



NATIONAL FRATERNAL ORDER OF POLICE

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14 April 2022

The Honorable Maxine M. Waters
Chairman
Committee on Financial Services
U.S. House of Representatives
Washington, D.C. 20515

The Honorable Patrick T. McHenry
Ranking Member
Committee on Financial Services
U.S. House of Representatives
Washington, D.C. 20515

Dear Madam Chairman Waters and Representative McHenry,

I am writing on behalf of the members of the Fraternal Order of Police to urge the Committee on Financial Services to consider and favorably report H.R. 3172, the "Homes for Every Local Protector, Educator, and Responder (HELPER) Act."

This bipartisan legislation, introduced by Representatives John R. Rutherford (R-FL) and Alfred J. Lawson, Jr. (D-FL), has the support of over 60 Members, and we are working hard to increase this total on both sides of the aisle.

The U.S. Department of Veterans Affairs (VA) manages a home loan program, which expands 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), 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.

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 on a public servant's salary by creating a home loan benefits program for first responders and educators based on the VA model. The Federal Housing Administration Mortgage Insurance Program for public safety officers and educators will streamline eligibility, expand eligible areas, eliminate down payment requirements, and eliminate the monthly insurance premium requirement. This will greatly expand the affordable housing options for law enforcement officers and their families, as well as those of other public safety disciplines and teachers.

On behalf of the more than 364,000 members of the Fraternal Order of Police, I thank you for considering the FOP's request to consider and favorably report H.R. 3172. If I can provide any additional information about this bill, please do not hesitate to contact me or Executive Director Jim Pasco in our Washington, D.C. office.

Sincerely,

Patrick Yoes
National President

CC: The Honorable John H. Rutherford
The Honorable Alfred J. Lawson, Jr.