



NATIONAL FRATERNAL ORDER OF POLICE

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21 April 2022

The Honorable Sherrod C. Brown
Chairman
Committee on Banking, Housing,
and Urban Affairs
United States Senate
Washington, D.C. 20510

The Honorable Patrick J. Toomey
Ranking Member
Committee on Banking, Housing,
and Urban Affairs
United States Senate
Washington, D.C. 20510

Dear Chairman Brown and Senator Toomey,

I am writing on behalf of the members of the Fraternal Order of Police to urge the Committee on Banking, Housing, and Urban Affairs to consider and favorably report S. 2981, the "Homes for Every Local Protector, Educator, and Responder (HELPER) Act."

This legislation introduced by Senators Marco A. Rubio (R-FL) and T. Jonathan Ossoff (D-GA) has strong bipartisan support and the FOP is working hard to increase support for the bill.

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 S. 2981. 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 Marco A. Rubio
The Honorable T. Jonathan Ossoff