The Honorable Sherrod Brown
Chairman, Senate Committee on Banking, Housing, and Urban Affairs
U.S. Senate
Washington, DC 20510

The Honorable Patrick McHenry
Chairman, House Financial Services Committee
U.S. House of Representatives
Washington, DC 20515

The Honorable Tim Scott
Ranking Member, Senate Committee on Banking, Housing, and Urban Affairs
U.S. Senate
Washington, DC 20510

The Honorable Maxine Waters
Ranking Member, House Financial Services Committee
U.S. House of Representatives
Washington, DC 20515

Dear Chairman Brown, Chairman McHenry, Ranking Member Scott, and Ranking Member Waters,

We, the undersigned elected officials representing nearly XXX cities, counties, and parishes across the United States, write to express our strong support for the bipartisan Homes for Every Local Protector, Educator, and Responder (HELPER) Act (S.1514/H.R.3170) and to urge your committees to hold a markup on this critical legislation as soon as possible. As of the writing of this letter, the HELPER Act is sponsored and cosponsored by 26 members of the Senate and 139 members of the House of Representatives. This includes five members of the Senate Banking Committee and 13 members of the House Financial Services Committee.

Law enforcement officers, firefighters, emergency medical technicians (EMTs), paramedics, and teachers, dedicate their lives to safeguarding and nurturing our communities. Yet, despite their invaluable contributions, many of these professionals face significant challenges in affording homes in the very neighborhoods they serve. Ensuring that these essential workers have access to affordable housing is not only a matter of fairness but also a strategic investment in the well-being and stability of our communities.

The HELPER Act would establish a much-needed home loan program for first responders and educators, modeled after the highly successful Department of Veterans Affairs (VA) home loan program.

Specifically, the HELPER Act would:

- Create a first-time homebuyer home loan program under the Federal Housing Administration (FHA) for law enforcement officers, firefighters, EMTs, paramedics, and pre-K-12 teachers;
- Eliminate the 3.5% down payment requirement, making homeownership more accessible for these public servants;
- Eliminate the monthly mortgage insurance premium (MIP) requirement, reducing the overall cost of homeownership; and
- Require an upfront mortgage insurance (UFMI) premium, determined by the Secretary of Housing and Urban Development, to ensure the solvency of the program.

Investing in affordable housing for law enforcement officers, firefighters, EMTs, paramedics, and teachers is an investment in the future of our communities. It ensures that those who protect, serve, and educate us can live with dignity and stability. By supporting initiatives like the HELPER Act, we can create a more equitable and resilient society where public servants are valued not just for their work but also for their integral role in the fabric of our daily lives.

We urge you to prioritize the markup and advancement of the HELPER Act in your respective committees. This legislation is not only a testament to our nation's commitment to supporting its public servants but also a necessary step in addressing the housing affordability crisis facing many first responders and educators.

Thank you for your consideration.

Sincerely,