

**INTERNATIONAL
ASSOCIATION OF
FIRE FIGHTERS**



**NATIONAL
FRATERNAL ORDER
OF POLICE**

September 3, 2024

The Honorable Sherrod C. Brown
Chairman
Committee on Banking, Housing, and
Urban Affairs
Washington, D.C. 20510

The Honorable Timothy E. Scott
Ranking Member
Committee on Banking, Housing,
and Urban Affairs
Washington, D.C. 20510

Dear Chairman Brown and Senator Scott,

We are writing on behalf of the members of the National Fraternal Order of Police (FOP) and International Association of Fire Fighters (IAFF) to urge the Committee on Banking, Housing, and Urban Affairs to swiftly markup and favorably report S. 1514, the “Homes for Every Local Protector, Educator, and Responder (HELPER) Act.” The bill was introduced this Congress by Senators Marco A. Rubio (R-FL) and T. Jonathan Ossoff (D-GA) and has garnered the bipartisan support of 25 Members—including the Chairman and four Members of the Committee.

The U.S. Department of Veterans Affairs (VA) manages a home loan program to expand housing opportunities for service members and veterans. The U.S. Department of Housing and Urban Development (HUD) administers a similar program called the Good Neighbor Next Door (GNND). This program was designed to encourage law enforcement and certain other public servants to buy homes in “revitalization areas” by providing incentives in the form of a discount on the list price of the house. Unfortunately, GNND has proven inadequate as the number of properties available is very limited and constantly changing.

This legislation will give law enforcement officers, fire fighters, and educators, who work tirelessly every day to protect and make better our communities, more opportunities to find homes they can afford on a public servant’s salary by creating a home loan benefits program for first responders and educators based on the popular and successful VA home loan program available to our nation’s veterans. The HELPER Act would eliminate the downpayment requirement and the monthly mortgage insurance premium for first-time homebuyers, greatly expanding the affordable housing options for FOP and IAFF members.

On behalf of the more than 377,000 members of the Fraternal Order of Police and the 350,000 members of the IAFF, we ask the Committee to consider and favorably report this legislation.

Sincerely,

Patrick Yoes
National President
National Fraternal Order of Police

Edward A. Kelly
General President
International Association of Fire Fighters