**What can it look like to be a Christian and a Landlord?**

**Outline of the seminar**

We discussed the big picture, how God’s generosity to us makes us eternally alright with him, and how our gratitude for that fact can enable us to be Landlords who want to serve their tenants more than maximising profits.

**The outworking of that: What does it look like in practice?**

I talked about things that I’ve learn and done. Not as the only way of doing things, but just as one example. I am still learning, so I invited people to discuss these things and feedback. These issues are complex and we’ll only work out good solutions by sharing our thinking.

**Grace, generosity** How do we react when out tenants are causing us hassle? Love is patient, love is kind. I don’t mean that we should become a door mat that they can walk all over. Sometimes they need tough love. Letting them experience consequences of their decisions, but perhaps not all the consequences all the time… gracious responses.

**Security of Tenure** – For those of us who own our own home, or a good proportion of it, it’s easy to take for granted the security of knowing that nobody can turf us out. It’s our safe place. Tenants don’t have that. After the first 6 months, currently some of them can find that they have to move out with just a month notice.

“If you keep to the tenancy agreement, I’m not going to ask you to leave while I’m alive.” The difference it makes to them if they know they are not suddenly going to get chucked out at a month’s notice. And they then invest in the property (paint, curtains, carpets) and they stay longer (less voids and Tenant Find fees to Letting agents).

**Keeping the rent affordable** – below market rates. Being part of the influence that brings rent down, not pushes rent up (because other landlords and lettings agents look around when they set rents). You know you’ve got it right when they have nicer mobile phone than you do! But what if they are paying a lot of money for an expensive mobile phone now but don’t have a pension. Thinking about your tenant’s retirement – do I charge them closer to the market rate now and reduce the rent if they are still my tenants when they retire? A hundred years ago, landlords did do things like that. Does the Welfare State now do that for us, or does it only partially do it, and we still need to help?

**Accepting people on benefits (rather that quietly prioritising accepting tenants who are not).**

**Help them claim benefits.**

**Accepting people without a deposit**

This is not always a good idea. I’ve only done it for a tenant that I had known for a couple of years already (because she and her previous partner had been my tenants, and she was starting a new tenancy in just her name). If they stay and pay the rent for a couple of years, what difference would a deposit of a month’s rent make financially to you?

**Investing in the property** – Reducing their utility bills. The things that improve the EPC rating (in spite of the recent reprieve, a ‘C’ rating is likely to become compulsory in the near future). So what would you do in the way of insulation, LED light bulbs, draft proofing, double glazing, better boilers). For tenancy agreements that are ‘bills included’ – Solar Panels and Storage Batteries.

**Helping them buy the property from you**, if they want to (I did that with one pair of tenants ten years ago. More recently when I offered it to another pair they didn’t want to take on a mortgage and the maintenance liabilities of home ownership. They were wise to say no because the rise in interest rates would have caused problems for them). If you want to help someone with a Deposit to buy a house from you, do get legal advice so you don’t fall fowl of things like the rules of their mortgage lender and even tax and money laundering laws!

**Give them a reference when they are no longer your tenant.**

**If you can’t buy a whole house to make available for affordable housing, club together with other people to do it** – Google “Hope into Action” and “Green Pastures”.