



NATIONAL FRATERNAL ORDER OF POLICE®

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PATRICK YOES
NATIONAL PRESIDENT

JIM PASCO
EXECUTIVE DIRECTOR

18 March 2025

The Honorable Ashley B. Moody
United States Senate
Washington, D.C. 20510

The Honorable T. Jonathan Ossoff
United States Senate
Washington, D.C. 20510

Dear Senators Moody and Ossoff,

I am writing on behalf of the members of the Fraternal Order of Police to advise you of our support for S. 978, the "Homes for Every Local Protector, Educator, and Responder (HELPER) Act."

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.

We believe that your bill, S. 978, will give the men and women of law enforcement, who work tirelessly every day to protect 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. This will greatly expand the affordable housing options for law enforcement officers and their families.

On behalf of the more than 377,000 members of the Fraternal Order of Police, I thank you two for your leadership on this important issue. If I can provide any additional assistance, please do not hesitate to contact me or Executive Director Jim Pasco in our Washington, D.C. office

Sincerely,

Patrick Yoes
National President

cc: Shawn Dunlap, President, Florida State Lodge
Alex Bello, National Trustee, Florida State Lodge
Michael Callahan, President, Georgia State Lodge
Jamy Steinberg, National Trustee, Georgia State Lodge

