

GIVING LIGHT INCORPORATION

GENERATIONAL HOMEOWNERSHIP PROGRAM

Targeting the "nontraditional buyer" with financial assistance, fiscal literacy, and inspiration about the possibilities of homeownership.





JOIN OUR CLASSES

For recipients who are interested in receiving financial assistance for first-time homeownership.

MISSION STATEMENT

Targeting the "*non-traditional buyer*" with financial assistance, fiscal literacy, and inspiration about the possibilities of homeownership.

Breaking down the system into components, recipients identify with the basics of homeownership by delving into the knowledge of social economics, which increase and improve their quality of life and living standards.

ABOUT THE FOUNDER

MICHELLE MCRAE

A native of New York City, Michelle attended Virginia Commonwealth University where she received her bachelor's degree in English and her master's degree in Higher Education and Human Resources from Norfolk University. In addition, Michelle spearheaded the campaign to reduce the default rate at Norfolk State University for its accreditation and served as an adjunct professor.

As a victor of homelessness, Michelle served over forty years of her professional career advocating for young adults transitioning from foster care into adequate housing, purchasing and renovating homes for affordable housing, renting SRO's (single rooms occupancy) to individuals and families on fixed incomes.

In addition to being a prolific grant writer, Michelle's work received popular recognition for providing financial literacy to homeowners facing foreclosure during the fall of the Market in 2008, and the Pandemic in 2020-2023.

Michelle's greatest ambition is to influence as many individuals as possible and families with inspiration about the possibilities of homeownership, fiscal literacy, and financial assistance.

VISION STATEMENT

Giving Light Inc. is committed to promoting diversity, equity, and inclusion by fair treatment and full participation of all people, particularly groups who have historically been under-represented or subjected to discrimination based on identity and disability.

It's evident that historical barriers shaped wealth trajectories and adversely affected wealth accumulation, while contemporary barriers ensured that racial wealth gaps persist. To narrow these disparities, Giving Light Inc. strives to assist those marginalized groups in overcoming barriers across contemporary institutions, such as housing, education, and employment.

By incorporating local constituents, state and federal agencies, educators, small businesses, banking institutions, and social media, Giving Light Inc. is increasing the opportunity for homeownership with financial assistance for first time homebuyers, providing academic counseling to first time generational students, and partnering with recruiting agencies for upward career employment.

Collectively, we address historical barriers such as financial inheritance, large differences in asset holdings and values, less access to disposable assets, and racial discrimination in the labor market; to promoting awareness and tools to enroll in higher education and socio-economics.

SOCIAL ECONOMICS

The interplay between the social processes and economic activity within the society.

1 EDUCATION

The key contributor to individual skills and the enhancement of human capital {measures of literacy}.

2 INCOME

The amount of financial stress, or ability to balance income with available expenses

3 OCCUPATION


The type and level - The prestige of an occupation is often linked to educational level and income, and the perceived value of the professional society.

4 HEALTH CARE & NUTRITION

The ability to provide health care and life insurance based upon education and income {life expectancy, health care.}

5 RESIDENTIAL PURCHASING

A safe environment, (intergenerational wealth, the availabilities of quality housing), financing, appraisals, Realtors, Seller finance, Rent to Own, Creative lending, Private Guarantee, FHA, PMI, VA, VHDA,



"Stay tuned for more details on our upcoming Black Tie Gala celebrating our first time homebuyers achieving their dream of homeownership."

CONNECT WITH US

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