



Black Home Initiative



The primary purpose of Black Home Initiative (BHI) is to increase the number of BIPOC households who successfully secure homeownership. The ultimate impact we aspire to is the reduction of inequity and an increase in intergenerational household wealth. Our initial emphasis, and our shared priority, is on Black households; within five years, the goal is to make the opportunity to own a home, and the potential benefits of that asset, available to 1,500 new low- and moderate-income Black homeowners in South Seattle, South King County, and North Pierce County. The initiative will concurrently focus on the essential work of clearly defining, and transforming, the systems that have impeded access to homeownership for Black households in our area.

The BHI Network is profoundly grateful to the four homeowners who so generously shared their homebuying experiences and wisdom. Each one welcomed the opportunity to play a part in transformational change that breaks down barriers to homeownership and wealth creation in the Black community. All four hope that the lessons they learned will help many others make their own unique homeownership dreams come true.

"If I can get any person to just be more engaged in housing, or if I can get one other person in a house by my story, then I will always take the time."

—Tacoma City Council Member Kiara Daniels

In the deeply individual details of each journey, and in their powerful common themes, we find gold: a person-centered, family-centered, community-centered call for specific changes in relationships, policies, processes, institutions, and systems.

BHI Network partners are committed to carrying these stories with us as we take on our shared priority. We welcome you to join us in reading, learning, and reflecting on ways you can be part of the change, and we would love to hear from you.



Samantha

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Gabrielle

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Samantha has been a teacher for over seven years, including throughout the unprecedented and exhausting upheavals of the pandemic. Her son, a rising college sophomore who was awarded an academic scholarship, majors in computer science in a school of engineering. Samantha's commitment to leaving a legacy for her son is woven into the rich educational experiences he's thrived in, his hard work, and his impressive academic accomplishments. Her legacy is also reflected in the benefits of her homeownership, which include the family home they enjoy now and the wealth-building asset that home represents for both of them moving forward.

In the following interview with Black Home Initiative, Samantha discusses how she's already equipped her son with important financial and budgeting knowledge, habits, and mindsets. She also shares some of the invaluable wisdom she's acquired, knowledge she thinks might help potential first-time homebuyers.

How You Think and Feel About Owning a Home, and the Life Experiences That Shaped Your View



What are the first words that come to your mind when you hear the phrase “my own home”?

Proud. Accomplished. Hardworking.

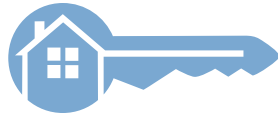
What experiences have you had over your life that shaped that view?

I was born and raised in my family home, and I lived there until I was 21 and graduated from college. Living in apartments and moving around were things I never knew about; all of those things were foreign to me.

What are your biggest hopes and dreams for homeownership?

I want to have a place to retire to; I don't want to be in the position that lots of seniors find themselves in. Some senior citizens are using a majority of their Social Security, and other retirement income and savings they may have, just to pay rent. This leaves them very little to live off. I also want to leave a legacy for my son. He remembers our family home, but he lived in an apartment most of his life. I want him to know what it takes to own a home — the responsibility. And I want my legacy to include passing wealth to the next generation. My son is about to begin his sophomore year in college, where he's majoring in computer science. He had planned to go to college on the east coast until Covid-19; and then it became important for him to be closer to me so that he wasn't across the country if something happened and he had to come home.

Details of Your Homebuying Experience

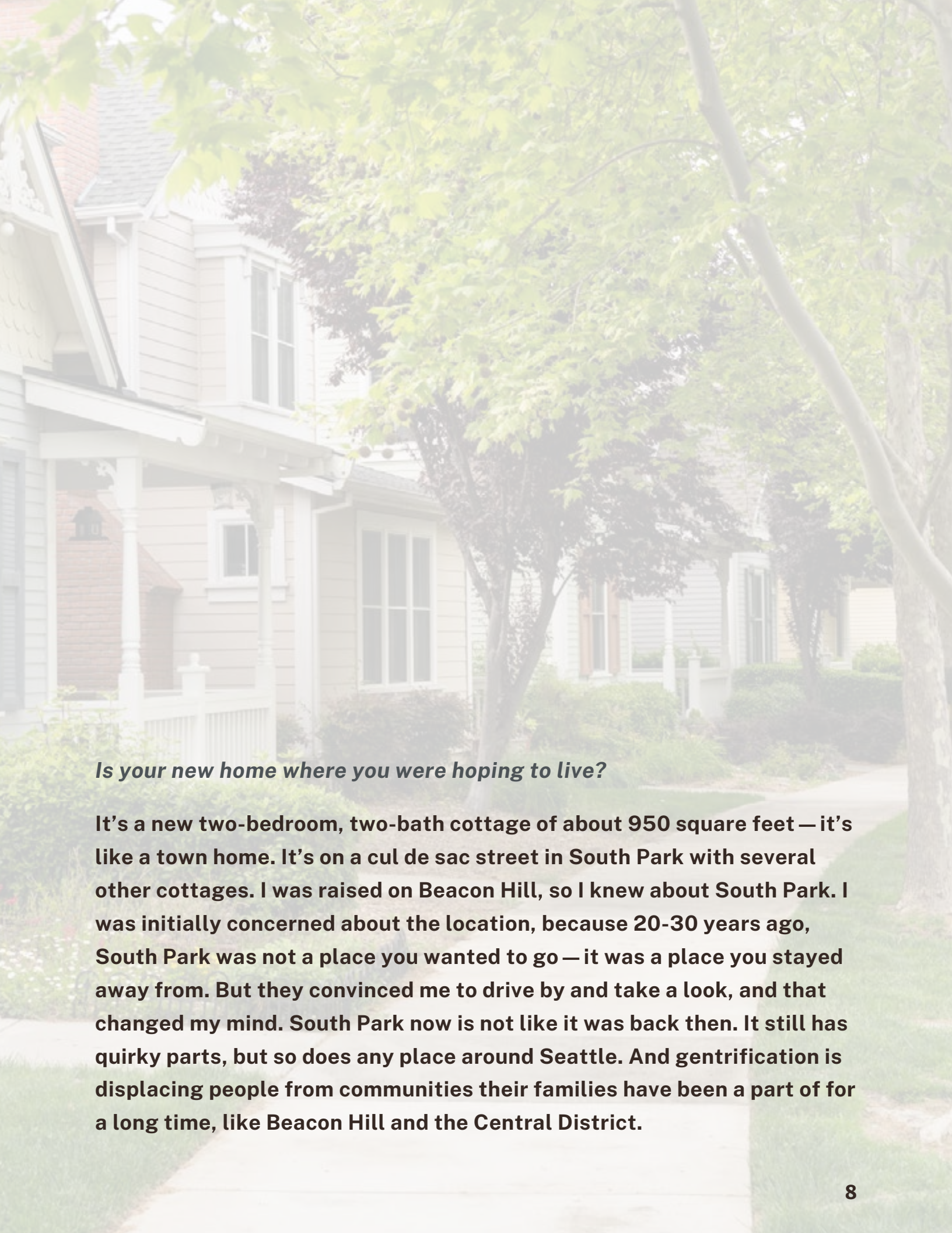


When did you start the homebuying process, and what prompted you?

I had been a homeowner once before, beginning in 2001. I had to sell that home in 2009. After that, I was in an apartment until 2021. It was considered an “affordable apartment,” but it still wasn’t *really* affordable. For a two-bedroom, one-bath apartment without a washer & dryer, the rent was \$1600/month... *and rising*. It was **not** affordable. I believed I was wasting money by renting for 10 years, but I also knew the housing market. I understood real estate, home pricing, and the size of the down payments that would be necessary to buy a house here. I wondered, “How would this work?” But I started Googling programs, and focused on two of the affordable homeownership programs in this area.

How long did your homebuying process take?

One of the things that worries people about affordable housing programs is that they hear about a long wait list, and that once you’re in the program, it can take you three or more years to buy a home. But I didn’t have three or four years to wait — I needed to move *quickly*. I had to get myself and my son situated so he could get ready for college and so I could get back to my normal life as well. So I said, “I’m just going to do it; all they can do is tell me ‘no.’” I’ve heard ‘no’ so many times in my life, and that wasn’t going to stop me. One of the main reasons I chose the program I worked with was that they told me they had a house ready, one that would be finished and ready for me to move into soon. So I picked it. I started the process in March 2021, they finished the house in October, and I closed on November 4, 2021.



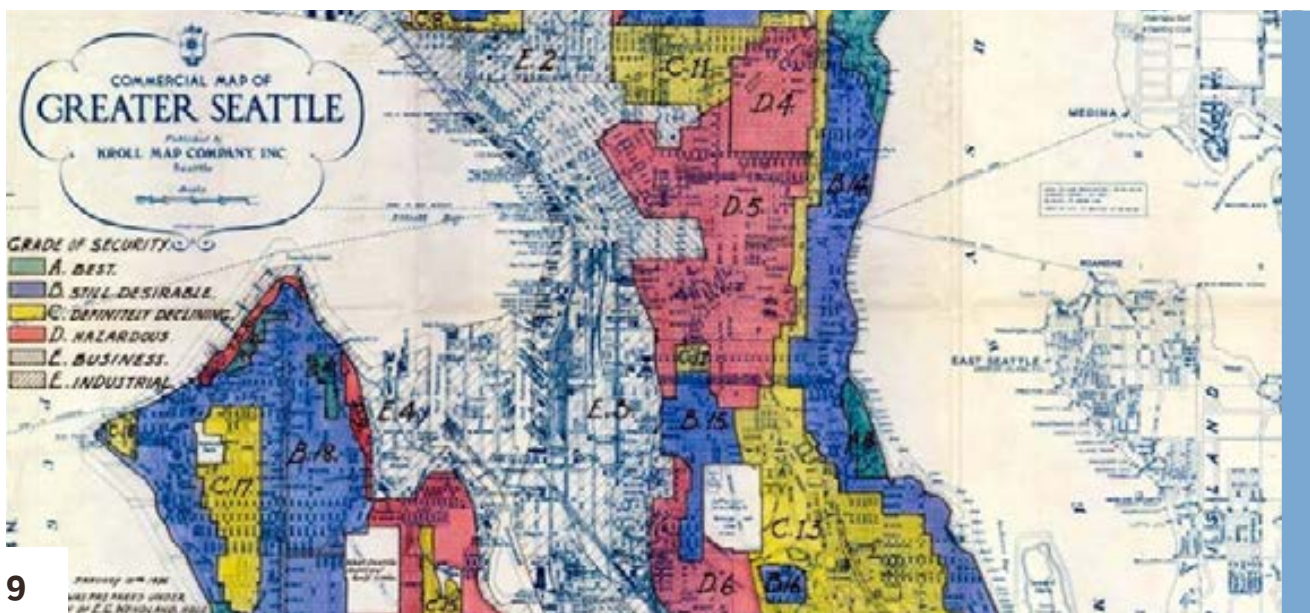
Is your new home where you were hoping to live?

It's a new two-bedroom, two-bath cottage of about 950 square feet — it's like a town home. It's on a cul de sac street in South Park with several other cottages. I was raised on Beacon Hill, so I knew about South Park. I was initially concerned about the location, because 20-30 years ago, South Park was not a place you wanted to go — it was a place you stayed away from. But they convinced me to drive by and take a look, and that changed my mind. South Park now is not like it was back then. It still has quirky parts, but so does any place around Seattle. And gentrification is displacing people from communities their families have been a part of for a long time, like Beacon Hill and the Central District.

How has gentrification affected you?

I first noticed gentrification in the Central District when they put in the Starbucks at 23rd & Jackson. During my growing-up years, it was a vibrant Black community. There were not many people who were Caucasian or other races. Then in the '90s, specialty stores started coming in: PCC, Trader Joe's, Central Co-op. These are fine stores; I shop in them. But they're businesses you'd typically see in Bellevue. And then people saw how centrally located the Central District was — how convenient the access was to 405, to I-90, to I-5 and downtown.

So the “clean-up” happened. That focus pushed people out. People were offered what appeared to be a large amount of money. However, they didn't see the bigger picture of leaving their community and the cost and time of commuting back to the neighborhoods they grew up in or purchased in many years ago. In some situations, some of the families that bought homes from those long-time residents may have purchased for what is now considered pennies on the dollar. Others were able to purchase during the **redlining of Seattle**. And now the same thing is happening in Columbia City. The Black-owned businesses that were there when I was a kid are almost all gone; I think there are only two left. **This is all happening in the community I was born and raised in — and the city I pay taxes in.**



Did you experience any other kinds of challenges and barriers during the homebuying process?

The first time around, when I was buying a house in 2001 (not this time), there were lots of things. I had not been taught about credit: understanding a credit score and how it dictates a lot of your purchasing power; knowing what a credit score of 750-800 means; what debt-to-income ratio is and why it should be 10% or less; why you should keep pay stubs, birth certificates, and tax records for years and why it's important to have them organized so that you can get them quickly. My parents owned their home when they moved in. So I wasn't taught about the power of credit, the importance of credit, and the need to maintain good credit.

I was part of the mess that came from the housing crisis of 2008. With my first home, I had an ARM (adjustable-rate mortgage). And it really impacted me. There was no way I could afford it once the rates increased. And nobody had fully explained how ARMs work. They just told me, "It'll be fine — interest rates are low." We had refinanced, too. And the same thing happened: they said, "This will get you out of debt." These particular lenders didn't have my best interests at heart and didn't tell me that I'd be essentially starting all over again.


So unless you have a *trustworthy* lender who can prove to you how refinancing could be beneficial to you (for example, by lowering your interest rate), I'd tell people not to do it; it very well might not be a good thing. When I bought my house this time, one of the biggest challenges was the paperwork and the requirements that some affordable housing programs may be required to follow (i.e., because they're supported partly with public money). For example, the money my son made working part-time during his senior year in high school and full-time in the summer before his freshman year in college was so that he wouldn't

have to work during the school year; his job in college is to focus on his grades to keep his academic scholarship and continue to avoid student loans if possible. We had to do a lot to document all of that, and that's when I almost gave up once and for all. Thankfully, my lender wrote a really helpful letter that took care of resolving their concerns.

When you were a first-time homebuyer, would it have been helpful to have a mentor who could walk through the process with you, help you know what to expect, and advocate for you?

Yes, that would have been helpful the first time around. **And plus:** We need to have “reality conversations” with kids about financing and budgeting. My son gets a ton of credit card offers in college. He knows not to accept them. But I didn't! **This is where predatory lending starts.** The credit card companies mail things to college students, telling them about specially designed credit cards for students with no credit histories. And you're automatically approved! When college students get those, of course they think it's a good thing, so they take it. I had to work to get out from under that debt — it took me five years.





During your homebuying process, how important was it for you to find someone you “clicked with” or “vibed with”?

Vibing! Yes! I called five or six different lenders until I got one that made me think: **“Yes. You’re the one.”** The homebuying process is different when it’s with a special affordable housing program. This lender explained how that process is different, and she explained it really well. She *knew* — she had *knowledge* and she had a *background*. She kept me from walking away three times over the course of my homebuying process. She even came to my job to pick up documents from me.

Other Lessons You Want to Share



Lots of people tell us that their mindset is a big success factor in getting through the homebuying process. What did you tell yourself and how did you stay motivated to stick with it?

I always saw the bigger picture: My rent would always keep increasing. And with typical two-bedroom apartments in this area costing \$2300-\$2500 per month, on my salary I would either be homeless **or** my son would not be able to attend college. He has a nice academic scholarship, but I have to pay out of pocket for things like his groceries and supplies — all of the things outside of tuition and fees.

And I knew that by buying this home, I'd actually save money. I'm saving \$600 every month compared to what I was paying in rent. But I still act like I'm paying that amount in rent — I put the extra \$600 a month into a savings account.

During the process, I also reminded myself that this home would be a starting point. Some people are wary of unique kinds of affordable homeownership (for example, land trusts or "sweat equity" programs) and worry that they won't make any money off those properties. I focused on the benefits of homeownership. In my situation, one of those benefits is that I can build some savings so that I can have a down payment for that "dream home."

And I told myself that once I bought my house, I would *never* have to move unless I *want* to. **That's a really big thing.**

Is there anything else you wish you had known back in 2001? Any other wisdom you'd like to share with a potential first-time homebuyer like you once were?

The biggest advice I have is: be up for the challenge. Don't be so quick to give up. People will tell you "no" — but don't use your fear of rejection to stop you. A "no" might just mean that now isn't the right time. It **doesn't** mean you should stop working toward your goal.

Additionally, be prepared for the paperwork. Especially with an affordable housing program, where there's even more than in the normal homebuying process.

Just do your research! That includes finding other folks who've done it — who've gone through the homebuying process.

And Ask. Your. Questions. Ask all of your questions.

Then really listen to what the lenders say. If you're not getting the answers you're seeking, find someone else. Find someone who can give you the answers you need to all of your questions.







Gabrielle grew up in a home her parents owned, in a neighborhood with a strong and nurturing sense of community. Her motivation to become a homeowner is grounded in those experiences. They also gave her a determination to create, with her children, a place for “our own thing” that could also provide a foundation for generational wealth.

Gabrielle’s homebuying experience reminds us that it’s critical for each potential buyer to feel ownership of their process. It highlights the particular importance of a few things: proactive information sharing by housing professionals that anticipates issues and equips buyers with all of the information relevant to their unique situation; timely and welcoming responses to all questions; a clear “roadmap” of the process that allows buyers to prepare thoughtfully; and ongoing opportunities to explore the rationale for each step, each requirement, and each timeline.

Equally importantly, Gabrielle's story calls us to acknowledge the huge influence of human relationships on the quality of a homebuyer’s experience. In highlighting the impact of empathy and partnership on the ultimate success of a prospective homebuyer — and on the respect and support a buyer feels all along the way — Gabrielle's interview with Black Home Initiative offers invaluable insight into the very human side of the inherently challenging process of buying a first home.



“

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How You Think and Feel About Owning a Home, and the Life Experiences That Shaped Your View

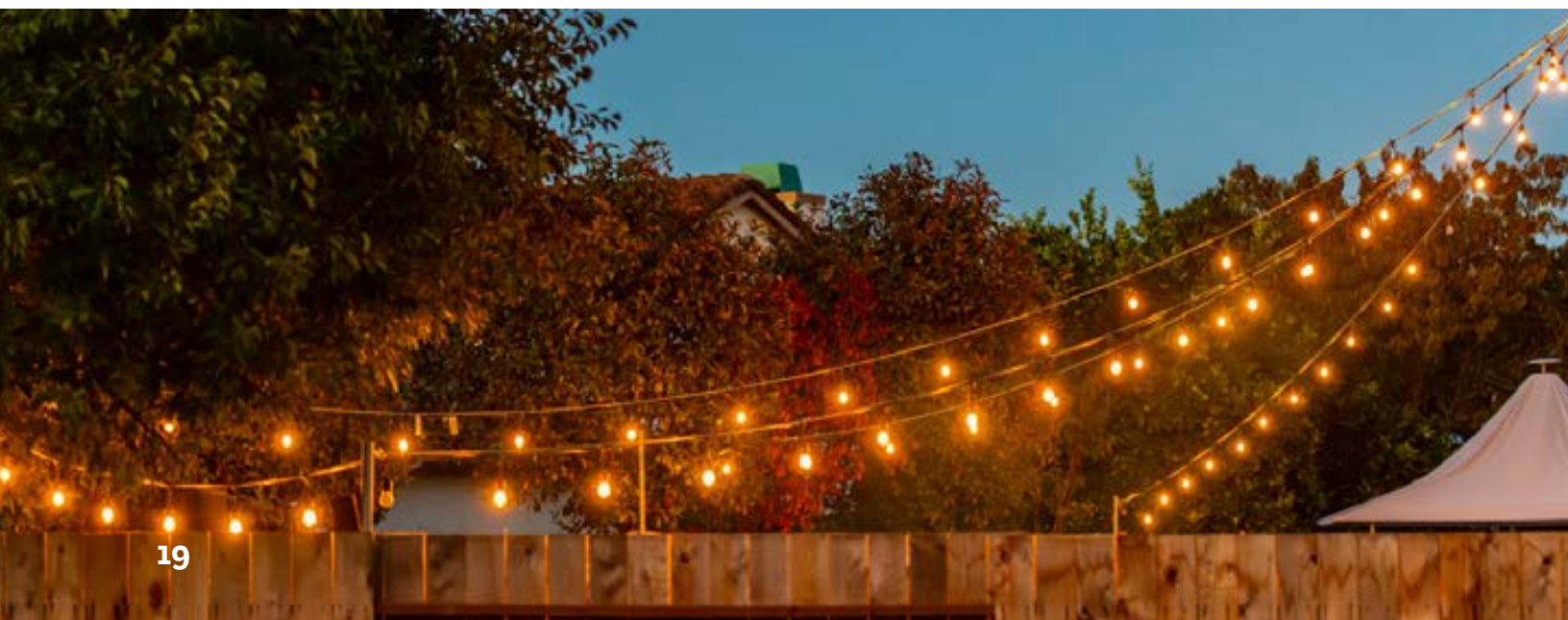


What are the first words that come to your mind when you hear the phrase "my own home"?

Safety. Security. Happiness.

What experiences have you had over your life that shaped that view?

My parents were homeowners. We lived in our home my entire life — I went back and forth and back and forth throughout the years, even as an adult. We had a swing set in the back, and my dad put it in the yard and put lights up. It was our own little ecosystem. And I guess one other word would really be “stability.” My parents still live there today. We lived in a neighborhood where some of our neighbors had been there before us, and some of them moved in when I was a little younger. The neighborhood was really stable as well. And so you knew your neighbors, and it was a little community on our block. So homeownership was my goal, because that's what I knew.



Details of Your Homebuying Experience




When did you start looking, and did you buy where you hoped to live?

I started the process twice, actually. I worked with the same affordable housing program both times. The first time was in 2015, then I started again in February or March of 2021. I qualified in July of 2021. That's when I started looking for a house, and then it was about six months before finding the house I live in now.

I didn't find a home where I wanted — I was looking in Seattle, because that's where I'm from. I even had a friend who had a cool condo in a location that I would have wanted to live in, and we were talking about it. But when I found out what I qualified for, I realized I couldn't do it because it was in Seattle and the cost was too high. Seattle is where I lived my whole life. But I couldn't find anything. I couldn't find anything at all. So I bought near Tacoma. I don't regret buying here — I like it. I like it when I don't have to go to Seattle because the commute is terrible. But Seattle is where all my family is. I was telling my children that I feel like even if I wasn't coming up to see my family, I'd have to get up to Seattle like once a week or so. Still, you know, I don't regret it. I'm just disappointed that I couldn't stay where I know.

I'd like to get more friendly with my neighbors. When I moved in, I was all excited and thought, "I'm going to introduce myself to all the neighbors" and whatever. I don't really know my neighbors, but my goal would be to have that sort of connection where they have my phone number, and if my house is on fire, they're going to call me, right?



I also have a vision for restoring the house. I live in a house from 1911, so it has really cool features that I love, but then there's things that are, you know, a little old and unfinished. Just working on my house is sort of something that's exciting to me. When I have the money to do it, of course. I even have a clawfoot tub, which is kind of what sold it for me, because I always thought clawfoot tubs were super cool. So yeah, that is amazing. Amazing.

When you started your homebuying process, how did you decide who to reach out to?

It was the same affordable housing program both times (in 2015 and 2021) because my sister bought her home through them. So total referral. I would have never known about the program if she hadn't done it. But she actually told me this time, "Well, you should also reach out to this local credit union" because they had a down payment assistance program. I said, "Okay, well, yeah, I'll try that, too. Try two different tracks and see which one's the better route to go."

So I reached out to that credit union. But the person never got back to me. It just felt really *cold*, you know? I had already started working with the affordable housing organization that my sister bought her home through, but the credit union had their program as well, and you know, I might have qualified.

I think that people need to really know about these special homeowner-ship programs. Like I said, I wouldn't have known if my sister hadn't gone through it, because it feels so unattainable. I mean, what you're told is, "20% down." And then people like me say, "Okay, bye — I'll just rent forever."

Did you experience any challenges and barriers during the process?

Initially I started looking in 2016. But I hated my job, and so I found another job that I was going to transition to that paid less. So while I was working with the housing organization, the two jobs overlapped. I started out very, very part-time at the job that I was going to transition to, and I was still working my full-time job. So by the time that I qualified and could really start looking for a home, I was getting ready to go to the other job full-time.

The challenge that came from all of that was something that I wasn't ready for because it had not been explained to me ahead of time. There were a couple of issues: first, special affordable homeownership programs like the one I bought my house through serve people in a particular income range. This means that to be eligible for their program, your income has to be between a minimum and a maximum. So the timing of my two jobs was a problem because for the time that the two jobs overlapped, my income changed temporarily.

And second, anyone applying for a home loan has to prove that they have a stable income that's likely to continue. So if you apply for a home loan when you've just taken a new job, you can't show those steady paychecks yet. So they told me that I had to be at the new job for six months and then re-qualify.

I was really heartbroken — I had saved the money. I had worked so hard to get to that point and I had really needed to change jobs. I didn't realize that that was going to affect things as significantly as it did. And the market was going up. I ended up being really frustrated, so I just took my daughters to Hawaii. And I said, "I'm just going to have to start over again." And then I kind of stopped looking for a while.

Another thing that I wasn't really aware of was that there are a lot of asks in terms of paperwork. Of course, I knew I needed bank statements, financials, things like that. But it seemed like every week there was something else. Once I thought I had turned everything in, it was something else, and it's like, "Are you serious?" You know, it was really frustrating. And I had to get things notarized. So I gave them extra things, I think! Just to clarify details, and because I really wanted it to go through.





Another challenge had to do with finding a Realtist or Realtor. I was kind of adamant about trying to find a Realtist or Realtor that was a Black woman. I knew of one, and I contacted her, and her associate was also a Black woman. Their little questionnaire asked, “How much do you qualify for?” I put that number in... and I didn't hear back. And then I contacted them, I think, two more times and never heard back. I didn't qualify for much, and you know the buyer's agent doesn't make a whole lot, right?

So I feel like, again, it's important to just have that resource of folks who are willing to work with people who can only buy a house that's less than, you know, \$500,000 dollars. And that you can trust. Luckily I had another friend who's a Realtor. And so I called him. Of course, it was great working with him because I know him.

But it can be intimidating, you know? I'm a person who kind of deals with who I vibe with. So even working with a Realtist or Realtor can be intimidating even though they're supposed to be working for you. And again, if they're not going to make a whole bunch of money off of it, how hard are they working for you?

That's why I talk about *partnership*. Because if you have people that care for folks like me that don't have a lot of money and aren't going to get you a big sale, then it's just going to feel better in the process. Because it's a hard process. You know, you get outbid, you got to do the inspection and all — there's all kinds of things that you have to do. I mean, it's a *process* and you have to work with that person for a *while*.

Other than all of that, this process was really smooth. I should also say that I'm really probably only here because of luck. You know, my mom helped me with some of my debt. We were getting the stimulus checks which helped me to save extra money. Because, fortunately, I was working throughout the pandemic, so it was a little extra something for me. I don't know if I would be in my home right now if it hadn't been for those things.

Would it have been helpful to have a mentor who could walk through the process with you, help you know what to expect, and advocate for you?

Yes, yes. Absolutely. There was somebody who's really great in the counseling department at the housing organization I worked with. It was very easy to talk to them. They were very helpful, very quickly responded. But another person there was very formal, very abrupt, not quite as helpful, and that was a little tough. So I ended up giving documents that they didn't even ask for because I was like, "Oh my gosh, what else are they going to ask me for?" Like, "Let me cover every *single base* because it's slowing down the process."

And then when I actually put the offer in, I let them know that I needed to get out quickly from the situation where I was living. But even though I was the first person to put in an offer and they accepted it right away and it should have closed within 30 days, there were things that needed to be done to it. So I was continually turning in paperwork. Once the day came for the house to close, they extended it by three days. So it was just sort of nerve-racking towards the end, like, "**Why?**" I just didn't know what the deal was, and my Realtor didn't understand why it took longer. The staff person at the housing organization didn't *explain* — they weren't *empathetic* to how nerve-racking it must be for somebody who was supposed to be out of the place where they were living.

Other Lessons You Want to Share



The lack of empathy is big. Like once you get through all the basic stuff that you have to do and the things that you have to provide to them — you don't know about all of these little things that still can pop up. *They* do. So a little bit more transparency and understanding about the fact that we weren't expecting this. We think, “This wasn't part of the home-buyer's class,” you know? “I paid attention, but this didn't come up, so...”

Lots of people tell us that their mindset is a big success factor. What did you tell yourself and how did you stay motivated to stick with it?

I think just acknowledging every little success. Like tracking my credit score regularly — if not obsessively — through the process, seeing it go up, and saying, “Okay. What else? What can I do next?” So just really saying, “OK, check the box — we did that.” You know, I think that that's what really kept me motivated. Like, “I'm actually getting closer.”



The first time back in 2016 when I was first starting the process, they said, “Have you looked at homes?” And I'm thinking, “I don't even know what I *qualify* for. Why would I start looking?” They asked me the same thing in 2021, and I'm like, “You know what? Nope. **Absolutely not.**” I didn't look at anything until I knew what I qualified for. The day that I found out what I qualified for is when I started looking. Because it's a mindset: you're going to start looking, and then the market changes. It's always so up and down. You don't want to get discouraged by looking too early. You know, if it's up, you got to really know what you're qualified for and then go for it. And that's what I did.

Actually funny little story: I was at Ocean Shores with my daughters and my sister when I found out what I qualified for. As soon as I told my sister what I qualified for, she started looking for me. She actually prompted me to look in Tacoma. So when I was on my way from Ocean Shores with my daughters, we stopped in Tacoma... and came by my house. I didn't really know where I was at — I wasn't super familiar with Tacoma, just sort of like the main parts. So this is one of the first houses that I even checked out. We looked at it and I was like, “That's kind of cool.” Yeah, so this was always mine!

If someone said, “I'll never get out from under this debt, so I'm not even going to try,” what would you say to them to make it feel conquerable?

It's sort of taking one card at a time, getting it paid down and setting it aside. I was carrying a balance on all of my credit cards at the time I started the process. So I think the most helpful piece is the counseling prior to going through all of the paperwork. Just talking to a debt counselor. I mean, it's like talking to a good friend that gives great advice. You need somebody to kind of cheer you on. I think that that's important because it **is** conquerable, but it doesn't feel that way.



What else do you wish you had known — the hard-earned wisdom that you want to share with a potential first-time homebuyer like you were?

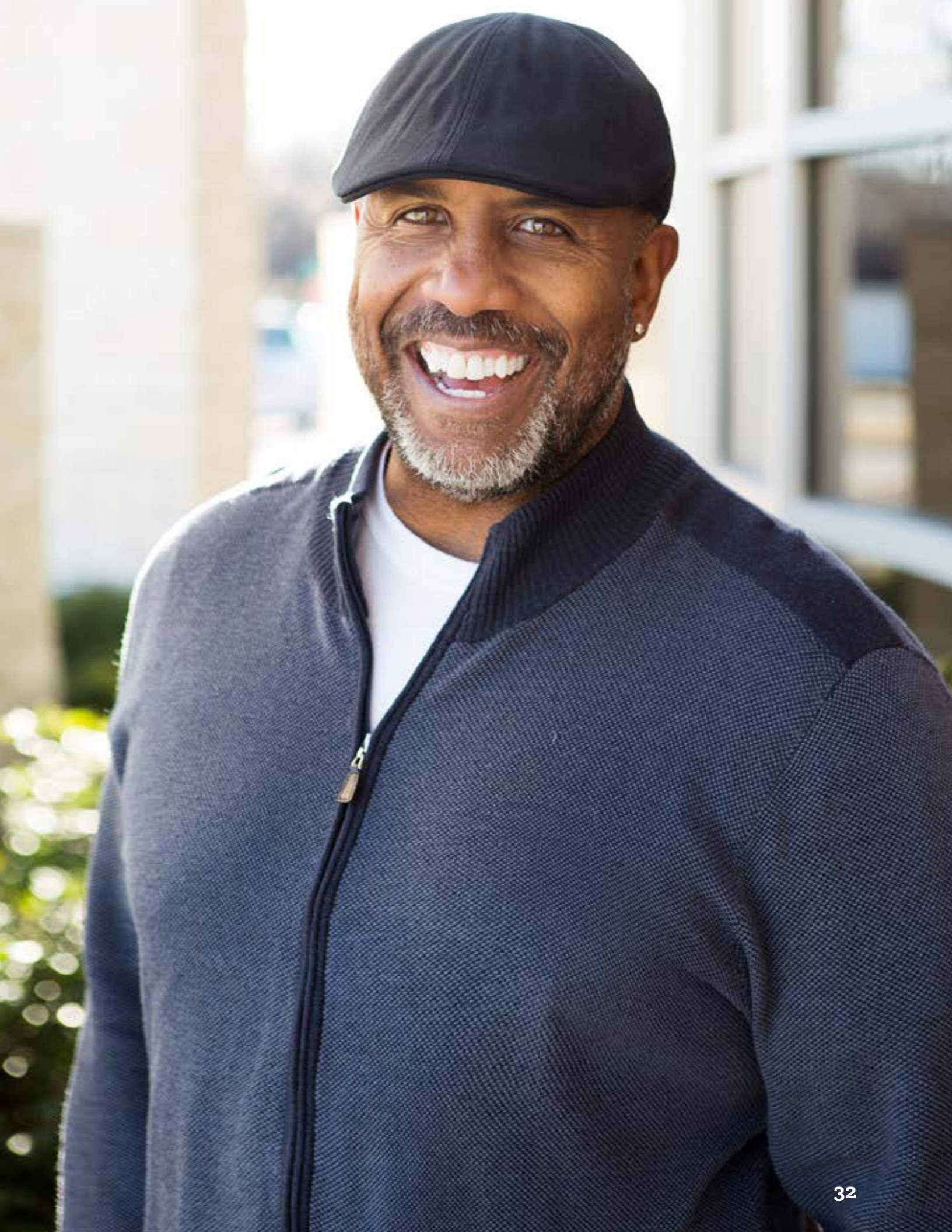
Gosh, I think it's important to have a support system. People who are kind of your cheerleaders — whether it's your friends or your family — that know that you're going through the process and say, “We'll pay for that dinner” because they're like, “Girl, you're getting your house!” I had people like that.

But also, that's great *to a point*. You also do have to know what you want and, I guess, also be willing to compromise. To have your own thing, you know? I have three children, but I have a two-bedroom house. So I said, “You know what? We have a *house*.” I have an attic that I'd love to make a living space in so they could have extra space at some point. But what's important is that we have our home. So I think focusing on that and not being discouraged if you can't get like the newest, pretty, shiniest thing.

I've known a lot of Black homeowners in the last couple of years, and a lot of people have moved to Tacoma from Seattle. I don't think any of us actually were like, “Yes! I'm going to move to Tacoma!”

But we realized that that's where we can plant roots and have our own thing. And homeownership helps build generational wealth, which was absolutely a factor in my motivation.






Elijah was born and raised in the Seattle area. He has children, grandchildren, a master's degree, and a 24-year tenure with the Veterans Administration. A few years ago, he made a promise to his daughter that he'd add "homeowner" to that list. It wasn't a hard promise to make. He holds vivid and treasured memories of weekly family gatherings at his grandmother's house, and has always wanted to host that kind of big, joyful celebration in his own home.

In this interview with Black Home Initiative, Elijah shares his passionate and informed advocacy for the economic and social power of homeownership within the Black community. He sees it as a major investment, one capable of growing an owner's wealth now and of creating a path for wealth-building and opportunity across successive generations. He also speaks frankly about the way homeownership gives families of color control over their own futures and a voice in decisions affecting their communities. For all of these reasons, Elijah stresses the importance of bringing young people into the homebuying process to equip them to be successful homeowners and asset-builders themselves.

From his own experience, Elijah knows that the ownership journey can call for sustained commitment and sacrifice. He's adamant about the need for each homebuyer to be empowered to ask for the answers, and the partners, they need to be successful.



“ When you invest in a home, you’re giving your kids a hand up — you’re starting your family’s generational transfer right there. ”

How You Think and Feel About Owning a Home, and the Life Experiences That Shaped Your View



When you hear the phrase "my own home," what comes to mind?

I was born and raised here in Seattle. I spent my entire life here. I grew up in South Seattle in the Rainier Vista area before it became gentrified and is what it is today. When I was 12 years old, we ended up moving to Bothell, where I spent the next six years. I've worked for the federal government for over 24 years. I started off working for the VA hospital and then eventually moved up to the administrative office. I'm an adjudicator and authorizer for the Veterans Benefits Administration.

My mother was born in Mississippi, but she came out here when she was really young. My grandmother, who was already here, was born and raised in Mississippi. Most of my family were born and raised in lower Sunflower County and the Delta part of Mississippi. They were sharecroppers, and of course that wasn't working out too well for them. The way that sharecropping works, you'll never pay off your debt. They had to get out of there because they knew that they would never survive.

So they all came out here in the late '50s because two uncles were in the Air Force and were stationed here. The rain was a lot better than the social atmosphere they were in under Jim Crow. All of the rest of our family owned homes, but my brother and I were raised in public housing. So we were always *around* homeownership, but it wasn't something our mom wanted.



My family would get together at my great-grandmother's home, and this meant *a lot* to me as a kid. There was *always* going to be dinner at Big Momma's house — every Sunday. It didn't matter just as long as you showed up on Sunday. There was food and people would just come in and out. Hosting my whole family in my home has been one of the things that I've always wanted to do as an adult.

There's two other big reasons why I decided to buy a house. One was because it was a promise I made to my daughter. The second was that I really started studying investing, and when I was able to look at where I wanted my life to go, I said, "Hey, I have a little bit of money now, and I want some space." My daughter and I talked about that. I wanted a vehicle to start building wealth — that was the biggest motivator of all for me.

Details of Your Homebuying Experience



Where are you living, and did you buy where you were hoping to live?

We're out in Spanaway. There were two houses that I could have gotten. This house was probably a little bit better buy, but the one in Puyallup was probably a little bit easier access to get to places, especially on the bus and whatnot. There's not a lot of bus routes out where we're at. The house in Puyallup was smaller and more expensive. This one was bigger and a little bit cheaper, but access is a little bit easier in Puyallup. Being in unincorporated Pierce County makes things really difficult when you're trying to do certain things like what I was used to in Seattle — you know, just going to the YMCA or the community center.



When you were ready to start the homebuying process, who did you turn to first?

I just kind of put it out there. Everywhere I would go, I would say, “I’m thinking about buying a house in a couple of years.” And I went out and looked at homes and got their information. One day, something came on the radio about first-time homebuyers in Washington state and gave a phone number to call.

While I was enrolling in that program, one of my cousins gave me information on a different program, the one she bought her house through. So I signed up for a class with them, thinking, “I’ll just take classes from both of these programs and I’ll kind of weigh it out.” But my cousin was persistent, and even though she didn’t give me a lot of detail about the program she used, she was really happy with her experience, so I went by her recommendation.

What challenges did you encounter across the homebuying process?

I might be a little bit different or kind of an outlier because I didn’t have any of the big hurdles that so many people face. With my job, I make decent money and I had no debt — all my student loans were paid off. But one issue I ran into was that whatever agencies were involved in my home purchase weren’t really working together. I’d upload information for one person and somebody else wouldn’t have access to it, so I’d have to send it again. It sort of bothered me that it happened constantly.

I’d say that my expectations around wealth-building were where I had the biggest disappointments. When I started reading through the paperwork at the end of everything, I discovered the affordable home-ownership program I was working with had some requirements that

I wasn't expecting. My first reaction was, "What? This is supposed to be my home. Some of this doesn't make sense."

To be honest, because of the way I learned about the requirements of my program, it felt like just another government program telling me what I can and can't do with my home. If I'd known all of the details in the beginning, I'd have compared that program to traditional bank lenders to see what I could qualify for from them and to find out what their expectations were for things like household income, sub-letting and short-term rentals, resale, those kinds of things.

If you think about your entire homebuying process — from your promise to your daughter all the way up to today — how did your own mindset contribute to your success?

My mindset was just to get this done to accomplish it. I try never to start something I can't finish. I remember when I was really young, I'd want to do something really bad, but would kind of just do it halfway, leave for a while, and try to come back to it years later. But whatever it was would be four times more expensive by that time. That taught me that procrastination costs. **It literally costs.**

So my mindset is that if you've got the opportunity to do it, do it now, because later either it won't be here or it's going to be really expensive. And if you learn that skill now, you can then teach that skill if you need to. So if I put my mind to or say I'm going to buy a house, I have to see it through.





And it was a big thing for me to be able to host Thanksgiving at my house, which I can do next year for the first time. That was definitely motivation. And also being able to paint the walls whatever color you want to paint them — that feels good. Those were the sort of secondary and tertiary things that drove me.

But the mindset was always the same: Just get it. And I'm really glad I did it because, as I learned when I was a kid, procrastinating can cost you, and that's true when it comes to buying a house.

Other Lessons You Want to Share



If you were talking with someone who would like to be a homeowner but isn't confident about the process, what wisdom and life lessons would you share?

The process of buying a house, and the responsibility and cost of maintaining one, can be intimidating to people who've never been homeowners. I always say, "Listen; it isn't going to be as bad as you think." And as my mom always said, "A closed mouth doesn't get fed."

You just have to ask a lot of questions. If you do, you'll get answers.

Buyers need to have adequate tools to be able to find what they need to find. And it might sound scary, but the benefit outweighs the fear. Sometimes we just have to jump in. I'm not saying jump in blind: do your homework, research, understand what you're looking for, understand what you want and need, and tell people.

Have clarity and shared expectations up front. It's really important to find out about the *entire* homebuying process — what's going to take place, what all of the details and requirements are — *at the very beginning*, when you're still exploring options. You need to make sure your hopes and dreams line up with the expectations of the program or lender.

And it's really important to be clear about what you need from the real estate professional you work with. Do some interviews and pick a Realtist or Realtor who really gets your needs, someone who's committed to your goals, and someone who's motivated to keep things moving and get things done.



Another lesson is that investing in a home helps you build equity and wealth, but it also builds confidence. Especially in kids, I think. A place you can call your own gives you a sense of stability. And for a lot of Black people, maybe a sense of pride. In society, people kind of look at you differently as a homeowner.

Most of my life, if I was talking to anybody, they just assumed I rented. The “rule” is not that I own a home. The “rule” is that I must be renting from someone. Even after I bought my house, salespeople would knock on the door and ask, “Is the owner of the house here?” When we’re done with this interview, I’m going to go for a walk. And I know when I do, I’m not a federal employee of 25 years. I’m not a man who holds a master’s degree. I’m not a grandpa. I’m just some Black guy who’s walking down the street. That’s the reality. If people stop and talk to me, we have a good conversation, but first impressions aren’t that way.

I try not to get too angry or upset because it's not going to change anything unless it fuels me to do something positive. And the positivity is through self-elevation, through economic empowerment. I think that will produce the quickest change in this country. So while I want us to be having important discussions about systemic racism, I also want young Black and Brown kids to start empowering themselves economically. Because that's where it matters.



Some people think, “I’m not even going to put homeownership on my dream list because I’m never going to get out from under this debt.” What advice do you have for them?

My student loan debt was a little bit over a hundred thousand. For many years, I made the required monthly payment, but no more. And as my income increased, the amount I had to pay back each month increased. At one point, I realized there was so much I could do with that \$800 a month besides paying it back on this loan for the next 30 years. That’s when I started looking into every program designed to help people pay off all of their student loans. And so my advice would be, “Take advantage. Look up the programs. Fill out all the paperwork, and be diligent about sending it in.” I was denied five times before they finally accepted my loan forgiveness paperwork. When I got that letter telling me all of my payments were done...**Wow. That felt really good.**

And this sounds simple, but I lived very “basic” for about four or five years. I kept paying off my loans, doubling my payments, and I cut back on everything I could. I was able to live off of very little and save a lot. I drove my old car. I didn't get anything fancy. I didn't buy new clothes for four years. I got rid of cable and all of the paid TV stuff. I didn't go out. And I made sure I had supporters around me: I talked to, called, and wrote letters to my family members and told them, “For the next few years, you'll only be getting a card for the holidays.” Then I worked my butt off. I worked overtime and every penny of my overtime money went to pay off the student loan.

I don't know if there’s an easy way out there. It's that you just gotta dig your heels in, and if you need to pick up a part-time job, you pick up a part-time job. But it's worth it once that’s paid off.

I also think it's important to help people learn the difference between "good debt" and "bad debt." There's good debt in homes, but things like student loans and credit card debt are bad debt. To me, they're just modern day slavery. Because you're really not free. The other day I was talking to my son and said, "It's crazy how free I feel. I'm still driving the same old car. I can afford to go buy a car now, but I don't want a car loan. I feel so *good*. I'm gonna just drive that thing until the wheels fall off. And when I do buy a car, I'll pay cash for it." It's a weird feeling of "I don't owe anybody *anything*."

Are there any other lessons that you would like to pass along?

It's good to help kids get comfortable with homeownership. Start by including them in the homebuying process. My daughter sat in classes with me. She needed to know where all this money was going. She needed to understand how it works. When we got back home after signing the escrow papers, guess what? That big, thick packet — we went through the whole thing. I showed her, "This is what it costs, and this is how much I had to put down, and this is the money that we put in escrow. And this is what escrow is."

I included my daughter in the homebuying process because I didn't have any exposure to that when I was a kid. I could never ask my mom how much money she made or how much she paid in taxes — you just couldn't do it! But when we moved to Bothell, I saw the conversations around money with my friends and their parents. They would talk about putting money away, about this weird word — an "IRA." My friend's dad explained to me how putting enough money in your IRA every month, starting when you were young, would help you become financially secure when you were older.

Another thing I would talk about would be the tax benefits that come with homeownership. When you're paying rent, you're throwing away the tax benefit you'd be getting from mortgage payments. And when you invest in improving your home, its value goes up, and you get write-offs for those expenses. In fact, this year I'm going to get a refund! That's nice. That never happened when I was renting.

And many people in Black and Brown communities are looking for ways to accumulate or build their net worth so they can leave something for the next generation to build on instead of starting in the hole. When you invest in a home, you're giving your kids a hand up — you're starting your family's generational transfer right there.

I'd also remind people that homeownership gives you a voice. It gives you some economic power. It gives you some say in your own future. Like with schools and property taxes—it's almost like being a shareholder in a company, because now you're going to have a voice as a homeowner. You have a voice in some of the decisions.







Kiara Daniels was elected to the Tacoma City Council in 2021. Her official bio paints a picture of a smart, passionate, effective, and inclusive leader shaped by a deep love for Tacoma, the city where she was born and raised. Her service reflects a commitment to centering the voices of the city's under-represented community members and a determination to ensure that everyone who lives in Tacoma has access to the things they need to thrive. So it's not surprising that equitable access to safe, healthy, affordable housing is high on her public-service priority list.

Council Member Daniels's lived experiences — growing up in Hilltop and living there now as a first-time homeowner, a master's degree in public administration, and a career-long focus on economic and community development — make her the perfect storyteller for Black Home Initiative and a vibrant voice for its theory of change.

In this interview with Black Home Initiative, Council Member Daniels talks about the experiences that shaped her perceptions of homeownership, shares some "no-frills" advice for first-time homebuyers, and calls us to collective action to eliminate our region's pervasive structural barriers to Black homeownership.

Portrait previous page: City of Tacoma. Used with permission.

**This is the reason I ran for council:
to be able to provide access to housing
and ownership. I have dedicated my life
to this. I mean, it's really important.**

It is just really important.



How You Think and Feel About Owning a Home, and the Life Experiences That Shaped Your View



How did your experiences growing up affect your current feelings about homeownership?

I only knew of us owning our home. I knew that my grandmother passed our home down, and that all of my mom's brothers and sisters had at one point lived in the house together. Growing up, I had never lived in an apartment, but other family members did, and we had the house that everybody came to live in with us. So our house was like our family treasure. And that's how I understood it.

My grandmother owned two houses – one in central Tacoma and one on the Hilltop. She passed away before I was born and passed her two houses down to two of her daughters, one of which was my mom. But my mom was only 21, and she took on a huge house. It was fully paid for when my grandmother passed, and I always knew it was something that my mom didn't have to go out and buy. But since she became a homeowner when she was only 21, I never watched her go through the homebuying process, and she never experienced that process herself. So there was a gap in our understanding of how to purchase a home.

In 2007, we lost our family home and the mortgage in the recession. Because my mom had gotten the home when she was very young, there were still many financial pieces that she didn't know about. During the recession, she had refinanced the house to get the roof done, and then refinanced to get a couple of other things done on it. This increased her mortgage payment, and she ended up being over-extended. I don't think

she had a fixed-rate mortgage, so her payments became too much to bear. And then she got bad advice; in 2007, there were these predatory lenders that would say, “If you just go three months behind on your mortgage, we can sell your home for you and you'll make money.” But the sale they set up fell through, and because my mom had followed their advice to get behind in her mortgage, her house went into foreclosure. So we lost our family home that way. It was one of the most important things that have happened to our family. Watching that experience, and what it did to my mom, was really horrifying.

But also, it made me want to own a home again so that our family could experience ownership again. I watched my mom go from owning a home to having to get an apartment two blocks away. For 11 years, I was begging her to buy another house, but I just had to watch her — had to experience her — not wanting to engage in that again. It was really sad.

So I knew I had to do it for her, for us, and for the family, because the home is the gathering place. It is the place where our entire family comes together. It's the only place that's really important, and without having that piece, our family's connections with one another were diminished in many ways.





What are your biggest hopes and dreams for homeownership?

My biggest hopes and dreams... I really didn't have many when I started the homebuying process. I just knew that I needed to own something, and my only hope was that I could own a home in my neighborhood, and that I wouldn't have to go way out in the county. I hoped that I could own a home where I'm rooted, which is the Hilltop.

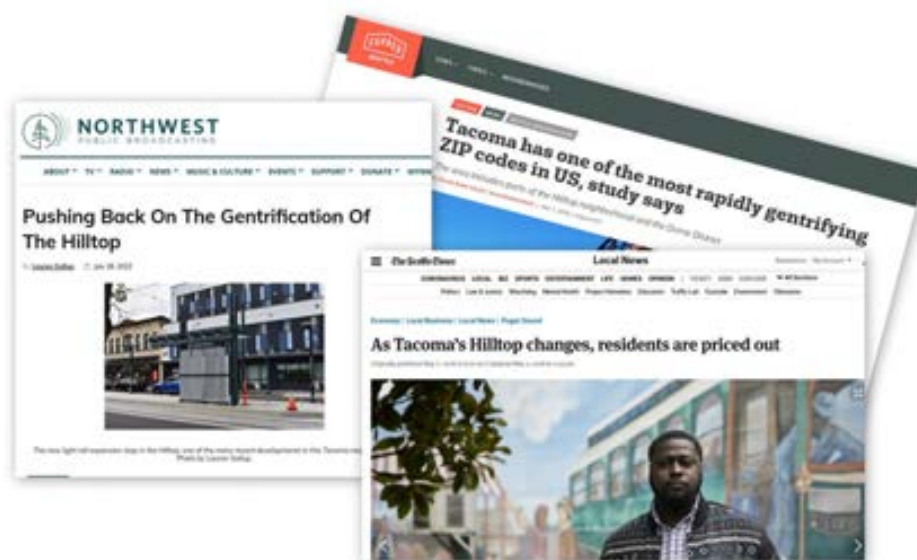


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A lot of Black people have moved out of the Hilltop for various reasons over the years. That's because we have historically lacked funding; we have lacked investment in a lot of ways. And so a lot of Black people moved out of the area, by force and by choice — the idea that there's better resources, better everything somewhere else.

And now we're in the middle of a rapidly gentrifying Hilltop. Rapidly. There are no houses here that are starter homes. There are very, very few pieces of property left. I got the last home from the homeownership program that they had in the Hilltop. So it's like a prize possession now to own a home here.

I have a master's degree and I have \$100,000 dollars in student loans. And so anybody will tell you that you'll never get a house. I didn't have any other debt besides my student loan, really, but that was a big debt. And they told me I'd never be able to have my own home. But I was really determined to just own a piece of something... A place that my family could gather.





But I was really determined to just own a piece of something... A place that my family could gather.

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Details of Your Homebuying Experience



What was the homebuying process like for you? What specific barriers and challenges were significant, and how did you work through them?

Well, I will say this. In general, the process was the hardest thing I have ever done in my life, and I'll include getting a master's in that, and I will include running a campaign at the same time. Those were the second and third hardest things I've ever done. Buying my home was the hardest thing emotionally, physically, timewise... I have never had to be so diligent about anything.

For me, it wasn't scary, because I am a process person, and so I can understand. For me, there's no mystery. This is numbers. I did a lot of research on what it took to get lending. I talked to, I interviewed a lot of lenders and I had them really explain things to me to take away the mystery of being denied. So I didn't go in blindly, and I didn't at any point ever feel so discouraged that the motivation was gone for me. And I wanted to be able to teach others that this is just a numbers game. You just have to get your numbers together. But for me the numbers were impossible. And for a lot of people like me, the numbers are just literally impossible.

I worked for three or four years to get my credit together, lower my debt-to-income, and do the research on how to get a home loan. And the hard part was not purchasing anything major for years, bringing down my debt to near zero. I had to pay off every single medical bill — every single piece had to be paid off. And it's not realistic for someone my age to not have any debt, so that was the hard part.

Special affordable homeownership programs, like the one I bought my house through, serve people in a particular income range. They have a “floor” and a “ceiling” on the range of income you can have to be eligible for their program. That means that you have to make a certain amount of money but you can't make too much money.

In my case, that created a challenge in terms of the timing of my application compared to the timing of my employment opportunities, because over the time I was in the program's homebuying process, my job opportunities and income could increase.

Just trying to make it work, going back and forth, was really important. I had a housing counselor in Tacoma who was really committed to helping me do this. And if I didn't have her, I would have never made it. I mean, it was really taxing. And this is all with the house I was buying not even being on the open market — I didn't have to go through what other people go through who buy their homes that way.

The point of affordable homeownership programs is to help people in certain income ranges become homeowners. And because those programs own the homes they sell, buyers don't have to go fighting for a home on the open market — you just have to qualify for their mortgage.

Also, I purchased my house for much less than it was worth because that's part of the way programs like the one I bought from make homeownership affordable to people in their target income range. That discount enabled me to qualify for the mortgage. I would *never* have been able to own a home here if it wasn't for them.



“ Just trying to make it work, going back and forth, was really important. I had a housing counselor in Tacoma who was really committed to helping me do this. And if I didn't have her, I would have never made it. ”

When you decided that "This is the time — I'm ready to do this," where did you turn for help getting started?

When I say it was years, it was years. I actually started by volunteering at an affordable housing program. I did a year of service with them because I didn't have anybody that I trusted to help me or that knew how to buy a house. And I knew they could teach me how to buy a house. So I did a year of service with them.

And in that year I watched the process. I learned how to build a house, but I also learned about so much more than just how to build and buy a house — and that is what initially got me comfortable with the process. And they had a book and a class that you could go to. I did read through the homeownership book, and then I watched some things online. After my year, I started reaching out. Instead of agents, I started calling lenders. I asked them to teach me or tell me what ratio I needed to have for debt-to-income. I just started asking questions. I put together a profile of my debt, and I put together a spreadsheet of all the things I pay and all of the loans that I have. That allowed me to calculate my





debt-to-income ratio. And then I asked, “Before I apply, what is the reality that I could qualify for a loan?” And so in my calls to lenders, they would tell me, “Okay, this looks really good. You need to have your debt-to-income at this level and you need to have this other thing.” They would tell me about different homeownership programs. I had to call about three of them to really get the range of what I needed.

But I would say my first access point was volunteering and just watching other people that looked like me go through the process. Listening to their conversations and watching them go through the heart-wrenching process with the lenders to where I could just feel like it was something I could do.

How long was it from the time you first started to work toward buying a home to the day you closed on your house?

I decided in 2015 that I was going to get my credit together to buy a house. That's when I started. I didn't start volunteering until 2017. And then I didn't purchase my house until 2020.

That could have been overwhelming. Clearly your mindset throughout that five years was really important. What kinds of things would you think or say to yourself to keep from giving up and to stay motivated?

Well, the truth is that I did give up — several times. And I said, “Forget it. I want to *live*. And I want to go buy things. And I’m going to take a raise. And I’m going to do this or that because I just want to have a good life and, you know, I’ll never get a house anyway. It doesn’t matter.”

Several times I had those nights. Like the time that it didn’t feel like they were going to accept me into the program or when I thought I was going to be disqualified because my income had increased from the time I first started the process. There were just so many times where I wanted to give up. I really thought about it.

I’m in college at this time getting my master’s in public administration, so I’m learning about housing affordability — or lack of affordability — and I’m learning about my neighborhood, and I’m learning about transportation, and I’m learning about this thing that’s going through the neighborhood — that all of the house prices are rising. And I was studying inflation at the same time. I feel like I’m an anomaly, and I can only imagine if I wasn’t hit with the stark realities that I’m studying.

So for me, it was so much less about me thinking, “I could do this,” and so much more about, actually, “I see what’s about to happen with rent, and it’s not even a *choice*. So even if I don’t think I can buy a house, in a while, I’m not going to be able to afford rent. So I have to do this now, and if I don’t do this now, I don’t know that I have anywhere to live.”

And I would say the hard part is trying to convince my mom, and other people around me, that this is what is coming for us, and our rent is only going to be \$800 for so long. It's going to be \$1200, it's going to be \$1500, and we're not going to have any control over it. So we have to take this leap now.

I was in touch with those realities. I was watching the market really closely, so I knew. And I think that was the thing that kept me going.

Was it important for you to have a sense of the roadmap for the process and people who were really clear with you about numbers and specific concrete goals?

Yes. I lived and died by a spreadsheet. “How much can I afford? What is my credit?” I needed to *know*. And this is the real mystery of lending: these things are not clear. There's nowhere that you can go that will just tell you exactly what your credit score needs to be. And then they don't tell you so many other things: like that you cannot have any late payments in two years.

All of those things I was learning throughout the process. All I needed was someone to give me the list of absolutes that I had to do and I could have done this years ago. Uncovering that mystery for myself was enough for me to want to teach other people about it. But also, I know what the barriers are. This is not a mystery. This is a math problem.



A photograph of a family of three walking away from the camera on a grassy hill. The woman on the left is wearing a blue jacket and light-colored pants. The man on the right is wearing a grey sweater and light-colored pants. A young girl in the middle is wearing a white shirt and floral overalls. They are holding hands. The background is a blurred green landscape with trees. The lighting is soft, suggesting late afternoon or early morning.

Having ownership... is one of the most important things I think we can do to push forward this 200-year gap that we have in wealth-building for our community.

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Other Lessons You Want to Share



Knowing what you know now, would you do it again? And what do you wish you'd known when starting?

Yes, I would do it again — but earlier. I'd start the work on credit and debt-to-income ratio earlier. I would have done it when I was in college. I just would have done it sooner.

What advice would you give someone like you were a few years ago, someone thinking about starting the homebuying process but not sure if they should?

First, I would say that as a person in America, owning land or owning property or having ownership is one of the most important things that we can do. And I would say that beyond it being personally rewarding, beyond it being a nice thing to do as an individual and collectively, it's one of the most important things I think we can do to push forward this 200-year gap that we have in wealth-building for our community. So it's not just important for me or you. It's important for your children.

It's the most important thing to do for your children, for your children's children, in breaking generational curses. And, even more than that, I would say that it is one of the biggest determinants you have in controlling your destiny and controlling your health, your wealth... really everything about your life.

That is the advice. The advice is that you just have to do it. I don't know how to communicate that in a soft and frilly way.



“ If we are not talking about
STRUCTURAL BARRIERS

while we're helping people do the
INDIVIDUAL WORK,

*we've really missed
the mark.* ”

And second, I would say this as a council member: This is the reason I ran for council: to be able to provide access to housing and ownership. I have dedicated my life to this. I mean, it's really important. It is just really important. And on council, this is what I do in terms of policies. I'm always trying to figure out how to lessen barriers. But even on the other side of that, I'm actually building. This is why I'm getting so many calls during this interview! I build houses — ADUs (accessory dwelling units), so I'm helping to increase the density in our city so that we can make things more affordable.

But the third thing that I would say is: We are always worried about the individual barriers. We talk a lot about the individual barriers and how do we improve people's credit score, how do we help them budget, how do we help them do that? The reality is, and the scary part of our society is, that five years ago I just needed help with getting my credit and how to do this process.

What I'm really afraid of is that even when people get the process, even when they understand debt-to-income, even when they understand credit, even when they understand how or when to buy a house... by the time that they figure that out, there will be no houses available at the price point that they need them to be at.

And that is not an individual barrier. That is not something that budgeting will help. That is, we have to work to increase the housing stock. If we are not talking about structural barriers while we're helping people do the individual work, we've really missed the mark. So we have to talk about land trusts. We have to talk about taking houses off of the private market and reserving them for Black homeownership.

If I can get any person to just be more engaged in housing, or if I can get one other person in a house by my story, then I will always take the time.



Black Home Initiative

Connecting Capital and Community

[Blackhomeinitiative.org](https://blackhomeinitiative.org)