

1. In the Beginning



WHEN MILLARD FULLER WAS A BOY growing up in the Alabama countryside, his father gave him a young pig to raise. Millard fattened the pig and sold it for a good price. Then he used the money he earned to buy and raise more young pigs, which he also fattened and sold.

It didn't take Millard long to realize that he liked money; and as he got older, he thought up more and better ways of making it. In college and in law school, he ran a number of businesses that often competed with his schoolwork. One involved delivering cakes to fellow students on their birthdays. Another involved the purchase of a vacant lot onto which Millard and a partner moved an old army barrack. They made a great deal of money renting out rooms in the building to students who needed an inexpensive place to live.

By the time Millard Fuller graduated from law school in 1960, he was already well on his way to becoming a millionaire. He started a law practice but didn't practice much law. Instead, he and

his partner ran a mail-order company, selling a wide variety of goods, from tractor cushions to doormats to cookbooks. Fuller was successful because he had a lot of ideas and was adaptable. He also had great charm as a salesman.

With so much money pouring in, Fuller bought a fancy home for his wife and children in Montgomery, Alabama, and a second home on a lake, complete with two speedboats. To most people, it seemed as though he was living a dream life. But to Fuller, the dream was becoming a nightmare.

The first warning signs were health problems. During the early 1960s, Fuller began experiencing pain in his neck and back that wouldn't go away. Sometimes he also found himself gasping for air, unable to catch his breath. He ignored these symptoms, which were probably caused by stress, and went on making money until one day in November 1965 his wife, Linda, told him that she was leaving him. The reason, she said, was his obsession with his business. He worked so long and so hard that he never had any time for her or their children. The next day, Linda Fuller traveled to New York City to seek advice from a minister she knew there.

Linda's departure left Millard feeling confused and empty. But rather than simply feel sorry for himself, he decided to act. He followed Linda to New York and told her that he wanted to save their marriage. They talked for a while about what changes they needed to make. In the end, they decided that the only way to solve their problems would be to give away their money, so they did just that. Their friends thought they were crazy, but in Millard's words, "We had gone too far down the wrong road to be able to correct

our direction with a slight detour. We simply had to go back and start all over again, but this time we would let God choose the road for us.”

AFTER DONATING all their wealth to charity, the Fullers felt so happy that they decided to celebrate with a family trip to Florida. On their way back to Montgomery, they stopped in southwestern Georgia to visit two of Millard’s friends who were living at a place called Koinonia Farm. The plan was to stay only a few hours; instead, the Fullers remained at Koinonia for more than a month.

Located not far from Americus, Georgia, Koinonia Farm is an experimental Christian community that was started in 1942 to test the social theories of its principal founder, Clarence Jordan. An ordained Baptist minister, Jordan was also a scholar in the field of Koine Greek, the original language of the New Testament. (As opposed to the Old Testament, also known as the Hebrew Bible, the New Testament begins with the four Gospels, which tell the story of the life of Jesus Christ. It also contains the Acts of the Apostles, a later section that describes the activities of the early Christians following Jesus’s death.) The Greek word *koinonia*, which appears frequently in the New Testament, refers to the ideals of fellowship and sharing that Jesus preached.

Jordan believed that in the two thousand years since Jesus’s death, Christian churches had become too weighed down with



Clarence Jordan inspects a crop at Koinonia Farm.



Members of the Koinonia community gather on a farm truck during the 1940s or 1950s.

ritual. At Koinonia, he wanted to get back to the original teachings of Jesus as presented in the Gospels. Specifically, he wanted to re-create the lifestyle of the earliest Christians as described in the Acts of the Apostles. The families who joined Jordan at Koinonia lived together, ate together, worked together, studied the Bible together, and shared all of their possessions with one another—just as the early Christians had.

According to Jordan, nothing mattered more than following the example set by Jesus, especially with regard to loving all people and caring for the poor. This approach to life got Jordan into trouble, however, because in the white-dominated South of the 1940s, 1950s, and 1960s, *all people* didn't include blacks. Because the white members of the Koinonia community treated African Americans as

equals, they were threatened by white neighbors, economically as well as physically. Most businesses in Sumter County (the Georgia county in which Koinonia is located) refused to sell the Koinonians farm supplies, nor would they buy Koinonia produce. As racial tensions increased, the Ku Klux Klan, which was strong in Sumter County, threatened to burn the farm down (and even tried to do so from time to time). Despite these hardships, the Koinonians refused to give up, and they managed to survive by developing a mail-order business, which allowed them to ship the pecans that they grew to buyers outside Sumter County.

When Millard Fuller first arrived at Koinonia in December 1965, he was searching for a new purpose to give meaning to his life. Having just given up the pursuit of money, he needed a new way to channel his considerable energy and drive. In Clarence Jordan, he found a friendly mentor.

“God led me to Clarence in my hour of greatest need,” Fuller said later.

“[He] nurtured me back to emotional and spiritual health.”

MOST OF ALL, Fuller listened carefully as Jordan described his dislike for Christians who focused on prettifying their churches rather than helping the poor. Jordan referred to these people as Kleenex Christians because they wept for the poor in church but never did anything to help them.



Koinonia Farm residents in a 1940s snapshot

When Fuller left Koinonia in January 1966, he tried to put Jordan's ideas into action by taking a job with Tougaloo College, an historically black school in Jackson, Mississippi. Fuller's assignment was to raise money for the school, and he worked out of Tougaloo's development office in New York City—a most unusual job choice for a white southerner in 1960s America.

Because of his intelligence, his liveliness, and his likable personality, Fuller performed well in his new job. But by early 1968, he was ready for something bigger, so he sent a note to Clarence Jordan. “I have just resigned my job with Tougaloo,” the note read. “What have you got up your sleeve?” Jordan's reply was immediate: “Maybe God has something up His sleeve for both of us.”



Clarence Jordan (left) and Millard Fuller at Koinonia Farm

Fuller returned to Koinonia and spent the next five years helping Jordan revitalize the now dwindling community. The centerpiece of their effort was the creation of Koinonia Partners, a series of “partnership ministries” that were designed to follow the example of Jesus by helping the poor of Sumter County. “Partnership farming” allowed low-income neighbors to farm Koinonia land free of rent. “Partnership industries” put people who needed jobs to work in the farm’s fruitcake bakery, candy kitchen, pecan-shelling plant, and mail-order warehouse. “Partnership housing” used volunteer labor to build simple, decent houses for people who were living in run-down shacks without any toilets or running water. The money to pay for these ministries came from a new Fund for Humanity, which was supported by donations from people who believed in the principles practiced at Koinonia.



Volunteers complete a Koinonia Partners house in 1970.

When Jordan died in October 1969, Fuller took over leadership of Koinonia Farm and pressed ahead with the partnership ministries, of which the housing ministry was becoming by far the most important. Fuller quickly realized that he could build simple, decent houses for a very low price as long as the labor used to build those homes was volunteer. Using money donated to the Fund for Humanity, he bought enough construction materials to build several homes. Then he sold the homes to families who had taken part in their construction. None of the families could afford to repay the entire cost of the new house all at once, nor could they

get loans from local banks, so Fuller offered them no-interest loans with monthly payments. The loans, known as mortgages in the real estate industry, had a term of twenty years.

The math was simple: Twenty years of monthly payments meant 240 payments in all. If the cost of a house was six thousand dollars, then a family could own that house for a monthly payment of just twenty-five dollars.

Fuller also realized that the housing program could become self-supporting. The monthly payments that homeowners made would replenish the Fund for Humanity, allowing Koinonia Partners to build more new homes. In this way, Fuller was able



*Millard and Linda Fuller with their children
at Koinonia Farm in 1971*

to build twenty-seven homes in less than five years—an enormous success beyond anyone’s expectations. This achievement got Fuller thinking about new possibilities, and he was already in the mood for a change when the Disciples of Christ church contacted him in 1973, offering the opportunity to head a community development project in Zaire (an East African country now known as the Democratic Republic of the Congo). Millard and Linda jumped at the chance.

The Fullers and their four children spent the next three years

in Mbandaka, a city on the Congo River, where they oversaw the construction of nearly one hundred homes. These houses, which filled an empty field in the center of the extremely poor city, cost just two thousand dollars each to build. They were made of cement blocks produced at a



Millard Fuller reviews housing plans with a local man in Mbandaka, Zaire, in 1974.

block-making factory that the Fullers had also established. By the time the Fullers returned to America in the summer of 1976, Millard had a new obsession: ridding the world of poverty housing.

Fuller was sure that his program would work. Its elements were: collect donations in order to buy materials, build with volunteer labor, work in partnership with the future homeowners, sell the houses at no profit, and recycle the monthly payments into new home construction. In his head and in his heart, Fuller believed that this idea could save the world.

In September 1976, within weeks of his return from Zaire, Fuller invited a group of friends to join him for a weekend at Koinonia so that they could help him figure out what to do next. Over three days, twenty-seven people “prayed and dreamed and discussed and brainstormed together,” according to Fuller. The central question they posed was, *What is God calling us to do with this idea?* In the end, they decided that God wanted them to form a new organization, which they called Habitat for Humanity.



In 1983, Habitat supporters walked seven hundred miles from Americus to Indianapolis, Indiana, in order to raise both funds and people's awareness of the organization.

Fuller's first move after the conference was to open a headquarters for Habitat in the back room of his new law office in Americus. At the same time, he returned to one of the core principles that he had learned from Clarence Jordan: The "haves" and the "have-nots" of the world are bound together. According to Jordan, the rich and the poor need each other. The poor need resources, such as money, in order to improve their lives; and the rich need a connection to God and other people, which their money can't buy. For this reason, Jordan saw the Fund for Humanity as an effective and dignified way to bring rich and poor together for the benefit of both. As Jordan once wrote, "What the poor need is not charity but capital, not caseworkers but

coworkers. And what the rich need is a wise, honorable, and just way of divesting themselves of their overabundance.”

Having already given away his own wealth and benefited from the experience, Fuller recognized the truth of Jordan’s words and set about persuading other affluent people to support his new cause. Underlying this work was the assumption that human beings were inherently good. They just needed a way to let that goodness out.

WHEN JIMMY CARTER LEFT the White House after losing the 1980 election to Ronald Reagan, he returned to his family farm in Plains, Georgia, just nine miles west of Americus. The farm stands on land that the Carter family has owned since 1833, testifying to its deep roots in Sumter County. The former president’s main project was the creation of the Carter Center in Atlanta to continue the work of promoting human rights and relieving human suffering that he had begun as president. But he wanted to do more.

“While I was still in Washington, during my last few weeks in the White House after the election, I picked up a copy of my hometown newspaper, the *Americus Times-Recorder*, hoping to find some solace,” President Carter remembers. “Instead, I found a condemnation of me from Millard Fuller, because he had sent me an invitation to the dedication of some homes and I hadn’t responded. At that time, I was getting forty thousand letters a day, and I never saw Millard’s letter. But I did see his diatribe was condemning me for not caring about poor people. I had never heard of Habitat before, and I didn’t know who this nut from my hometown was, but my first impression was negative.”

President Carter and his wife, Rosalynn, began to get a different impression after they moved back to Plains and began attending Maranatha Baptist Church. “I was teaching Sunday school there,” President Carter continues, “and a lot of Habitat volunteers would come over to hear me teach because I was just out of the White House then. They began to tell me more about Habitat and what it meant; and eventually, because of their intercession, I decided to invite Millard and Linda over to my house to meet with Rosalynn and me.”

The first meeting between the Carters and the Fullers took place in early 1984. As Millard Fuller told the story, the conversation was rather brief, but it ended on a positive note, with Fuller asking the Carters, “Are you interested in Habitat for Humanity, or are you very interested?” and the president replying, “We’re very interested.” The Carters then suggested that Fuller send them a list of specific ways in which they could be of help.

The letter that Fuller sent to the Carters about a week later contained fifteen suggestions. These included serving on the Habitat board of directors, signing fund-raising letters, giving money themselves, volunteering to work on job sites, making public appearances on behalf of Habitat, and praying for the success of the organization. “I told Millard, ‘Okay, I’ll do two things,’” the president recalls with his trademark smile. “But eventually Rosalynn and I did all fifteen.”

“Millard Fuller was the most charismatic, persuasive person I have ever known,” Mrs. Carter agrees. “He talked us into every single one of those things.”

By this time, Habitat headquarters had moved from Fuller's law office into its own building in Americus, but its operations were still quite small. When President Carter joined the board of directors in 1984, the organization had only seven employees. These people worked with about forty volunteers to oversee the activities of thirty-three affiliates in the United States and eighteen affiliates in other countries. (Affiliates are local groups that associate themselves with the international organization.) These affiliates had so far built or renovated 523 homes, most of them overseas.

Two things in particular were holding Habitat back: one was a lack of money, and the other was a lack of name recognition. President Carter was able to help with both problems immediately. Soon after joining the board of directors, he agreed to chair a two-year, ten-million-dollar fund drive that actually raised twelve million dollars. Even more important, in September 1984 he took part in the first Jimmy Carter Work Project (an annual event now known as the Jimmy and Rosalynn Carter Work Project). Although Habitat had been in operation for eight years at that point, few Americans had heard of it or knew anything about its activities. President Carter's willingness to pick up a hammer, however, quickly changed all of that.

DURING THE MID-1970S, a midtown Manhattan church called Metro Baptist began sponsoring a mission in a needy neighborhood of New York City known as Alphabet City because its principal streets are Avenues A, B, C, and D. This mission, the Graffiti Ministry Center on East Seventh Street between Avenues



The Mascot Flats apartment building as it appeared in 1984

B and C, became an oasis amid the drugs and crime that plagued the neighborhood.

Several years later, twenty-two-year-old Rob DeRocker, recently graduated from New York University, began attending Metro Baptist Church. Occasionally, he would hear reports from the minister running the Graffiti Ministry Center. “He was seeing people who were coming to his nighttime Bible classes and then going home to tenements where the rats were biting their children and there was no heat or hot water during the wintertime,” Rob recalls. “He really wanted to do something about the problem, so he contacted Habitat for Humanity in Georgia. This was 1981

or so, before Jimmy Carter became involved, and Habitat was still quite small. Anyway, the Habitat board told the church to get its act together, raise money, and start an affiliate.

“For the next two years,” Rob continues, “we sat around and prayed about having a Habitat project. Finally, everyone looked to me, maybe because I was the youngest person in the room, to do what was necessary to get a project launched. I said, ‘Okay, I’ll do it. But I don’t know anything about housing, and I don’t know anything about fund-raising.’ Really, I didn’t know anything about anything, and so I told the Lord the project would be a miserable failure and He would regret having made this move.”

But Rob brought a great deal of energy to the project, and he learned most of what he needed to know as he went along. Soon, he began negotiating with the city for the purchase of a six-story building at 742 East Sixth Street between Avenues C and D. Once a respectable apartment house known as the Mascot Flats, it had since been abandoned and picked over by looters searching for building materials that they could resell. Several fires, some started accidentally and some set on purpose, had further gutted the building’s interior.

The task of renovating the Mascot Flats soon turned out to be more than the new Habitat affiliate could handle. It required enormous amounts of money and manpower that Rob didn’t have, and so progress was frustratingly slow. Then one day in March 1984, Rob read in the *New York Daily News* that Jimmy Carter was coming to New York City several weeks later to take part in an anniversary celebration for his friend Archbishop Iakovos,

the head of the Greek Orthodox Church in North America. Sensing an opportunity, Rob wrote to Millard Fuller, asking whether Fuller would use his influence to persuade President Carter to visit the Mascot Flats job site.

Because Rob didn't expect much to come of his letter, he was shocked when Fuller woke him up with a phone call at seven in the morning. "Rob, what are you doin' in bed?" Fuller demanded. "I wasn't in bed, Millard. I was on my knees praying," a groggy Rob replied. "Yeah, right, your voice sounds like it," Fuller went on. "Get up, brother! We're not going to build houses in bed! And I've got news for you. President Carter's going to stop by your project."

On April 1, 1984, Rob DeRocker walked into the Waldorf Astoria Hotel and took the elevator up to the presidential suite. "I had just turned twenty-five," Rob says, "and I had never been in the presence of anyone of that stature before. So waiting outside the presidential suite at the Waldorf, I felt as though someone had stuck a vacuum cleaner hose into my mouth and sucked out all the moisture. Then, suddenly, there he was."

Rob then traveled with the president down to Alphabet City, where they toured the Mascot Flats. "There was no way to get to the top floor of that building without being a monkey," Rob explains, "because drug addicts had long ago taken apart the original staircase so they could sell its marble treads. The day before President Carter's visit, some volunteers had put up a wooden staircase, but it was pretty rickety and that made the Secret Service agents go nuts when the president started climbing it. He did climb it, though, and when he got to the roof of the building, he looked

south toward the World Trade Center and Wall Street. Then he looked north toward the skyline of midtown Manhattan. Finally, he looked down over the edge of the roof into the vacant lot below, and amid all the rubble he saw an elderly woman cooking some food over an open fire. He was really moved by that, and when we got back down to the street, just as he was getting in his car, he said, ‘Rob, Millard Fuller is my boss. If there’s anything I can do to help you here, just let him know.’ I sputtered out, ‘Well, you know, Mr. President, maybe you could send a few carpenters from your church up here to help us.’ I never, ever, ever thought he would be interested in coming himself. He said, ‘We’ll think about it.’”

President Carter did more than think about Rob’s request. A day later, he called Millard Fuller and told him that he planned to put together a group of volunteers from Maranatha Baptist Church and that he would join them for the trip to New York City. “Of course,” Rob says, “that changed everything.”

JIMMY CARTER already knew well how to use a hammer. As a boy in Plains, he had learned the basics of carpentry as a member of the Future Farmers of America, which taught him not only how to build houses but also how to make furniture, weld, and even do a little



Millard Fuller exhorts volunteers as they prepare to set off from Americus for the first Jimmy Carter Work Project.



blacksmithing. Because of this background, he knew how difficult renovating the Mascot Flats would be.

Initially, he worried that there wouldn't be enough interest to fill the eight-seat Habitat van, but soon he had a busload of volunteers. In all, forty-two traveled with the president to New York City on a chartered Trailways bus; and when they arrived, the local and national press were waiting for them. "All week long I've been getting calls from press people asking, 'Is President Carter really going to ride up on that bus? Is he really going to work in that building?'" Millard Fuller told a *New York Times* reporter. "I kept saying, 'Yes, and he's even going to sleep with us in the church dormitory.'"

As he had during his presidency, Jimmy Carter carried his own luggage; and when he walked into the men's dormitory of the Metro Baptist Church, he lifted his blue suitcase onto one of the top bunks. A Secret Service agent took the bunk beneath him. The next day, President Carter carried his own tools down to the job site, where he and the other volunteers worked alongside future homeowner Jessica Wallace, who still lives in her Mascot Flats apartment.

At the time, Jessica was a single mother, sharing a room with her ten-year-old daughter in her mother's small apartment on Delancey Street. Her part-time job in the kitchen of an Alphabet City elementary school didn't pay very much, and so she couldn't

You could stand on the bottom floor, and the garbage was at least three feet deep, and squatters had been building fires at night on top of the garbage to keep themselves warm. It was such a horrible mess that in a weak moment I said, "You know, we need to come back here and help you finish this mess." And before I knew it, I was committed. —Jimmy Carter

The Mascot Flats building was in terrible shape when President Carter arrived in 1984.



*Jessica Wallace in her nearly finished
Mascot Flats apartment*

afford an apartment of her own. “But one day,” Jessica explains, “I passed by this building because the school where I worked was on the next block. A friend of mine was working on the building at the time, and I asked him what was going on. He told me that an organization called Habitat for Humanity was renovating the building for people with low incomes who needed a place to live. So I said, ‘Well, that’s me!’ and he told me how to apply. The next day, when I finished work, I came here and put in

the application, and I’ve pretty much been here ever since.”

Jessica had no construction skills and could barely hammer a nail into a wall without hitting her finger, but she threw herself into the work regardless. “Sometimes the neighborhood people would try to discourage me,” she recalls. “They’d say, ‘You’re not going to get that apartment. They’re just going to let you do the work, but you’re not going to actually get to live there.’ That kind of talk was discouraging, but I kept on coming anyway because I needed a place to live and that motivated me. After work and also

on Saturdays, I'd come here and work on the building. I came here in the cold and shoveled dirt and did whatever was asked of me.

The requirement was once a week, but I wanted to work as much as I could so that I could get the apartment faster." As Jessica worked, she learned carpentry, masonry, tiling, and all the other basics of building construction.

"The best thing that's ever happened to me in life was when the Carters came here," Jessica declares. "The first time they came, my face lit up. They just wanted to work. From sunup to sundown, that's all they wanted to do."

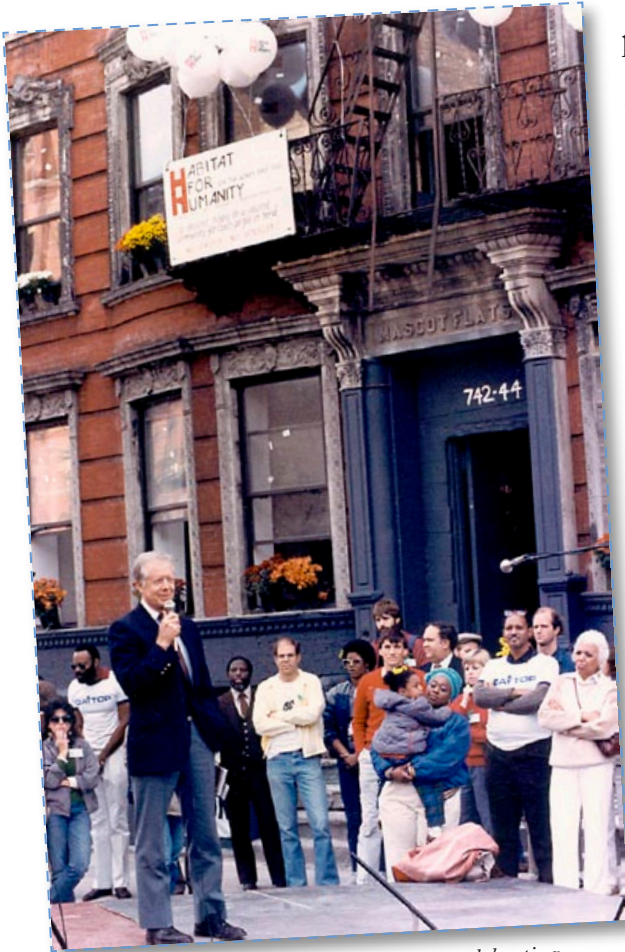
"I remember, that first trip, I didn't particularly want to go," Rosalynn Carter admits. "I told Jimmy I would do anything but hammer, because I hadn't done that kind of work before, except maybe to hang a picture on the wall. I thought I would be sweeping up or helping with the food. But on the very first day, I was up on the second floor with two other volunteers, pulling up some linoleum.

What's It For? *Trowels are used to spread mortar between layers of brick. Most Habitat affiliates in the U.S. build houses out of wood, but affiliates in other countries often build homes out of brick.*

I really got to know the Carters when they invited me to come to Chicago for the 1986 work project. We all slept on the floor in a hotel—even the Carters slept on the floor—but that didn't matter because we got up and worked just like we did here, from sunup to sundown. It's hard to fathom that anyone—not just the president, but anyone—would do what he's done for this organization. He really changed my life. —Jessica Wallace

Well, we got it all clean, and it looked nice, and here comes a young man with a sheet of plywood, and





President Carter joins residents in celebrating the completion of the Mascot Flats project.

he says, ‘The president said to nail this down.’ We didn’t know how many nails to put in it, but we got it nailed down, and since then I’ve been a carpenter.”

The week that President and Mrs. Carter spent at the Mascot Flats proved to be so satisfying and so successful that every year since then the Carters have led a similar weeklong work project, building homes both in the United States and internationally. The impact of these projects is hard to measure, but no one doubts their importance to the growth of Habitat.

“The press just couldn’t believe it,” Rob DeRocker says. “Now you have sitting

presidents who are willing to do Habitat work, but at that time the idea that a former leader of the free world would do anything more than a ceremonial hammer swing was just out of the question. So reporters would call me, and they’d say, ‘No way, man. He’s just going to be there for a photo, right?’ And I’d say, ‘No, he’s going to be there all week.” And they’d say,

‘The volunteers are going to stay at the church, but he’ll be at a hotel, right?’ And I’d say, ‘No, he’s going to be at the church, too.’ They just couldn’t believe what President Carter was doing, and overnight it put Habitat on the map. The publicity was the real benefit. All three national television networks did broadcasts, the *New York Times* ran stories, and *People* magazine ran a four-page spread. It was the hammer swing heard ’round the world.”

FROM THAT POINT ON, Habitat’s growth surged. People began to hear about the organization; and once they did, many started to participate. By the time the Carters completed their twenty-fifth work project in May 2008, Habitat had expanded to include more than two thousand affiliates and more than one million volunteers. In November 2008, the organization began work on its three-hundred-thousandth house—completed by the Collier Country, Florida, affiliate in April 2009.

Certainly, none of this would have been possible without the contributions of Millard Fuller, Clarence Jordan, and Jimmy Carter. Jordan, for his part, provided the ideas that formed the basis of Habitat’s ideology, especially the idea that faith means little without action. Fuller contributed the drive and salesmanship necessary to take Jordan’s ideas and create an organization that would spread them beyond the boundaries of Koinonia Farm. Even so, it wasn’t until President Carter added his prestige and his own considerable powers of persuasion that Fuller’s cause became the international success it is today.