



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 garnered support from 178 members of Congress and garnered nearly 600 endorsements from 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.

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

12 (7 Democratic, 5 Republican) in the House of Representatives

9 (7 Democratic, 2 Republican) in the Senate

*Original Sponsor

Arizona

- Sen. Ruben Gallego (D-AZ)

California

- Rep. Jim Costa (D-CA-21)
- Rep. David Valadao (R-CA-22)
- Rep. Salud Carbajal (D-CA-24)

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. John Rutherford (R-FL-04)*

Georgia

- Sen. Jon Ossoff (D-GA)*
- Sen. Raphael Warnock (D-GA)*

Louisiana

- Sen. Bill Cassidy, M.D. (R-LA)*

Massachusetts

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

New Hampshire

- Sen. Jeanne Shaheen (D-NH)

Nevada

- Sen. Catherine Cortez Masto (D-NV)

New Jersey

- Rep. Josh Gottheimer (D-NJ-05)*
- Rep. Bonnie Watson Coleman (D-NJ-12)*

New York

- Rep. Andrew Garbarino (R-NY-02)*

Pennsylvania

- Rep. Dwight Evans (D-PA-03)
- Rep. Dan Meuser (R-PA-09)
- Mike Kelly (R-PA-16)

National, State, and Local Supporters

16 National Organizations (*Union)

14 State and Local Organizations (*Union)

80 Elected Officials

National Organizations

- American Association of State Troopers
- 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 DeKalb County
- Mayor of Marion
- Mayor of Montevallo

Alaska

- Fairbanks 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

- Sheriff of Flagler County
- Mayor of Fort Myers
- Mayor of Hawthorne

Georgia

- Georgia Sheriffs' Association

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
- Sheriff of Boone County
- Sheriff of Marion County
- Sheriff of Jasper County
- Mayor of Terre Haute

Kentucky

- Mayor of Owensboro

Louisiana

- Sheriff of Orleans County
- 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
- 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**
- Mayor of Kinston
- North Dakota**
- Mayor of Belfield
- Ohio**
- Mayor of Lorain
- Pennsylvania**
- Pennsylvania Professional Fire Fighters Association
 - Pennsylvania Sheriffs' Association
 - Sheriff of Bellefonte 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 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
 - Mayor of Lebanon
- South Carolina**
- Palmetto State Teachers Association
 - Mayor of Conway
 - Mayor of York
- Tennessee**
- Professional Educators of Tennessee
 - City of Greenbrier
- Texas**
- Sheriff of Terrell County
 - Mayor of Arlington
- 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