

נדפס ע"י ולזכות  
הרה"ת ר' משה פינחס וזוגתו מרת עלקא  
ומשפחתם שיחיו  
וואלף

# PRACTICAL HORA'OS

A CLOSER  
LOOK AT  
SOME OF  
THE REBBE'S  
HORA'OS

## BUYING A HOME

THE REBBE'S DIRECTIVES ON  
THIS MONUMENTAL DECISION

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### BIGGER AND NICER

In many instances, the Rebbe recommended that people seek to move to a larger, nicer home, even if doing so would come with additional financial obligations. A beautiful home broadens the mind, and this in turn helps its occupants reach their fullest potential.

The Rebbe sent letters to two shluchim on the same day, both leading Chabad activists, encouraging them that their proposed purchase of a house should be in an expansive manner.

The Rebbe wrote to Reb Shmuel Dovid Raichik,<sup>1</sup> “Being that the purchase of a house is usually for a lengthy period of time and especially in this case where the house is meant for communal purposes as well, such as gatherings and meetings and the like, the approach should therefore be broad-minded. In general, nothing good comes out of small-mindedness.”

And to Rabbi Efraim Wolf, the Rebbe wrote,<sup>2</sup> “In response to your question of whether to buy two small houses or to build a new house, which may cost less than the two small houses: My opinion is well known: מען דארף [— you need to have a broad mindset] and therefore it's better that you build a new house און מיט א ברייטקייט [— with broad-mindedness] — and Hashem will give you success.”

### WHAT ABOUT THE MONEY?

Buying or leasing a new home often requires putting oneself in debt. The Rebbe wrote that it is worthwhile to go into debt — for a typical, reasonable amount — in order to buy a home. The Rebbe explained that “כך הוא מנהגו של עולם” — this is what people typically do,” and to one individual the Rebbe explained that this is indicated in the Gemara:

“Regarding what you write that by moving into a new home, you have gone into debt ... there are two sayings



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in the Torah regarding this topic that are taught close together: ‘Whoever engages in construction becomes poor,’<sup>3</sup> and along with this — on the very same page, earlier on, ‘Any man who does not have his own land is not a man.’<sup>4</sup> Tosfos there explains that this refers to land upon which to build a house. This tells us that you should not take to heart the fact that you are temporarily becoming impoverished — for ‘the borrower is subjugated [to the lender],’ since the wholesomeness and growth that [the home] will bring is despite the oppressive, temporary matter [of the debt], which will eventually pass.’<sup>5</sup>

A short while later, in a letter regarding the building of a new community in Kfar Chabad, the Rebbe explained the inner meaning of this *seder*.

“Our sages taught that ‘whoever engages in construction becomes poor,’<sup>6</sup> and on the same page it is made clear that ‘Any man who does not have his own land is not a man.’<sup>7</sup> To explain the seeming contradiction in this, I explained that in order to erect a building — a true building which contains, surrounds and brings together the person and all of their possessions, to the point where they are elevated to the lofty level of אדם [man], called so because אדמה לעליון [man is comparable to the Supernal] — our revealed resources and powers are not enough to create an everlasting house.

It is only when we impoverish ourselves — meaning that we invest our revealed energies and even our hidden energies, those of our essence — do we lay the foundation and build the walls and roof, and it becomes ‘the beauty of man’ (because you put in and will put in the effort) ‘to dwell in a house.’<sup>8</sup>

(From a letter to Israeli President Zalman Shazar)<sup>9</sup>

## TO BUY – NOT TO RENT

In regard to the question of whether to buy or to rent a

home, the Rebbe replied:

“My opinion on this is well known: The right thing to do is to buy a house and not to rent an apartment, for with the same money that is paid to someone else in rent, you should be paying a mortgage [which will go] to yourself.”<sup>10</sup>

“You should continue to live in Haifa, for you’re successful there in spreading Yiddishkeit. It is also a good idea that you should expand your home — but without taking on a large debt by doing so.

“Since ‘a beautiful home expands the mind of a person,’ you should not be too concerned if you have to go into an average amount of debt, for this is the custom of the world.”<sup>11</sup>

To another person, however, the Rebbe responded that although the above is generally true, one must take in account the concern of למה תתראו. As explained in Gemara Taanis (10b), “It is stated: ‘And Yaakov said to his sons: Why do you show yourselves?’ (Bereishis 42:1). Yaakov said to his sons: ‘Do not show yourselves when you are satiated, not before the members of the house of Esav, nor before those of Yishmael, so that they not be jealous of you.’”

With this in mind, the Rebbe told an individual to take this concern into account, and avoid showing-off and the appearance of living ostentatiously.<sup>12</sup>

## THE WIFE’S OPINION

Several times, the Rebbe — repeating a *hora’ah* from the Frierdiker Rebbe — stressed that when it comes to buying a home, one should follow the opinion of his wife who is the *akeres habayis* — the foundation of the home.

“Regarding your question about the home, as we heard a number of times from my father-in-law the [Previous] Rebbe, when it comes to matters of a person’s home, one should follow the opinion of his wife, the *akeres habayis*,



in keeping with the verse that “The glory of the daughter of the king is inward.”<sup>13</sup> Of course, you can explain the reasons behind perspectives that differ from hers — and perhaps she’ll agree with you — but if not, you should follow her opinion.”<sup>14</sup>

## WHERE TO BUY

In several letters to people in Eretz Yisroel, the Rebbe bemoaned the fact that people were spending enormous amounts of money to move to very expensive areas. Instead, the Rebbe said, one should move to an area with a *frum* community but where the cost of buying or leasing a home is lower.

“The right thing to do would be for you to move to a place where there are *anash*, so that you can partner with them in increasing Chabad matters in general, and especially in the most fundamental area — *hafatzas hamaayanos*. My opinion on this has been well-known for a long time: I don’t agree at all with the tremendous amounts of key money<sup>15</sup> that people are paying to get a home in specific neighborhoods and cities. Even if their means aren’t limited, the money should be saved for necessities that one can’t do without (whether private or public matters) and not necessarily for key money for a home.”

## DOWNSIZING

As lives go on, people often consider downsizing — selling their home and moving into a smaller home, or into the homes of relatives — to free up some extra money. The Rebbe explains the potential hazards that downsizing can bring, and details whether, when, and how to downsize.

“In response to your letter in which you write about your present situation in respect to debts that you took on when you purchased a home some time ago, and how you wonder how to resolve this distressing situation: It is clear

that your idea of selling your current home and buying a smaller one [is not the correct thing to do, since] besides for the fact that — as you write in your letter — this will cause notable financial loss, and experience has shown that doing this will not take you out of debt, what’s more — and this is the main thing — after living for some time in a home like the one you’re in now, moving into a smaller home will bring dejection, as can be understood from the positive outcome in the reverse situation, as our sages say, “Three things expand a person’s mind: [a beautiful home ...]”<sup>16</sup> Therefore, you should try and refinance for a loan with a longer term and with more favorable conditions, and through this, you will be able to slowly resolve the pressure of the debt, which comes from outside, without affecting the inside of your home, and the broadening of your mind that comes with it.”<sup>17</sup> **T**

1. Printed in *Derher* Kislev 5774, p. 20.
2. Published in *Leshimcha Ten Kavod* (Teshura Wolff, 6 Nissan 5776) p. 132.
3. *Yevamos* 63a.
4. *Ibid.*
5. *Igros Kodesh* no. 5,703.
6. *Yevamos* 63a.
7. *Ibid.*
8. *Yeshayahu* 44:13.
9. *Igros Kodesh* no. 5,911.
10. *Igros Kodesh* no. 6,215.
11. *Igros Kodesh* no. 6,147.
12. *Igros Kodesh* no. 6,837.
13. *Tehillim* 45:14.
14. *Igros Kodesh* no. 7,590.
15. The money required to move into a home or apartment, such as the security deposit and other upfront fees.
16. *Berachos* 57b.
17. *Igros Kodesh* no. 6,397. See also no. 6,445.