



NATIONAL FRATERNAL ORDER OF POLICE

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HELPER Act Re-Introduced

Bill Would Establish New Home Loan Program for First Responders

WASHINGTON, D.C. – Patrick Yoes, National President of the Fraternal Order of Police, applauded the introduction of the “Homes for Every Local Protector, Educator, and Responder (HELPER) Act.”

This bill, a priority of the FOP, was re-introduced this week as H.R. 2094 by Representatives John H. Rutherford (R-FL), Bonnie Watson Coleman (D-NJ), Andrew R. Garbarino (R-NY), and Joshua S. Gottheimer (D-NJ) in the House and as S. 978 by Senators Ashley B. Moody (R-FL), T. Jonathan Ossoff (D-GA), William M. Cassidy (R-LA), and Raphael G. Warnock (D-GA) in the Senate.

“We are grateful for the leadership and support from all of these Members who are working hard to support law enforcement as our profession struggles with a recruitment and retention crisis,” Yoes said. “For many agencies, the inability of officers to find housing near the communities they serve is a significant challenge, and the loan program created by this bill would be an important step to addressing this issue.”

The HELPER Act would establish a new home loan program administered by the Federal Housing Administration to help public safety officers, first responders, and teachers purchase homes. Specifically, the bill would:

- create a one-time use home loan program under the FHA for law enforcement officers, firefighters, emergency medical technicians (EMT), paramedics, and pre-K-12 teachers;
- eliminate the down payment requirement;
- eliminate the monthly mortgage insurance premium (MIP) requirement;
- require a 3.6 percent upfront mortgage insurance (UFMI) premium to ensure the solvency of the program; and
- requires the program to be reauthorized after five years.

“Too often, officers and other first responders are priced out of the very neighborhoods they are sworn to protect,” Yoes said. “When police officers can live where they work, public safety improves, and communities are better off.”

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Founded in 1915, the Fraternal Order of Police is the largest law enforcement labor organization in the United States, with more than 377,000 members. With national offices in Nashville, Tennessee, and Washington, D.C., the FOP is committed to improving the working conditions of law enforcement officers and the safety of those served through education, legislation, information, community involvement, and employee representation. Please visit <https://www.fop.net> for more information.

THE VOICE OF OUR NATION'S LAW ENFORCEMENT OFFICERS

- Since 1915 -