



**PLEASE COSPONSOR BIPARTISAN
H.R.3170/S.1514, HOMES FOR EVERY LOCAL PROTECTOR, EDUCATOR,
AND RESPONDER (HELPER) ACT**

H.R.3170/S.1514, the HELPER Act, would create a home loan program for first responders and educators that would function similarly to the Department of Veterans Affairs (VA) home loan program. The HELPER Act was first introduced in the 117th Congress as H.R.3172/S.2981 and garnered the cosponsorship of 106 members of Congress and the endorsement of over 300 national, state, and local organizations and elected officials.

Specifically, the HELPER Act would:

- Create a first-time homebuyer home loan program under the Federal Housing Administration (FHA) for law enforcement officers, firefighters, emergency medical technicians (EMT), paramedics, and pre-K-12 teachers;
- Eliminate a down payment requirement;
- Eliminate a monthly mortgage insurance premium (MIP) requirement;
- Require an upfront mortgage insurance (UFMI) premium, determined by the Secretary of Housing and Urban Development, to ensure the solvency of the program; and
- Require the program to be reauthorized after five years.

If you would like to cosponsor H.R.3170/S.1514, please contact: Kevin Alkinburg (Rep. Rutherford); Brad Korten (Rep. Watson Coleman); Luis Hinojos (Sen. Rubio); Owen Brier (Sen. Ossoff); or Megan Cheney (Sen. Brown).

Sponsors and Cosponsors

109 (75 Democratic, 34 Republican) in the House of Representatives

18 (12 Democratic, 6 Republican) in the Senate

*Original cosponsor

Arkansas

- Sen. John Boozman (R-AR)
- Rep. Rick Crawford (R-AR-01)

Arizona

- Rep. Ruben Gallego (D-AZ-03)

California

- Rep. Kevin Kiley (R-CA-03)
- Rep. Josh Harder (D-CA-09)
- Rep. Barbara Lee (D-CA-12)
- Rep. Jim Costa (D-CA-21)
- Rep. David Valadao (R-CA-22)
- Rep. Salud Carbajal (D-CA-24)
- Rep. Ted Lieu (D-CA-36)
- Rep. Linda Sánchez (D-CA-38)
- Rep. Lou Correa (D-CA-46)
- Rep. Mike Levin (D-CA-49)

Colorado

- Rep. Joe Neguse (D-CO-02)

- Rep. Jason Crow (D-CO-06)
- Rep. Brittany Pettersen (D-CO-07)
- Rep. Yadira Caraveo (D-CO-08)

Connecticut

- Sen. Richard Blumenthal (D-CT)*
- Rep. John Larson (D-CT-01)
- Rep. Jahana Hayes (D-CT-05)

Florida

- Sen. Marco Rubio (R-FL)*
- Sen. Rick Scott (R-FL)
- Rep. Neal Dunn (R-FL-02)
- Rep. Kat Cammack (R-FL-03)
- Rep. John Rutherford (R-FL-04)*
- Rep. Mike Waltz (R-FL-06)
- Rep. Cory Mills (R-FL-07)
- Rep. Bill Posey (R-FL-08)
- Rep. Darren Soto (D-FL-09)
- Rep. Scott Franklin (R-FL-18)

- Rep. Maria Elvira Salazar (R-FL-27)
- Rep. Carlos Gimenez (R-FL-28)

Georgia

- Sen. Jon Ossoff (D-GA)*
- Sen. Raphael Warnock (D-GA)*
- Rep. Sanford Bishop (D-GA-02)
- Rep. Hank Johnson (D-GA-04)
- Rep. Nikema Williams (D-GA-05)

Hawaii

- Rep. Jill Tokuda (D-HI-02)

Idaho

- Sen. Jim Risch (R-ID)
- Rep. Mike Simpson (R-ID-02)

Illinois

- Rep. Nikki Budzinski (D-IL-13)

Indiana

- Rep. Frank Mrvan (D-IN-01)
- Rep. Andre Carson (D-IN-07)

Iowa

- Rep. Ashley Hinson (R-IA-02)
- Rep. Zach Nunn (R-IA-03)

Louisiana

- *Sen. Bill Cassidy M.D. (R-LA)*
- Rep. Troy Carter (D-LA-02)
- Rep. Clay Higgins (R-LA-03)

Maryland

- *Sen. Ben Cardin (D-MD)*
- Rep. Dutch Ruppersberger (D-MD-02)
- Rep. Glenn Ivey (D-MD-04)
- Rep. David Trone (D-MD-06)

Massachusetts

- Rep. Lori Trahan (D-MA-03)
- Rep. Stephen Lynch (D-MA-08)
- Rep. Bill Keating (D-MA-09)

Michigan

- Rep. Hillary Scholten (D-MI-03)
- Rep. Elissa Slotkin (R-MI-07)
- Rep. Dan Kildee (D-MI-08)
- Rep. John James (R-MI-10)

Minnesota

- Rep. Angie Craig (D-MN-02)
- Rep. Dean Phillips (D-MN-03)

Nevada

- *Sen. Catherine Cortez Masto (D-NV)**
- *Sen. Jacky Rosen (D-NV)*
- Rep. Dina Titus (D-NV-01)
- Rep. Mark Amodei (R-NV-02)
- Rep. Susie Lee (D-NV-03)
- Rep. Steven Horsford (D-NV-04)

New Hampshire

- Rep. Chris Pappas (D-NH-01)
- Rep. Ann Kuster (D-NH-02)

New Jersey

- *Sen. Bob Menendez (D-NJ)**
- *Sen. Cory Booker (D-NJ)*
- Rep. Donald Norcross (D-NJ-01)
- Rep. Jeff Van Drew (D-NJ-02)
- Rep. Andy Kim (D-NJ-03)
- Rep. Chris Smith (R-NJ-04)
- Rep. Josh Gottheimer (D-NJ-05)
- Rep. Frank Pallone (D-NJ-06)
- Rep. Tom Kean (R-NJ-07)
- Rep. Rob Menendez (D-NJ-08)
- Rep. Bill Pascrell (D-NJ-09)
- Rep. Donald Payne, Jr. (D-NJ-10)
- Rep. Mikie Sherill (D-NJ-11)
- Rep. Bonnie Watson Coleman (D-NJ-12)*

New Mexico

- *Sen. Martin Heinrich (D-NM)*
- Rep. Gabe Vasquez (D-NM-02)

New York

- Rep. Andrew Garbarino (R-NY-02)
- Rep. Michael Lawler (R-NY-17)
- Rep. Paul Tonko (D-NY-20)
- Rep. Joe Morelle (D-NY-25)

North Carolina

- Rep. Don Davis (D-NC-01)
- Rep. Deborah Ross (D-NC-02)
- Rep. Valerie Foushee (D-NC-04)
- Rep. Kathy Manning (D-NC-06)
- Rep. Wiley Nickel (D-NC-13)
- Rep. Jeff Jackson (D-NC-14)

Ohio

- *Sen. Sherrod Brown (D-OH)**
- Rep. Greg Landsman (D-OH-01)
- Rep. Marcy Kaptur (D-OH-09)
- Rep. Mike Turner (R-OH-10)

Oklahoma

- *Sen. Markwayne Mullin (R-OK)*

Oregon

- Rep. Val Hoyle (D-OR-04)
- Rep. Lori Chavez-DeRemer (R-OR-05)

Pennsylvania

- *Sen. Bob Casey (D-PA)*
- Rep. Brian Fitzpatrick (R-PA-01)
- Rep. Dwight Evans (D-PA-03)
- Rep. Madeleine Dean (D-PA-04)
- Rep. Chrissy Houlahan (D-PA-06)
- Rep. Susan Wild (D-PA-07)
- Rep. Matt Cartwright (D-PA-08)
- Rep. Dan Meuser (R-PA-09)
- Rep. Guy Reschenthaler (R-PA-14)
- Rep. GT Thompson (R-PA-15)
- Rep. Mike Kelly (R-PA-16)
- Rep. Chris Deluzio (D-PA-17)

South Carolina

- Rep. Nancy Mace (R-SC-01)

Texas

- Rep. Jake Ellzey (R-TX-06)
- Rep. Monica De La Cruz (R-TX-15)
- Rep. Troy Nehls (R-TX-22)
- Rep. Jasmine Crockett (D-TX-30)
- Rep. Marc Veasey (D-TX-33)
- Rep. Vicente Gonzalez (D-TX-34)

Virginia

- Rep. Abigail Spanberger (D-VA-07)
- Rep. Jennifer Wexton (D-VA-10)

Washington

- Rep. Marie Gluesenkamp Perez (D-WA-03)
- Rep. Derek Kilmer (D-WA-06)
- Rep. Marilyn Strickland (D-WA-10)

Wisconsin

- *Sen. Tammy Baldwin (D-WI)*

National, State, and Local Supporters

23 National Organizations (*Union)
68 State and Local Organizations (*Union)
181 Elected Officials

National Organizations

- American Association of State Troopers
- American Federation of Teachers
- Association of Independent Mortgage Experts
- Association of American Educators
- Federal Law Enforcement Officers Association
- Fraternal Order of Police*
- Habitat for Humanity International
- International Association of Directors of Law Enforcement Standards and Training
- International Association of EMTs and Paramedics*
- International Association of Fire Fighters*
- International Union of Police Associations, AFL-CIO
- Major Cities Chiefs Association
- Major County Sheriffs of America
- National Association of Emergency Medical Technicians
- National Association of Federally-Insured Credit Unions
- National Association of Hispanic Firefighters
- National Association of Home Builders
- National Association of Police Organizations
- National Association of REALTORS
- National Education Association*
- National Tactical Officers Association
- National Troopers Coalition

- State Troopers Fraternal Association*

State and Local Organizations and Elected Officials

Alabama

- Alabama Association of Chiefs of Police
- Alabama State FOP
- Southside Police Department
- Baldwin County Sheriff
- Mayor of Atmore
- Mayor of Albertville
- Mayor of Ammon
- Mayor of Fairfield
- Mayor of Killen
- Mayor of Odenville

Alaska

- Mayor of Slocomb

Arizona

- Mayor of Avondale
- Mayor of Flagstaff
- Mayor of Marana
- Mayor of San Luis

Arkansas

- Arkansas Association of Chiefs of Police
- Arkansas Association of Fire Chiefs
- Mineral Springs Police Department
- Prairie Grove Police Department
- Mayor of Fayetteville
- Mayor of Little Rock

California

- California Police Chiefs Association
- Peace Officers Research Association of California
- Mayor of Alhambra
- Mayor of Azusa
- Mayor of Brentwood
- Mayor of Buena Park
- Mayor of Carson
- Mayor of Coachella
- Mayor of Compton
- Mayor of Folsom
- Mayor of Fresno
- Mayor of Irvine
- Mayor of La Puente
- Mayor of Maywood
- Mayor of Oceanside
- Mayor of Perris
- Mayor of Rocklin
- Mayor of San Bernardino
- Mayor of San Jose

- Mayor of San Mateo
- Mayor of Santa Maria
- Mayor of West Sacramento
- Mayor of Whittier

Colorado

- Mayor of Aurora
- Mayor of Boulder
- Mayor of Broomfield
- Mayor of Colorado Springs
- Mayor of Littleton
- Mayor of Loveland
- Mayor of Pueblo
- Mayor of Thornton

District of Columbia

- US Capitol Police Labor Committee (FOP)*
- DC Firefighters Association (IAFF)*

Florida

- Florida Association of Mortgage Professionals
- Florida Deputy Sheriffs Association
- Florida Police Chiefs Association
- City of DeLand Police Department
- Flagler County Sheriff
- Lee County Sheriff
- Levy County Sheriff
- Volusia County Sheriff
- Mayor of Fort Myers
- Mayor of Fort Myers Beach
- Mayor of Hawthorne
- Mayor of Key West
- Mayor of Kissimmee
- Mayor of Melbourne Beach
- Mayor of Ponce Inlet
- Mayor of Port Richey
- Mayor of Springfield
- Mayor of Surfside

Georgia

- Georgia Federation of Teachers
- Georgia Municipal Association
- Habitat for Humanity of Georgia
- Professional Firefighters of Georgia (IAFF)*
- Chairman of Monroe County Board of Commissioners
- Mayor of Johns Creek

Idaho

- Governor Brad Little
- Idaho Chiefs of Police Association
- Idaho Sheriffs' Association
- Idaho State Police Association
- McCall Police Department
- Mountain Home Police Department
- Parma Police Department
- Sun Valley Police Department
- Ada County Sheriff
- Bear Lake County Sheriff
- Canyon County Sheriff
- Elmore County Sheriff
- Gem County Sheriff
- Gooding County Sheriff
- Jefferson County Sheriff
- Owyhee County Sheriff
- Lewis County Sheriff
- Twin Falls County Sheriff
- Valley County Sheriff
- Washington County Sheriff
- Mayor of American Falls
- Mayor of Boise
- Mayor of Glens Ferry
- Mayor of Ketchum
- Mayor of Malad City
- Mayor of Ponderay
- Mayor of Post Falls
- Mayor of Priest River
- Mayor of Rexburg
- Mayor of Rupert
- Mayor of Sandpoint
- Mayor of Sun Valley

Indiana

- Indiana Sheriffs' Association
- Indiana State Police Alliance

Iowa

- Iowa Emergency Medical Services Association
- Iowa State Police Association
- Polk County Fire Chiefs Association

Kentucky

- Kentucky Association of Chiefs of Police
- Mayor of Owensboro

Louisiana

- Louisiana Association of Chiefs of Police
- Louisiana Fire Chiefs Association

- Louisiana Law Enforcement Association, IUPA Local 83
 - Louisiana Sheriffs' Association
 - Northeast Louisiana Economic Alliance
 - Police Jury Association of Louisiana
 - President of St. Helena Parish
 - President of Jefferson Davis Parish
 - President of Lafourche Parish
 - President of St. Bernard Parish
 - Mayor-President of Baton Rouge City and Parish
 - Sheriff of East Carroll Parish
 - Sheriff of Baton Rouge Parish
 - Mayor of Blanchard
 - Mayor of Carencro
 - Mayor of Coushatta
 - Mayor of Crowley
 - Mayor of Dubach
 - Mayor of Kenner
 - Mayor of Mansfield
 - Mayor of Plaquemine
 - Mayor of Pollock
 - Mayor of Sterlington
 - Mayor of Sulphur
 - Mayor of the Town of Jonesboro
 - Mayor of the Village of Reeves
 - Mayor of Vivian
 - Mayor of Winnfield
 - Mayor of Zachary
- Maine**
- Cumberland County Sheriff
- Maryland**
- Mayor of Frederick
 - Mayor of Somerset
- Massachusetts**
- Massachusetts Chiefs of Police Association
 - Massachusetts Correctional Officers Federated Union
 - Mayor of Fall River
- Minnesota**
- Mayor of Minneapolis
- Mississippi**
- Adams County Sheriff
- Missouri**
- Fire Fighters Association of Missouri
 - Missouri State Troopers' Association
 - Mayor of Columbia
 - Mayor of Ellisville
 - Mayor of Frontenac
- Mayor of Washington
 - Mayor of Webster Groves
- Montana**
- Montana State Firefighters Association
 - Mayor of Great Falls
 - Mayor of Billings
- Nebraska**
- Mayor of Schuyler
 - Mayor of Scribner
- Nevada**
- Mayor of North Las Vegas
- New Hampshire**
- New Hampshire Chiefs of Police Association
 - Mayor of Franklin
- New Jersey**
- New Jersey State Fireman's Association
 - Professional Firefighters Association of New Jersey (IAFF)*
 - State Troopers' Fraternal Association of New Jersey
 - Mayor of Montclair Township
 - Mayor of South Brunswick Township
 - Mayor of Princeton
- New Mexico**
- Mayor of Hobbs
 - Mayor of Las Cruces
 - Mayor of Santa Fe
- New York**
- Sergeants Benevolent Association of the NYPD
 - Mayor of Rome
- North Carolina**
- North Carolina State Firefighters Association
 - Mayor of Asheville
 - Mayor of Bear Grass
 - Mayor of Carrboro
 - Mayor of Chapel Hill
 - Mayor of Goldsboro
 - Mayor of Greensboro
 - Mayor of Fayetteville
 - Mayor of Huntersville
 - Mayor of Kinston
 - Mayor of Midway
 - Mayor of Mooresville
 - Mayor of New Bern
 - Mayor of Raleigh
 - Mayor of Rocky Mount
 - Mayor of Wake Forest
- Ohio**
- Ohio Association of Chiefs of Police
 - Ohio Association of Professional Fire Fighters (IAFF)*
 - Ohio Mayors Alliance
 - Ohio Municipal League
 - Lorain County Sheriff
 - Stark County Sheriff
 - Mayor of Athens
 - Mayor of Canton
 - Mayor of Dayton
 - Mayor of Elyria
 - Mayor of Lorain
 - Mayor of Massillon
 - Mayor of New Albany
 - Mayor of Reynoldsburg
- Oregon**
- Mayor of Medford
 - Mayor of Portland
- Pennsylvania**
- Fayette County Sheriff
 - PA Chiefs of Police Association
 - PA Professional Fire Fighters Association (IAFF)*
 - Pennsylvania Sheriffs' Association
 - Pennsylvania State Corrections Officers Association
 - Blair County Sheriff
- Rhode Island**
- Mayor of Central Falls
- South Carolina**
- South Carolina State Firefighters' Association
 - Richland County Sheriff
 - Belmont Fire Department
 - Cheraw Fire Department
 - Great Falls Fire Department
 - Pickens Fire Department
 - Slater Marietta Fire Department
 - Mayor of Charleston
 - Mayor of Conway
 - Mayor of Gray Court
 - Mayor of Greenville
 - Mayor of Hanahan
 - Mayor of Mount Pleasant
 - Mayor of North Augusta
 - Mayor of York
- Tennessee**
- Professional Educators of Tennessee
 - Mayor of Knoxville
 - Mayor of Jackson

Texas

- Texas State Troopers Association
- Mayor of Alice
- Mayor of Arlington
- Mayor of Cibolo
- Mayor of Port Arthur

Virginia

- Virginia Association of Chiefs of Police

Washington

- Mayor of Everett
- Mayor of Lacey
- Mayor of Shoreline

West Virginia

- West Virginia Chiefs of Police Association
- West Virginia Deputy Sheriffs' Association
- Charleston Police Department

Wisconsin

- Mayor of Milwaukee
- Mayor of Wausau

Wyoming

- Wyoming Emergency Medical Association