

Accommodation & the Mortgage Debate in the UK

MORTGAGE / USURY IN THE QURAN & SUNNAH

What is Mortgage

- Putting down anything as a security for a debt as did by Muhammed (PBUH)
- A loan spanning a long term to finance e.g a home.

Nos 1

- Aisha Rodiyaylahu Aniha

SAHIH AL-BUKHARI

3.282

The Prophet (peace_be_upon_him) purchased food grains from a Jew on credit and mortgaged his iron armour to him.

Nos 2

- Anas ibn Malik Rodiyahlahu Anihu

SAHIH AL-BUKHARI

3.283

Anas went to the Prophet (peace_be_upon_him) with barley bread having some dissolved fat on it. The Prophet (peace_be_upon_him) had **mortgaged his armour** to a Jew in Medina and had taken from him some barley for his family.

Anas heard him saying, "The household of Muhammad (peace_be_upon_him) did not possess even a single sa' of wheat or food grains for their evening meals, although he has nine wives to look after."

Nos 3

AbuHurayrah Rodiyahlahu Anihu

SAHIH AL-BUKHARI

3.689

Allah's Messenger (peace_be_upon_him) said, "The **mortgaged animal** can be used for riding as long as it is fed and the milk of the milch animal can be drunk according to what one spend on it. The one who rides the animal or drinks its milk should provide the expenditures."

What is Usury?

- The taken or given of interest on a financial transaction
- The exchanging of goods, commodities or services involving unfair / unjust dealing as stated by the prophet of Allah PBUH. See the heading title Hadith on Mortgage & Usury below for more hadith mortgage and usury.

Is Mortgage Haram?

No! mortgage or morgaging is not Haram. It becomes haram when usury (interest charge / unfair dealing or unjust dealing is done against the wicker party).

So, why is usury haram?

Usury mentioned in the Quran

Quran 2:275. Those who swallow usury will not stand except as stands one whom Satan by his touch as driven to madness. That is because **they say: Trade is just like usury**; whereas Allah permitted trading and forbidden usury. He unto whom an admonition from his Lord cometh, and (he) refrained (in obedience thereto), he shall keep (the profits of) that which is past, and his affair (henceforth) is with Allah. As for him who returned (to usury) - Such are rightful owners of the Fire. They will abide therein.

Quran 2:276. **Allah does not bless usury**, and He causes charitable deeds to prosper, and Allah does not love any ungrateful sinner.

Quran 2:278. O ye who believe! Fear Allah, and **give up what remains of your demand for usury**, if ye are indeed believers.

Quran 2:279

By dealing in usury, you re at war with Allah and His Apostle. If you turn back from usury you shall have your capital sums. **Deal not unjustly** and you will not be dealt with unjustly.

Quran 3:130. O you who believe! do not devour usury, **making it double and redouble**, and be careful of (your duty to) Allah, that you may be successful.

Quran 4:161. **And of their taking usury** when they were forbidden it, and of their devouring people's wealth by false pretences, We have prepared for those of them who disbelieve a painful doom.

Quran 30: 39. And whatever you lay out as usury, so that it may increase in the property of men, **it shall not increase with Allah**; and whatever you give in charity, desiring Allah's pleasure-- it is these (persons) that shall get manifold.

More Hadiths on Mortgage & Usury

- AbuHurayrah

SAHIH AL-BUKHARI

4.28

The Prophet (peace_be_upon_him) said, "**Avoid the seven great destructive sins.**" The people enquired, "O Allah's Messenger! What are they?" He said, "(They are as follows): 1) To join others in worship along with Allah; 2) To practise sorcery; 3) To kill the life which Allah has forbidden except for a just cause, (according to Islamic law); **4) To eat up Riba (usury)**; 5) To eat up an orphan's wealth; 6) To give back to the enemy and fleeing from the battlefield at the time of fighting; 7) To accuse chaste women, who never even think of touching anything chastity and are good believers."

- AbuSa'id

SAHIH AL-BUKHARI

3.294

We used to be given mixed dates (from the booty) and used to sell (barter) two Sa's (of those dates) for one Sa' (of good dates). The Prophet (peace_be_upon_him) said (to us), "**No (bartering of) two Sa's for one Sa'** nor two Dirhams for one Dirham is permissible (as that is a kind of usury)."

- AbuSa'id al-Khudri

SAHIH AL-BUKHARI

3.506

Once Bilal brought Barni (i.e. a kind of dates) to the Prophet (peace_be_upon_him) and the Prophet (peace_be_upon_him) asked him, "From where have you brought these?"

Bilal replied, "I had some inferior type of dates and exchanged two Sa's of it for one Sa' of Barni dates in order to give it to the Prophet (peace_be_upon_him) to eat."

Thereupon the Prophet (peace_be_upon_him) said, "Beware! Beware! This is definitely Riba (usury)! This is definitely Riba (usury)! Don't do so, but if you want to buy (a superior kind of dates), sell the inferior kind of dates for money and then buy the superior kind of dates with that money."

- AbuJuhayfah

SAHIH AL-BUKHARI

3.440

Awn ibn AbuJuhayfah said, "I saw my father buying a slave whose profession was cupping (The operation of drawing blood to or from the surface of the person by forming a partial vacuum over the spot), and ordered that his instruments (of cupping) be broken. I asked him the reason for doing so.

He replied, `Allah's Messenger (peace_be_upon_him) prohibited taking money for blood, the price of a dog, and the earnings of a slave-girl by prostitution; he cursed her who tattoos and her who gets tattooed, the eater of Riba (usury), and also the one who gives it, and the maker of pictures.'"

- AbuHurayrah

ABU DAWUD

3325

The Prophet (peace_be_upon_him) said: A time is certainly coming to mankind when **only the receiver of usury will remain**, and if he does not receive it, some of its vapour will reach him. Ibn Isa said: Some of its dust will reach him.

Abdullah ibn Salam

SAHIH AL-BUKHARI

5.159

AbuBurdah narrated that when I came to Medina, I met Abdullah ibn Salam. He said, "Will you come to me so that I may serve you with Sawiq (i.e. powdered barley) and dates, and let you enter a (blessed) house that in which the Prophet (peace_be_upon_him) entered?"

Then he added, "You are in a country where the practice of Riba (i.e. usury) is prevalent; so if somebody owe you something and he sends you a present of a load of chopped straw or a load of barley or a load of provender then do not take it, as it is Riba."

- AbuSa'id al-Khudri

SAHIH MUSLIM

3854

Allah's Messenger (peace_be_upon_him) said: Gold is to be paid for by gold, silver by silver, wheat by wheat, barley by barley, dates by dates, salt by salt, like by like, payment being made hand to hand. He who made an addition to it, or asked for an addition, in fact dealt in usury. The receiver and the giver are equally guilty.

- Yahya ibn Sa'id

AL-MUWATTA

31.16.28

The Messenger of Allah, may Allah bless him and grant him peace, ordered the two Sa'ids to sell a vessel made of either gold or silver from the booty. They either sold each three units of weight for four units of weight of coins or each four units of weight for three units of weight of coins. The Messenger of Allah, may Allah bless him and grant him peace, said to them 'You have taken usury (riba), so return it.'

- Zayd ibn Thabit

AL-MUWATTA

31.19.44

In the time of Marwan ibn al-Hakam, receipts were given to people for the produce of the market at al-Jar. People bought and sold the receipts among themselves before they took delivery of the goods. Zayd ibn Thabit and one of the Companions of the Messenger of Allah, may Allah bless him and grant him peace, went to Marwan ibn al-Hakam and said, "Marwan! Do you make usury halal?" He said, "I seek refuge with Allah! What is that?" He said, "These receipts which people buy and sell before they take delivery of the goods." Marwan therefore sent a guard to follow them and to take them from people's hands and return them to their owners.

Practical Conclusion

Pls note that these advice are based on the hadith and quranic verses mention above in other to earn Mercy of Allah and avoid His punishment.

Example 1

If Someone need an accommodation, single, can not get a council flat, has no job or leaving on a small income and is not entitle to housing benefit because he is ilegal. What shall he/she do?

You start with least below

Stay where you are, or stay with your parents, or find friend(s) to stay with, or get the smallest room to rent if you can afford it in a share flat/ house but definitely no interest finance mortgage as this is one of the greatest sins and you will be disobeying Allah and His prophet.

Example

A couple with a boy and a girl leaving in a two bedroom council flat or rented flat. Who decided to get interest finance mortgage to either purchase the flat or move out to buy three bedroom privately . What do you advice?

So, stay where you are and apply to the council for three bedrooms flat and be patient. Secondly you can rent a three bedroom flat if both of you can afford it. The fact that you are going for interest finance mortgage will put you on the collision cause with Allah.

How are you sure that Allah will accept your excuse for interest finance mortgage should you take interest finance mortgage?

Brothers and sisters in Islam Allah will reward you abundantly for denying yourself some of the so call good things in this life (Nice flat /house with gardens) by not taken finance mortgage.

Allah will forgive you your small sins for avoiding big sin . If Allah does not forgive us before we die then Hell is our Abode. May Allah protect us from hell fire.

All this are word of Allah

Pls read this hadith

Samurah ibn Jundub
SAHIH AL-BUKHARI
9.171a

The Prophet (peace_be_upon_him) continued, "My two companions (angels) said to me, 'This place is the Eden Paradise, and that is your place.' I raised my eyes, and behold, there I saw a palace like a white cloud! My two companions said to me, 'That (palace) is your place.' I said to them, 'May Allah bless you both! Let me enter it.' They replied, 'at present, you can not enter it, but you will enter it (one day).' I said to them, 'I have seen many wonders tonight. What is the meaning of all that which I have seen?' They replied, 'We will inform you: As for the first man you came upon whose head was being injured with the rock, he is the symbol of the one who studies the Qur'an and then neither recites it nor acts on its orders, and sleeps, neglecting the enjoined prayers. As for the man you came upon whose sides of mouth, nostrils and eyes were torn off from front to back, he is the symbol of the man who goes out of his house in the morning and tells so many lies that it spreads all over the world. And those naked men and women whom you saw in a construction resembling an over, they are the adulterers and the adulteresses, and **the man whom you saw swimming in the river and given a stone to swallow, is the eater of usury (Riba) and the bad looking man whom you saw near the fire kindling it and going round it, is Malik, the gatekeeper of Hell and the tall man whom you saw in the garden, is Abraham and the children around him are those children who die with al-Fitrah (the Islamic faith).**" The narrator added: Some Muslims asked the Prophet (peace_be_upon_him), 'O Allah's Messenger! What about the children of pagans?' The Prophet (peace_be_upon_him) replied, "And also the children of pagans." The Prophet (peace_be_upon_him) added, "My two companions added, "The men you saw half handsome and half ugly were those persons who had mixed an act that was good with another that was bad, but Allah forgave them."

Ma Salaam