

*Elijah*



# Black Home Initiative



**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.**



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# 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.**





# Black Home Initiative

Connecting Capital and Community

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