

Residential Real Estate Investing & Biblical Principles: HEARTSET

Article 1 of 4

John Scroggins, May 9, 2025

Real estate investing is one of the oldest and most reliable ways to build wealth, and for those seeking to align their financial activities with Christian values, the Bible offers timeless wisdom. While Scripture doesn't specifically mention "residential real estate investing" in modern terms, it provides guiding principles that can be applied to buying, managing, and profiting from property in a God-honoring way.

This article explores key biblical principles that Christians can use to navigate residential real estate investing with integrity, wisdom, and a kingdom mindset.

1. Stewardship: Managing What Belongs to God

"The earth is the Lord's, and everything in it." – Psalm 24:1

A foundational principle in the Bible is that everything ultimately belongs to God. As Christians, we are stewards—not owners—of our resources, including property and finances. This perspective should shape how we handle real estate investments.

Rather than seeking to build personal empires, biblical stewardship means managing property in ways that honor God, serve others, and reflect His character. Investors should consider how their properties impact neighborhoods, tenants, and communities. The goal should be more than just profit—it should be to steward resources faithfully for the glory of God.

2. Diligence and Planning: Avoiding Rash Decisions

"The plans of the diligent lead surely to abundance, but everyone who is hasty comes only to poverty." – Proverbs 21:5

Real estate investing requires thoughtful planning and due diligence. Jumping into a purchase without research, budgeting, or a clear strategy often leads to poor outcomes.

The Bible consistently encourages planning and wise counsel. Whether it's evaluating a rental property's cash flow, analyzing local markets, or planning renovations, Christians are called to act prudently. This includes seeking advice from experienced professionals and being open to correction and accountability.

3. Integrity in Transactions: Honesty and Fairness

“A false balance is an abomination to the Lord, but a just weight is his delight.” – Proverbs 11:1

God calls His people to be honest in all their dealings. In real estate, this means transparency in contracts, fair pricing, and ethical relationships with buyers, sellers, tenants, and contractors.

Cutting corners or exploiting others for financial gain may yield short-term profit but violates biblical principles and harms witness. Christian investors must uphold truth and justice, being people whose word can be trusted.

4. Debt and Financial Prudence

“The borrower is slave to the lender.” – Proverbs 22:7

While the Bible does not prohibit borrowing, it warns about the dangers of excessive debt. Many real estate deals involve mortgages or financing, but investors should proceed cautiously and avoid over-leveraging.

Being wise with debt means understanding the terms, having a repayment plan, and ensuring that debt doesn't place undue risk on your household. Christian investors should aim to use debt as a tool, not a trap.

5. Caring for the Poor and Vulnerable

“Whoever oppresses the poor shows contempt for their Maker, but whoever is kind to the needy honors God.” – Proverbs 14:31

“Do not exploit the poor because they are poor and do not crush the needy in court.” – Proverbs 22:22

Real estate investment presents opportunities to positively impact society, especially for those who lack stable housing. Christian investors should consider how their decisions affect the vulnerable. This could involve offering affordable housing, maintaining properties in safe and livable condition, or working with nonprofits to house low-income families.

Profit and compassion can coexist. The Bible calls believers to be generous, just, and merciful—especially to those in need.

6. Contentment and Avoiding Greed

“Keep your life free from love of money, and be content with what you have, for he has said, ‘I will never leave you nor forsake you.’” – Hebrews 13:5

“For the love of money is a root of all kinds of evil.” – 1 Timothy 6:10

Greed can easily distort motives in investing. The pursuit of wealth can become all-consuming, leading to moral compromises and spiritual emptiness. Christians are warned not to place their hope in riches but in God.

A biblical approach to real estate means pursuing financial gain with contentment and gratitude. Investors should regularly examine their hearts to ensure that ambition does not become idolatry.

7. Generosity and Kingdom Impact

“Honor the Lord with your wealth, with the firstfruits of all your crops.” – Proverbs 3:9

“Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion.” – 2 Corinthians 9:7

Real estate investing can be a powerful engine for kingdom impact. The income generated can support churches, missions, and charitable causes. It can free believers to pursue ministry or help others in need.

The Bible teaches that wealth is not an end in itself but a means to bless others and advance God’s purposes. Christian investors should aim to be generous and open-handed, recognizing that everything they have is from God and for God.

8. Patience and Long-Term Vision

“But the fruit of the Spirit is... patience...” – Galatians 5:22

“Better is the end of a thing than its beginning, and the patient in spirit is better than the proud in spirit.” – Ecclesiastes 7:8

Real estate success usually takes time. Whether it’s the slow process of building equity, managing tenants, or dealing with repairs and regulations, patience is essential.

Scripture commends those who invest with endurance and faith. A long-term perspective helps Christian investors resist impulsive decisions and build lasting value—both financially and spiritually.

9. Work and Responsibility

“Whatever you do, work heartily, as for the Lord and not for men.” – Colossians 3:23

Investing in real estate is not passive—it involves effort, problem-solving, and responsibility. Whether screening tenants, maintaining properties, or responding to emergencies, investors are called to work with excellence and diligence.

Viewing this work as service to God transforms how Christian investors approach their responsibilities. It’s not just about income—it’s about honoring God through faithful labor.

Conclusion: Investing with Eternal Values

Residential real estate investing, when done according to biblical principles, can be a meaningful expression of Christian stewardship. It can create wealth, serve communities, and fund kingdom work. But it also demands wisdom, integrity, and a heart aligned with God’s purposes.

For the Christian investor, the ultimate goal is not just to build earthly houses—but to build eternal impact.

“Do not store up for yourselves treasures on earth... but store up for yourselves treasures in heaven... For where your treasure is, there your heart will be also.” – Matthew 6:19–21

ASK YOUR MENTOR

1. How have you tried to approach real estate investing from a biblical or Kingdom mindset?
2. Which of the above principles is the easiest to forget, ignore, or do?
3. Which of the above do you feel you have room to grow?
4. What other thoughts do you have about the above?

Reflect & Respond/Self-Rate

Aside from specific real estate investing, how would I rate myself in living the above general concepts? 1-not at all, 5-consistently. Place an “x” in the column that best reflects you.

	1	2	3	4	5
Stewardship: Managing What Belongs to God					
Diligence and Planning: Avoiding Rash Decisions					
Integrity in Transactions: Honesty and Fairness					
Debt and Financial Prudence					
Caring for the Poor and Vulnerable					
Contentment and Avoiding Greed					
Generosity and Kingdom Impact					
Patience and Long-Term Vision					
Work and Responsibility					

Go Do

1. Ask God, “Which of the above areas in how I think or behave do you want me to focus on changing?”
2. Practice. How I will practice this over the next month:

Sources & Resources

<https://www.briinstitute.com/basis.htm>
<https://impact.vision/blog/christian-perspective-on-wealth-with-balance/>
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