



First Responder, Military & Teacher Benefit Information

First Responder & Teacher Benefit Definitions:

- Emergency Medical Technicians (EMT) – provide proof that you are an active volunteer, full-time employee or retired employee that is/was a licensed, certified or authorized EMT of a medical emergency medical services responder. The medical services responder can be either a private sector provider or a unit of the federal government, a state, unit of the general local government or an Indian tribal government
- Firefighters – provide proof that you are an active volunteer, full-time employee or retired employee that is/was a licensed, certified or authorized firefighter of a fire department of the federal government, a state, unit of the general local government, or an Indian tribal government.
- Law Enforcement Officers – provide proof that you are an active full-time employee or a retired employee of a law enforcement agency of the federal government, a state, a unit of general local government, or an Indian tribal government; and, in carry out such full-time employment, the employee is sworn to uphold the law, and make arrests, or in other authorized enforcement activities for violations of federal, state, tribal, county, township or municipal laws.
- Paraprofessional Educators – provide proof that you are an active full-time or retired paraprofessional who provides/provided instructional support services for schools pre-kindergarten through 12th grade under the direct supervision of a highly qualified teacher.
- Teachers – provide proof that you are an active full-time or retired pre-kindergarten through 12th grade teacher that is/was a full-time employee of a state-accredited public school or private school that provides direct educational services to students in grades pre-kindergarten through 12.

Documentation Examples:

- Paystub – if your paystub indicates the organization at which you work along with the title of your position
- Designation Certificate – a copy of your certificate indicating you are a certified law enforcement officer, firefighter, EMT or teacher as defined above
- Photo ID – if you have a current photo ID indicating you would qualify based on the definitions above

*Note: All of the above are examples of documentation. Neighborhood Finance Corporation reserves the right to request additional documentation or formal verification of employment prior to a customer being qualified/eligible for this benefit.

See page 2 for Military Benefit Definitions and Income Limits chart.



Military Benefit Definitions:

- Current active members of the United States Army, Navy, Marine Corps, Coast Guard, Air Force, Army National Guard, Air National Guard
- Reservists
- Veterans of any of the organizations listed above
- Surviving Spouse of any member of any of the organizations listed above
- Documentation Examples:
 - Active Duty – Active Duty Statement or Certificate of Eligibility
 - Veteran – DD214 stating an honorable discharge
 - Veteran of National Guard – NGB 22 stating an honorable discharge
 - Surviving Spouse – Certificate of Eligibility in spouse’s name

**Des Moines-Polk County
NeighborhoodLIFT Program Income Limits**

Des Moines, IA NeighborhoodLIFT® Down Payment Assistance Program 2018 Income Limits			
Household Size	Non FRMT	FRMT Benefit	
		FHA Loans	Other Loans
1	\$63,700	\$64,100	\$79,600
2	\$63,700	\$73,250	\$79,600
3	\$63,700	\$79,600	\$79,600
4	\$63,700	\$79,600	\$79,600
5	\$68,800	\$86,000	\$86,000
6	\$73,900	\$92,350	\$92,350
7	\$79,000	\$98,750	\$98,750
8	\$84,100	\$105,100	\$105,100

Income Limits Listed Above Effective April 1, 2018. The Department of Housing and Urban Development (HUD) sets the household income limits that are used to establish NeighborhoodLIFT® maximum income guidelines. These income limits are subject to change each year or at any time that HUD deems appropriate.

Income limits for first responders, military and teachers are listed above. If you qualify for this benefit you will receive a NeighborhoodLIFT grant in the amount of \$17,500 once deemed eligible by Neighborhood Finance Corporation. Basic allowance for Housing (BAH), meals and other bonuses are not included in income evaluation.