



Greater Blessings Home Repair Program

Through The Fuller Center's Greater Blessing repair program, homeowners who lack the funds or physical ability to keep their homes in a state of minimum repair can apply to a Fuller Center covenant partner to have their homes restored to a simple, decent living condition. Once repairs are complete, The Fuller Center works with each homeowner to help them structure an affordable repayment plan. All of this is done without charging interest, without the use of a mortgage and without requiring the title to the property as collateral.

Jesus taught that it is more blessed to give than to receive. The Greater Blessing ministry is based on this teaching. Homeowners are "paying it forward," because their payments enter a fund used exclusively for other Greater Blessing repair projects. Many people don't feel comfortable being a charity case. Our founder, Millard Fuller, believed that providing opportunities to work in partnership enhances human dignity, which is why these home repairs are not given away.

How are families selected?

All decisions about family selection are managed by the board of directors of each local covenant partner. Income requirements vary from community to community. However, there are three basic criteria:

- Applicant need (can't qualify for conventional loans)
- Applicant willingness to partner ("sweat equity" volunteer hours required)
- Applicant ability to pay for materials for the project

Applicant Privacy

Applicants to the Greater Blessings Program are assured of complete anonymity during the selection process. All applications are submitted to the Family Selection Committee to the with only a number assigned. All identifying details of the applicant are removed until after selection has been made.

Program Selection Process

- 1) The homeowner fills out the Greater Blessings Application form, this is an electronic document and you will be able to type directly into it.
- 2) Include the following items:
 - Copy of Deed of Ownership

- Verification of household income- copies of your (4) most recent check stubs (if employed) and copies of award letters for any benefits you may receive, including Food Stamps, AFDC and SSI. (Everyone living in home)
- Driver's License or State issued ID Card (Everyone living in home)
- Birth Certificate (Everyone living in home)
- Social Security Card (Everyone living in home)
- Marriage Certificate / Divorce Decree
- Copy of last (4) paid Utility Bills - Electric, Gas, Water
- Bankruptcy Papers

3) Sign the application and mail the full package including all documentation to:

The Fuller Center for Housing of Los Angeles
12618 George Reyburn St.
Garden Grove, CA 92845

Received Applications are evaluated for completeness. If more information is needed, the applicant will be contacted by a Fuller Center for Housing of Los Angeles representative.

4) A Home Visit is scheduled by the Executive Director to verify the application information and provide a written job estimate and work agreement to the homeowner. A repayment plan based on the homeowner's budget is developed.

5) Once an agreement has been reached and the project is ready for review by the Family Selection Committee, the application will have identifying information removed and a number assigned to the project ensure an unbiased selection.

6) The Family Selection Committee reviews applications and votes on suitability for the Greater Blessings Program.

7) Applicants are notified of the Family Selection Committee decision.

8) Volunteers repair the home

9) When the work is done, the homeowner is given a Greater Blessing box with enough envelopes in it to repay the cost of the materials over an agreed-upon period and on terms they can afford.

10) If unexpected bills or medical emergencies come up and a monthly payment cannot be made, the payment schedule is simply increased by one month

11) Homeowner payments are recycled to purchase materials to help another neighbor in need

12) Homeowner contributes volunteer hours to help another neighbor in need



Greater Blessings Home Repair Application

Dear Applicant: We need you to complete this application to determine need for your repair project. Please fill out the application as completely as possible and attach any documents that are requested. Incomplete applications will not be considered until all requested documentation has been submitted to [The Fuller Center for Housing of Los Angeles](#). All information on this application will be kept strictly confidential.

Step 1 - Applicant/Co-Applicant Information

1. Applicant's Name:		2. Co-Applicant's Name:	
Date of Birth (mm/dd/yy):	Age:	Date of Birth (mm/dd/yy):	Age:
Home Phone (xxx-xxx-xxxx):	Best Time to Reach:	Home Phone (xxx-xxx-xxxx):	Best Time to Reach:
Work/Cell Phone (xxx-xxx-xxxx):	Best Time to Reach:	Work/Cell Phone (xxx-xxx-xxxx):	Best Time to Reach:
Home Address: Street: City: State: CA Zip:		Home Address: Street: City: State: Zip:	
Number of Years:	Own Rent	Number of Years:	Own Rent
Married Separated Unmarried (single/divorced/widowed)		Married Separated Unmarried (single/divorced/widowed)	

Dependents and Others that live with you (not listed by co-applicant)			Dependents and Others that live with you (not listed by applicant)		
Name:	Age:	Male/Female:	Name:	Age:	Male/Female:
		M F			M F
		M F			M F
		M F			M F
		M F			M F

Step 2 - Property Information

Please describe repairs requested:	
Do you have homeowners insurance? Yes No	
If yes, please list homeowners insurance company name:	
Homeowners insurance policy number:	
Do you own other land or property? No Yes	If yes, please list address:

FOR OFFICE USE ONLY. Please do not write in this space.	
Date Application Received:	Application: Accepted Denied
Date of Home Visit Assessment:	Date Greater Blessing Homeowner Agreement and Release Waiver Signed:
More information Requested: Yes No	Date Denial Letter Sent:
Date Sent to Board:	

Step 3 – Monthly Income

Gross Monthly Income	Applicant	Co-Applicant	Others in Household
Base Employment Income			
AFDC/TANF			
Food Stamps			
Social Security			
SSI			
Disability			
Alimony			
Child Support			
Other (specify)			
Total			

Step 4 – Monthly Bills

Monthly Bills	Monthly Amounts
Rent/Mortgage	
Utilities	
Car Payments	
Insurance	
Child Care	
School Lunches	
Credit Card Payment	
Student Loans	
Alimony/Child Support	
Total	

Step 5 – Authorization, Release & Privacy Act Agreement

Privacy: I understand that information contained in the application packet will be kept in utmost confidence and not shared with any other person or organization outside [The Fuller Center for Housing of Los Angeles](#). I understand our application will be anonymously submitted to the Selection Committee ensuring an objective and unbiased selection.

Authorization: I understand that by filing this application, I am authorizing [The Fuller Center for Housing of Los Angeles](#) to evaluate my actual need for repairs to my home. I own my home and it is my intent to live in that home for at least the next 5 years and my willingness to be a partner family. I understand that the evaluation will include personal visits. I have answered all the questions on this application truthfully. I understand that if I have not answered the questions truthfully, my application may be denied.

Release: By signing you further agree to allow [The Fuller Center for Housing of Los Angeles](#) to use the fact that your home is being repaired and photographs, videos and other media may be taken and used to promote The Fuller Center mission. I have read this agreement and understand that my application and all the attached documentation will be maintained in [The Fuller Center for Housing of Los Angeles](#) files whether I am approved for a Greater Blessing project or not.

This is to acknowledge that I have read and understand the details of the Authorization, Release and the Privacy Statement.

Applicant Signature

Date

Co-Applicant Signature

Date

x _____

x _____

Step 6 – Application Submission

Mail:

Fuller Center for Housing of Los Angeles
12618 George Reyburn St.
Garden Grove, CA 92845

email:

applications@fullercenterlosangeles.org