



*Kiara*



HOMEBUYER STORIES

**Black Home  
Initiative**



CIVIC  
COMMONS

**Kiara Daniels was elected to the Tacoma City Council in November 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' 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 the Black Home Initiative and a vibrant voice for its theory of change.**

**In this interview with Black Home Initiative, she 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.**

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## **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 when my grandmother died, 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.





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### ***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.

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 that are left. I got the last home from the homeownership program that they had in the Hilltop.

And 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. It was just a place that my family could gather.



## 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 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.





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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.

***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, and then I started reaching out.

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 was what was 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.



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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.



**And second, I would say this as a council member:** This is the reason why 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. And 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

[civic-commons.org/bhi](http://civic-commons.org/bhi)