

# A House as a Home

A sermon for The 1<sup>st</sup> Universalist Church of Central Square

By Chuck Lochner 2/24/19

## Introduction

As many of you know, I have been a landlord for a long time. I kinda fell into the field backward. I already had a career in Science and Engineering, but wasn't very happy, as, I found I was limited by the older generation above me. I was looking for an avocation to expend my enormous energy. This is part of the story of how it happened.

## The List

A few years ago I was having breakfast at a diner and was musing about some of the stories I had to tell someday. I used to joke with a friend, who was in the apartment rental business, also, that I should write a book. Well, that morning I grabbed a napkin and started to make a list of short stories. By the time I left the diner I had a list of 35 subjects. By the end of the day I had over a 100. Let me give you a sample:

Tenants – The Good, the Bad and the Ugly	Being Stupid
Power Companys	Yards
Code Enforcement	Trash
Cleaning Out	Loyalty
Neighbors	Cockroaches
Squirrels	Other Bugs
Children	Trees
Gardens	Marriage Counseling
Flowers	Painting
Trash Cans	Contractors
Eviction Court	Helping Tenants
Being Cheap	Dogs

And the list goes on ... Some stories are funny, some are sad and some are heart wrenching. All are true. The bigger story is one of opportunity, challenge, hard work, courage and persistence.

## In The Beginning

About 40 years ago I moved to Syracuse for a new job as an engineer with a small company in Liverpool. Since I had previously lived in apartments for over 10 years, I knew I was ready to buy a house and start my "American Dream."

On my way home from work one day, I impulsively stopped at a real estate office I was passing. It was about 5:30 in the afternoon when I went in. It was 10:30 at night when I left. That impulsive stop changed my life.

Before I go on, there are 3 things I need to mention.

First, when I was 13 years old I had a paper routes and I discovered my entrepreneurial spirit. Second, one of my chores as a kid was to sweep up the garage where my father kept his tools. And three, when I was in my 20's an Aunt told me I was a passionate person.

Back to the story; the Real Estate Broker I had met was the Allan in William-Allan Real Estate. I purchased a duplex (a two family house where the apartments are side by side). I live in it today. The deal almost didn't happen because the bank I was borrowing the money from lost my paperwork, twice. After that bank's attorney forgot to review the file until I gave them 24 hours to close or else I was withdrawing from the deal.

After that, my experience as a homeowner/landlord started off with a bang. The first tenant I had was a young couple in their 20's with him as an alcoholic who would get drunk and break into the apartment because she would lock him out. She finally got mad and held him at bay with a .22 rifle in my front yard. That's where my prohibition on firearms came from. Screw the NRA.

Within two years I bought 2 more houses and changed jobs to work at General Electric as an engineer in military sonar systems. By the time I got to the 3<sup>rd</sup> house I was short of cash for the down payment. But, I had 7 credit cards, so, I borrowed the down payment on the credit cards. This is called creative financing.

As time went on I bought a total of 10 houses. A single family, 6 two family, a three family and 2 four family houses. Each house has a different story, different financing, different cliental and different problems.

All of this, so far, is just back ground to provide some street cred.

## Why

Running a business is enormously complex. Creating a business from scratch is even more challenging. And unlike many professions, this is one that you can't just learn in school. You have to dig out your own education. Books, classes, talking to friends, contractors, lawyers, business people, seminars, store clerks, parents, other family members, book keepers, bankers, real estate people, trades people, BOCES, OCC, clubs, builders, investors . . . , anyone who is willing to talk to you about your dream. And the typical reaction . . . "Are you nuts?" or, "Everybody hates the landlord!!"

So, the first question is . . . "Why?" Good question!! To make a million dollars!! Have you ever tried to make a million dollars? Not easy!

The reality is that you have to be motivated by something other than greed. Like any other worthwhile effort, it's a long, hard slog. In my case it had to do with that entrepreneurial spirit I discovered as a paperboy 20 years before. It's the challenge of creating a business of my own; to live and die on the basis of my own wits.

This brings up the issues of personal attributes and costs. Fortunately, I didn't know it at the time, but, how about these: common sense, independence, self reliance, fortitude, struggle, time, intensity, money, courage, curiosity, motivation, self motivation, loneliness, change, understanding, appreciation, relationships, humility, humanity, health, vacation, heart, stress, pain, acceptance, discretion, challenge, pride, more money, drive, passion, commitment, more time, education, realization, sacrifice,

intelligence, lots more money, judgment, exhaustion, kindness, foresight, charity, lots more time . . . the point is, this is an all consuming profession. Did I mention time and money?

You are trying to learn, to do and pay for everything on your own and on the fly. Not an easy job. Oh, one more attribute that helps . . . ignorance.

### House vs. Home

House is defined as “a structure for habitation.” Not all that complicated; but, a Home?

When I was a kid one of the best times I remember was taking trips to grandma’s house. Grandma was a wonderful, kind, loving, gray haired woman who wore her hair in a bun on the top of her head. She was the epitome of sweetness and kindness. We stayed the weekend sleeping in the big over stuffed, but sagging, feather bed upstairs and we would head home Sunday night with us kids in the back seat of the car. The New York Thruway was new at that time and we would keel over and fall asleep to the “thump, thump . . . thump, thump” of the car as it rolled over the sections of pavement. A couple of hours later we would pull into the driveway and my mother would sing out “Home again!” and Dad would gather us up in his arms and carry us into the house and to bed.

The term “Home” has always had a warm and special meaning to me. It’s more than a structure; more than a house; more than a place to put my stuff. It’s “Home.” It’s the place I’m comfortable; the place I’m safe; the place I’m loved. It’s my refuge. It’s where I “Live.” I mean really “Live.”

### Landlord –Tenant Relations

Most people who hear stories of landlords and tenants think of anger and conflict. But, even when I was the Tenant in my earlier years, I thought of the relationship as a mutual agreement to work together. And, now that I’m the Landlord, I still see things that way and, in fact, even more so, because not only do I need my tenants, but I really like my tenants. I have wonderful tenants. Even when we disagree, I work with them and like them.

One of the common problems I run into with potential tenants is people who feel they have been abused in the past. This is akin to marrying someone who has been previously divorced. Everybody has a history, has been damaged and is defensive. The key is to go slow, and talk. Ask about the children and share stories. Look for things that they are concerned with and sympathize with them, without being dishonest. Explain what you could have done for them. What you are really doing, of course, is building trust. But, most of all, be honest and recognize that you can’t salvage every situation.

The relationship between a landlord and tenant is, by its very nature, an adversarial one. The landlord and the tenant are opponents in attempting to come to an agreement. The truth be told, the tenant is in the weaker position. This is completely reasonable. After all, the landlord has, for example, a \$100,000 property at stake. The tenant has an \$800 security deposit at stake. The trick is to try to get both parties to be honest and reasonable in their demands and expectations.

The tenant cannot force the landlord to accept terms. The only recourse a tenant has is to simply walk away and look for another housing situation. The landlord, on the other hand, can add benefits, modify the rent, modify the terms or otherwise appease the potential tenant.

### Care And Feeding Of Tenants

Yes, much of the job is providing safe reasonable housing to people. But, for me, it should go far beyond that. For instance, many times people are moving in from out of state or even from another part of town and don't know the area. I have provided maps and information on places to shop or how to get around town. Even more important I provide information on schools and have helped get the kids registered in school.

I sometimes provide connections to support systems such as Social Services, Food Stamps and Section 8 Housing Programs. I know where, how and phone numbers. I do the same for churches, stores, banks and government offices.

Providing information is only the start of it. When someone moves in from out of town, they may not know anyone. I can provide an initial support system. I once had a new tenant who had a medical emergency; I took him to the hospital and spent the day with him. He was admitted and I visited him there for two weeks, called his family in the Midwest and took him home when he was discharged. He had no one else. But, ... did this help make this "Home?"

Another time, I had a tenant whose wife was in a nursing home. He worked out of town and I would visit her and take her candy and things she needed (but, I refused the cigarettes) when he was out of town.

Several times I've had people who don't have a car. I can offer them occasional transportation, such as to do laundry or go to an appointment or get groceries. These are small kindnesses that have big impact on people's lives, especially when it's cold or rainy or snowy or when they're sick. If they run out of money and food, I'll buy them a box of food.

All my apartments have laundry hookups in the basement. Sometimes people can't afford to buy a washer and dryer. I have bought them for the apartment and let the tenant use them at no charge. But, ... did this help make it "Home?"

I have run into people who need emergency housing. For instance, I had one family who had had a fire and needed a place to drop anchor fast. I let him move in immediately without a security deposit. He had lost most of their possessions in the fire, so I let him live rent free for two months.

One of the things that is unusual about my situation is that, I have substantial resources that I can share with others. As my own prosperity improved and the financial pressure was relieved, I can share my resources with others. Hopefully they will pass it on in the future.

I have a responsibility to be careful in the people I select as tenants. While much depends on instinct, there are things I watch out for, such as, abusive relationships. Interestingly, boyfriends can be a real problem. Often it is women who call me looking for an apartment for themselves. When she arrives to see the apartment she brings her boyfriend. He walks in and attempts to take charge. This is a bad sign. She is allowing him to be the heavy and be demanding of me. It's not going to happen. Women need to stand on their own and run their own show. He is just a 5<sup>th</sup> wheel to me and has no say in anything. Same is true with over reaching parents. Leave Momma home. The relationship is between me and the prospective tenant; not Momma. Invite her latter for coffee to see what a great apartment you found. And, does this help make it "Home?"

Domestic abuse situations are intolerable and I will take action if the tenant doesn't. I have many stories for another time.

Speaking of relationships, I'm sometimes asked to provide relationship counseling. A couple not getting along is a common thing. And, because I'm around and somewhat familiar with the people, I'm sometimes asked for an opinion. I usually encourage them to ask professionals. But, sometimes I can suggest another point of view. This can lead to funny situations.

One tenant had two boyfriends; a morning boyfriend, and an afternoon boyfriend. One day the afternoon boyfriend came too early. They were not happy to meet.

Some things I'm very unequivocal about. Drugs are one. Once I found a spoon in the basement with residue. I went to the tenants and asked to borrow a spoon. The pattern matched. I went to the local police office and asked them to test the residue. It was cocaine. I asked the cop to follow me over to the apartment and wait outside. I gave the tenant one hour to get out. It took them 2 hours, but they were gone.

### People Are Our Most Important Product

Along the way I discovered an important truth. "People are the boon and the bane of any business." The real reason why I do this for a living is because of the people I get to work with. People are the real "Gold in them thar hills." Working with people, whether tenant, contractor or neighbor is enormously satisfying.

It's a complex, messy world, but I can help people weave their way through it. I try to steer people to better solutions. I can even sometimes help people over rough spots. It makes me feel good. Success is when I've helped someone find their "Home."