



THE HOMES FOR EVERY LOCAL PROTECTOR, EDUCATOR, AND RESPONDER (HELPER) ACT

H.R. 2094 and S.978, the **Homes for Every Local Protector, Educator, and Responder (HELPER) Act**, would create an FHA-backed home loan program for first responders and educators, offering these community servants a more affordable option when purchasing their first home.

The program is designed to help police officers, firefighters, EMTs, paramedics, and preK-12 teachers by providing favorable terms to make homeownership more accessible and affordable. Additionally, it aims to support local governments in recruiting and retaining these critical workers.

During the last Congress, the HELPER Act received support from 178 members of Congress and endorsements from 600 national, state, and local organizations and local 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 the 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.

To cosponsor H.R. 2904 or S.978, the HELPER Act, please get in touch with one of the following offices.

H.R.2094: Amber Nejjari, amber.nejjari@mail.house.gov (Rep. Rutherford); Raina Hackett, raina.hackett@mail.house.gov (Rep. Coleman); Kevin Gannon, kevin.gannon@mail.house.gov (Rep. Garbarino); Michelle Schein, michelle.schein@mail.house.gov, Max Raymond, max.raymond@mail.house.gov (Rep. Gottheimer).

S.978: Connor Tomlinson, connor_tomlinson@moody.senate.gov (Sen. Moody); Owen Brier, owen_brier@ossoff.senate.gov (Sen. Ossoff); Ron Anderson, ron_anderson@cassidy.senate.gov (Sen. Cassidy); Tyler Hofmann-Reardon, tyler_hofmann-reardon@warnock.senate.gov (Sen. Warnock).

Sponsors and Cosponsors

54 (31 Democratic, 23 Republican) in the House of Representatives
19 (12 Democratic, 7 Republican) in the Senate

*Original Sponsor

Alaska

- *Sen. Lisa Murkowski (D-AK)*
- *Sen. Dan Sullivan (R-AK)*

Arizona

- *Sen. Ruben Gallego (D-AZ)*
- *Sen. Mark Kelly (D-AZ)*
- Rep. Greg Stanton (D-AZ-04)
- Rep. Juan Ciscomani (R-AZ-06)

Alaska

- *Sen. John Boozman (R-AR)*

California

- Rep. Kevin Kiley (R-CA-03)
- Rep. Vince Fong (R-CA-20)
- Rep. Jim Costa (D-CA-21)
- Rep. David Valadao (R-CA-22)
- Rep. Salud Carbajal (D-CA-24)
- Rep. Julia Brownley (D-CA-26)
- Rep. Lou Correa (D-CA-46)
- Rep. Dave Min (D-CA-47)

Colorado

- *Sen. John Hickenlooper (D-CO)*
- Rep. Brittany Pettersen (D-CO-7)

Connecticut

- *Sen. Richard Blumenthal (D-CT)*

Florida

- *Sen. Ashley Moody (R-FL) **
- Rep. Kat Cammack (R-FL-03)
- Rep. John Rutherford (R-FL-04) *
- Rep. Randy Fine (R-FL-06)
- Rep. Darren Soto (R-FL-09)
- 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)

Hawaii

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

Idaho

- *Sen. James Risch (R-ID)*

Illinois

- Rep. Robin Kelly (D-IL-02)

Indiana

- Rep. Frank Mrvan (D-IL-01)

Iowa

- Rep. Zach Nunn (R-IA-03)

Louisiana

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

Massachusetts

- Rep. Bill Keating (D-MA-09)

Michigan

- *Sen. Elissa Slotkin (D-MI)*
- Rep. Kristen McDonald Rivet (D-MI-08)

Minnesota

- Rep. Angie Craig (D-MN-02)

Montana

- Ryan Zinke (R-MT-01)

New Hampshire

- *Sen. Jeanne Shaheen (D-NH)*

Nevada

- *Sen. Catherine Cortez Masto (D-NV)*
- Rep. Susie Lee (D-NV-03)

New Jersey

- *Sen. Cory Booker (D-NJ)*
- Rep. Jeff Van Drew (R-NJ-02)
- Rep. Josh Gottheimer (D-NJ-05) *
- Rep. Thomas Kean (R-NJ-07)
- Rep. Mikie Sherrill (D-NJ-11)
- Rep. Bonnie Watson Coleman (D-NJ-12) *

New York

- Rep. Andrew Garbarino (R-NY-02) *
- Rep. Ritchie Torres (D-NY-15)
- Rep. George Latimer (D-NY-16)
- Rep. Paul Tonko (D-NY-20)

North Carolina

- Rep. Don Davis (D-NC-01)

Ohio

- Rep. Mike Turner (R-OH-10)
- Rep. Shontel Brown (D-OH-11)
- Rep. Emilia Strong (D-OH-13)

Oregon

- Andrea Salinas (D-OR-06)

Pennsylvania

- *Sen. John Fetterman (D-PA)*
- Rep. Brian Fitzpatrick (R-PA-01)
- Rep. Dwight Evans (D-PA-03)
- Rep. Chrissy Houlahan (D-PA-06)
- Rep. Ryan Mackenzie (R-PA-07)
- Rep. Dan Meuser (R-PA-09)
- Rep. Mike Kelly (R-PA-16)

Rhode Island

- Rep. Gabe Amo (D-RI-01)

Texas

- Rep. Monica De La Cruz (R-TX-15)
- Rep. Troy Nehls (R-TX-22)
- Rep. Marc Veasey (D-TX-33)

Virginia

- Rep. Rob Wittman (R-VA-01)
- Rep. Eugene Vindman (D-VA-07)

West Virginia

- *Sen. Jim Justice (R-WV)*

Wisconsin

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

National, State, and Local Supporters

17 National Organizations (*Union)
24 State and Local Organizations (*Union)
89 Elected Officials

National Organizations

- American Association of State Troopers
- Association of American Educators
- Association of Independent Mortgage Experts
- EMS Labor Alliance*
- Federal Law Enforcement Officers Association
- Fraternal Order of Police*
- 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 Mortgage Brokers
- National Association of Police Organizations
- National Association of REALTORS
- National Education Association*
- National Troopers Coalition
- US Capitol Police Labor Committee, FOP*

State and Local Organizations and Elected Officials

Alabama

- Sheriff of Chilton County
- Sheriff of Covington County
- Sheriff of DeKalb County
- Mayor of Marion
- Mayor of Montevallo

Alaska

- Fairbanks Police Department
- Juneau Police Department

Arizona

- Mayor of Flagstaff
- Mayor of Prescott Valley
- Mayor of San Luis

Arkansas

- Arkansas Association of Chiefs of Police
- Mountain View Fire Department
- Mountain View Police Department
- Texarkana Police Department

California

- Peace Officers Research Association of California
- Mayor of Perris
- Mayor of Rocklin
- Mayor of West Sacramento

Colorado

- Mayor of Thornton

Florida

- Florida Deputy Sheriffs Association
- Florida Police Chiefs Association
- Florida Sheriffs Association
- Sheriff of Flagler County
- Mayor of Fort Myers
- Mayor of Hawthorne

Georgia

- Dade County Sheriff
- Gwinnett County Sheriff
- Georgia Sheriffs' Association
- Wilkes County Sheriff

Idaho

- Sheriff of Canyon County
- Sheriff of Owyhee County
- Mayor of Driggs
- Mayor of Ketchum
- Mayor of Mountain Home
- Mayor of Sun Valley

Illinois

- Mayor of Maywood

Indiana

- Indiana Sheriffs' Association
- Indiana State Police Alliance
- Sheriff of Boone County
- Sheriff of Marion County
- Sheriff of Jasper County
- Mayor of Terre Haute

Kentucky

- Kentucky Association of Chiefs of Police
- Mayor of Owensboro

Louisiana

- Sheriff of Orleans County
- Louisiana Federation of Teachers
- Mayor of Jonesboro
- Mayor of Ruston

Maine

- Sheriff of Cumberland County

Massachusetts

- Mayor of Everett

Maryland

- Mayor of Annapolis

- Mayor of Frederick

Minnesota

- Mayor of Lakeville

Mississippi

- Sheriff of Adams County
- Mayor of Grenada
- Mayor of Kosciusko
- Mayor of Olive Branch
- Mayor of Vicksburg

Missouri

- Mayor of Wentzville

Montana

- Sheriff of Teton County
- Mayor of Missoula
- Great Falls Police Department

Nebraska

- Sheriff of Buffalo County
- Sheriff of Frontier County
- Sheriff of Gage County
- Sheriff of Lancaster County
- Sheriff of Sarpy County
- Mayor of Lincoln

Nevada

- Sheriff of Las Vegas

New Jersey

- Mayor of Princeton

New York

- NYPD Sergeants Benevolent Association

North Carolina

- North Carolina State Firefighters' Association
- Mayor of Kinston

North Dakota

- Mayor of Belfield

- Ohio**
 - Mayor of Canton
 - Mayor of Dayton
 - Mayor of Elyria
 - Mayor of Lorain
 - Mayor of Reynoldsburg
- Oklahoma**
 - Sheriff of Oklahoma County
- Pennsylvania**
 - Pennsylvania Career Fire Chief's Association
 - Pennsylvania Chiefs of Police Association
 - Pennsylvania Professional Fire Fighters Association
 - Pennsylvania Sheriffs' Association
 - Pennsylvania Fire and Emergency Services Institute
 - Firefighters Association of the State of Pennsylvania
 - Sheriff of Bellefonte
 - Sheriff of Beaver County
 - Sheriff of Blair County
 - Sheriff of Cambria County
 - Sheriff of Carbon County
 - Sheriff of Centre County
 - Sheriff of Chester County
- Sheriff of Clearfield County
 - Sheriff of Crawford County
 - Sheriff of Delaware County
 - Sheriff of Fayette County
 - Sheriff of Franklin County
 - Sheriff of Greene County
 - Sheriff of Indiana County
 - Sheriff of Lebanon County
 - Sheriff of Mercer County
 - Sheriff of Montgomery County
 - Sheriff of Schuylkill County
 - Sheriff of Somerset County
 - Sheriff of Susquehanna County
 - Sheriff of Warren County
 - Sheriff of Washington County
 - Sheriff of Wayne County
 - Sheriff of Westmoreland County
 - Mayor of Allentown
 - Mayor of Bethlehem
 - Mayor of Bloomsburg
 - Mayor of Lebanon
- South Carolina**
 - Belmont Fire Department
 - Palmetto State Teachers Association
 - Mayor of Charleston
 - Mayor of Conway
- Mayor of Hanahan
 - Mayor of York
- Tennessee**
 - Professional Educators of Tennessee
 - City of Greenbrier
- Texas**
 - Sheriff of Terrell County
 - Mayor of Arlington
- Utah**
 - Utah Chiefs of Police Association
- Virginia**
 - Virginia Association of Chiefs of Police
- Washington**
 - Mayor of Everett
- Wisconsin**
 - Mayor of Appleton
 - Mayor of Kimberly
 - Mayor of St. Francis
- Wyoming**
 - Mayor of Rock Spring