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H.R. 2094/S. 978 the “HELPER Act”

Homes for Every Local Protector, Educator, and Responder Act

The FOP supports legislation to assist our members looking for affordable housing for themselves and their families, which is why we support the “Homes for Every Local Protector, Educator, and Responder (HELPER) Act.”

This legislation is modeled on the very successful U.S. Department of Veterans Affairs (VA) home loan program, which expands housing opportunities for service members and veterans, and the Good Neighbor Next Door (GNND) program administered by the U.S. Department of Housing and Urban Development (HUD). This program, which the FOP helped develop more than 20 years ago, is 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. The GNND has proven inadequate as a solution due to the limited and ever-changing nature of the properties, among other issues.

The lack of affordable housing is also contributing to a crisis in recruiting and retaining quality law enforcement officers. According to a 2021 survey, two-thirds of survey respondents claimed that high housing costs make it more difficult to recruit new officers.¹ One-third of officers who responded to the survey said they left agencies because they could not find affordable housing.

The “HELPER Act” addresses this issue by establishing a new home loan program for public safety officers and teachers to be administered by the Federal Housing Administration (FHA) which 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.

The HELPER Act 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 in and near the communities they protect.

1. [Two third's of survey respondents claimed that high housing costs make it more difficult to recruit new officers](#)