Building Wealth Esteem

Spokane Community-Driven Pathways to Black Homeownership

Black Homeownership Spokane

Housing Washington 2026 · S46

October 22 · 11:45 a.m.–1:00 p.m.


BACK2 BESA
DR. MARTIN LUTHER KING JR.
COMMUNITY CENTER
S. 500
PARKING
FOX13

THE HOMEOWNERSHIP GAP

CITY OF SPOKANE • 2023 ACS 5-YEAR ESTIMATES

61%

NON-HISPANIC WHITE

Households who own

42%

BIPOC (COMBINED)

Households who own

ZOOM IN / BLACK HOUSEHOLDS

32%

29-POINT GAP

vs. White households

The disparity is greater when Black homeownership is examined separately.

NATIONAL WEALTH DATA

–25%

Median Black family net worth fell

$49,100 → $36,800

U.S. • 2022 to 2025 • inflation-adjusted dollars

SOURCES City of Spokane, Racially Disparate Impacts in Housing Analysis (2025); Federal Reserve, 2025 Survey of Consumer Finances (Oct. 9, 2026), Table 2.

Black Homeownership Spokane

BHS Coalition

Habitat for Humanity Spokane

Take Up The Cause

The Vision Properties

JS Jacquelynne Sandoval Real Estate

Community Frameworks

Jacquelynne Sandoval

Carl Maxey Center

Martin Luther King Jr Family Outreach Center

HomeSight

Washington Homeownership Resource Center

Thank You

Waters Meet Foundation

Washington State Department of Commerce

Columbia Bank

US Bank

What does home mean to you?

Respond in Whova or aloud.

One word. One hope for the future.

What we’ll cover

Mindset Shift

Budget & Credit

Why the Cohort model works

Ownership Models & Partner Roles

Collaboration

Conquers

Competition


MLK
WAY
through leadership, empowerment,
excellence and achievement.

Mindset



Latrice Williams

Owner/Designated Broker
Vision Properties
Eastern Washington REALTIST President

Covenant Homeownership Program
Oversight Committee Member
2022 Rising Star
Journal of Business
2018–2019 Keller Williams
Rookie of the Year

AFFIRMATIONS

BUILDING WEALTH ESTEEM • SAY IT OUT LOUD

I Am A
Homeowner.

I'm Building
Generational
Wealth.

I Deserve to
Be Wealthy.

Poverty is **NOT**
my birth right.

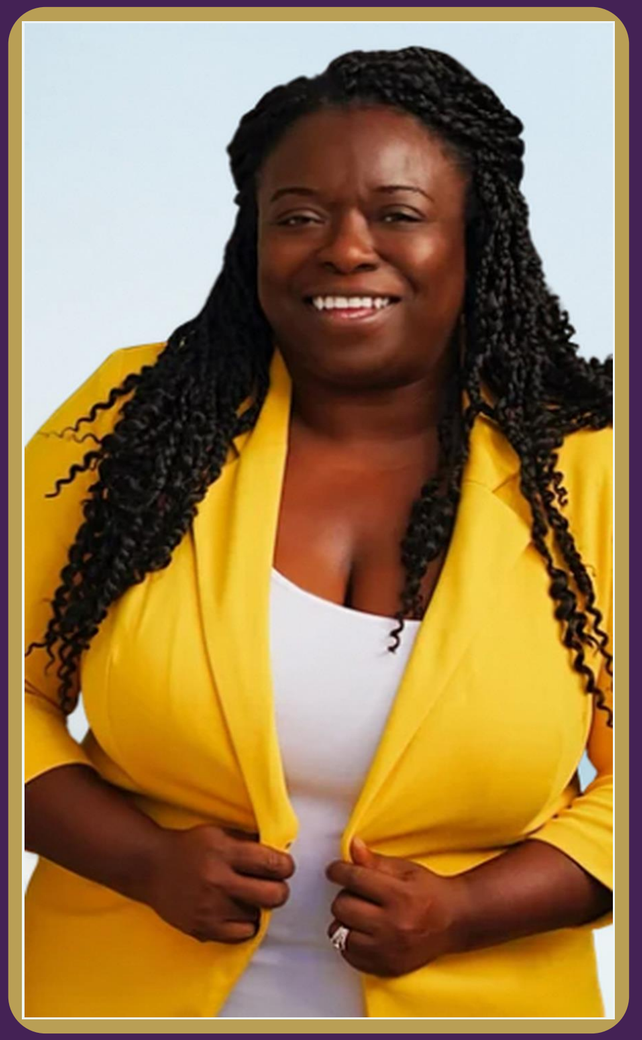


Budget & Credit

HOUSING WASHINGTON 2026 • PANELIST

JACQUELYNNE SANDOVAL

“The Real Estate Auntie”



MANAGING BROKER

PUBLIC SPEAKER • EDUCATOR

JS

Windermere REAL ESTATE

EWR EASTERN WASHINGTON REALTISTS

WASHINGTON AFRICAN AMERICAN CHAMBER OF COMMERCE

The Links, Incorporated
Linked in Friendship, Connected in Service
Spokane (WA) Chapter

PREPARE TO INVEST IN YOURSELF

CREDIT • MONEY MANAGEMENT • GENERATIONAL WEALTH



CREDIT

- Types of Credit Accounts
- What Is a Credit Report
- What Is a Credit Score
- Why Is Credit Important
- How to Build Credit



MONEY MANAGEMENT

- Determine Your Income
- Determine your Expenses
- Choose a budgeting Plan
- Adjust your habits
- Trust the Plan



GENERATIONAL WEALTH

- What is Generational Wealth
- Why is it Important

BUILDING WEALTH ESTEEM

Why Cohorts Work















HomeSight

Milton Carson

Loan Readiness Coordinator
HomeSight

Previously BHS Program Coordinator

Homebuyer preparation

Counseling connections

Preparation behind the purchases

Ownership Models & Partner Roles











Colleen Weedman

Chief Program Officer
Habitat for Humanity-Spokane

Clear home information

Ground-lease questions

Partner responsibilities

BHS ownership opportunities

Habitat for Humanity®
Spokane

Five perspectives. Shared work

Chauncey Jones · Convening

Latrice Williams · Buyer preparation

Jacquelynne Sandoval · Accountability

Milton Carson · Coordination and readiness

Colleen Weedman · Ownership opportunities

Reported June 9, 2026

36
homebuyers

57
cohort graduates

200+
participants

Program-wide. Categories overlap.

Education or counseling?

Education

course certificate

Counseling

intended referral

Latrice Williams · Milton Carson

Quin: registration follow-up

October 2026

Understanding the Habitat opportunity

Jacque Sandoval

Home information

Colleen Weedman

One-to-one review

Ground lease

What did buyers need to understand?

Before promising help, who needs to agree on the next step?

Program administrator

Lender

Partner organization

Buyer

Whova or aloud: name the partners.

The work behind the purchases

Latrice: two graduates who purchased
Milton: preparation behind purchases

What did participants do?

What did partners contribute?

What remains unresolved?

What should partners do better?

Name one change you'll take home.

Building Wealth Esteem

Black Homeownership Spokane

Ask about the work we've actually done

Submit in Whova or ask aloud.

Preparation

Opportunities

Referrals

Coordination

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