



Gabrielle



HOMEBUYER STORIES

Black Home Initiative



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 Realtor. I was kind of adamant about trying to find a 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 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 probably 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 that 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.



Black Home Initiative

Connecting Capital and Community

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