Gentraia Brown
METRO DETROIT REAL ESTATE BROKER
RE/MAX City Centre

4 Biblical Questions

Before Buying Your $500k - $1M Home

"From everyone who has been given much, much will be demanded; and from the one who has been entrusted with much, much more will be asked." ***- Luke 12:48***

If God has blessed you with the financial capacity to purchase a home in Oakland County's $500,000-$1,000,000 market, you're not called to feel guilty - you're called to be a faithful steward. Work through these four biblical questions before making your decision.

QUESTION 1: Have You Sought First the Kingdom of God?

"But seek first his kingdom and his righteousness, and all these things will be given to you as well." - Matthew 6:33

- ■ Are you tithing faithfully from your firstfruits (not leftovers)?
- ■ Are you generous beyond tithing, responding to Holy Spirit prompts to give?
- ■ Will this purchase prevent Kingdom generosity, or position you to give MORE?
- ■ Is God honored with your finances FIRST, or does He get what's left over?

Red Flag: If buying this home requires you to stop tithing or reduce giving, that is overextending - not God blessing.

Green Light: If you are faithfully stewarding your income for Kingdom purposes AND can afford this home, that could be provision.

QUESTION 2: Are You Doing This for God's Glory or Your Own?

"So whether you eat or drink or whatever you do, do it all for the glory of God." - 1 Corinthians 10:31

- ■ Why do I want this house? To impress people, or provide well for my family?
- ■ Am I buying for status, or because it genuinely serves my family needs?
- ■ How will this home be used? For hospitality and ministry, or closed off for comfort?
- ■ Will children be raised here who are taught to love Jesus?
- ■ Can this house serve Kingdom purposes - Bible studies, foster care, caring for parents?

Heart Check: The house does not determine your heart. Your heart determines how the house is used.

QUESTION 3: Are You Honoring God with the Firstfruits?

"Honor the Lord with your wealth, with the firstfruits of all your crops." - Proverbs 3:9-10

- ■ If selling: What will you do with the equity? Is God getting His portion FIRST?
- ■ If buying: Does your budget leave room for generous giving, or are you stretched too tight?

- ■ Have you built tithing and giving into your mortgage budget as non-negotiable?
- ■ If someone reviewed your finances, would they see God is honored first?

Litmus Test: If you are not faithful with current income, why would God entrust you with more? Prove faithful first.

QUESTION 4: Are You Making This Decision Prayerfully?

> "Do not be anxious about anything, but in every situation, by prayer and petition, with thanksgiving, present your requests to God." - Philippians 4:6

- ■ Have I spent consistent time in prayer about this specific purchase?
- ■ Have I asked God to close doors if this is not His will?
- ■ Do I have peace about this decision, or persistent anxiety?
- ■ Have I sought godly counsel from people with no financial stake?
- ■ What is the Holy Spirit speaking to my heart?

Warning: Plans made without acknowledging God often fail. Invite Him into every detail of this decision.



Stewarding Wealth for Kingdom Purposes

Luxury real estate is not sinful - but it requires faithful stewardship. If you have worked through these questions and have peace about moving forward, let us discuss how to make this purchase in a way that honors God and serves His purposes for your family.

WHEN LUXURY REAL ESTATE IS BIBLICAL STEWARDSHIP:

- ✓ **Quality Schools:** Investing in an environment where you can raise godly children (Proverbs 22:6)
- ✓ **Space for Hospitality:** Room to host community groups, provide foster care, care for aging parents (Hebrews 13:2)
- ✓ **Generational Wealth:** Building equity to bless children and increase giving capacity (Proverbs 13:22)
- ✓ **Strategic Location:** Living where God has called you for Kingdom work and ministry
- ✓ **Wise Investment:** Using God-given resources to build assets that appreciate and create margin (Matthew 25:14-30)
- ✓ **Peace from the Spirit:** You have prayed, sought counsel, and have undeniable peace (Colossians 3:15)

WHEN LUXURY REAL ESTATE IS NOT BIBLICAL STEWARDSHIP:

- ✗ **Driven by Pride:** Buying primarily to impress others or signal status (Proverbs 16:18)
- ✗ **Prevents Generosity:** Mortgage so large you cannot tithe or give (1 Timothy 6:17-19)
- ✗ **Creates Anxiety:** Debt that steals your peace and puts you in bondage (Proverbs 22:7)
- ✗ **Closed to Others:** Beautiful home but never used for hospitality or ministry (1 Peter 4:9)
- ✗ **Running from God:** Using real estate to avoid what God is calling you to do (Jonah 1:3)
- ✗ **Replaces Trust:** Your home becomes your security instead of God (Psalm 20:7)

YOUR NEXT STEPS:

1. **Honest Heart Check** - Examine your motivations before God with brutal honesty
2. **Seek Wise Counsel** - Discuss with spouse and godly advisors who know you well
3. **Run the Numbers** - Ensure the purchase leaves room for tithing, giving, and margin
4. **Pray for Peace** - Do not move forward without peace from the Holy Spirit
5. **Steward Faithfully** - If you move forward, use your home for Kingdom purposes

"Now it is required that those who have been given a trust must prove faithful." - 1 Corinthians 4:2

Ready to discuss luxury real estate with biblical wisdom?

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