



## **NATIONAL FRATERNAL ORDER OF POLICE®**

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**PATRICK YOES**  
NATIONAL PRESIDENT

**JIM PASCO**  
EXECUTIVE DIRECTOR

14 August 2025

The Honorable Susan M. Collins  
United States Senate  
Washington, D.C. 20510

Dear Senator Collins,

I am writing on behalf of the members of the Fraternal Order of Police to ask that you once again cosponsor 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 H.R. 2094 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.

The law enforcement profession is facing a recruitment and retention crisis, and we are collectively searching for ways to make a career in law enforcement attractive to potential recruits and provide veteran officers with reasons to stay on the job. Housing availability and affordability is a top concern for rookies and veteran officers alike, and we believe that benefits and programs like the one established by the "HELPER Act" will help agencies recruit and retain the officers they need to protect their communities.

On behalf of the more than 382,000 members of the Fraternal Order of Police, I hope you will once again demonstrate your support for law enforcement by cosponsoring S. 978. If I can provide any additional information or support for this effort, please do not hesitate to contact me or Executive Director Jim Pasco in our Washington, D.C. office.

Sincerely,

Patrick Yoes  
National President

cc: Mathieu Nadeau, President, Maine State Lodge  
Mike Edes, National Trustee, Maine State Lodge

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