

Charlotte Community Hero's

Eligible Borrowers: Those who are employed as Law Enforcement Officers, Firefighters, other First Responders, or School Teachers, with household incomes of 80.01% - 120% Area Median Income (AMI).

Definitions:

- **Law Enforcement Officers** - must provide proof that you are an active full-time employee of a law enforcement agency of the federal, state or general local government or Indian tribal government. The Officer must be sworn to uphold the law, and make arrest, or in other authorized enforcement activities for violations of federal, state, tribal, county, township or municipal laws. (ie. Police Officers, Sheriffs, Mecklenburg County Detention Officers)
- **Firefighters** - must provide proof that you are an active full-time employee that is licensed, certified or authorized firefighter of the Fire Department of the federal, state or general local government, or an Indian tribal government.
- **Other First Responders** - Emergency Medical Technicians (EMT), MEDIC Mecklenburg Emergency Medical Agency,) etc. - must provide proof that you are an active full-time employee that is 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, state or local government, or an Indian tribal government.
- **Public School Teachers** - must provide proof that you are an active full-time pre-kindergarten - 12th grade teacher of a state-accredited public or Charter school that provides direct instructional educational services to students in these grade levels.

Required proof of the above listed employment:

- Paystub - paystub listing the organization at which you work along with the title of your position
- Designation Certificate - a copy of your certificate or license indicating you are a certified law enforcement officer, firefighter, EMT, or teacher as defined above.

NOTE: The City of Charlotte/HouseCharlotte reserves the right to request additional documentation or formal verification of employment confirming that customer's employment meets definitions above.

Additional documentation is required to determine HouseCharlotte program eligibility. Please see the Charlotte Community Heroes loan submission package on the website (www.HouseCharlotteProgram.com) for details.