishing village of Las Peñitas on the Pacific Coast of Nicaragua are among the friendliest and most generous people you could ever meet. Even when most of the families lived in shacks of tin and plastic, they still offered food and smiles for every passer-by.

We’ve now built nearly 100 homes in this village that has become one of our most popular Global Builders volunteer destinations. Not long ago, we stopped by the first home we built in Las Peñitas and asked little Cyndi what she liked best about the house.

“It has walls and a door and a floor!” she said with a beaming smile. “We are very happy here.”

Helping families have simple, decent places to live is not only our passion, but we feel so blessed to be

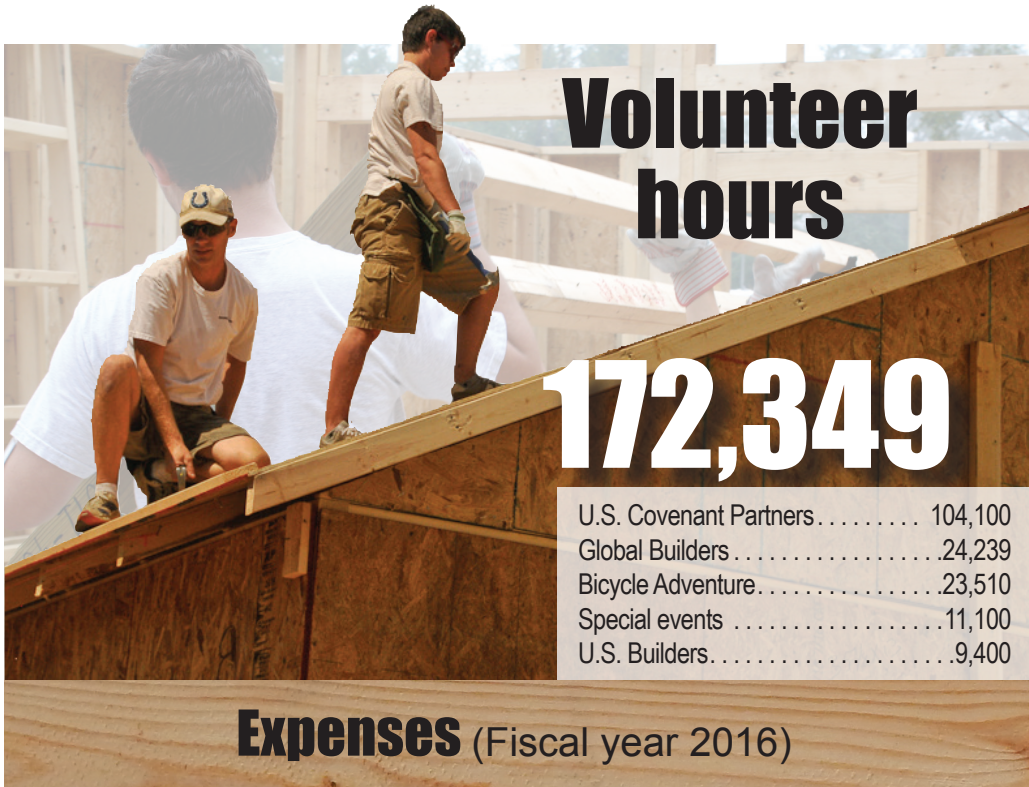


Cyndi and brother Manuel outside our first Fuller Center home in Las Peñitas, Nicaragua.

able to partner with families to help children like Cyndi have a good place to call home.

And, we are grateful for supporters like you — without you, these blessings are not possible.

2016 annual report

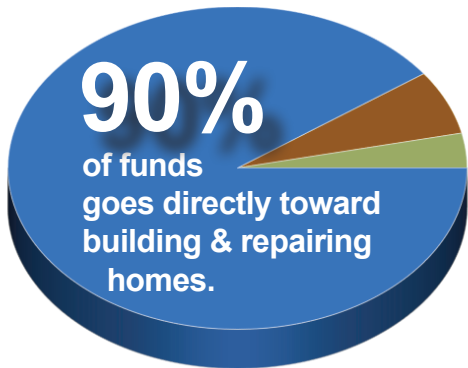


Volunteer hours

172,349

U.S. Covenant Partners	104,100
Global Builders	24,239
Bicycle Adventure	23,510
Special events	11,100
U.S. Builders	9,400

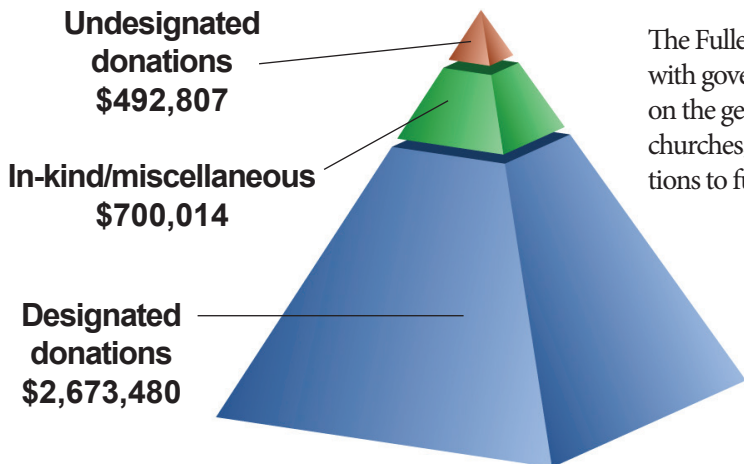
Expenses (Fiscal year 2016)



- **Programs — \$3,337,959**
- **Administration — \$239,908**
- **Fundraising — \$128,660**

Revenues

(Fiscal year 2016)



The Fuller Center does not build with government funds and relies on the generosity of individuals, churches, businesses and foundations to fund operations.



“Simple and decent” is not just a phrase that applies to the homes we build; this is our international headquarters in Americus, Georgia.



The Fuller Center has been awarded the highest-level Platinum Seal from GuideStar for transparency and accountability.



The Fuller Center meets all 20 standards measured by the Better Business Bureau's Wise Giving Alliance.

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The Fuller Center for Housing is a registered IRS 501(c)(3) nonprofit organization.