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S. HRG. 118–548

EXAMINING PROPOSALS TO ADDRESS HOUSING AFFORDABILITY, AVAILABILITY, AND OTHER COMMUNITY NEEDS

HEARING

BEFORE THE

COMMITTEE ON BANKING, HOUSING, AND URBAN AFFAIRS UNITED STATES SENATE

ONE HUNDRED EIGHTEENTH CONGRESS

SECOND SESSION

ON

EXAMINING THE PROPOSALS TO ADDRESS HOUSING AFFORDABILITY, AVAILABILITY, AND OTHER COMMUNITY NEEDS

MARCH 12, 2024

Printed for the use of the Committee on Banking, Housing, and Urban Affairs



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EXAMINING PROPOSALS TO ADDRESS HOUSING AFFORDABILITY, AVAILABILITY, AND OTHER COMMUNITY NEEDS

TUESDAY, MARCH 12, 2024

U.S. SENATE,
COMMITTEE ON BANKING, HOUSING, AND URBAN AFFAIRS,
Washington, DC.

The Committee met at 10:06 a.m., in room SD–538, Dirksen Senate Office Building, Hon. Sherrod Brown, Chair of the Committee, presiding.

OPENING STATEMENT OF CHAIR SHERROD BROWN

Chair BROWN. The Senate Committee on Banking, Housing Urban Affairs will come to order. Thank you to the three witnesses. One is a returning witness. Thank you for all being here and testifying.

Every part of the country, everywhere we turn, housing is too expensive. Families have too few housing options. High interest rates are pushing home ownership further out of reach for families hoping to buy their first home, move for a job, or buy a bigger home as their family grows. They're forced to keep renting or to turn down job offers. Homeowners keep their homes off the market because they feel trapped by current interest rates that keeps the supply low and drives up prices more.

Meanwhile, all cash buyers, including out-of-State investors, fueled by cheap Wall Street cash drive home prices higher by buying the few homes that do come on the market. High rates make it harder to build more homes and housing options, which would bring down prices.

It's why I've called for the Fed to bring down interest rates. Ohioans worrying about housing costs can't wait any longer. We see more and more renters and homeowners in my State and across the country whose only option is to pay more than they can afford for housing. Because rents keep rising faster than paychecks. High costs have pushed even more families, including parents working full-time jobs into homelessness.

This isn't just happening in the big cities or on the coast. It's happening in every State and cities and suburbs and small towns and rural communities. Central Ohio businesses are growing.

I hear constantly from mayors from county executives, from business leaders, from workers that they're worried the housing supply won't be able to keep up with the growth and cost could rise even

more. There just isn't enough housing across the country from Akron to Bozeman to Charlotte.

Community leaders are worried that the high cost of housing will limit their region's ability to grow and to thrive. There's no place in the country and hasn't been for some time from even before the pandemic, where a minimum wage worker working full-time can afford even a modest two bedroom apartment. The home health aides and administrative assistants and retail workers whom we all depend on, aren't even paid enough to afford a one room apartment.

We've been struggling to create enough housing for years, for decades. Housing construction plummeted after the 2008 financial crisis. We've never made up for all the missing homes.

So today, by some estimates, we're 4.3 million homes short of what we need. And anyone who's taken the most basic economic course knows that when supply is that low high prices follow.

Meanwhile, the homes we do have are getting older and need critical repairs that families and seniors and housing providers just can't afford. Leaving children exposed to toxic lead, leaving seniors with dangerous fall hazards and unstable roofs and sky-high utility bills.

Today we'll hear from Members of this Committee on both sides of the aisle about their legislation to bring down housing costs, making our existing housing stocks safer, and expand housing options for both renters and homeowners.

I'm pleased that Senator Smith, who is one of the leaders in these issues is here at the beginning, because this crisis is sitting all types of housing in every community, we need more than just one solution to these problems. I look forward to hearing from colleagues about their proposals.

Senator Rounds, Senator Smith have a bill that they've built a strong bipartisan consensus around, I believe six in each party on this Committee alone to improve rural housing and programs and prevent the cost of rural housing from going up anymore. There are also proposals to improve HUD's housing voucher program, keep housing affordable for manufacturing home housing residents and many more.

I'm also offering proposals to bring down housing costs and increase housing options, including addressing some of the challenges I hear often from Ohio families. Housing Supply Fund would help community development, financial institutions, and affordable housing developers build and preserve more housing that's affordable for homeowners and renters.

My Yes in God's Back Yard, YIGBY, another Washington acronym, would support churches and other religious organizations with unused land who want to put that land to use for affordable housing. We should also expand solutions we know are already doing good work.

The Grandfamily Housing Act, which I introduced with Senators Casey, a Democrat from Pennsylvania, and Collins, a Republican from Maine would build on success supporting intergenerational families.

My Excess Urban Heat Mitigation Act of 2023 would help communities eliminate urban heat islands to better protect the health

of seniors and families. And as eviction, no numbers increase. We know what it takes to prevent families from being turned upside down by an unnecessary eviction.

The Eviction Crisis Act introduced last Congress with my colleague Senators Bennet from Colorado, Portman from Ohio, and Young from Indiana, would build on successful models across the country, and the success we saw from providing emergency rental assistance at the height of the pandemic to reduce preventable evictions.

As aspiring homeowners struggle more than ever to afford their first home, I've also put forward three proposals to expand access to affordable home ownership. The VA Home Loan Awareness Act I introduced with Senator Braun, will help ensure that veterans and servicemembers know about the affordable VA home loan option when they go to take out a loan. They've earned this benefit, they should know they have it.

This week I joined Senator Warnock in reintroducing the Down Payment Tort Equity Act to provide assistance to first-time, first-generation home buyers who are too often locked out of the housing market by the lack of a downpayment.

And the HELPER Act, which I introduced was Senators Rubio and Ossoff will create a new type of FHA mortgage to make first time home ownership more affordable for law enforcement personnel and firefighters and teachers, who are serving our communities but can't afford to live there.

This commonsense bill supported by the Internal Order of Police and National Association of Police Organizations, the major county Sheriffs, the major cities Chief of Police, the International Association of Firefighters, the American Federation of Teachers, and the National Education Association, and 200 other national organizations, mayors, Governors, State and local groups across the country. They know firsthand how critical it is to support the people who teach our kids and keep us safe.

The proposals we'll hear today about aren't all the solutions we need to solve our crisis, but they're a good start. Yesterday we also received a budget from the Department of Housing and Urban Development that outlines housing needs along with proposals that can make our existing programs more efficient and more effective.

I look forward to working with Ranking Member Scott, and all the Members of this Committee to expand these proposals and define bipartisan consensus around solutions that can help us reduce costs and expand options for renters and homeowners. Thank you.

Senator Scott.

OPENING STATEMENT OF SENATOR TIM SCOTT

Senator SCOTT. Thank you, Mr. Chairman. Thank you to the panelists for being here with us this morning. Certainly, a very important topic for us to discuss the state of housing.

Nearly a year ago, this Committee had an identical hearing on today's topic of legislative solutions to address the increasingly more difficult challenge of achieving the American dream through home ownership.

Although I'm glad the Chairman has returned to this topic and agreed to seriously engage on building consensus around com-

prehensive housing legislation like My Road to Housing Act, we have unfortunately watched a full year go by.

And during the last 12 months, Americans have been stripped from the opportunity of becoming homeowners in many ways because of the challenges brought to us by the current Administration. One of the things I'd like to say as I think this through a little bit, so many people have good intentions on solving the problems surrounding housing.

But the truth is, when you look back 15, 16 years ago, the financial crisis of folks providing more downpayment resources, more assistance to become a first time homeowner without any financial literacy and financial education as it relates to how to own a home and how to take care of the home and being prepared for planned obsolescence, things just become obsolete.

Without that education, you are simply renting the home that you think you own. And then during the crisis, what we saw was some of the highest levels of foreclosures where those folks that were induced, or I don't want to use the word seduced, but induced to make a decision to buy a home that they could not afford because they thought they could afford the mortgage payment and not all the instant nos that come along with being a homeowner.

Let me say this too, when you think about the crisis and the challenge of home ownership, those of us in Washington too often think that the solutions come from Washington. That is simply false. We can make a difference, but we are not the primary place where the difference should be made.

As a former chairman of a county government, I can tell you that the vast majority of the issues facing home ownership happens on the local and the State level.

Frankly, when you have communities that refuse to allow for an increase of homes to be built in their communities, then 10 years later you complain about the price of the homes in that community, you can just look back and follow the breadcrumbs back and see that when you don't use the opportunity to fill in donut holes, when you don't use the opportunity to have high density areas for homeowners, you will not have more homes on the market. That is basic math.

You think about the States and the roles that they play. This is not simply a Federal issue. This is primarily a local issue and, and then a State issue. And in a very small part, we can play on the Federal level. One of the things that we've seen in the past that has been very effective was the creation of opportunity zones in 2017 through the TCJA.

As I think about whether you're a Republican or a Democrat, the one thing that's been celebrated across the country by blue mayors and red Governors, so to speak, is the advent of opportunity zones.

Think about my good friend who's a Democrat in Rock Hill, South Carolina, Mayor John Gettys, who said that for the first time in more than three decades, the opportunity to build homes because of opportunity zones that lowers a price for contractors to build, is there.

I think about Charleston and Greenville, South Carolina, where you're seeing multimillion-dollar new investments, building homes

and apartments and townhouses, and condos because of opportunity zones.

So there are things that we can do, but typically what Government can do best from Washington, is just to get out of the way and let the free market actually work. And that's why the release of my Road to Housing Act is such an important part of that consideration, because what we focus on is financial literacy and financial education. We focus on reducing the red tape.

I talk to mortgage companies across the country and one of the things that they say left and right, is that the cost of closing more than doubled in the last 10 years. Much of it due to the regulatory red tape that comes with closing. But there are other issues too, and I'll name just a few.

Number one, families are struggling more than ever to afford their monthly rent and mortgage payments in large part because of Bidenomics. Bottom line is that when you print and spend trillions of dollars, it leads to high inflation.

High inflation causes the Fed to respond and the Fed's response with the one tool they have, which is always a hammer because everything's a nail, is increase the interest rates. When interest rates go up, home ownership goes down.

Number two, housing costs did not go up in a vacuum. The culprit is this Administration has runaway, unchecked, Federal spending, aggressive interest rate hikes and onerous regulations. That combination certainly cannot continue.

Number three, current Federal housing programs are not working. We have to improve the status quo so we can provide greater economic opportunity and safety across the Nation.

And finally, last year, HUD reported that homelessness, homelessness has risen by more than 70,000 people, highest on record. With more resources and more tools, we've seen more people homeless in this country.

It's clear that this Administration's policies are certainly to blame. To address these shortcomings it will take new solutions like those included in my Road to Housing Act to begin paving pathways toward prosperity.

But I'll point out the obvious. American families simply cannot afford to wait for decades. The Federal Government has spent trillions of dollars, trillions of dollars on various housing subsidies. Despite this, folks who grew up where I grew up, folks who are growing up today, where I grew up 50 years ago, simply cannot afford a home better today than they did 50 years ago.

Since 1973, the basic percentage of African Americans owning a home hasn't changed very much. The number is 44 percent. That has not changed a single point, not a single point in the last few years.

That is why I proposed the Road to Housing Act, a commonsense approach to housing that takes a comprehensive view of Federal housing policy and recenters support around families helping those who are homeless, renting, or ready to buy a home.

This isn't a partisan issue. It isn't partisan to want to reduce the red tape for home buyers. It's not partisan to encourage innovation and competition in Federal programs to better support families liv-

ing in manufacturered housing, or families who rely on HUD's assistance.

It's not partisan to preserve affordable housing units and encourage private capital to play a role. It's certainly not partisan to require greater accountability for our current Federal housing programs.

So I look forward to hearing the additional proposals that my colleagues will bring up today so that we can somehow find a way to stitch together, for every corner of our country, a better process to becoming a homeowner.

I also look forward to working with Chairman Brown to ensure that the Committee hears from our housing regulators, the American public deserves accountability and transparency to understand how their dollars are being spent on housing programs.

I thank you all for being here and I look forward to your testimony and asking some questions. Thank you, sir.

Chair BROWN. Thank you, Senator Scott. I'll introduce today's witnesses.

Matt Josephs is a Senior Vice President of Policy at LISC, the Local Initiatives Support Corporation. He previously worked in policy development and implementation at Treasury's CDFI Fund as a staff member on this Committee, and is a policy analyst in Department of Housing and Urban Development's Office of Public and Indian Housing. Welcome Mr. Josephs back to the Committee.

E.J. Antoni is a Research Fellow and Public Finance Economist at Heritage and a Senior Fellow at the Committee to Unleash Prosperity. Dr. Antoni previously served as an economist at the Texas Public Policy Foundation as an economic consultant for FreedomWorks. Dr. Antoni, welcome.

Peggy Bailey is the Vice President of Housing Policy and Income Security at the Center on Budget and Policy Priorities. Previously served as a senior advisor on rental assistance at HUD. Before her service at HUD, she was director of the Health Integration Project, Vice President for Housing Policy at CBPP.

She's held roles with Corporation for Supportive Housing and National Alliance and Homelessness. She has been to this Committee before a number of times. Welcome back, Ms. Bailey.

Mr. Josephs, please begin.

STATEMENT OF MATT JOSEPHS, SENIOR VICE PRESIDENT OF POLICY, LOCAL INITIATIVES SUPPORT CORPORATION

Mr. JOSEPHS. Thank you very much, Chair Brown, Ranking Member Scott, and Members of the Committee.

I'm honored to join you this morning to discuss the urgent need to expand our Nation's affordable housing supply, and the measures this Committee can take to support investments not only in housing, but also in small businesses and community development projects in low income, rural and urban communities.

My name is Matt Josephs. I'm the Senior Vice President of Policy for the Local Initiative Support Corporation. LISC is one of the Nation's largest nonprofit housing and community development organizations. We're also a certified CDFI and I thank Senators Warner and Crapo for founding the Senate's Community Development Fi-

nance Caucus, which now includes 24 senators, including 10 from this Committee.

LISC has local offices in 38 urban markets, stretching from Greenville, South Carolina to Toledo to Phoenix, and to Seattle. And we also have a rural program where we partner with 130 organizations working on the ground in rural communities in 49 States, Puerto Rico, and the Virgin Islands.

If there's one unifying truth across all of these markets, whether urban or rural, small, or large, is that there's a chronic shortage of housing. It is estimated that our Nation has under produced on 3.8 million units of housing. And that's the low end of the estimates. The peak of a decades long trend of underproduction. The lack of housing supply is hampering the ability of families of modest means to achieve financial stability.

One in four renters pay more than 50 percent of their income in rent, leaving little money available each month for groceries, medicine, childcare and other necessities. In addition, recent increases in home prices and interest rates combined with the limited housing supply are keeping home ownership out of reach for far too many families.

The lack of housing supply, both rental and home ownership is also constraining economic development, particularly in our rural communities where employers looking to open new plants and facilities have nowhere to house their workforce.

Simply put, we need to build more homes. The most important tool we have to build affordable rental housing is the low-income housing tax credit. The housing credit has produced close to 4 million homes since it was created in 1986.

We call on Congress to enact the Affordable Housing Credit Improvement Act, which would create over 1.2 million additional units of affordable rental housing over the next decade, and would also make it easier to finance properties in rural communities, native communities, and those properties serving extremely low-income populations.

We also call on Congress to enact the Neighborhood Homes Investment Act, which would spur the development and rehabilitation of close to 500,000 homes for home ownership in distressed urban and rural communities.

Enacting both of these bills would spur the production of close to 2 million housing units over the next decade, cutting into a sizable portion of the 3.8 million home supply gap.

We also call on Congress to pass the Rural Housing Reform Act, which has the bipartisan support of the majority of the Members of this Committee. This legislation would help create thousands more units of affordable rental housing in rural and native communities, while also enhancing home ownership opportunity in those communities.

Last, we need to continue supporting other critical housing production programs like HOME and the Capital Magnet Fund, as well as rental subsidies provided through HUD's Section 8 program to help fill gaps in financing costs and to ensure that we can target housing to those most in need.

But housing is just one of many important components of a vibrant and healthy community. LISC also invests in small busi-

nesses and retail establishments on commercial corridors and rural main streets and in community facilities supporting childcare, education, workforce, and community health.

That's why it's important that Congress also protect and enhance critical community and economic development programs, including the new markets tax credit and community development block grants, which have become an essential tool for disaster recovery efforts.

We also call on Congress not only to support continued appropriations for the Treasury Department's CDFI fund, but also to enact legislation to support new tools for CDFIs, including fixes to the bond guarantee program, a tax credit to support investments in CDFIs, and enhancement to the CDFI fund's authorizing legislation to facilitate the establishment of a secondary market for CDFI loans and investments.

These represent just a few of the legislative proposals we highlight in our longer testimony. There are many promising bills and proposals that have been developed by Members of this Committee on both sides of the aisle, and we applaud you for recognizing the urgency of the housing crisis and for putting together thoughtful and meaningful responses.

We urge the Committee to consider these proposals so that they may be advanced to the full Senate for action. Our families and communities need support. We have the tools to support them. We just need Congress to act and to act quickly.

Thank you very much and I look forward to answering questions you may have.

Chair BROWN. Thank you, Mr. Josephs.

Dr. Antoni, welcome.

STATEMENT OF E.J. ANTONI, RESEARCH FELLOW, PUBLIC FINANCE ECONOMIST, THE HERITAGE FOUNDATION

Mr. ANTONI. Chair Brown, Members of the Committee, thank you for the invitation to discuss with you today the current conditions in the U.S. housing market, including those impacted by public policy, and especially the challenges encountered by many Americans today seeking affordable and safe shelter options.

I'm a public finance economist at the Heritage Foundation where I research fiscal and monetary policy with a particular focus on the Federal Reserve, and I'm also a senior fellow at the Committee to Unleash Prosperity.

Since January of 2021, prices have risen across the American economy a cumulative 19 percent, reaching monthly and annual rates not seen in four decades. Housing prices in particular have risen very quickly, even amidst generally fast rising prices for all goods and services.

By any widely used metric, housing in the U.S. is considered unaffordable today for most American families with shelter prices having increased much faster than incomes.

The significant decrease in home ownership affordability as well as the increase in rent prices over the last 3 years were caused by several public policy choices, including elevated levels of Federal expenditures and the imposition of regulation.

Large Federal deficits financed by the Federal Reserve's purchase of treasuries created inflation, systemic interest rate risk, as well as severe supply constraints in both new and existing homes. Unfortunately, many official metrics upon which we rely to measure shelter costs, have greatly underestimated things like the true cost of home ownership by a factor of four to one.

That's something to keep in mind when reviewing for example, this morning's very hot inflation print that showed shelter costs have risen 20 percent since January of 2021.

Consequently, the typical American family's financial situation is even worse than a first glance at the data would indicate. The cost to own a median price home has increased between 80 and 100 percent over the last 3 years, depending on the source data and what factors you include in the calculation like property taxes.

Consequently, home ownership affordability is near record lows today in many major metropolitan areas of the country, it takes more than 100 percent of the median household after tax income to afford the median price home. In other words, it's impossible.

Affordability has become a widespread problem in Western communities in particular because of the high proportion of restricted land in that area of the country. In fact, no major metropolitan area west of Des Moines, Iowa, is considered affordable.

Regulation has also imposed significant costs on the housing market, and these costs are often excluded from analyses of the problems plaguing home affordability. This is especially true for efficiency standards and other well-meaning measures which aim to reduce costs for Americans, but actually end up increasing them instead.

Likewise, interventions that primarily increase demand for housing without lifting, the restrictions on supply typically just result in higher prices. Misallocations of capital stemming from ineffective lending regulations also increase costs in the market, both for borrowers and buyers in general, through higher home prices and higher interest rates.

There are several actions Congress can take to alleviate the cost of living crisis, especially regarding housing. First and foremost is to reduce spending, which will reduce crowding out and increase private market activity. It will also reduce borrowing, taking pressure off of the loanable funds market and reducing borrowing costs.

Second, Congress would be well advised to reign in the Federal Reserve and prevent the violent fluctuations of money creation and interest rates seen over the last several years. Regulatory reform would also greatly impact housing affordability, providing additional flexibility with things like dwellings, which dwellings that qualify for subsidies is just one example.

Rolling back ineffective mandates, especially surrounding energy, would also lower costs. Additionally, steps could be taken to increase financial literacy among borrowers and renters.

Congress should also reevaluate existing subsidies, which primarily increase demand and benefit landlords, lenders, and other existing owners of capital.

Similarly, Congress would do well to examine the track record of those regulations and other bureaucratic red tape, which have curtailed the supply of homes, both single and multifamily, and there-

fore driven up costs, which low-income earners are the least likely to be able to afford. Banking regulations deserve particular scrutiny in this regard.

Thank you kindly for your time and I look forward to answering your questions.

Chair BROWN. Thank you, Dr. Antoni.

Ms. Bailey, welcome back. Thank you.

STATEMENT OF PEGGY BAILEY, VICE PRESIDENT OF HOUSING AND INCOME SECURITY, CENTER ON BUDGET AND POLICY PRIORITIES

Ms. BAILEY. Thank you, Chair Brown, Ranking Member Scott, and the Members of this Committee. I really appreciate the opportunity to testify before you this morning. I appreciate this hearing and your recognition that we need bipartisan solutions to do better. We can do better by making it easier to get rental assistance. We can do better by making that assistance easier to use, and we can do better by advancing innovative programs that test ways to give people agency and autonomy.

The data paints a clear and sobering picture. Over 22 million renters in 2022 were paying more than 30 percent of their income on housing costs. Twelve million of those renters were paying 50 percent or more of their income on rent. Over 650,000 people were homeless on a given night in January, 2023, an all-time high.

As shown by this chart, rent costs outpacing income gains is a longstanding and has contributed to the affordability crisis for decades. Despite these alarming facts, Federal rental assistance remains woefully inadequate. Only one in four eligible households receives assistance.

People with low incomes are disproportionately people of color, and they are hit the hardest. 53 percent of people without assistance who need it are people of color, 47 percent are White. And of people experiencing homelessness, 37 percent are Black, 27 percent are Latinx, and 2 percent are Native American, all overrepresented compared to the general public.

Many of these bills introduced by Members of this Committee can help people struggling to afford rent. And the Center on Budget and Policy Priorities recommends additional steps we should take to holistically address the housing crisis.

The provisions in the Fair Housing Improvement Act introduced by Senator Kaine would prohibit voucher discrimination by rental owners. The Choice in Affordable Housing Act introduced by Senators Coons and Cramer would add some flexibility to the inspection process and create a fund to pay for things like security deposits to help renters access housing faster.

While we have strong concerns about expanding The Moving to Work program, Senator Scott's Road to Housing Act rightfully prioritizes redeveloping public housing to address the unacceptable conditions too many people are living in. We recommend adding stronger tenant protections and an increase in Rental Assistance Demonstration subsidies.

We also would like the Committee to consider the following. We must improve the over 2,000 housing agencies' abilities to work collaboratively across jurisdictions. We must allow for alternative

screening and more efficient intake rules, similar to those allowed in the Emergency Housing Voucher program.

We must redesign housing agency service and administrative fees, structures, and formulas, also similar to the Emergency Housing Voucher program. Congress must allow voucher subsidies to be used for security deposits, and we must give families more time to use their assistance. 60 days is not enough to prepare for a move and find housing.

Your proposals also have the ability to spur innovation by the Administration and your colleagues, especially appropriators. Senators Van Hollen and Young have done this with their Family Stability and Opportunity Vouchers Act. While more can be done, appropriators and HUD have found ways to make progress on their proposals, which has made a huge difference in the field.

With that in mind, please consider supporting two other innovative ideas.

Policymakers should test providing rental assistance directly to tenants, and Congress should authorize a demonstration program that allows families to deposit a portion of their rent increase from added earnings into an escrow account to help build savings.

It will take big Federal Government investments and structural changes to get to the world we want to see where everyone who needs help gets it. Relying solely on market forces hasn't and will never work. Multifamily development has been mostly on the rise in recent years, as the market is responding to the deficit in rental housing.

But much of that new supply in development can only be afforded by people with high incomes. That's how landlords and property owners make profit. Serving people with lower incomes who can't afford to pay enough rent to cover maintenance and basic operating costs means less profit or a loss.

So the market is responding exactly as we would expect. Therefore, Government action is needed to help those where the profit potential of the market is limited or nonexistent. As a Nation, we have spent too long blaming and punishing people for being poor, for not having a home, for being evicted, and for struggling to pay their bills.

Part of this punishment has been programs designed to be too hard to navigate, hard to administer and absent of self-determination for the recipient. Many of the bills on the table today would correct these problems and do a lot of good for folks who need the help.

Thank you again for the opportunity to testify, and I look forward to answering your questions.

Chair BROWN. Thank you, Ms. Bailey. I'll begin the questions. Senator Tester from Montana.

Senator TESTER. Thank you, Mr. Chairman. I want to thank you and the Ranking Member for having us here. And I want to thank all three of you for testifying today. I appreciate it.

I believe in supply and demand. In fact, I'm a farmer, and whenever there's a drought somewhere in the world, it's good news for me, because that reduces supply while the demand stays the same. Mr. Josephs, you said that there were 3.8 million houses too short, and until that comes up, until we, until we fix that supply problem,

we're going to see housing prices continue to elevate faster than a lot of other things.

So my question to you is—and I know there's a lot of folks out there that are in the private sector that want to do good work and they have money to do good work—what can the Federal Government do to release those folks who want to invest in housing to urge them to build more? What is the single most important one? And if you want to go to some other ones, you can too.

Mr. JOSEPHS. Thank you for those comments.

Senator TESTER. Need your mic on, please.

Mr. JOSEPHS. Yes. Thank you. It's just like being on the calls, right. Got to unmute.

Thank you for the questions. And the Chairman actually, I think in his introductory remarks highlighted even higher figure of underproduction. 3.8 million is really the low end of some of the estimates that we've seen.

And how can Government help with this underproduction? You know, we highlight, I think the biggest single tool for rental housing is the low-income housing tax credit. And there has been legislation introduced by Senator Cantwell and Senator Young, the Affordable Housing Credit Improvement Act, which several of you are already cosponsors of, so we appreciate that. That bill alone could create 1.2 million more units of affordable housing, including many in rural communities.

And most notably, there's been a backlog, and a lot of the housing finance agencies they have a lot of shovel ready projects ready to go. And so an additional infusion of credits could immediately hit the ground running with those.

And on the home ownership side, we are also calling for the enactment of the Neighborhood Homes Investment Act that would create about 500,000 homes in distressed urban and rural communities. And the problem we're trying to attack there is that there is a value gap. The cost of developing or rehabbing these homes is more than you can sell the home for.

And this is a particular problem in you know, kind of rust belt and legacy cities, but also in rural communities where you've had a lot of increase in construction costs. So with the credit there, that's what, to your point Senator can really attract new investors because they know they'll be made whole when they make those investments.

Senator TESTER. OK. And I appreciate that. You also talked about a bill that would incentivize housing built in rural and native communities called the Rural Housing Reform Act.

What makes that bill different than the other two you just mentioned so that rural communities could take advantage of it?

Mr. JOSEPHS. So this is more about the preservation of existing housing. So you have the 515 program at USDA, which has mortgages on multifamily properties and you can get some rental assistance through the 521 program for those properties. But when the mortgage matures, you can no longer get 521 rental assistance.

So what you see is the risk of these properties falling out of affordability. So that's what this legislation, that's one of the primary things it would do, would decouple it. So you could use the rental assistance on these properties or other properties.

Senator TESTER. There's been statements made earlier about the Federal Government can't fix this, and I agree. The Federal Government can help, and so can State government, and local government and the private sector, absolutely.

You've looked around, I'm sure. Are there things that some communities are doing that is unique that's working?

Mr. JOSEPHS. At the local level, I mean inclusionary housing has always been a very strong tool to encourage developers as they're doing market rate housing to also include units for affordability. ADUs—now this is probably more for urban communities—but smaller dwellings are good.

I think and just making sure zoning allows for affordable housing and density around transit communities, that kind of stuff is, I think, very effective.

Senator TESTER. OK. Thank you, Mr. Chairman. Look, there's not a place I go in Montana, whether it's a very small town or, or the bigger ones. And our bigger ones are about 100,000, so the small ones are much, much smaller than that, that there aren't housing challenges.

And some of it is no housing available and others—and you've already addressed both of these—the others, the housing's there, but it's dilapidated. And so we appreciate the testimony.

Thank you, Mr. Chairman.

Chair BROWN. Thank you, Senator Tester.

Mr. Josephs, your comments have been helpful in this Committee, but in this Committee we don't use the term rust belt. I thought I'd just let you know that.

Mr. JOSEPHS. Oh, thank you, sir.

Chair BROWN. Senator Rounds.

[Laughter.]

Chair BROWN. That really wasn't meant to be funny, but nonetheless.

Senator ROUNDS. Thank you, Mr. Chairman. And first I'd like to thank the Chairman and Ranking Member for holding this meeting today. I'd also like to thank you for being with us today and for sharing your thoughts and your expertise.

We can all agree on the need for more affordable housing and bringing the opportunity for our families to have a safe and affordable place to live, whether it's an apartment or a single-family home. Housing stability impacts so many of our lives, our health, how our children learn at school, our ability to build wealth and the social benefits of belonging to a community.

As we discuss affordable housing, we need to remember, this includes all income levels, ages, and locations, including rural communities and Tribal lands. One piece of legislation that would help increase the access to affordable housing is the Rural Housing Service Reform Act that I introduced with Senator Smith.

Senator Smith and I have worked together over the last 2 years to create this bipartisan commonsense legislation that would provide the first meaningful update to the rural housing service in years.

I want to thank my colleagues on the Committee, Senators Lummis, Tester, Crapo, Fetterman, Daines, Van Hollen, Cortez Masto, Britt, Warner, and Tillis for their support of this legislation. With

over half the Members of the Committee, evenly split Republican and Democrat, this legislation is truly bipartisan in nature.

The Rural Housing Service Reform Act would take large strides toward making RHS more accessible to folks across the entire country. The legislation would preserve workforce housing by fixing a longstanding problem for USDA section 515 properties that now have maturing mortgages.

It would expand both access and affordability of housing on Tribal land by codifying a pilot program that leverages native community development financial institutions or CDFIs. And finally, it would make much needed investments in technology upgrades so that USDA can process loans quickly and efficiently.

My first question is for Mr. Josephs. Could you speak to how provisions in the Rural Housing Reform Act would increase access to affordable housing across the country?

Mr. JOSEPHS. Yes. Thank you for that question.

So what we're talking about is the Section 515 portfolio of housing at USDA that we're losing, and in 5 years between 2016 and 2021, we've lost 921 section 515 properties, and some of them, because the owners were opting out of their mortgages early, and that was three times more than the USDA had projected.

So we're losing them in a faster clip than we'd even anticipated. So that's the criticality of this program is if they are being lost, at least let's get rental subsidies continuing there so they can keep being affordable to low income families.

Senator ROUNDS. Thank you. And then, Mr. Joseph, one more follow up. We've seen success in South Dakota with the USDA's native CDFI relending demonstration program. It was a pilot program that allows native CDFIs to leverage their really deep ties in local communities and deploy loans to eligible native borrowers.

Could you speak to the success of the program and how expanding it could help increase housing affordability on Tribal land elsewhere as well?

Mr. JOSEPHS. Yeah, we think a relending model is a great way to go. CDFIs have their roots in those communities, they know the borrowers. It's easier for them to make those inroads than the agency staff. So it is just a great tool. They also use it for their community facilities programs. Utilizing the CDFI network is a really smart way to go.

Senator ROUNDS. Thank you. And look, it works. It's one thing these folks understand Tribal trust land and how to work through the issues of title. It actually makes it work. Dr. Antoni.

Mr. ANTONI. Antoni.

Senator ROUNDS. Antoni, thank you.

Rising regulatory costs are a limiting factor on housing supply, particularly for the entry level market in need of inventory. According to a study done by the National Association of Home Builders, on a dollar basis, applied to the average price of new homes of $394,000 a year, regulation accounts for $93,870 on the final house price.

Instead of creating new barriers to entry, we need to focus on incentivizing local governments and the private sector to work together to increase available housing stock in ways that best suit the communities that they serve. Unfortunately, the Department of

Labor finalized a rule in August of 2023 that only increased red tape.

Dr. Antoni, how has DOL'S final rule impacted the cost of multifamily housing construction?

Mr. ANTONI. Well, thank you, Senator for the question. Unfortunately, instead of focusing on measures which will remove red tape and therefore reduce costs, they have essentially created a system where they are, I mean, essentially they are going to increase costs on home builders, and we have to remember that those costs are simply passed on to the home buyer, or in this case the renter.

And so in instead of decreasing costs by allegedly making things more efficient, whatever the case may be for those renters, the reality is that the average renter is just never going to actually recoup the initial costs that are being put upon them in the form of higher rents.

A recent study, for example, showed that these regulatory costs are actually three times higher than what DOL has estimated them to be. And so when you're talking about a regulation that really only has a marginal benefit and now you explode the cost by three times the original estimate, there is absolutely no benefit at all.

Senator ROUNDS. Thank you.

Thank you, Mr. Chairman.

Chair BROWN. Thanks so much. Senator Smith of Minnesota is recognized.

Senator SMITH. Thank you, Mr. Chair, and thank you very much for doing this hearing.

And I want to just start out by saying a few more things about our bipartisan Rural Housing Bill. I want to thank my colleague and partner Senator Rounds for highlighting the bill and for talking about what is in this bill which would help to preserve affordable rental and home ownership housing in rural communities by reforming the Rural Housing Service at USDA.

You know, the Ranking Member said in his opening comments that some current Federal housing programs aren't working. And I think we resonate with that because the purpose of our bill is to look at a Federal program, the Rural Housing Service, which has been so important and say, yes, it needs to be fixed. We want to make it work better, we want to reduce red tape.

And that's what our bill does. And I think that's why it has gotten such strong bipartisan support, as Senator Rounds described, 12 Members of this Committee evenly balanced between Republicans and Democrats.

I also just want to point out that this bill is the result of numerous bipartisan hearings and also input from folks at the local level. We've heard so much from folks not only in our two States, but people around the country who have told us what we need to do to make rural housing service programs work better.

I also want to point out that this is not something that's just going to help a few people in a few areas. It has really significant impacts. We're talking about programs that help nearly 130,000 mortgages be more affordable for low income Americans. We're talking about seniors, people living with disabilities, and folks in very low wage jobs in rural communities.

So that's over 400,000 Americans who count on the rural housing service programs for a safe, decent, affordable place to live. I'm sorry, Ranking Member Scott had to step out because I would like to point out to him that in South Carolina we're talking about homes for over 11,000 tenants with an average income in South Carolina of only about $14,000, and I could do the same for States all over the country that are represented here on this Committee.

Mr. Chair, I'd like to submit for the record a chart that lays out the numbers on how many Rural Housing Service affordable units would be preserved by our bill, if that is——

Chair BROWN. No objection. So ordered.

Senator SMITH. Mr. Josephs, I know you responded to my colleague Senator Rounds about why it is important that we move this bill forward and that we pass it into law. And I just want to thank you for your comments.

Is there anything else that you'd like to add that you think we should be keeping in mind on this Committee as we think about the importance of protecting and expanding affordable housing in rural communities?

Mr. JOSEPHS. Well, just a reminder to folks at how acute the problem is in rural communities could be helpful. A full 44 percent of rural renters are cost burdened, and nearly half of them are paying more than 50 percent of their monthly income toward housing. Home prices are rising in rural communities as fast, if not faster, than urban communities as well. So there's an acute need.

Senator SMITH. I appreciate that. I think a lot of times we rightly focus on the challenges of affordability in urban communities, and we forget that folks in rural areas are suffering an extreme shortage of the housing, as you said, as housing becomes more dilapidated, it gets run down. And then that's part of what we're trying to achieve with our legislation, which is to make it feasible for these homes that are existing as affordable to stay there.

Ms. Bailey, I'd like to talk with you about something several of us on this Committee have been working a lot, thinking a lot about what we need to do to improve Federal homelessness programs. And one thing that we note is that during the height of the pandemic, a lot of levels of government cut red tape to speed up the delivery of service for people experiencing homelessness.

And because we knew that this crisis was—we had to respond to it with urgency. Could you talk briefly about what lessons we've learned about those flexibilities and what that might tell us about how we want to continue some of those flexibilities going forward?

Ms. BAILEY. Absolutely. Thank you, Senator, for that question. I think this is essential for the Committee to consider. We learned so much from the programs in housing that were delivered during the pandemic. Most importantly, the flexibility for local providers to be able to administer the programs as they see fit, to be able to meet the needs locally.

We also learned that there's a lot of paternalism laid over the programs that inhibits—when we complain about access, how slow it can be for people to find housing, a lot of that is things that we can fix. We can take—we can make sure that people can get housing quickly. We can make sure that landlords get paid faster and that that assistance stays with people for as long as possible.

The other piece that I want to mention though, too, is that housing authorities need to get paid for the services that they're delivering.

Senator SMITH. Right.

Ms Bailey. They can become more proactive in delivering services if we pay them well. And that's one of the other things that we did during the pandemic.

Senator SMITH. Well, thank you for those comments. Mr. Chair, I once worked at the local level, and I tend to trust folks at the local level to know best how to deliver these programs. And I think that's, as you're saying, one of the lessons that we learned.

Thank you.

Chair BROWN. Thanks, Senator Smith. Senator Lummis of Wyoming is recognized.

Senator LUMMIS. Thank you, Mr. Chairman so much. And I want to talk about what I see as some of the really good work that we've done in this Committee and highlight some of the legislation we might want to move forward. So thank you, Mr. Chairman.

To catch up and meet the needs of Wyoming, we've got to build between 20,000 and 38,000 housing units this decade. We have the smallest population in the Nation. So that gives you a sense of how significant our needs are. And in some ways, they pale in comparison to some of my colleagues here on the dais.

It's a daunting task, and the cowboy State is up to it, I'm sure your States are too, but we can improve the tools that we help make available to them. Senator Tina Smith likes to say that without housing nothing else in your life works. And you're right about that.

I'd like to add that without housing, nothing in your community works either. Not your neighborhoods, not your workforce, not your business, and not your economic growth. So I've been really pleased to work with you Senator Smith and my other colleagues on this Committee on some of the challenges that we have with regard to housing. Solving the housing shortfall is going to take committed bipartisan work, and it's a great bipartisan subject.

So first we need to streamline the bureaucracy and take a thorough look at what's been working and what hasn't. The Federal Government threw a lot of money at housing needs and homelessness during COVID. The impact has been higher housing costs and more families competing for a shrinking supply of affordable homes.

So spending money has not fixed our problem. And further, when those houses at their inflated value are reappraised for tax purposes, everybody's property taxes go up. So it's sort of a vicious cycle.

I want to voice my support for Ranking Member Scott's Road to Housing Act that offers commonsense reforms to existing housing programs. I also appreciate the very thoughtful reforms that Senator Rounds and Senator Smith have proposed in the Rural Housing Service Reform Act.

I think together these pieces of legislation update programs that are in desperate need of re reworking. I hope this Committee moves forward on marking up these two important pieces of legislation. Thank you, Senator Scott, Senator Smith, Senator Rounds.

Second, we need to expand the housing supply by eliminating barriers to construction and preserve the housing units we do have. Regulation blocks the construction of new housing by making it more expensive than it needs to be. Regulation adds $94,000 to the cost of a new home and accounts for a whopping 40 percent of apartment development costs.

Now, I know a lot of these are assessed at the local level and not at the Federal level, but we contribute to those additional costs as well. We need to find room for housing innovations such as modular housing, which delivers a high quality product at a lower cost to buyers everywhere, especially in States like mine.

We also need to preserve the housing that we do have. Rural housing tends to be older and in need of repair, but small loan sizes and an appraisal gap means it's very challenging for rural homeowners to finance the repairs they need. That's why I'm working with Senator Fetterman on the Whole Homes Repair Act to pilot an approach that would shift existing funds to a centralized source of grants for low income families, and it's kind of fun to get to work with Senator Fetterman for the first time.

Finally, interest rates. Irresponsible Government spending spurred inflation, and home buyers and developers are paying for it in the form of higher interest rates. We think of the impact on mortgages, but high interest rates affect every step of the development process from installing sewer, curb, gutter, water, streets and other infrastructure, land acquisition costs, construction loans, you name it.

The Federal Home Loan Bank system provides crucial liquidity to our financial system. They're also a source of creative ways to support housing and homeowners. And I'd like to work with a system to understand how we can grow the system's impact on the housing shortfall. After all, the middle of their name is Home Loan Bank system.

Since 2010, housing development has lagged household formation by 5 million units. That's 5 million additional families that are competing for limited aging housing. It's taken decades to get here. We're not going to solve this in a single hearing, but we can make progress and we are making progress. I think we've identified some really good ways to help move this issue forward.

So I look forward to working with my colleagues on the Committee to move forward with legislation on these issues. I think it's a real bright spot in the portfolio bipartisan work that's happening in Congress.

And thank you for letting me highlight it. Mr. Chairman, Mr. Ranking Member, I yield back. Thank you.

Chair BROWN. As I agree. Thank you for that. Senator Reed of Rhode Island.

Senator REED. Well, thank you very much, Mr. Chairman. I too want to make some comments before I ask the panel questions.

There's no question, we have an affordable housing crisis throughout the United States, and I hope when we come to reauthorize our infrastructure law, the Committee will look seriously at many of these proposals that Senator Lummis and others have indicated.

One measure I proposed is S. 3673, the Affordable Housing and Home Ownership Protection Act. This measure is fully offset and we provide $50 billion for affordable housing, construction, and preservation.

And Senator Lummis and I introduced S. 3905, the Property Improvement and Manufactured Housing Loan Modernization Act, which would raise FHA Title 1 loan limits for manufactured homes and property improvement loans, and make accessible dwelling units eligible for Title 1 financing.

Senator Britt and I also introduced S. 3904, the Helping More Families Save Act, which would create a pilot program for family self-sufficiency programs, universal escrow accounts. And the bill would help thousands of families currently living in federally assisted housing to put a portion of their earnings into an escrow account that they can tap later for education, a vehicle, or a downpayment on a home.

And to make the experience of home buying less confusing and less of a hassle, Senator Hagerty and I have introduced S. 3502, the Homebuyers Privacy Protection Act, and this legislation will restrict the credit bureaus from selling information to lenders when a potential buyer applies for a mortgage.

These, so-called trigger leads, subject borrowers to endless spam calls and come-ons that can lead borrowers into making costs of mistakes.

And Mr. Chairman, I would ask unanimous consent to enter into the record a joint letter of support for this legislation from the Mortgage Bankers Association, Center for Responsible Lending, and 21 other organizations.

Chair BROWN. So ordered.

Senator REED. Thank you.

And finally, Senator Collins and I have long introduced S. 735, a bill to strengthen the United States Interagency Council on Homelessness. The Council is the only Federal agency with the sole mission of preventing and ending homelessness, and our bill will eliminate its termination date so it can continue to coordinate and streamline assistance across the Federal Government.

Thank you for allowing me Mr. Chairman to talk about the legislation.

Mr. Josephs, could you tell us how do Title 1 and manufacture homes support housing availability?

Mr. JOSEPHS. Yes. Thank you, Senator. And also thank you for your tremendous support over the years on the appropriation side, supporting our critical housing programs like the Capital Magnet Fund and others as well. So thank you for that.

I don't claim to be an expert in the Title 1 programs, but my understanding of the legislation is by raising the loan limits, you're keeping up with the costs of the production now of the homes and the cost of sales.

So it kind of provides a viable funding source for those low-to-moderate income borrowers to finance and purchase the manufactured home; and includes ADUs I understand, which are an important way to solve this housing crisis and other improvements for energy efficiency of aging stock. So I think all those are really helpful tools.

Senator REED. Thank you, sir.

Ms. Bailey, the FSS program I think is extremely important for families that we use it extensively in Rhode Island, but we could make it better and more effective.

Could you give us some insights to how it helps families?

Ms. BAILEY. Absolutely, Senator. And we're really excited that you're introducing this legislation. It helps families be able to save some money to be able to pay for things, like you said, education, and their car breaks down so that they can't get to work, and eventually in home ownership and even becoming entrepreneurs and starting their own small businesses.

We've seen the FSS program really do great things for families who are receiving assistance. And the one thing it really tests is how we can use financial coaching and financial assistance for families to help bridge the cliff that families can face when assistance is ending. Now they'll have some resources to be able to succeed and grow.

Senator REED. Yeah, in Rhode Island, it's been a tremendous program. There's really a disincentive to move up because as you know, as your wages or family income increases, your support goes down. So you're in this terrible dilemma. Here, you have resources put aside, so you're not afraid of taking the promotion because you'll lose money.

And I think that's great. And many of the folks we've talked to have been able to put a downpayment together so they can move from subsidized housing into their own home. And that is probably the way—that's definitely the way to go.

So again, thank you all for your testimony and thank you, Mr. Chairman.

Chair BROWN. Senator Scott of South Carolina is recognized.

Senator SCOTT. Thank you, Mr. Chairman.

Far too long, the Federal Government's approach to housing affordability has been one-size-fits-all, focused on subsidies that actually increase demand for housing, despite billions of dollars being spent through the American Rescue Plan, and the so-called Inflation—makes me laugh every time I say that—Reduction Act, the cost of housing, like the cost of living, has only increased.

It's time for a new approach. One that actually deals with the underlying challenges faced by individuals and our housing market more broadly. My legislation, the Road to Housing Act, makes targeted reforms to start addressing these issues.

Mr. Antoni, could you speak to some of the benefits of targeted reforms like the Road to Housing Act, as well as talk about how that could increase supply, encourage competition, and frankly reduce the regulatory burdens that we see today?

Mr. ANTONI. I'd be happy to, Senator. Thank you for the opportunity.

One of the things that we often focus on when we're talking about trying to solve the housing affordability crisis is to increase demand, except that, that ends up making the problem worse.

If we just have an exercise for a moment here. Imagine we gave every renter in the country an extra $100 that they could only use toward their rent, what would happen? Well, landlords would simply just all raise the rent by $100 a month.

And so that's essentially what we typically see in a lot of these Federal programs that aim to make life easier. They're very well-intentioned programs, they aim to make life better and make housing more affordable for renters. But instead, they end up doing exactly the opposite—end up increasing costs, not decreasing them.

And so things that focus more so on improving supply as opposed to just simply increasing demand have a much better track record. Likewise, if you can give more flexibility in terms of options that regulators have at their disposal, so that Federal money can be targeted in different ways, in other words, allocated more efficiently, that also seems to have very good results.

So doing things like expanding the definition of the kinds of dwellings that would qualify for certain types of subsidies, is a very good move in the right direction. Likewise, anything you can do to broadly speaking, increase the financial literacy of those who are poorly off today has an incredible improvement on their quality of life.

And the reason for that is because the same characteristics that have typically gotten them into the financial situation, which they are today, are also going to impede them from advancing further, and also impede them from wisely using resources which the Federal Government or others put at their disposal.

I mean, it's largely the same reason why so many people who win the lottery, let's say, or so many NFL superstars end up broke only a few years after they receive millions of dollars, because they simply don't know how to manage their money. They don't understand things like the costs that go into owning a home and everything that that entails.

And so regulatory flexibility is a tremendous help. Financial literacy is also a tremendous help as well.

Senator SCOTT. Well, you raise an important question about financial literacy. I think that we all, hopefully we all can share the importance here and understanding and appreciating and agreeing, frankly, of the importance of financial literacy period.

I'd say, however, that in the current environment, looking at President Biden's recent State of the Union, he repeatedly claimed that his economic agenda was working for the average person in our country. But since he's taken office, mortgage rates have ballooned by 150 percent. 150 percent. Rent is up 20 percent, homelessness in a single year increased by 12 percent.

I think it's a fair assessment to say that the Biden policies are devastating and negatively impacting first time home buyers. Would you agree with the time that we have left about 45 seconds?

Mr. ANTONI. I would, Senator. And frankly, it's shocking how if you follow the chain of events, you can see how trillions of dollars of Government spending led to so many of the problems that we face today.

It caused the inflation, it caused the violent change in interest rates, which helped freeze over both the supply of new homes, as well as the supply of existing homes to the market. And that has greatly contributed to the increase in price that we have seen today.

Senator SCOTT. Thank you. I yield back my time.

Chair BROWN. Thank you, Scott. Happily. Thank you.

Senator SCOTT. You're welcome.

Chair BROWN. Senator Menendez, New Jersey is recognized.

Senator MENENDEZ. Thank you, Mr. Chairman.

Ms. Bailey, the National Low Income Housing Coalitions 2023 Out of Reach report show just how hard it is for low-income renters to afford even modest housing. In my State of New Jersey, a medium income renter is barely able to pay for a one-bedroom home.

The fact is that there aren't enough rental homes being built, and part of that is because Federal lending programs like HUD and the Federal Housing Administration having kept pace with the market.

Ms. Bailey, is it true that FHAs multifamily loan limits haven't been adjusted since 2003?

Ms. BAILEY. Yes, that is true.

Senator MENENDEZ. Because the limits haven't been updated in so long over two decades, even after adjustments for inflation and higher cost areas, FHA multifamily financing simply isn't a viable financing tool in many parts of the country anymore.

Would you say that these limits pose one of our challenges to HUD and FHA meeting its mission to provide decent, safe, and sanitary housing?

Ms. BAILEY. Absolutely. The key thing to understand is rarely is it one tool that we use to build any multifamily development. It takes multiple tools to build just one affordable housing development. So whether with the Low Income Housing Tax Credit, the loans through HUD, the HOME program, Community Development Block Grant dollars, all of that has to work together. But none of them were actually created to work together.

So it's really important to reform things in order to make things align better, and that's definitely necessary with the lending program.

Senator MENENDEZ. I appreciate that. That's why I introduced a bill for today's hearing that would modernize FHAs ability to finance multifamily housing construction around the country.

It's a simple commonsense proposal that would, among other things, update FHAs lending ability to accurately reflect the increase in construction costs over the past 20 years. And I think this is one element of the supply side that Dr. Antoni was talking about.

Flooding is one of the most frequent and most expensive natural disasters impacting homes in the United States. And while 40 percent of Americans live in coastal counties, just 4 percent of Americans have a flood insurance policy.

Ms. Bailey, isn't it true that low-income families disproportionately face increased flood risk?

Ms. BAILEY. That is true. Too many developments are in the floodplain.

Senator MENENDEZ. And so while FEMA has long struggled to keep premiums affordable in the National Flood Insurance Program, and with growing flood risk due to climate change, I worry that many families face an impossible choice of being overburdened with housing costs or foregoing insurance for the most important financial asset, which is their home.

And the cost of flood insurance is directly tied to the affordability of home ownership, especially if your mortgage provider requires coverage. So if you cannot get flood insurance because it is unaffordable and the marketplace is just not taking care of it on its own and you need it in order to get your mortgage, which most mortgage companies or banks require, then you are locked out.

And so that's why our bipartisan NFIP Re Act, which creates an affordability voucher program is incredibly important. And I hope we can get to a pathway forward on that.

Finally, affordable housing is increasingly located in areas that are far away from job centers, forcing workers to pay higher transportation costs or work fewer hours. According to one analysis, workers are spending $2,000 and 39 hours more per year on commuting than before the pandemic.

Housing cannot be affordable unless people are able to get to work where they live, which is why I led the charge with my Livable Communities Act, which creates a Federal grant program to incentivize the development of new affordable housing near existing mass transit.

Mr. Josephs, can you explain how critical it is that we keep other costs, like transportation in mind when developing affordable housing?

Mr. JOSEPHS. Yes, sir. And it was a great bill to support. I think providing more opportunities to build near transit is critical. It's saving the family commuting times. And when you're lower income and paying for childcare every 15 minutes, every half hour, it definitely counts. You're also reducing emissions.

It just makes so much more sense to build near those. And we particularly appreciated that you would require 25 percent of the funding in high poverty communities. So it's a great idea.

Senator MENENDEZ. It is an opportunity to take the infrastructure that exists, maximize it, and create greater opportunities for people to be able to work successfully and spend less of their disposable income on transportation and related costs. I thank you, Mr. Chairman.

Chair BROWN. Thank you, Senator Menendez.

Senator Tillis is recognized from North Carolina.

Senator TILLIS. Thank you, Mr. Chair.

Mr. Chair, I don't know if this is already in the record, but if not, I'd seek unanimous consent to enter Mr. Antoni's article, "Why Are We Raising Home Buyer Costs for Responsible Borrowers" into the record?

Chair BROWN. No objection.

Senator TILLIS. Thank you.

So, Mr. Antoni, I like the article. I particularly like, the content of the article also. You taught me a new word, defenestrated, which is throwing something out the window. I didn't know that. I don't know.

Chair BROWN. Senator Tillis, there's the great defenestration of 1649. There is, correct.

Senator TILLIS. Outside of your baseball knowledge?

Chair BROWN. That's not baseball.

Senator TILLIS. Surprised that you know that.

Chair BROWN. Somebody threw a monk or a somebody, right? Dr. Antoni, who was it? Somebody was. Anyway, in the Czech Republic, I believe.

Senator TILLIS. Well, Chat GPT gave me an update.

Chair BROWN. Somebody check that out. *[Ed.—The 1419, 1483, and 1618 Defenestration of Prague.]*

Senator TILLIS. But I'm going to be honest, I did not know that word, but I do——

Chair BROWN. Senator Tillis, you now have 4 minutes left.

Senator TILLIS. I do?

[Laughter.]

Senator TILLIS. I do know, I guess, that the concern that I have, and you've noted it in the article, the FHFA, the sort of changing—I mean, I feel like we're almost creating a social engineering dimension to what has historically been to fact-driven actuarial underwriting process.

Your past history based on your ability to pay has weight in what you ultimately have to pay for a loan. And if you are more likely to default, you have to pay a slightly higher fee. If you're less likely to default, you pay a lower fee.

But with the new rule, it seems to me you're sending the message—the FHFA is sending a message to mortgage originators that, you know, we're going to charge an average of about $15,000 more to somebody with good credit over the next 30 years. We're going to save the person with marginal credit about 8,000 a year.

How does that not potentially translate into problems later on as these loans or after these mortgages default rate goes up on ones that are being undercharged for the risk that they're rated, after they flow from origination to distribution?

Mr. ANTONI. Well, Senator, it's going to increase costs across the system really throughout the housing market. And frankly, we're seeing the exact same thing, just put on steroids, I think with the Basel III endgame regulations that are being pushed out.

Senator TILLIS. And happily we've heard Chairman Powell say that that needs a lot of work. But I think you're right. I guess I'm kind of wondering, you know, where I struggled, when I was getting my first house, my parents only owned a house about half the time that I was growing up. And sometimes they owned a trailer, sometimes we rented one. So, you know, I was somebody who had to work my way through a journey to be able to afford a house.

So I'm working hard, saving money, or borrowing money for my first house in Atlanta, Georgia. It sounds like to me, if I was reliving that experience that I had back in about 1988 that I've got a good credit score now and my reward for working hard and saving money and getting to that point and a downpayment, is to have a higher underlying cost.

So why wouldn't this create a distance in for somebody who's on the bubble? For me, you know, why would I work so hard or avoid some of those things that I wanted to do if I know that my credit rating is slightly lower, I'm going to get a concession for that. Why wouldn't that create a disincentive for people to continue to work on trying to improve their credit?

Mr. ANTONI. Senator, you raise a great point, which is that if you incentivize something, be ready to get more of it. And that's exactly

what we're doing here. And as you divorce default risk from interest rates as you force lenders to consider other criteria that is irrelevant to that equation or sometimes completely counter to that equation, again, you are introducing systemic risk into this.

Senator TILLIS. Well, you know, here's what I wish—and we're going to submit a lot of questions for the record—but here's what I wish we were having a discussion about. I just had this discussion with a mayor and town manager and council in my office. I asked them to go back and do what I continue to do when we have these affordable housing hearings.

Here I think we're making a mistake. Should we provide other ways to have people that are on the bubble of affording a home, figure out a way to help them out? Absolutely. But not by cooking the books on actuarial science. Not by making rating for risk not be what it really is anymore. Where does it end? Or do we just abandon it and come up with a completely different way of providing mortgages?

But here's the other thing that we have to have. I've said this in finance, and I'll say it in banking. I won't go too far over, I won't throw the time limit out the window, Mr. Chair, but I have to say this.

I wish that we could come together in this hearing on a bipartisan basis to talk about the underlying cost of housing that relates to overregulation and a lack of modernizing. Take a look at why would it that my county commissioners, Democrats and Republicans expressed concerns with the waters of the U.S. because they knew it was going to increase the cost of development. They knew that it was going to elongate the permitting process, and time is money.

If we really want to work, we're going to have differences of this. Some will be ideological mine is just pure math on the latest advice from FHFA. But why don't we come together and look at real savings without putting water, air, or home safety at risk by taking a look at modernizing and reducing the underlying cost of housing?

Because we're going to continue to have debates if we use this as the only approach of doing it. But if we get in a room on a bipartisan basis, I think we can take far more—make it far more affordable than these games that are being played by some of our regulators.

And I'm going to finish now. Sorry to go over, Mr. Chair and I'll submit other questions for the record. Thank you all for being here.

Chair BROWN. Thank you, Senator Tillis. Senator Cortez Masto of Nevada.

Senator CORTEZ MASTO. Thank you. Thank you, Mr. Chairman. I can't think of a more important hearing than the one today to really talk about how we supply and build affordable housing in our communities.

And I appreciate my colleague from North Carolina, because I agree. I think there needs to be streamlined permitting at the local and State and Federal level that this is part of the problem and we need to address it.

There's three pieces of legislation though, that I have introduced and around housing because I see the need for it in my State. It's workforce housing. It is all of the above. And it is important that

we're working together, and I hope we are able to pass this legislation. I just came from E and R and there's a lack of housing for our wildland firefighters. I mean, it touches everybody in our community and we just have to focus on it.

One area I want to talk about is the Federal Home Loan Bank system. According to the nonpartisan Congressional Budget Office, the Federal Home Loan banks receive a 7 billion annual subsidy with nearly all of it passed along to their member banks, insurance companies, and credit unions.

Vast majority of that subsidy has no impact on housing. Their mission is housing and economic development. I have legislation that I've introduced the Federal Home Loan Bank's Mission Implementation Act. I'm doing an updated version of it.

And what I'm recommending is that we at least double the Federal Home Loan Bank's contribution to the Affordable housing program from 10 percent to 20 percent. That's all we're asking right now.

Mr. Josephs, can I ask you based on that, if we were able to double the contributions to at least 20 percent, would it help LISC build more homes?

Mr. JOSEPHS. Absolutely. I think doubling it would add several hundred million more dollars annually to this account that would provide critically needed gap financing for rental housing because that's primarily what it's used for right now, and we're seeing bigger gaps.

But it also can help affordable home ownership opportunities as well, because that's an eligible use of the funds. So it's unequivocally yes. That would be a great, great tool.

Senator CORTEZ MASTO. Right. And I thank you. Because some of the biggest challenge is the gap in financing, right? Cobbling together financing to build housing is the biggest issue that I hear in my State. Is that true?

Mr. JOSEPHS. That's absolutely true.

Senator CORTEZ MASTO. Yeah. And so the next area that I also know that is important for this financing and a key piece of building affordable housing, is the Home Investment Partnership program.

HOME is the largest Federal, affordable housing block grant in the country. My bill, the Home Investment Partnerships Reauthorization and Improvement Act would improve the ability of HOME to support home ownership, including providing flexibility for servicemembers, their heirs, community land trust, which we're trying to do in Nevada right now.

It would also provide local authorities the ability to pledge five times their current allocation for investments. This bill would help thousands of hardworking families in Nevada and across the country, purchase and stay in their homes.

Mr. Josephs, can you talk a little bit about the importance of home in building affordable homes and how does the legislation and an update of the HOME program help in today's world of the challenge of building affordable homes?

Mr. JOSEPHS. Sure. Yeah. The HOME program is really one of HUD's flagship programs for affordable housing development. It really is that glue, it's that missing piece often we're seeing with

our housing credit properties where there are gaps, we're using the HOME dollars to help solve some of those gaps. But it's so flexible, it can be also used for single family, home construction, home owner rehabs, tenant based rental assistance. So it's really a great flexible tool.

But what we really like about your legislation is increasing the authorized funding levels because there's just not enough to go around, establishing the loan guarantee program you referenced to better leverage the Federal resources, streamlining the administrative requirements, making it consistent with other Federal programs and expanding the ability of nonprofit housing organizations to really access some of these funds. So a lot of great proposals.

Senator CORTEZ MASTO. Thank you. And then finally I want to talk about manufactured housing. This is an area that I also have been focused on because I think it is part of the solution to our affordable housing needs. And I've appreciated working with the Ranking Member, Senator Scott, and ensuring the needs of manufactured homeowners are included when we're talking about housing.

But manufactured home communities are home to about 8.5 million Americans. And it's a very important source of affordable housing. A few weeks ago had announced a request for applications for a new program to fund new roads, water, sewer, tornado shelters, and other infrastructure improvements for manufactured home communities.

I'm proud that I led the creation of this program, the Preservation and Reinvestment Initiative for Community Enhancement, which was an enacted in 2022. But it was only funded for 1 year. And my goal here now is to make it a, a permanent key piece of funding.

Mr. Josephs, can you talk a little bit why this is just as important for our manufactured housing?

Mr. JOSEPHS. Well, again, the flexibility, right? The price grants can be used to construct, to reconstruct, or repair manufactured housing. It can be used to improve the facilities, as you mentioned, the infrastructure to help protect the health and the safety of the residents.

It can also be used for relocation assistance and eviction prevention. So these, these kind of funds are critical, and that sector certainly needs support.

Senator CORTEZ MASTO. Thank you. Thank you, Mr. Chairman.

Chair BROWN. Thanks, Senator Cortez Masto.

Senator Vance of Ohio is recognized.

Senator VANCE. Thank you, Mr. Chairman. And thanks to our three guests for being here.

Ms. Bailey, I wanted to direct my questions in your direction because there's an issue where I think we disagree on an issue where we agree on, and I kind of want to tease out both of those because, you know, agree with Mr. Antoni that there's a supply problem here, right?

We sort of want to be building more housing because that'll drive down the cost. But I really worry about the demand side problem with the housing problem that we have in this country. And that'll

tie into a bill that I have with Senator Hagerty, he's also on this Committee to try to address some of that.

And the way that our community development block grants, I think, should go to American citizens and lawful permanent residents and not to people who shouldn't be in the country in the first place.

But before I get to that, one of the interesting findings from the research, Ms. Bailey, and I think this is an area where you and I may disagree on, or at least we have some disagreements in public policy, if I can assume that you agree with all the views of your employer, which is always dangerous. But I assume you probably have some alignment with them.

Is the way that illegal immigration, especially when you have it at the scale that we have in this country right now, probably 25 million, 10 million in the last three and a half or so years, really does apply some interesting demand pressures on local housing markets.

And in particular, there's a study that I want to call your attention to. I won't ask you to comment on it because I don't want to ambush you with it. But really, fascinatingly sort of looked at local consequences of the immigration problem in housing.

And what it found was that on a county and metropolitan area level, increased illegal immigration really shot up the price of rents and the price of housing. But then it fascinatingly on the neighborhood level, it actually drove down housing prices in the neighborhoods where illegal migrants moved.

And the fascinating sort of dynamic is you ask yourself, you tie this all together and you ask yourself, who's benefiting on the housing market level from mass migration in this country?

It's people who own homes in neighborhoods where immigrants don't move. In other words, rich people, right? They're the ones who benefit from this very large influx of illegal immigration that we've had. And pretty much everyone else suffers.

And I'm just sort of curious because I think genuinely you are motivated by a concern like I am, that we want low income people to be able to afford a house. We want Americans writ large to be able to buy homes, especially first-time home buyers. We know that's an important part of starting a family.

And I know that sort of on the migration question, you're sort of on the opposite side of me. I guess my question is just, given those sort of priors that each of us is bringing to the conversation, would you sort of give me your sense of whether you worry about this illegal immigration problem and whether it is driving up housing prices in a way that makes home buying unaffordable for Americans?

Ms. BAILEY. So what I worry about is how we're helping people be able to have a safe place to live. And the challenge that I have with your construct is that it's set in an environment of scarcity, that we just don't have enough. And I just can't believe that in the wealthiest country in the world that that's the case and construct that we should be operating in.

So that fundamentally is the problem, is that we're not thinking in ways that treat everyone with the humanity that they deserve.

Senator VANCE. I appreciate that Ms. Bailey. And I'm going to move on to the other topic where we actually agree. But I guess my response to that would just be, housing is sort of fundamentally scarce, right? It's hard to build a new house. It's hard to sort of develop the land to build a new house.

And I think all of us probably agree—at least I'd hope all of us agree—that we need to increase the supply of housing too. But you're still going to have scarcity in supply, especially when you have multiple demand pressures on the housing market. Now, illegal immigration is one, but there's another one where I think I want to sort of get your views on as well.

And if you could answer briefly, because we're running low on time and I'm trying to talk fast here. But could you talk a little bit about this phenomenon of institutional investors buying single family homes and what you think that is doing to the scarcity problem in the home buying market?

Ms. BAILEY. So that is an issue that we're seeing across the country, and it is creating a situation where homes that would be affordable aren't. We need to do more locally to think about how we can control how these predatory investors are coming into communities and limiting resources, especially, they're doing this a lot in communities of color. And that's disturbing.

Senator VANCE. Yeah. And I'd love to get more details on that and we may follow up just off the record, because I'm sure you have some insights there that we would benefit from. And I'll have my staff do that.

But, you know, just two quick final comments here, being mindful of time.

I think in the same way that you worry about institutional investors buying up single family homes, and I do too, I think we have to worry about, you know, 10, 15, 20 million illegal aliens also applying those demand pressures.

And I think both of those things are conspiring against American citizens and making it harder for folks to afford homes. And I just, you know, encourage you to sort of think about both sides of that coin, recognizing that we do live in some world of scarcity.

And if I could put a pitch in Mr. Chairman for Senator Haggerty and I's Bill, the No Community Development Block Grants for Sanctuary Cities Act. One of the really disturbing things is that we actually have about $3 billion going to the community development block grant program. About a billion of it goes into sanctuary cities.

And so if we're trying to limit this upward demand pressure on home buying, this is one small effort that I think would be useful in that. And with that, I yield back to, I guess, Madam Acting Chairman. Thank you.

Senator WARREN. Thank you. So we're in the middle of a housing crisis all across America. Today, though I want to focus on the housing crisis in Indian country. The Federal Government has failed to live up to its promises to Tribal Nations. And one of the ways that we've fallen short, we have woefully underfunded programs for native communities.

In the 25 years since the Indian Housing Block Grant program was created, Congress has consistently failed to put enough money

into the program, even to keep up with inflation, let alone the massive housing needs in Indian country.

Ms. Bailey, you are an expert on the housing needs of historically marginalized communities. How have Tribal communities been affected by the Federal Government's failure to adequately fund Tribal housing programs?

Ms. BAILEY. Thank you, Senator. This is such a critical issue that we don't talk enough about. And for Tribal nations, housing quality is a huge issue. We haven't helped them invest in housing in order to keep their properties from deteriorating. Housing overcrowding is an issue, and homelessness in general shows up differently in Indian country than it does in non-Tribal areas.

So this investment is critically important to highlight.

Senator WARREN. OK. So poor condition of the housing, a lot of homelessness, a lot of overcrowding. You know, the Federal Government's refusal to provide basic funding to native communities is one of the reasons that I introduced my Honoring Promises to Native Nations Act back in 2022.

One of the core promises of that bill is that Tribal communities should be entitled to 5 percent of Federal dollars as Tribal groups have demanded for years in order to fulfill the Federal Government's trust and treaty obligations.

Today, as this Committee considers proposals to address our housing crisis, I am reintroducing Rural Housing Service provisions from the Honoring Promises as a standalone legislation.

The Tribal Rural Housing Access Act would set aside 5 percent of Rural Housing Service funds for Tribes, native community development financial institutions, native-owned entities and Tribal members.

My bill has been endorsed by Native CDFI Network, National Congress of American Indians, National American Indian Housing Council, Housing Assistance Council, and National Rural Housing Coalition.

Ms. Bailey, you've had a chance, I think, to look at my bill. Would my bill help address some of the housing challenges faced by native communities?

Ms. BAILEY. Absolutely, it would. It's our understanding that only about 1 percent of these resources currently go to Tribal Nations. And so being able to increase that to 5 percent would make a huge difference in all of the areas that are necessary in Tribal lands.

I think another thing that is important that I want to highlight is in order for them to be able to spend those resources, it's critically important for us to look at how the Department of Interior, the Department of Justice, and HUD are working together.

We've got to improve the bureaucracy and streamline that so that we can truly honor the Nation-to-Nation relationship we should be having with Tribal Nations.

Senator WARREN. That's a very powerful point. I want to underscore though, in my bill, this wouldn't cost the Federal Government an extra dime, but it would go a long way to beginning to fulfill our trust and treaty obligations that we have ignored for so long.

Other Members of this Committee have already done important work on this issue. Senator Smith and Senator Rounds have a bill

that would set aside funds for native CDFIs to administer the 502 Direct Loan Program, which plays a critical role in helping low income individuals buy and rehabilitate homes.

Our bills go hand in hand. My bill counts every dollar of Senator Smith and Senator Rounds set aside toward my 5 percent set aside, and it sets aside funding for Tribes in other rural housing service programs as well, including housing subsidies for farm laborers.

Let me be clear, we need a major Federal investment to increase our housing supply if we want to get out of this affordability crisis. And a 5 percent set aside for Tribal communities would be an important start.

Thank you, Mr. Chairman.

Chair BROWN. Thank you, Senator Warren. I will ask my questions now. Welcome again, thanks to the Committee Members on this Committee.

Last year, I joined Senators Rubio and Ossoff to introduce the HELPER Act. This questions for you, Mr. Josephs. HELPER Act creates a new zero downpayment mortgage option with a one-time fee, similar to a VA loan, as you know. So the first time home buyers, teachers, firefighters, police officers, can actually afford to live in the communities which they serve.

What challenges Mr. Josephs to law enforcement and other public servants who are first time home buyers face, and how could the HELPER Act allow them to achieve their dream of home ownership?

Mr. JOSEPHS. Yes. I think you're hitting the right issue with the downpayments. There's a lot of mortgage ready borrowers out there that would meet credit guidelines, but they don't have enough upfront money to get the home. And if they did, they might not have enough in savings to help maintain the home.

So that is important. And also the insurance costs that can drive up the cost of their mortgages by keeping those down, I think those both very helpful approaches.

Chair BROWN. OK. Thank you. One of the biggest costs, again, Mr. Josephs, if not the biggest cost in building new housing is land. Across the country, we've seen churches and synagogues and schools with unused land who want to work with local partners to add new affordable housing on their properties, but they essentially don't know how to get started.

So how could giving religious groups tools and advice to support these we call them YIGBYs as you know, developments, help add affordable housing?

Mr. JOSEPHS. Yeah. So we actually administer a faith-based housing initiative in our Bay Area LISC offices to help do exactly this, provide the education and technical resources. Developing affordable housing requires a real specialized knowledge and relationships to navigate project management, funding deal structuring.

So what we do is we provide technical workshops. We provide targeted technical assistance, a development coach, access to grant funds to support predevelopment—funding, which is so hard to come by, and even a stipend for the organization.

So if what you're proposing, kind of can fund some of that stuff, then that is exactly what is needed.

Chair BROWN. We will pursue that. Thank you.

Ms. Bailey, millions of families face eviction every year when a family's evicted, as both Senator Lummis and Senator Smith said, everything turns upside down in their lives, as we know. Many have nowhere to go. They have trouble renting another home for years to come.

How could the Eviction Crisis Act help prevent unnecessary evictions and the costs that come with them?

Ms. BAILEY. Thank you, Senator, for raising this issue. So what we learned, we learned actually during the pandemic that being able to help people avoid eviction is actually quite simple.

The Eviction Crisis Act can build off of that, giving people a little extra cash to be able to pay their rent that month, helps stabilize them in housing, and avoid all of the bad outcomes we know comes with evictions, including homelessness.

Chair BROWN. And you've mentioned a pilot in Ohio that's helped improve maternal and infant health by giving housing assistance to pregnant women and mothers who don't have stable housing.

Is this the kind of program that could be expanded to help moms and babies around the country?

Ms. BAILEY. Absolutely. Well, we know and the health care world knows this, and looking at how social determinants of health work, that housing is one of the first and foremost important social determinants of health.

And that is still true with pregnant people and moms who are expecting babies, that we know that if we can give them a solid foundation of a place to live, that it greatly improves the health of the mom, reduces her stress, and improves maternal outcomes.

Chair BROWN. Too often there are, shall we say, minority but bad owners who run HUD assisted affordable housing into the ground, to the point where housing could be shut down, residents pushed out of those communities. Owners who want to preserve aging buildings can struggle to find resources necessary to make needed repairs.

What would help preserve these homes so they're safe for seniors and families who depend on them now and in the future?

Ms. BAILEY. Well, we need to first think about landlords and help and see if they need help in being able to make those investments. We don't have standard pools of resources to be able to help landlords make minor repairs or even help with accessibility for seniors in their home, avoid trips and falls, be able to get in and out of the shower and the bathtub.

So first we should help landlords pay for these things, but we also need to do some better at oversight and administration and make sure that landlords are being good faith actors.

And actually, I should add, the third thing that we need to do is make sure that tenants have legal aid assistance to be able to fight and protect themselves when landlords aren't holding up their end of the bargain.

Chair BROWN. Thank you.

Senator Van Hollen from Maryland is recognized.

Senator VAN HOLLEN. Mr. Chairman, I would like to return the favor to Senator Fetterman. The other day I had to run and he allowed me to go first. So, Senator Fetterman, please.

Chair BROWN. Senator Fetterman, your time is recognized.

Senator FETTERMAN. Thank you. Thank you.

So people across Pennsylvania has been made it very, very clear that we are experiencing a housing crisis. 32 percent of renters in Centre and Pike counties are paying more half of their incomes in rent. Rents for the average one or two bedroom apartments are up to as much of $1,000 dollars a month in Indiana County, $1,200 a month in Montour County, and $2,000 a month in the Lehigh Valley.

Franklin County is adding 2,000 jobs, but has no units affordable for these workers. We are short 15,000 units for income people in Pittsburgh, region alone. Shelters in Dauphin County are in maximum capacity.

Addressing this housing crisis is at a top priority for me, and I'm glad to be here today to discuss possible solutions. I'm proud to introduce with my colleagues, the distinguished Senator from Wyoming, the very bipartisan Whole Home Repairs Act.

And now I want to just talk about the history of that. That was inspired in my own State, spearheaded by Senator Saval, my State senator. And I'd like to point out that Senator Saval represents one of the bluest districts across the nation, technically as well too. But that was embraced by his colleagues in the Pennsylvania Senator from as red of any district in, in Pennsylvania as well too.

So if this can happen in Pennsylvania, I hope that we can have this now nationally as a model. And now we have success stories on that.

Mr. Tyler of Hawley, Pennsylvania, 87 years old and worked as a farmer, as a mechanic, and bartender, and a deputy sheriff. His roof collapsed and left a hole in the ceiling, and the water leaks and exposure had caused partial rotting of the wall and the ceiling.

Wayne County Whole Home Repair funds were used to make exterior repairs to the roof, ceiling, and the wall, as well as weatherizing improvements that have reduced his heating bill by two thirds. Remaining interior work will be completed this month.

And now, Mr. Josephs, thank you for LISC's support for the Whole Home Repairs Act. Can you please explain what repairs are and what are not covered by existing Federal programs?

Mr. JOSEPHS. Yes, thank you. Thank you for that question. If I may first also add that 5.6 percent of all homes in rural areas are inadequate. They need these kinds of repairs. And it's estimated by the Federal Reserve Bank of Philadelphia that there are repair needs of $149 billion on our housing stock, 57 billion in homes occupied by low income individuals.

So this is exactly the right tool that we need. Existing Federal programs at HUD, USDA, DOE and others, they cover certain things like lead remediation or weatherization, sometimes loans for home repairs, but there's really no one stop shop to get this kind of services. So I think that's the great innovation of the bill.

Senator FETTERMAN. Yeah, and I just want to drill down on this idea of, I mean—of course now it's a truly bipartisan solution out Pennsylvania, and I was Lieutenant Governor at the time, and I thought that was remarkable.

And you have one of my colleagues, again, from an incredibly, incredibly blue district in Philadelphia, and now found a huge audi-

ence from red counties and districts all across Pennsylvania. And that's why I'm hopeful that there might be a path forward, an expert like yourself now fully endorses this.

Mr. JOSEPHS. Totally. Yes, absolutely.

Senator FETTERMAN. OK. So we work to ensure the Federal program would help both rural and urban areas.

Can you speak to the need of this kind of support across these kinds of communities?

Mr. JOSEPHS. Yeah. So I jumped the gun with the stats. In rural communities, there's 1.4 million homes that are classified as inadequate, so they need significant repairs. That's 5.6 percent of the homes.

But also we know there's a lot of aging housing stock in the country. At 43 years of age, the median home in 2021 as the oldest it's ever been. In 1991, the median age of a home was 27 years.

So this is a problem that's really affecting rural communities. It's also impacting urban communities where you might have higher rates of vacancy and foreclosures. So it's a tool that could be used in both.

Senator FETTERMAN. Mr. Chairman, 60 seconds?

Chair BROWN. Certainly.

Senator FETTERMAN. Thank you.

Ms. Bailey, what's the need for home repair assistance and how much of our housing stock are we going to lose, if we don't have these kinds of investments?

Ms. BAILEY. Well, thank you, Senator for that question. You know, we could lose significant amounts of affordable housing without these kinds of investments. This is exactly why predatory entities can come into communities and purchase homes, because people don't have the resources they need to fix them.

So they make, you know, a reasonable choice to be able to sell these properties. Or a family member who inherits the property may decide to sell the property, where if they could have access to some resources to renovate the property and improve the infrastructure of that property, they would keep it.

So it can prevent a lot of displacement. It could prevent us losing affordable housing in communities.

Senator FETTERMAN. Thank you.

Chair BROWN. And thank you. Senator.

Senator VAN HOLLEN. Thank you, Mr. Chairman. Thank all of you for your testimony. And Mr. Chairman, thank you for holding another hearing on the vital issue of affordable housing. We all know we have an affordable housing crisis in the country, and there are two halves to this, and we need to attack it from both sides.

A lot of discussion today, I know on the production side, including using tools like the low income housing tax credit, expanding that, new markets tax credit. And I think that's a very important part. Clearly the supply side.

I do want to focus today a little bit on the choice voucher piece of it and appreciate the President's budget requests. I specifically want to drill down on a bipartisan proposal that Senator Todd Young from Indiana and I have proposed, which is to use choice housing vouchers but to also target some of them toward families

with young kids, six and under and provide wraparound services in helping them move to areas of higher opportunity.

Back in 2019, Senator Young and I introduced the Housing Mobility Demonstration Act which quickly demonstrated the effectiveness of this approach in terms of giving kids a big leg up and a big opportunity.

Dr. Raj Chetty, researcher, has documented clearly the benefits of this and found that where you add kids you know, from able to move to areas of higher opportunity it has increased their lifetime income by over $300,000 in terms of better school opportunities and other things.

And so we introduced a bill based on the demonstration project, it's a family voucher program with these wraparound services, Family Stability and Opportunity Vouchers Act, to create 250,000 new of these new mobility vouchers.

So I know that Mr. Josephs, I think you referenced this at least in your written testimony. Could you speak a little bit to the importance of passing this bipartisan bill, which I should say not only has bipartisan sponsorship here in the Senate, but as a broad range of organizations from across the political spectrum supporting it?

Mr. JOSEPHS. Yeah, the vouchers are a critical tool. You have, on the one hand, the supply side you mentioned earlier, low income housing tax credits that can build more supply, but you have to be able to—particularly for the lower income families, lowest income families—really provide a rental subsidy as well.

So vouchers are a critical tool. And yeah, Raj Chetty's research really demonstrated that the best benefit you get is to the younger children that are moving into the higher opportunity areas. So I think this is a great idea to promote this kind of program.

Senator VAN HOLLEN. Ms. Bailey, I know you've also looked at these issues. If you can expand upon this a little bit, because again, we want to make sure that we target resources in a smart way, and this does appear to be something that is now proven to be effective at lifting opportunities for kids.

Ms. BAILEY. Yeah, and one important point is for folks to understand that the number of vouchers that have been going to families with kids, actually has been declining because we've been targeting resources to a lot of folks who are single adults for a good reason.

Part of the environment of scarcity we're living in right now, we've rightly tried to end homelessness for veterans, we've rightly tried to end chronic homelessness, and we've rightly tried to get folks off of the street as quickly as possible.

But one of the downturns of operating in this environment of scarcity means that there are people we haven't prioritized, and we haven't prioritized families with kids. And so that's why it's really important to look at how to expand vouchers across populations.

We know the benefits for families with kids that a foundation of housing helps kids stay in school, gives them a safe place to study, and being in communities that are properly resourced. And we've got to make sure and do all we can to greatly expand voucher assistance. So we're not operating in these buckets of having to choose who we're going to help, because unfortunately, someone loses and lately it has been families with kids.

Senator VAN HOLLEN. Well, I appreciate that very much, and I'm a big supporter of the VASH vouchers for veterans and other ways to help our veterans. We need to continue to do that, as you say.

But this is also a tool that helps with intergenerational way and leads to higher incomes for people who are kids now and more wealth building. So I do hope, Mr. Chairman, I know you're looking at a series of bipartisan bills to act on as a Committee. This is a bipartisan bill that has proven to be successful, and it just makes sense to expand it a little bit.

Chair BROWN. Thank you. And Senator Scott and I are working on a series of bipartisan bills that we hope we can have a markup on. Senator Warnock of Georgia is recognized.

Senator WARNOCK. Thank you so very much, Chair Brown.

One of the biggest obstacles for working families who want to purchase a home is a high upfront cost, including downpayments and closing costs. According to realtor.com, the median downpayment alone, downpayment, was over $30,000 in late 2023, a steep hill for a lot of families.

And with mortgage interest rates still very high, many families may also be looking to buy points to reduce those rates. These high upfront costs are especially hard on first time home buyers who may not have the cash saved to cover these expenses, even if they have good credit.

That's why I introduced the Downpayment Toward Equity Act, a bill to provide direct assistance to first-time, first-generation home buyers to help cover closing costs, downpayments, and buy down mortgage rates.

Ms. Bailey, who would primarily benefit from this kind of downpayment assistance?

Ms. BAILEY. Thank you, Senator, for this question. You know, primarily it would be it would be people of color that would be able to benefit from this kind of assistance.

And people with lower incomes who don't have intergenerational wealth, and so haven't been able to—they can afford the mortgage and they can afford to—they've saved enough money to be able to maintain their home once they purchase it, but they don't have the huge amount of savings that they would need would in order to enter into the——

Senator WARNOCK. I'm sorry. Would this be helpful to rural families?

Ms. BAILEY. It would absolutely be helpful to rural families as well.

Senator WARNOCK. Thank you. Buying a home isn't just about having a roof over your head. It's an investment in the future of your family. It's the American dream. It's where most people's wealth is.

According to a study from the National Association of Realtors, the net worth of a typical homeowner is 40 times higher than the net worth of a typical renter. How would downpayment assistance decrease wealth inequality and the racial wealth gap in our country?

Ms. BAILEY. It would significantly help close the racial wealth gap for the families that are able to afford to get into home ownership.

Senator WARNOCK. Well, thank you so much. And I look forward to working with my colleagues to continue furthering the goal of making the American dream of home ownership a reality for all. I think it's good for those families. It's good for the country.

Metro Atlanta has a big problem. Private equity and other large investment firms are buying up all the single family homes and turning them into investment vehicles. An analysis by the *Atlanta Journal-Constitution* found that more than 65,000 homes have been bought up by large investment firms in the past decade, 65,000.

And according to a recent study out of Georgia State University, 11 percent of all single-family homes available for rent in Metro Atlanta are owned by just three corporate landlords. That's more than 19,000 homes.

It's not possible for working families to compete with private equity. To buy a home when any affordable properties on the market are quickly snatched up by investment firms looking to make a profit for their stakeholders.

Mr. Josephs, how can Congress help ensure affordable homes in Atlanta and across the country are accessible to working families and not just to large investment firms?

Mr. JOSEPHS. So you're actually right. Between 2010 and 2021, the share of homes purchased by investors in majority Black zip codes, increased from 13 percent to 30 percent. So this has been a big problem.

One thing we could do: Senator Brown introduced some great legislation to make sure that these investors are not taking advantage of the tax code to do these kinds of investments, these larger institutional investors. So that's a start.

We also think the Neighborhood Homes Investment Act can be a counteraction to this because in that program, you have to buy and improve homes for sale to lower income people. So it'll be for sale properties. You can't just gobble up the homes and leave them out there for rentals. It's for sale. You're going to make improvements to the home. So we think that's another great tool.

Senator WARNOCK. Well, thank you so very much. This is a real problem. Everywhere I turn in my home State, literally, I was just on the street Sunday walking and random citizens, "Hey, hey, I'm glad to see you," and wanted to talk to me about this very issue.

For private equity, a home is just a row on a spreadsheet, tracking shareholder returns. Obviously, it's different for the ordinary citizen who's trying to buy into the American dream. We ought to use the tools available to us, do everything possible to improve this situation. Thank you very much for your testimony.

Chair BROWN. Thank you, Senator Warnock. And the issue of private equity, this Committee takes very, very seriously and the damage it does. So thank you.

Thanks to the witnesses here today. Thanks for providing testimony. I would like to submit to the record more than 200 letters from national, State, and local organizations and leaders, including mayors and sheriffs and Governors in support of the HELPER Act. It's a commonsense proposal to make sure that the people serving our communities can afford to live there.

I hope more of my colleagues will join the 20 Senate cosponsors, both parties, 150 house supporters, both parties.

For senators who will submit questions for the record, those questions are due 1 week from today, March 19th. To the witnesses, you have 40 days to respond to those questions.

Thank you again. The Committee is adjourned.

[Whereupon, at 11:59 a.m., the hearing was adjourned.]

[Prepared statements, responses to written questions, and additional material supplied for the record follow:]

PREPARED STATEMENT OF CHAIR SHERROD BROWN

In every part of the country, everywhere you turn, housing is too expensive and families have too few housing options.

High interest rates are pushing home ownership further out of reach for families who were hoping to buy their first home, move for a job, or buy a bigger home as their family grows. They're forced to keep renting, or turn down job offers.

Homeowners keep their homes off the market because they feel trapped by their current interest rates, and that keeps the supply low and drives up prices even more.

Meanwhile all-cash buyers—including out-of-State investors funded by cheap Wall Street cash—drive home prices higher by buying up the few homes that do come on the market.

High rates also make it harder to build more homes and add housing options, which would bring down prices.

It's why I've called on the Fed to bring down interest rates. Ohioans worried about housing costs can't wait any longer.

We see more and more renters and homeowners in Ohio and across the country whose only option is to pay more than they can afford for housing. Because rents keep rising faster than paychecks, high costs have pushed even more families—including parents working full time jobs—into homelessness.

This isn't just happening in the biggest cities or on the coasts.

It's happening in every State, in cities and suburbs, in small towns and in rural communities.

In central Ohio, businesses are growing. I hear constantly—from mayors, from county executives, from business leaders, from workers—that they're worried the housing supply won't be able to keep up with the growth, and costs could rise even more.

There just isn't enough housing. And across the country—from Akron to Bozeman to Charlotte—community leaders are worried that the high cost of housing will limit their regions' ability to grow and thrive.

There is no place in the country where a minimum wage worker working full time can afford even a modest two-bedroom apartment. The home health aides and administrative assistants and retail workers we all depend on aren't even paid enough to afford a one-bedroom apartment.

We have been struggling to create enough housing for years—decades.

Housing construction plummeted after the 2008 financial crisis. And we've never made up for all of the missing homes.

And so today, by some estimates, we're 4.3 million homes short of what we need. And anyone who's taken the most basic economics course knows that when supply is that low, high prices follow.

Meanwhile, the homes we do have are getting older and need critical repairs that families and seniors and housing providers just can't afford, leaving kids exposed to toxic lead and leaving seniors with dangerous fall hazards and unstable roofs and sky-high utility bills.

Today, we'll hear from Members of this Committee on both sides of the aisle about their legislation to bring down housing costs, make our existing housing stock safer, and expand housing options for both renters and homeowners.

And because this crisis is hitting all types of housing, in every community, we need more than just one solution to these problems.

I look forward to hearing from my colleagues about their proposals.

Senator Smith and Senator Rounds have a bill that they've built a strong bipartisan consensus around, to improve rural housing programs and prevent the cost of rural housing from going up anymore.

There are also proposals to improve HUD's housing voucher program, keep housing affordable for manufactured housing residents, and many, many more.

I am also offering proposals to bring down housing costs and increase housing options, including addressing some of the challenges I've heard from Ohio families and communities.

The Housing Supply Fund would help Community Development Financial Institutions and affordable housing developers build and preserve more housing that's affordable for both renters and homeowners.

My "Yes In God's Backyard"—or YIGBY—Act would support churches and other religious organizations with unused land who want to put that land to use to for affordable housing.

We should also expand solutions that we know are already doing good work.

The Grandfamilies Housing Act, which I introduced with Senators Casey and Collins, would build on success supporting intergenerational families.

My Excess Urban Heat Mitigation Act of 2023 would help communities eliminate urban heat islands to better protect the health of seniors and families.

As eviction numbers increase, we know what it takes to prevent families from being turned upside down by an unnecessary eviction.

The Eviction Crisis Act, which I introduced last Congress with my colleagues Senators Bennet, Portman, and Young, would build on successful models across the country, and the success we saw from providing emergency rental assistance at the height of the pandemic, to reduce preventable evictions.

As aspiring homeowners struggle more than ever to afford their first home, I've also put forward three proposals to help expand access to affordable home ownership.

The VA Home Loan Awareness Act I introduced with Senator Braun will help ensure that veterans and servicemembers know about the affordable VA home loan option when they go to take out a loan. They've earned this benefit—they should know they have it.

This week, I joined Senator Warnock in reintroducing the Downpayment Toward Equity Act, to provide assistance to first-time, first generation homebuyers who are too often locked out of the housing market by the lack of a downpayment.

And the HELPER Act, which I introduced with Senators Rubio and Ossoff, will create a new type of FHA mortgage to make first-time home ownership more affordable for the law enforcement personnel, firefighters, and teachers who are serving our communities but can't afford to live there.

This commonsense bill is supported by the Fraternal Order of Police, the National Association of Police Organizations, the Major County Sheriffs of America, Major Cities Chiefs of Police, the International Association of Fire Fighters, the American Federation of Teachers, the National Education Association, and more than 200 other national organizations, mayors, governors, and State and local groups across the country.

They know first-hand how critical it is to support the people who teach our kids and keep us safe.

The proposals we'll hear about today aren't all of the solutions we need to solve our housing crisis. But they're a good start.

Yesterday, we also received a budget from the Department of Housing and Urban Development that outlines housing needs, along with proposals that can make our existing programs more efficient and effective.

I look forward to working with Ranking Member Scott and all of the Members of this Committee to examine these proposals and find bipartisan consensus around solutions that can help to reduce costs and expand options for renters and homeowners.

PREPARED STATEMENT OF SENATOR TIM SCOTT

Thank you, Mr. Chairman and thank you for the panelist for being here with us this morning and certainly, a very important topic for us to discuss—the state of housing.

Nearly a year ago, this Committee had an identical hearing on today's topic of legislative solutions to address the increasingly more difficult challenge of achieving the American Dream through home ownership.

Although I'm glad the Chairman has returned to this topic and agreed to seriously engage on building consensus around comprehensive housing legislation—like my ROAD to Housing Act—we have, unfortunately, watched a full year go by.

And during the last 12 months, Americans have been stripped from the opportunity of becoming homeowners—in many ways because of the challenges brought to us by the current Administration.

One of the things I like to say as I think this through a little bit—so many people have good intentions on solving the problem surrounding housing. But the truth is when you look back 15, 16 years ago to the financial crisis of folks providing more downpayment resources, more assistance to become a first-time homeowner—without any financial literacy or financial education as it relates to how to own a home or how to take care of a home—being prepared for planned obsolescence—things just become obsolete.

Without that education you're simply renting the home that you think you own and then during the crisis what we saw was some of the highest levels of foreclosures for those folks that were induced to make a decision to buy a home that they could not afford because they thought they could afford the mortgage payment and not all the incidentals that come along with being a homeowner.

Let me say this too—when you think about the crisis and the challenge of home ownership—those of us in Washington too often think that the solutions come from Washington. That is simply false.

We can make a difference, but we are not the primary place where the difference should be made.

As the former chairman of a county government, I can tell you that the vast majority of the issues facing home ownership happens on the local and the State level.

Frankly, when you have communities that refuse to allow for an increase of homes to be built in their communities, then 10 years later you complain about the price of the homes in that community, you can just look back and follow the breadcrumbs back and see that—when you don't use the opportunity to fill in donut holes, when you don't use the opportunity to have high-density areas—for homeowners you will not have more homes on the market. That is basic math.

You think about the States and the roles that they play—it's not simply a Federal issue this is primarily a local issue, and then a State issue, and in a very small part we can play on the Federal level.

One of the things that we've seen in the past that has been very effective was the creation of Opportunity Zones in 2017 through the [Tax Cuts and Jobs Act].

As I think about whether you're a Republican or Democrat—the one thing that's been celebrated across the country by blue mayors and red governors—so to speak—is the advent of Opportunity Zones.

I think about my good friend who's a Democrat in Rock Hill, South Carolina, Mayor John Gettys, who said that the first time in more than three decades the opportunity to build homes because of Opportunity Zones that lowers the price for contractors to build—is there.

I think about Charleston and Greenville, South Carolina, where you're seeing multimillion-dollar new investments building homes and apartments and townhouses and condos because of Opportunity Zones.

There are things that we can do but typically what Government can do best from Washington is just to get out of the way and let the free market actually work.

And that's why my release of my ROAD to Housing Act is such an important part of that consideration because what we focus on is financial literacy and financial education, we focus on reducing the red tape.

I talk to mortgage companies across the country, and one of the things that they say left and right is that the cost of closing has more than doubled in the last 10 years—much of it due to the regulatory red tape that comes with closing.

But there are other issues too, and I'll name just a few.

Number one: families are struggling more than ever to afford their monthly rent and mortgage payments, in large part because of Bidenomics. Bottom line is that when you print and spend trillions of dollars it leads to high inflation. High inflation causes the Fed to respond and the Fed's response with the one tool they have—which is always a hammer because everything's a nail—is to increase interest rates. When interest rates go up, home ownership goes down.

Number two: housing costs did not go up in a vacuum. The culprit is this Administration's runaway, un-checked Federal spending, aggressive interest rate hikes, and onerous regulations. That combination certainly cannot continue.

Number three: Current Federal housing programs are not working. We have to improve the status quo so we can provide greater economic opportunity and safety across the Nation.

And finally: Last year HUD reported that homelessness—homelessness—has risen by more than 70,000 people—highest rate on record. With more resources, and more tools, we've seen more people homeless in this country. It's clear that this Administration's policies are certainly to blame.

To address these shortcomings, it will take new solutions like those included in my ROAD to Housing Act to begin paving pathways toward prosperity.

But I will point out the obvious: American families simply cannot afford to wait.

For decades, the Federal Government has spent trillions of dollars—trillions of dollars—on various housing subsidies. Despite this, folks who grew up where I grew up—folks who are growing up today where I grew up 50 years ago—simply cannot afford a home better today than they did 50 years ago.

Since 1973, the basic percentage of African Americans owning a home hasn't changed very much. The number is 44 percent. That has not changed a single point—not a single point—in the last few years.

That is why I proposed the ROAD to Housing Act, a commonsense approach to housing that takes a comprehensive view of Federal housing policy and re-centers support around families, helping those who are homeless, renting, or ready to buy a home.

This isn't a partisan issue.

It isn't "partisan" to want to reduce the red tape for homebuyers.

It's not "partisan" to encourage innovation and competition in Federal programs to better support families living in manufactured housing or families who rely on HUD's assistance.

It's not "partisan" to preserve affordable housing units and encourage private capital to play a role.

It's certainly not "partisan" to require greater accountability for our current Federal housing programs.

So, I look forward to hearing the additional proposals that my colleagues will bring up today so that we can somehow find a way to stitch together—for every corner of our country—a better process to becoming a homeowner.

I also look forward to working with Chairman Brown to ensure that the Committee hears from our housing regulators. The American public deserves accountability and transparency to understand how their dollars are being spent on housing programs.

I thank you all for being here and I look forward to your testimony and asking some questions.

PREPARED STATEMENT OF MATT JOSEPHS

SENIOR VICE PRESIDENT OF POLICY, LOCAL INITIATIVES SUPPORT CORPORATION

MARCH 12, 2024

Chairman Brown, Ranking Member Scott, and Members of the Committee: I thank you very much for the opportunity to speak with you today to discuss the critical role that Federal policy plays in supporting affordable home ownership, rental housing, and community development projects throughout the country, and what additional actions Congress can take to enhance these activities. I recognize that the Committee has many priorities, and I applaud you for your focus on these critical issues.

My name is Matt Josephs, and I am the Senior Vice President of Policy at the Local Initiatives Support Corporation (LISC). LISC is a nonprofit housing and community development organization and certified Community Development Financial Institution (CDFI) with offices in 38 cities throughout the country, and a rural network encompassing 140 partners serving 49 different States, the U.S. Virgin Islands and Puerto Rico. LISC's work supports a wide range of activities, including affordable housing, economic development, building family incomes and wealth, education, community safety, and community health. LISC and its affiliates raise and deploy well over $2 billion annually in grants, loans and equity capital into distressed urban and rural communities.

LISC believes that a safe, affordable home is one of the basic requisites of life—a key to individual health, well-being and financial security. We also believe that underserved communities require community development investments to bolster local economies, create jobs, improve quality of life, and allow residents to meet their individual goals. This is why LISC takes a holistic approach to investment, investing in affordable housing as well as in small businesses, community facilities, commercial and retail space, recreational space and other physical assets that contribute to overall neighborhood revitalization.

In this testimony, I will discuss: (i) the current landscape with respect to financing affordable housing and community development projects; (ii) the role that CDFIs play in the housing and community development financing ecosystem; (iii) the critical role of Federal programs, policies and initiatives in supporting investments in housing and community development; and (iv) actions Congress can take to increase affordable housing and community development investments.

Current Landscape

Over the past few years, our Nation has experienced large swings in the housing market due to the economic impacts of the pandemic and consistent underproduction of housing supply. These impacts have been disproportionately felt by lower-income families and households of color, which experienced housing constraints before Covid. LISC has seen throughout our national footprint that the greatest single housing challenge is the lack of supply, in both the multifamily and single-family markets, which is making housing increasingly unaffordable for lower, moderate, and even middle income families.

Community development projects also experience challenges, including a lack of access to capital for small businesses, operating cost pressures on childcare operators and other community service providers, and limited sources of funding available for commercial corridor revitalization. As discussed further below, affordable hous-

ing and community development organizations working in rural and high poverty communities experience even greater challenges, due to less overall capacity and resources to meet these needs.

Multifamily Housing

We are facing a severe housing shortage in this country. It is estimated that our Nation has underproduced on almost 3.8 million units of housing.[1] This is not a recent trend. Housing starts peaked at 2.3 million in 1972 and have not topped 2 million in any year since 1978 despite a growing U.S. population. However, we are facing new headwinds that are making it even harder to build quality affordable housing.

Specifically, the housing sector has experienced increased costs across the board, including for construction materials, labor, insurance, and the debt needed to finance their properties.[2] The price of inputs to new residential construction (excluding capital, labor, and imports) was up 20 percent year over year in February 2022.[3] LISC finances affordable rental housing projects across the country, and in markets of all types, we have seen firsthand the additional financing gaps created by these inflationary pressures. These can threaten the likelihood of a project going to completion if additional sources of scarce affordable housing funding can't be secured.

The lack of housing supply has been the primary reason that the multifamily rental market has experienced historic rent growth. Rents increased a record 11.6 percent at the end of 2021 and remained at an elevated pace during the first quarter of 2022.[4] This was the largest year-over-year increase in two decades and more than three times the 3.2 percent average annual rise in the 5 years preceding the pandemic.[5] For the first time, the median asking rent in the 50 most populous metropolitan areas is more than $2,000.[6] Rent growth has recently declined due to lower inflation rates, although it would take far more declines to counteract the overall historic gains.[7]

High rent burdens contribute to housing instability for underserved families. In no State, metropolitan area, or county in the U.S. can a worker earning the Federal or prevailing State or local minimum wage afford a modest two-bedroom rental home at fair market rent by working a standard 40-hour work week.[8] In addition, nearly half of all renters are now considered cost-burdened since they spend at least 30 percent of their income on housing.[9]

While the most severe affordability challenges continue to be at the lowest end of the income spectrum, there have been growing challenges felt by middle income households, particularly in high-cost markets. City leaders from across the country have shared with LISC their struggles with housing teachers, firefighters, nurses and municipal workers, and related challenges in attracting talent to both public and private sector jobs due to inadequate supply of quality affordable housing. Renter cost burdens increased across all income levels in 2021, although they were the largest among middle-income groups.[10]

Single Family Homes

The Nation's underproduction includes the single family housing market too, resulting in higher prices for those homes that are on the market. Home price appreciation nationwide hit 20.6 percent in March 2022—topping the previous high of

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[1] *https://upforgrowth.org/apply-the-vision/housing-underproduction/*

[2] Fannie Mae. "COVID–19 and Multifamily Construction Costs". *https://multifamily.fanniemae.com/news-insights/multifamily-market-commentary/covid-19-and-multifamily-construction-costs*

[3] Harvard University. "State of the Nation's Housing". *https://www.jchs.harvard.edu/state-nations-housing-2022*

[4] Harvard University. "State of the Nation's Housing". *https://www.jchs.harvard.edu/state-nations-housing-2022*

[5] Ibid.

[6] National Low Income Housing Coalition. "Out of Reach". *https://nlihc.org/sites/default/files/oor/2022/OOR—2022—Mini-Book.pdf*

[7] Dr. Christopher Herbert. Senate Banking Committee Testimony. *https://www.banking.senate.gov/download/herbert-testimony-2-9-23*

[8] National Low Income Housing Coalition. "Out of Reach". *https://nlihc.org/sites/default/files/oor/2022/OOR—2022—Mini-Book.pdf*

[9] Joint Center on Housing Studies Blog. *https://www.jchs.harvard.edu/blog/number-renters-burdened-housing-costs-reached-record-high-2021*

[10] Christopher Herbert. Senate Banking Committee Testimony. *https://www.banking.senate.gov/download/herbert-testimony-2-9-23*

20.0 percent in August 2021 and marking the largest jump in three decades.[11] Home price increases have cooled since the Federal Reserve began raising interest rates, although prices generally remain high, and elevated interest rates make it more difficult for first time homebuyers to purchase a home. Just 42.2 percent of new and existing homes sold between the beginning of July and end of September 2022 were affordable to families earning the U.S. median income of $90,000.[12] This was the second consecutive quarterly record low for single family housing affordability since the Great Recession.

Home ownership disparities between racial and ethnic groups stubbornly persist. In the second quarter of 2022, the home ownership rate for White households was 75 percent compared to 45 percent for Black households, 48 percent for Hispanic households, and 57 percent for non-Hispanic households of any other race.[13] These gaps in home ownership rates have changed little over the last three decades. In fact, the Black-White gap in home ownership rates was the same in 2020 as it was in 1970, just 2 years after the passage of the Fair Housing Act of 1968, which sought to end racial discrimination in the housing market.[14] These disparities limit the ability of families of color to achieve their home ownership goals and limits asset building opportunities, contributing to our Nation's racial wealth gap.

Many communities have also been significantly impacted by real estate investors purchasing single family housing properties for rental housing. Increases in investor-owned properties are associated with rising rental prices, particularly in the most affordable segment of the housing market. These investor purchases reached a record high in 2021,[15] are geographically concentrated in the South and Southwest sections of the Nation and are primarily in low cost, neighborhoods with a majority households of color.[16] Between 2010 and 2021, the share of homes purchased by investors in majority Black zip codes has increased from 13 percent to 30 percent; compared to increases from 7 percent to 12 percent in other zip codes.[17] LISC has seen the impacts of these practices in several of our local office markets, including Atlanta, Charlotte, Jacksonville, Phoenix, Detroit, and others. Increased investor activity has been linked with troubling property management practices and, as critically, it limits the ability of first time and minority families to purchase homes and build wealth.[18]

Community and Economic Development

Just as there are significant challenges to investing in affordable housing, so too are we seeing challenges to investing in other community and economic development projects in our neighborhoods. Many of these are long standing challenges, including: real and perceived risks from the private sector, insufficient infrastructure, higher levels of environmental remediation, less collateral availability, fluctuating income flow from small businesses or nonprofit project sponsors, and a longer timeline for economic returns. That is why lower income communities and families are particularly vulnerable to any disruptions to the economic markets, and the recent investment trends we discussed in housing we also see with respect to community and economic development investments.

For example, small businesses often face difficulties in raising capital. Most banks will not consider loans of less than $250,000, making it very difficult for businesses to raise start up funding. This is a particular challenge for business start ups from lower income owners, who likely do not have resources from friends and family that can be used to cover upfront operating costs, nor access to peers that have experience owning and operating successful larger businesses. Many of these businesses rely on credit card and other higher interest loan products to support their oper-

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[11] Harvard University. "State of the Nation's Housing". *https://www.jchs.harvard.edu/state-nations-housing-2022*

[12] *https://www.nahb.org/news-and-economics/press-releases/2022/11/housing-affordability-falls-to-more-than-10-year-low-as-rising-interest-rates-take-a-toll*

[13] *https://home.treasury.gov/news/featured-stories/racial-differences-in-economic-security-housing#::text=housing%20equity%20wealth.-Homeownership,households%20of%20any%20other%20race*

[14] Ibid.

[15] Schaul, Kevin, and O'Connell, Jonathan. "Investors Bought a Record Share of Homes in 2021. See Where". *Washington Post*. February 16, 2022.

[16] Dr. Desiree Fields, Senate Banking Hearing: "How Private Equity Landlords Are Changing the Housing Market". *https://www.banking.senate.gov/download/fields-testimony-10-21-21*

[17] Schaul and O'Conell.

[18] Frankel, T., and Keating, D. (2018). "Eviction Filings and Code Complaints: What Happened When a Private Equity Firm Became One City's Biggest Homeowner". *Washington Post*. *https://www.washingtonpost.com/business/economy/eviction-filings-and-code-complaints-what-happened-when-a-private-equity-firm-became-one-citys-biggest-homeowner/2018/12/25/995678d4-02f3-11e9-b6a9-0aa5c2fcc9e4-story.html*

ations, which makes them particularly vulnerable in higher interest rate environments.

We are seeing similar dynamics play out in the community facilities financing space. LISC funds charter schools, workforce development centers, federally qualified health care centers and childcare centers, among other community based facilities. Banks generally require much higher collateral from these projects because income flow can fluctuate considerably from month to month, and because it may be difficult to repurpose the properties if the bank is forced to foreclose and take ownership.

We see particularly acute challenges in the childcare sector. While investments in childcare are critical for ensuring a productive U.S. workforce, the current economics of building and maintaining high-quality early childcare education facilities creates significant barriers to providers entering and staying in the market. Most notably:

- Child care providers tend to operate at exceptionally thin margins, leaving very little room to support debt on the property. This inhibits providers' ability to acquire and/or develop facilities, as well as renovate existing facilities to meet the needs of a high-quality center.
- Most providers—like other small businesses—should expect to see operating losses during their startup phase. This is prohibitive to providers entering the market or expanding, especially given the thin operating margins and inability to take on additional debt.
- Many providers also experience barriers to participating in the real estate and financing aspects of the facilities process, including creating an operating budget, developing and implementing information systems, working with an architect, and engaging with the regulatory bodies that oversee building codes.

These barriers are prevalent across markets, including urban, suburban and rural communities. In high-cost markets, providers are often priced-out from acquiring land or existing facilities, both because of the significant upfront purchase costs, as well as the capital needed to hold the land until the center is ready to open. And in rural areas, many of which have depressed economic markets, extreme unemployment, and dispersed populations, it is simply not economically viable to build a high-quality center when it is unclear if enough families will be able to attend, or if they will be able to pay a rate that supports the facilities' operations. Family-based childcare is often the only option in rural areas, but these providers are also constrained by the depressed economic markets and dispersed populations.

Rural Communities

We know from our work, and the data confirms, that rural America experiences distinct economic and housing characteristics from the rest of the United States. On the economic front, rural America has not experienced population or economic growth at the rate of the national average and many persistently poor rural areas have experienced outmigration and population decline for decades. In fact, 81 percent of persistently poor communities (those with 20 percent of the population being at or below the poverty level for three decades) are outside metropolitan areas, with geographic concentrations in Central Appalachia, Mississippi Delta, border Colonias, Native American lands, and southeastern communities.[19] Rural America is often challenged by undiversified local economies that are disproportionately impacted when one larger employer leaves a community or when commodity and extractive resource prices decline. In addition, rural America tends to have older populations than the country as a whole, with 19 percent of residents over the age of 65 versus 16 percent nationally.[20] Communities with a disproportionate number of older adults often have challenges providing necessary services since these populations are more likely to be on fixed incomes and have special needs.

These economic realities create distinct housing needs in rural areas, especially low-income rural communities. Over half of renters in rural areas had incomes under $35,000.[21] And while rural communities may generally be more affordable than metro areas, the low median incomes result in 44 percent of rural renters being housing-cost burdened.[22] Housing in rural America is distinguished in other ways, including by higher rates of home ownership (73 percent vs. national average of 65 percent); higher proportion of manufactured housing (13.4 percent, twice the national average); an older rental housing stock which is more likely to have hous-

[19] Taking Stock, Housing Assistance Council.
[20] Ibid.
[21] Ibid.
[22] Ibid.

ing problems, including 5.6 precent of housing being substandard; and specific local needs such as high overcrowding rates in many Native American communities. [23]

Nowhere is the nexus between housing and economic development more pronounced than in rural communities, which are increasingly hearing from employers that would like to locate high quality construction and manufacturing jobs to those communities but are facing the realities that there isn't enough quality housing to support their workforce.

Role of CDFIs in the Community Development Finance Ecosystem

CDFI Activities

Community development financial institutions provide capital, credit, and financial services in underserved communities and individuals throughout the country. There are over 1,400 Treasury certified CDFIs across the country, ranging from credit unions to small nonprofit loan funds to large national organizations. Collectively, CDFIs have $247 billion in total assets and serve communities of all sizes in all 50 States, the District of Columbia, Puerto Rico, and Guam. [24] CDFIs serve borrowers and geographic areas that are not readily served by mainstream financial institutions, providing loans to first-time homebuyers, financing for affordable rental housing and community facilities, and small business financing. In many cases, CDFIs provide the gap financing or the early stage financing that allows projects to secure conventional financing.

The most recent data from the CDFI Fund shows how CDFIs are meeting needs, with their primary lines of business split between business and microfinance, consumer lending, and residential real estate finance, in addition to other activities. [25] In 2020, over $110 billion in lending was originated by CDFIs for affordable housing, consumer lending, and community development projects, with almost 77 percent of the number of those loans for projects and people living in an underserved community or for low-income households. [26] Certified CDFIs are also required to provide training and technical assistance with their lending products, to ensure borrowers are successful. In 2020, over 4.6 million individuals received housing counseling, financial education, business technical assistance, real estate trainings, and other development services. [27]

CDFIs serve communities of all sizes, including rural areas. A recent Federal Reserve survey highlighted that 25 percent of CDFI respondents reported serving small towns. [28] CDFIs serving rural communities are often the only entities providing affordable housing and community development financing opportunities, due to contractions in the banking sector over time and capacity limitations of local organizations. These CDFIs though tend to have less sources of funding to expand their financing, even though over 75 percent of them reported increased demand for their lending products. [29]

LISC Activities

LISC has been a certified CDFI since 1995 and provides support relating to all components of the affordable housing financing and community development ecosystem. We raise capital and manage the assets of Low-Income Housing Tax Credit and New Markets Tax Credit investment funds; provide training and technical assistance grants to nonprofit housing developers and community development corporations; provide debt capital for multifamily housing projects, commercial real estate projects and small businesses; administer off balance sheet funds on behalf of municipalities, private sector organizations and foundations; support single family housing development and rehabilitation; and support rural housing initiatives, both single family and multifamily.

In 2023 alone, LISC and its affiliated entities deployed over $2.5 billion in equity capital, loan capital and grants to provide support to low income families and help revitalize distressed rural and urban communities throughout the country. This included $1.2 billion of equity investments in affordable housing that were secured by our affiliate, the National Equity Fund, through the Low Income Housing Tax Credit, including into funds that have been dedicated to support veterans housing and housing that is developed by smaller, emerging and minority developers. Since in-

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[23] Ibid.

[24] *https://www.cdfifund.gov/sites/cdfi/files/2023-01/CDFI-Fund-FY22-AFR-FINAL508.pdf*

[25] *https://www.cdfifund.gov/sites/cdfi/files/2021-10/ACR-Public-Report-Final-10062021-508Compliant-v2.pdf*

[26] Ibid.

[27] Ibid.

[28] *https://fedcommunities.org/a-closer-look-at-rural-cdfis/*

[29] Ibid.

ception, LISC and its affiliates have invested $29.7 billion in grants, loans, and equity in affordable housing and community development projects, leveraging $82 billion and supporting 489,000 homes and apartments.

LISC's single family work includes home repair, downpayment assistance, single family development financing, and heirs property assistance. Pioneered in 2015 by our Detroit LISC office, we offer 10-year, interest free loans ranging from $5,000 to $25,000 to complete home repairs, fix structural defects and resolve health and safety issues such as lead, mold, and asbestos contamination. The Detroit program has provided $13.6 million in financing to 688 homeowners, 95 percent of whom are Black, and 71 percent of whom are low-income households. The loan fund structure draws upon three sources of financing—Community Development Block Grant funds, private loan capital and grant funding—and we are in the process of building out similar programs in Memphis and other cities across the country.

LISC has also been significantly engaged in economic development and commercial revitalization activities, including through Broadstreet Impact Services—our affiliate organization that secures equity investments and related debt through the New Markets Tax Credit program. Through 2022, LISC has placed $1.14 billion in NMTC equity investments in 172 different projects in low-income communities throughout the country, supporting $3.67 billion in total development costs. LISC NMTC investments have created or retained more than 23,000 construction and permanent jobs, developed 13.9 million square feet of commercial and community space, and financed health care facilities serving more than 242,000 patients and educational facilities serving 49,000 students.

LISC has also increasingly been investing in small businesses and in the small business ecosystem. LISC is currently supporting a network of over 140 business development organization (BDOs) throughout the country, in both our urban and rural communities. BDOs offer comprehensive business services, including planning, financial coaching, assistance accessing new revenue streams, and more. They function as a high-touch response system for emerging entrepreneurs and legacy small business owners alike, helping them to launch, operate, grow, develop resiliency, and create new jobs in their communities. BDOs include community development corporations, CDFIs, chambers of commerce, business improvement districts, merchants associations, incubators, accelerators, and more.

LISC also has a strong commitment to improving rural communities and in 1995, launched Rural LISC, a national program created to expand our reach beyond urban areas. Today, Rural LISC partners with 140 rural community-based organizations, including five financial intermediaries, helping each organization identify challenges and opportunities, and delivering the most appropriate support to meet those local needs. Over half of our partners provide housing assistance to the small towns they serve. LISC has renewed our commitment to rural communities through our Rural LISC Promise, our pledge to catalyze at least 20 percent of the community development impact that LISC makes, in any year, in rural communities.

Critical Role of Federal Affordable Housing and Community Development Programs

The Federal Government plays an essential role in supporting CDFIs, as well as helping to fill market gaps for affordable housing and community development projects. Below, we highlight some of the most essential Federal programs supporting this work, many of which fall under the purview of this Committee.

Multifamily Housing

The construction and preservation of nearly all affordable rental housing relies heavily on Low-Income Housing Tax Credits. Housing Credit properties often utilize other sources of Federal subsidy, including the HOME Investment Partnership program, Capital Magnet Fund, USDA Rural Housing Service programs, and rental assistance through HUD's Section 8 Project-Based Rental Assistance, Project Based Voucher, and Housing Choice Voucher programs. These rental assistance programs are essential for affordable housing serving our Nation's poorest households.

Low Income Housing Tax Credit

The Housing Credit is the Nation's most successful tool for the production and preservation of affordable rental housing. Since its enactment in 1986, the Housing Credit has produced just under 4 million affordable homes, serving more than 8 million households, supporting approximately 6 million jobs annually, and generating approximately $250 billion in taxes and $700 billion in wages and business income. What's more, properties financed with the Housing Credit must remain affordable for a period of at least 30 years, and longer in certain States.

The Federal statute generally requires all Housing Credit units to be rented to tenants with incomes at or below 60 percent of area median income (AMI), and that

rents charged may not exceed 30 percent of the applicable median family income. However, a significant percentage of Housing Credit units are rented and affordable to tenants with considerably lower incomes. According to recent HUD data on Housing Credit resident demographics, 53 percent of all households living in Housing Credit apartments are extremely low-income, meaning they earn 30 percent of AMI or less; and another 31 percent of households are classified as very low-income (earning less than 50 percent of AMI). This deep targeting is in large part due to the requirements in Federal law that creates a preference for developments that commit to deeper income targeting; and in many cases would not be possible but for Federal, State, or local rental subsidies that well compliment the Housing Credit program.

The success of the Housing Credit program can be measured not only by the number of units of affordable housing it has produced, but also by the financial strength of the properties developed. According to periodic analysis by the national accounting firm CohnReznick, the cumulative rate of foreclosure on Housing Credit properties is lower than any other real estate asset class, well below 1 percent. This is a tribute to the quality of underwriting at the original financing as well as the multiple eyes on the development by the State housing finance agencies, local governments, lenders, equity providers, and developers.

Section 8

The Housing Credit is best able to reach the poorest households when rental assistance is available, as the rents these families can afford to pay often cannot support the property's basic operating costs, let alone debt service. The Section 8 program provides vouchers directly to project owners known as project based vouchers, but also directly to renters known as tenant-based vouchers. Both types of vouchers are critically needed if we are going to ensure that the lowest income families have access to affordable housing. LISC is supportive of efforts to increase Federal rental assistance resources since only one out of four eligible households receive it, and since it's so critical for housing extremely low-income families, including for persons experiencing homelessness. [30]

HOME Investment Partnership Program and Housing Trust Fund

The HOME Program is the only Federal block grant to State and local governments designed exclusively to create and preserve affordable housing for low-income households. The funding is flexible and may be used for a variety housing of activities that other sources may not cover, including preservation of rental housing, homebuyer assistance, rehabilitation of owner-occupied homes and tenant-based rental assistance. For rental housing, HOME funds often provide either the early support necessary to initiate new development or the critical gap-financing needed to complete developments. States and localities must provide at least a 25 percent match of their HOME funds from local funds. These entities typically leverage HOME program funds by generating more than $4 of other public and private funding for every HOME dollar. HUD's Housing Trust Fund further enhances HOME dollars by targeting additional resources to serve the lowest income families.

Capital Magnet Fund

The CMF provides competitive resources for CDFIs and nonprofit housing developers to finance affordable rental housing and home ownership projects and related economic development activities. It is administered by the CDFI Fund and by law, an organization must leverage its award with other sources of capital; the leveraged amount must be at least 10 times the amount of the award. This funding is typically utilized as gap sources in affordable rental housing projects. The CMF programs has awarded grants totaling nearly $1.1 billion to CDFIs and qualified nonprofit organizations and of reported projects, awardees have attracted nearly $13.3 billion in total leverage. Recipients have five years to complete projects after receiving an award. As of September 30, 2022, awardees reported supporting 37,650 affordable rental housing units, 5,500 affordable home ownership units, and several community service facility projects, such as health care and other community facilities that are located near affordable housing. [31]

Federal Home Loan Bank Affordable Housing Program

The Federal Home Loan Banks are required to provide 10 percent of their net income for the Affordable Housing Program (AHP), which can support both affordable rental housing and home ownership. AHP is an important gap financing source for many Housing Credit projects. In addition, it can be utilized to support the purchase

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[30] *https://www.cbpp.org/research/housing/families-wait-years-for-housing-vouchers-due-to-inadequate-funding*

[31] *https://www.cdfifund.gov/sites/cdfi/files/2023-10/FINAL-2023-CMF-Award-Book-100323.pdf*

or rehabilitation of a home, with at least one third of that amount set-aside for first-time homebuyers.

USDA Multifamily Housing

The U.S. Department of Agriculture's (USDA) Section 515 Rural Rental Housing Direct Loan Program has funded the creation of 533,000 affordable rural rental housing units since inception and there are around 395,000 units of this housing remaining, which are located in over 87 percent of all U.S. counties.[32] The program hasn't funded new construction in many years and current resources are utilized to help preserve these properties as affordable, which is vital due to the lack of other affordable housing options in many of these rural communities and since many residents are elderly or disabled. More than 80 percent of Section 515 tenants receive Federal rental assistance to make the rent affordable, with almost two-thirds funded through USDA's Section 521 Rental Assistance program. Families living in these properties have an average household income of $14,941 and two-thirds are elderly or disabled.[33]

Single Family Housing

Home ownership is one of the primary ways that low- and moderate-income families are able to build wealth and achieve financial stability. Increasing affordable home ownership is a key component in combatting historical policies that have precluded minorities and others from purchasing a home and widened the racial wealth gap. Unfortunately, we have very few Federal resources for both supply and demand side affordable home ownership assistance; but those that we have are critically important.

HOME, CMF, and AHP

As mentioned, HOME, AHP, and the Capital Magnet Fund can be utilized for affordable home ownership purposes, including purchase assistance, owner-occupied rehabilitation, and for development projects in the case of CMF.

Housing Counseling

Many would-be first-time homeowners, including low-income and minority families, need assistance when preparing to purchase a house. Housing counseling provides prospective buyers the financial education and counseling they need to purchase a home they can afford. Housing counseling is also an essential tool for supporting current homeowners who are experiencing financial distress. Research has shown that housing counseling helps households avoid foreclosure and counseled clients were almost three times more likely to receive a loan modification and were 70 percent less likely to re-default on a modified loan than were similar borrowers who were not counseled.[34] To support both prospective and current homeowners, LISC supports full funding of HUD's Housing Counseling program. This program provides grants to HUD-approved housing counseling agencies and State housing finance agencies. This assistance is crucial in ensuring distressed families know their options for how to keep their homes.

USDA Rural Housing Service Single Family Programs

The USDA's Rural Housing Service administers several single-family programs, which support affordable home ownership for low-income families in rural communities. These include the Section 502 Single Family Housing Direct Home Loan program and Section 523 Mutual Self-Help Housing Technical Assistance program. The Section 502 Single Family Housing Direct Home Loan program is the only Federal home ownership program targeted to low-income and very low income rural families. Over 60 years, the program has helped more than 2.1 million families achieve home ownership and built over $40 billion in wealth.

The Section 523 Self-Help Housing Technical Assistance program has helped more than 50,000 families achieve home ownership over the last 50 years. Under the program, families work together in groups to build their homes and equity. Section 523 grants support the nonprofit developers providing training, supervision, and technical assistance to families. The program is targeted to low-income and very low-income families and over 50 percent of participants are minority households. The sweat equity gained by constructing a home, coupled with affordable mortgages through the Section 502 Direct Home Loan program, allows low-income rural families to achieve home ownership and build wealth.

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[32] *https://ruralhome.org/wp-content/uploads/2022/03/rural-research-brief-usda-rural-rental-housing.pdf*

[33] Ibid.

[34] *https://www.huduser.gov/portal/sites/default/files/pdf/Housing-Counseling-Works.pdf*

Community and Economic Development

Investments in community resources help to spur broader economic growth. Federal investments often fill gaps in project financing and are at the core of funding that makes inclusive economic development initiatives possible on the local level. This cooperative effort joining Federal investment and locally led programs expands the entire economic ecosystem by revitalizing neighborhoods, attracting businesses, creating jobs, and broadening access to opportunity for all residents. LISC supports robust investments in programs across Federal agencies that promote comprehensive community development initiatives and facilitate cross-sector partnerships, a few of which are highlighted below.

CDFI Fund

The Treasury Department's CDFI Fund certifies institutions as CDFIs and administers several different programs to support their capacity and growth, including the CDFI Program, which invests in CDFIs to increase their lending capacity. These resources have been instrumental to the CDFI's sector's growth over time. In FY 2022, CDFI Program awardees originated over $53 billion in loans and investments, financed $12.7 billion for home improvement loans, $8.1 billion for business and microenterprise loans, $5 billion for residential real estate transactions, and $17.7 billion for consumer loans. LISC supports increased funding for the CDFI Fund since the CDFI Program and its other competitive award programs are greatly oversubscribed.

New Markets Tax Credits

The New Markets Tax Credit (NMTC) Program attracts investment capital to low-income neighborhoods that have been left behind by the traditional private marketplace. Under the program, investors receive a tax credit for making equity investments in certified Community Development Entities (CDEs), which in turn use the proceeds to make loans and investments in businesses, real estate projects, and community facilities located in underserved low-income communities. To date, $57.5 billion of NMTC equity has been invested in distressed rural and urban communities, supporting a wide variety of activities including small businesses, manufacturing facilities, for sale housing, charter schools, health care centers, childcare centers, and shopping centers and grocery stores, to name but a few.

Community Reinvestment Act

The Community Reinvestment Act (CRA), enacted in 1977, requires banks to invest in the communities, including low-income communities, where they are conducting business. CRA has proven to be a critical, if not the most critical, resource available to facilitate the flow of private capital into underinvested communities. It has been successful not only for the communities and community residents that have benefited from these investments, but also for the banks—which have managed to find new and profitable investment opportunities that generally perform as well or better than other bank investments. While CRA promotes many types of bank investments in lower income communities, it has been particularly impactful with respect to promoting affordable housing and home ownership opportunities for lower income families.

As successful as the CRA has been, its regulations had not been substantively updated since 1995—despite the fact that the banking industry has undergone significant changes in that period, most notably in the rise of interstate banking, internet banks, mergers of institutions, and mobile banking. However, in October of 2023, the bank examiners released finical regulations providing a much needed and welcome overhaul of the CRA examination procedures. The regulations were the result of significant public vetting over the last 6 years, and we believe reflect an appropriate balance between the needs of low income communities and the responsibilities of banks to demonstrate that they are meeting these needs while also fulfilling their safety and soundness requirements. The revised regulations also provide clarity and transparency to both banks and community development practitioners which we believe will result in a more functional and efficient community and economic development finance ecosystem.

Capacity Building for Affordable Housing and Community Development Organizations

HUD's Section 4 program strengthens the Nation's lower-income urban and rural communities by bolstering nonprofit community developers that build and invest in their neighborhoods. The program provides grants on a competitive basis to national intermediary community development organizations, which provide training, education, financial support, and development assistance to local community development corporations (CDCs). These funds are matched on a three-to-one basis, and then used to leverage additional private capital. Total aggregate leverage has consistently been in the range of $20 or more for each dollar of Section 4 funding.

From 2018 to 2022, Section 4 funds have been deployed by 984 CDCs and other nonprofit developers, resulting in the creation or preservation of more than 42,000 homes and the attraction of over $10 billion in investment to communities. The Section 4 program is the sole source of funding at HUD that provides financial support and development assistance to CDCs to support their housing and community revitalization efforts in all types of communities. LISC supports increased funding for the Section 4 program to provide additional capacity building support to CDCs serving urban, suburban, rural, and Native communities.

LISC also supports dedicated programs at USDA, including the Rural Community Development Initiative and the Rural Partnership Program, that similarly focuses efforts on providing training and technical assistance to nonprofit CDCs serving the unique needs of rural communities.

Community Development Block Grants

The Community Development Block Grant (CDBG) program is a critical source of community development funding that benefits low- to moderate-income (LMI) communities. Established in 1974, the block grant program allows grantees to meet locally identified needs, which promote inclusive approaches to community and economic development.

When disaster strikes communities, the Community Development Block Grant—Disaster Recovery (CDBG–DR) program provides the resources needed to rebuild, expand resilience capabilities, and strengthen post-disaster opportunities. Timely and well-targeted Federal assistance is critical to an inclusive recovery, particularly in underserved and rural communities. But the current funding mechanism is cumbersome and inefficient, delaying the delivery of much-needed investments for aid and recovery and leaving disaster-stricken communities stuck in administrative limbo.

Actions Needed From Congress

We urge Congress to continue its commitment to supporting affordable housing and community development efforts by enacting critically needed legislation, most of which has bipartisan support, that would expand existing programs or else create new programs where there are gaps in the housing and community development financing ecosystem.

Support Production and Affordability of Rental Housing

1. Enact the Affordable Housing Credit Improvement Act (S. 1557)

This legislation, sponsored by Senators Cantwell and Young, includes about two dozen provisions to strengthen and improve the Housing Credit, and if enacted would result in the production of close to 2 million units of additional affordable housing over the next decade. It currently has the support of 30 Senators, split evenly among Democrats and Republicans. We have never seen an affordable housing production bill with such deep and widespread support in Congress, and this is by far the most important piece of legislation we can enact to help put a dent into our current housing crisis.

2. Enact housing credit provisions in H.R. 2074

In a notable recognition of urgency of the housing crisis, two Housing Credit provisions drawn largely from the AHCIA were included in the tax bill that passed the House in December: a provision to restore an increase to the allocation of credits that expired in 2021, and a provision that would make it easier to utilize the housing credit alongside private activity bonds. These two provisions would create an additional 200,000 units of affordable housing over the next decade and could help serve as a critical bridge while we wait for enactment of the AHCIA.

3. Enact the Rural Housing Service Reform Act (S. 2790)

LISC supports the bipartisan Rural Housing Service Reform Act led by Senators Smith and Rounds and supported by the majority of this Committee. This legislation would make long overdue updates to RHS programs, including allowing Section 521 Rental Assistance to continue at properties after the USDA mortgage matures. This will help owners leverage Housing Credits and debt to recapitalize these properties, while ensuring tenants continue to be stably housed. In addition, it permanently authorizes a delegated Section 502 Direct Loan Program for Native CDFIs, while updating USDA's home repair loan limits.

4. Enact the Family Stability and Opportunity Vouchers Act (S. 1257)

LISC supports additional rental assistance to ensure that our Nation's lowest income families are provided the housing stability they deserve. Led by Senators Van Hollen and Young, this bill would fund new housing mobility vouchers to help allow families to live in areas of higher opportunity.

LISC also thanks Senator Scott for his leadership on the ROAD to Housing Act. We particularly appreciate the need to expand the Rental Assistance Demonstration program as a means to helping modernize and preserve affordable housing units, provided there are appropriate tenant protections.

We also applaud Senator Cortez Masto's incredible leadership on housing and community development issues, including most notably the Federal Home Loan Banks Mission Implementation Act, the PRICE Act (S. 3264), and the HOME Reauthorization bill (S. 3793). This trio of bills would lead to a significant increase in the development and rehabilitation of affordable housing financed through the Federal home loan bank system, enhance and improve production of manufactured housing, and provide numerous reforms to HUD's HOME program. LISC strongly supports these legislative efforts.

Lastly, we support expanded asset building opportunities for residents of HUD-assisted housing, including public housing and those living in Section 8 Project-Based Rental Assistance properties. Congress should authorize a pilot program to expand the successful Family Self-Sufficiency Program by allowing increases in tenant income to be deposited into an escrow account. This would expand the ability for tenants to save for their goals.

Support Home Ownership Opportunities

1. Enact the Neighborhood Homes Investment Act (S. 657)

LISC, along with over three dozen other national organizations and trade associations focused on housing and community revitalization, is calling for the enactment of the Neighborhood Homes Investment Act. This bipartisan legislation, introduced by Senators Cardin and Young, currently has 8 additional cosponsors, with equal numbers of Democrats and Republicans.

Neighborhood Homes is designed to attract private capital to support investments in single family homes in distressed urban and rural communities—where the costs of developing and rehabilitating homes exceed the value of the home. Modelled after the successful Low Income Housing Tax Credit, Neighborhood Homes would provide the developer or investor with a tax credit to cover this "value gap", for both for sale housing and for owner occupied rehabs.

Neighborhoods characterized by some combination of high poverty, low median family income and low home values would be eligible for investments. Neighborhood Homes Credit agencies would also have additional flexibility to serve rural communities, as well as communities impacted by natural disasters, that may not otherwise have qualified based on the initial Neighborhood Homes requirements.

As noted above, Neighborhood Homes would fill the gap between the cost of construction and the value of the property, with the private market bearing construction and marketing risks—much as is done with the Housing Credit. However, the Housing Credit, which was designed to create affordable rental housing for low- and very-low-income families, cannot readily be utilized to support home ownership housing. And while tax exempt private activity bonds and mortgage credit certificates (MCCs) do support homebuyers by reducing mortgage interest costs, these incentives do not address supply-side development cost gaps.

The Neighborhood Homes Tax Credit would fill a missing void in our affordable housing tax financing ecosystem, providing an effective and necessary tool for bringing starter homes online, while also revitalizing communities and providing affordable home ownership opportunities for first time and minority homebuyers. Over the next 10 years, it is projected that Neighborhood Homes will result in the development or substantial rehabilitation of 500,000 homes.

2. Enact the Whole Home Repairs Act (S. 3871)

LISC supports Senator Fetterman and Lummis' Whole-Home Repairs Act. This bill is modeled off a successful Pennsylvania program, which created a one stop shop to help with home repairs and weatherization for underserved seniors and families.

3. Enact the Stop Predatory Investment Act (S. 2224)

We support the Stop Predatory Investment Act, led by Senator Brown, which would restrict tax breaks for large investors purchasing single family homes to convert to rentals.

4. Enact the HELPER Act (S. 1514)

We support Senators Brown, Rubio, and Ossoff's Homes for Every Local Protector Educator and Responder Act (HELPER), which would create a new Federal Housing Administration first-time homebuyer program for teachers, law enforcement, and first responders.

5. Enact the LIFT Act (S. 2148)

LISC supports the LIFT Act, led by Senator Warner, which would establish a program at HUD, working with Treasury, to provide low fixed-rate 20 year mortgages

for first-time, first-generation homebuyers. This would allow borrowers to build equity at twice the rate of a conventional 30 year mortgage.

6. Enact the Homebuyers Privacy Protection Act (S. 3502)

We support Senators Reed and Hagerty's bipartisan Homebuyers Privacy Protection Act, since it would prohibit a credit reporting agency from selling information when a consumer applies for a residential mortgage.

Support Investments in CDFIs and Low-Income Communities

1. Enact legislation supporting CDFIs

LISC applauds Senators Warner and Crapo for cofounding the Senate CDFI Caucus—which has grown to now include 24 Senators, 12 from each side of the aisle, including 10 Members of the Banking Committee. This has been a great resource for furthering conversations about CDFIs, and has also resulted in the introduction of several key pieces of legislation, including:

- *Scaling Community Lenders Act (S. 1442).* Introduced by Senators Warner and Crapo, this legislation would expand and fund a secondary market loan-purchase program for loans issued by CDFIs.
- *CDFI Bond Guarantee Program Improvement Act (S. 869).* Introduced by Senators Smith and Rounds, this legislation would reauthorize the program for 4 years, reduce the minimum issuance amount from $100 million to $25 million, and eliminate the cap on the annual number of guarantees. LISC is a participant in BGP and knows how important long-term capital is to CDFI lending efforts. These reforms will allow smaller CDFIs to be able to access the program and make it better able to assist smaller project sizes.
- *Community Development Investment Tax Credit (S. 2963).* LISC supports this legislation, led by Senator Warner and Wicker, which would provide an incentive for private-sector investments in CDFIs. This bill would give a tax credit to investors that make equity or equity-equivalent investments in CDFIs or that provide them with long-term patient capital, investments the CDFIs then use for their financing activities in low-income communities. A CDFI tax credit would provide additional resources for CDFIs and help overcome funding limitations in the CDFI Fund's oversubscribed programs.

2. Enact the New Markets Tax Credit Extension Act of 2023 (S. 234)

NMTCs are predominantly used to support commercial revitalization, businesses and community facilities in lower income communities, and are one of the most effective of all Federal economic and redevelopment programs—spurring over $120 billion of total investments in distressed communities and creating over 1 million jobs to date. LISC has deployed over $1 billion in NMTC financing since the program's inception, and we have seen first-hand how our investments in businesses, commercial real estate and community facilities have complemented our housing work and improved the lives of residents in our communities.

Though NMTCs cannot be used to support residential rental properties, some NMTC investments have nonetheless supported housing activities—principally through investments in mixed-use commercial redevelopment projects that include on site housing, and to a lesser extent, home ownership activities. According to the Treasury Department, NMTCs have helped to finance over 18,000 affordable homes.

The NMTC Program is set to expire in 2025. The Senate should pass S. 234, sponsored by Senators Cardin and Daines, which would permanently authorize the NMTC Program at $5 billion per year, and an inflationary adjustment, and allow the credit to be used to offset the Alternative Minimum Tax.

3. Enact the Reforming Disaster Recovery Act (S. 1686)

LISC supports the bipartisan Reforming Disaster Recovery Act since we've seen firsthand how it takes too long for CDBG–Disaster Recovery resources to reach communities. This bill would formally authorize CDBG–DR, leading to quicker delivery of resources, while streamlining administration of the program.

Conclusion

There can be little doubt we are currently in an affordable housing crisis. Rents have been rapidly climbing, supply has been tightening, costs of construction have been increasing, and we have underproduced roughly 3.8 million homes. On the single family side, home prices have cooled of late but still remain historically high, and elevated interest rates make it even more difficult for first time homebuyers to purchase a home. And sadly, home ownership disparities between racial and ethnic groups stubbornly persist, with little gains made over the past three decades. We face similar struggles at financing projects in our distressed urban and rural

communities, despite the best efforts of the Government to support critical community and economic development initiatives—including its support of the CDFI Fund.

The good news is that solutions are out there, and they have wide bipartisan support in Congress. Restoring the lapsed 12.5 percent increase to the formula allocation for the 9 percent housing credits and passing the Affordable Housing Credit Improvement Act will create close to 2 million additional affordable rental homes over the next decade than would otherwise be built, while also supporting nearly 3 million jobs and bringing in $120 billion in additional tax revenue.

Enacting the Neighborhood Homes Investment Act will create 500,000 new starter homes, providing home ownership opportunities for first time and minority homebuyers while simultaneously repopulating and revitalizing under-resourced rural and urban communities. Enacting the RHS Reform Act will help preserve rural affordable rental housing and expand home ownership opportunities for Native communities. And permanently extending the NMTC program will ensure that hundreds of billions more of private capital will be invested in our distressed rural and urban communities over the coming decade.

I thank you again for this opportunity to testify. I hope that the conversations we have today will bring us closer to enacting these and the other critical housing and community development bills addressed in this testimony and put us on a path to ensuring that all families in this country will be able to enjoy the health, well-being and financial security that an affordable home in a livable community provides.

PREPARED STATEMENT OF E.J. ANTONI

RESEARCH FELLOW, PUBLIC FINANCE ECONOMIST, THE HERITAGE FOUNDATION

MARCH 12, 2024

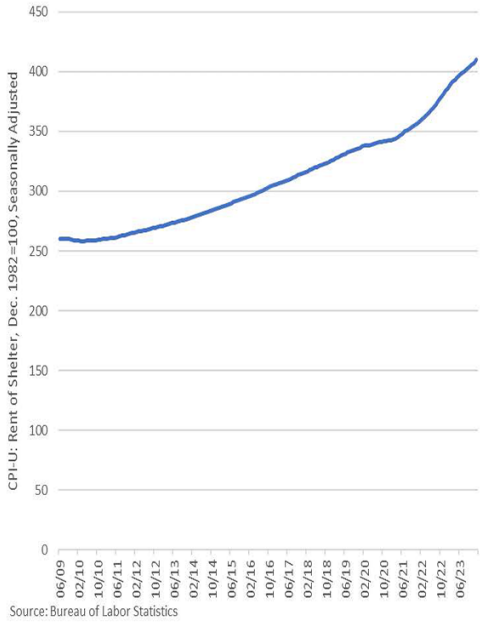
Chairman Brown, Ranking Member Scott, members of the committee: thank you for the invitation to discuss with you today the current conditions in the U.S. housing market, including those impacted by public policy, and especially the challenges encountered by many Americans today seeking affordable and safe shelter. I am a public finance economist at the Heritage Foundation, where I research fiscal and monetary policy with a particular focus on the Federal Reserve. I am also a senior fellow at the Committee to Unleash Prosperity.

Over the last three years, prices have risen across the American economy at rates not seen in four decades. Housing prices in particular have risen very quickly, even amidst generally fast-rising prices for all goods and services. By any widely used metric, housing in the U.S. is considered unaffordable today for most American families. This unaffordability is commonly defined as rent or the cost of homeownership requiring a relatively high portion of an individual's or a household's income. The significant decrease in homeownership affordability as well as the increase in rent prices over the last three years were both caused by several public policy choices including elevated levels of federal expenditures and imposition of regulation.

Housing Costs and Unaffordability

Both public[i] and private[ii] estimates of median home prices have increased between 16 and 25 percent over the last three years. The consumer price index[iii] (CPI) published by the Bureau of Labor Statistics estimates that rent prices have increased 20 percent over the last three years (Figure 1). While the CPI also includes an estimate for the cost of homeownership, this is imputed from rent prices. The current difficulty with this methodology is that rental prices have not increased at the same rate as the cost of homeownership over the last three years. Consequently, the CPI has significantly underestimated the true inflation rate by underestimating the increase in the cost of homeownership at only 19 percent since January 2021.

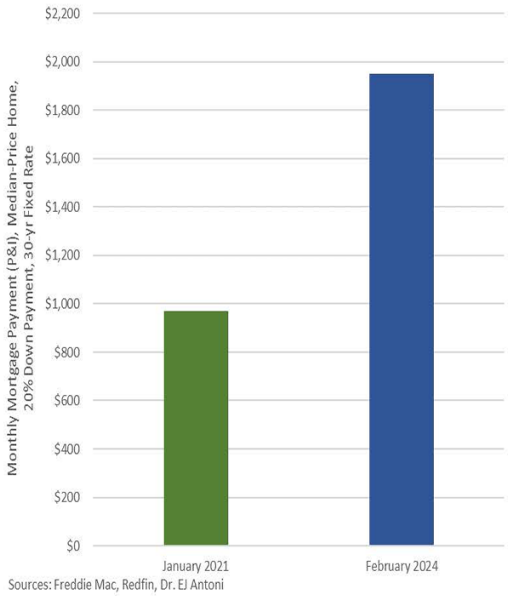
Figure 1, Rent Prices



Source: Bureau of Labor Statistics

Since home purchases are usually financed, with the financing typically providing between 80 and 90 percent of the sales price, the affordability of a home is greatly impacted by interest rates. Thus, the relative cost of a home over time must compare not only the change in price but the change in interest rates as well. The increase in home prices and interest rates from January 2021 through February 2024 caused the monthly mortgage payment (principal and interest) on a median price home to rise 101 percent, from about $969 to $1,952[iv] (Figure 2). These higher monthly mortgage payments cost a household an additional $11,794 per year for the same house. Across a 30-year mortgage, that is a difference of over $354,000, which is almost five times the median household income.

Figure 2, Monthly Mortgage Payment Over Time



Sources: Freddie Mac, Redfin, Dr. EJ Antoni

This increase in monthly mortgage payment requires additional data for further context, especially personal income. In 2006, the Federal Reserve Bank of Atlanta began publishing a Home Ownership Affordability Monitor (HOAM) Index.[v] A reading of 100.0 indicates average homeownership affordability with the median household income being sufficient to pay for a median price home. When the index is at 100.0 or higher, 30 percent or less of the median household income will pay for the median monthly housing payment including principal and interest charges of the mortgage, taxes, insurance, and private mortgage insurance until the homeowner has sufficient equity. The HOAM Index utilizes the prevailing interest rate in its calculations.

In January 2006, the index registered 73.3, indicating general unaffordability in the housing market following the severe market disruptions that began the previous year. At that time, 40.9 percent of the median household income was needed to buy the median price home. By early 2011, incomes had risen while both home prices and interest rates had fallen. The index breached 100.0 and remained above that level until mid-2013, after which point it fluctuated around the affordability threshold until 2019, at which point homeownership became markedly more affordable, even during the pandemic. After January 2021, however, the index dropped quickly and set a new record for rate of decline.

At the time of this testimony, the latest reading of the HOAM Index is December 2024 which registered 72.8, one of the lowest readings in series history, indicating that it takes 41.2 percent of the median household income to afford a median price home. From January 2021 to December 2024, the index has fallen more than 32 percent and the 10 lowest readings in the index's history have all occurred since June 2022.

In October 2023, I testified before the House subcommittee on Competition Policy, Antitrust, and Consumer Rights, noting that housing market conditions in that month had deteriorated from July, which was then the most recent HOAM Index reading. Similarly, housing market conditions at the time of this writing have deteriorated since December with interest rates rising and the general level of prices[vi] estimated to have risen faster than earnings[vii] over the last two months. That leaves households with larger paychecks but less available to allocate towards housing. Additionally, the HOAM Index assumes a 10 percent down payment before calculating the monthly principal and interest, but most households today can only afford a 3 percent down payment[viii] because savings have fallen so much since January 2021. If the median prospective home buyer were to use all his available savings, not just what was saved for the down payment, it would still only be 8 percent of the median home price, not the 10 percent assumed by the HOAM Index calculations. Having a down payment 70 percent smaller means a noticeable increase in the monthly payment on a median price home today. Furthermore, the HOAM Index uses gross, or before-tax, income. Net, or after-tax, income is lower and thus the true percentage of a household's take-home pay needed to be devoted to housing is higher.

In addition to a nationwide reading, the HOAM Index also provides metrics for major metropolitan areas, with many of the nation's most populous regions having much worse unaffordability than average. The cost of a median-price home is 47 percent of median household income in Boston, 54 percent in Miami, 62 percent in New York, 78 percent in San Fransisco, and 85 percent in Los Angeles. Like the nationwide figures, these percentages reference before-tax incomes. Consequently, allocating 100 percent of the median household income is still not sufficient to pay for the median price home in places like San Francisco or Los Angeles. Only one dozen major metropolitan areas (defined as population over 500,000) in the entire country meet the HOAM Index's affordability requirements (Figure 3) and none of them are west of Des Moines-West Des Moines, Iowa. Even among smaller metropolitan areas, the western most affordable area is Williston, North Dakota It should be noted that these calculations do not simply use the national median household income, but the local median household income. Thus, unaffordability in areas with higher-than-average income cannot be dismissed as a product of a local higher cost of living that does not consider the corresponding higher local income. The wide disparity in homeownership affordability across the nation is primarily a reflection of local public policy, especially the regulatory environment.

Figure 3, Selected Metropolitan Affordability Readings; Green Shading Indicates Affordability

Metropolitan Area	Annual Total Housing Payment, Share of Median Income
Los Angelos-Long Beach-Anaheim, CA	85%
San Francisco-Oakland-Hayward, CA	78%
San Jose-Sunnyvale-Santa Clara, CA	72%
San Diego-Carlsbad, CA	69%
Oxnard-Thousand Oaks-Ventura, CA	65%
New York-Newark-Jersey City, NY-NJ-PA	62%
Miami-Fort Lauderdale-West Palm Beach, FL	54%
Riverside-San Bernadino-Ontario, CA	54%
Sacramento-Roseville-Arden-Arcade, CA	50%
Stockton-Lodi, CA	49%
Youngstown-Warren-Boardman, OH-PA	28%
Dayton, OH	28%
Akron, OH	28%
Des Moines-West Des Moines, IA	27%
St. Louis, MO-IL	27%

Interest rates and home prices have historically been inversely correlated so that an increase in interest rates put downward pressure on home prices while a decrease in interest rates put upward pressure on home prices. That relationship broke down recently, although there is evidence to suggest that these two factors have recoupled. The decoupling was starkly observed in 2023 when homeowners with low-interest mortgages raised asking prices as interest rates rose. Simultaneously, homebuilders also raised their prices as input costs rose, even as interest rates climbed higher. The supply of homes was thus curtailed, and prices did not fall with the rise in interest rates, effectively freezing the housing market.

High rent prices relative to incomes have also prevented many Americans from saving enough for a down payment on a home today. By the time they have saved enough money, the price of homes has typically risen and now a larger down payment is needed. All the while, their savings are losing value from the hidden tax of inflation. Half of homebuyers today need a gift or loan from family and friends to have a sufficient down payment, indicating that many borrowers are even more leveraged than banking data would suggest. The reason for this leveraging is clear upon examining private housing market data which indicate that the income needed to afford a home has risen 80 percent since 2020 compared to only a 23 percent increase in median income.[ix] The median household income is 41 percent below the threshold needed to afford a median price home, the most unaffordable level in at least 40 years. The stark reality is that there is now an entire generation of

Americans who will likely never experience widespread homeownership. They will be the first generation of Americans to lose ground compared to their parents in this regard since the Great Depression.

The same fluctuations in prices and interest rates which have created a disparity between older, wealthier generations and younger Americans at the start of their careers have also exacerbated disparities along racial and geographic lines. To be clear, there is nothing inherent within immutable characteristics that causes this relationship. Rather, those characteristics are correlated with factors that themselves are correlated with the outcomes in question. This means that phenomena like inflation and the unaffordability of housing have disproportionately affected blacks and Hispanics,[x] as well as residents of rural areas.[xi] Lower-income households, regardless of race, ethnicity, composition, or geographic location, are more financially harmed by price and interest rate volatility.

Sources of Housing Unaffordability

Unprecedented federal spending over the last several years was the first link in a chain of events that caused a significant decrease in the affordability of both homeownership and renting. To finance trillions of dollars in new federal expenditures, the Treasury issued debt instruments, much of which was purchased by the Federal Reserve, the latter creating the money needed to buy the Treasuries in question. While this began in 2020, there was no significant increase in inflation that year for two reasons. First, monetary action has long and variable lags so that inflationary impacts are delayed. Even still, there was an expectation of some inflationary impulse by September 2020, and it still did not occur. That was largely because of the second reason, which was that the Federal Reserve had been engaging in monetary tightening for the prior three years, reducing its balance sheet while increasing interest rates. By the summer of 2019, the Federal Reserve had arguably overtightened monetary conditions and in September 2019 it temporarily lost control of interest rates and caused significant disruptions in the repurchase agreement market, requiring injections of liquidity to stabilize interest rates. These tight monetary conditions, combined with faster than expected economic growth, greatly diminished the impact of the initial fiscal expansion that occurred in 2020.

By 2021, emergency federal expenditures related to Covid-19 were expiring, but they were replaced by new spending. Thus, what would have been a temporary increase in government spending effectively became permanent and multi-trillion-dollar deficits were institutionalized. Simultaneously, the Federal Reserve continued its zero-interest rate policy (ZIRP) and provided such an excess of liquidity that the reverse repurchase agreement market peaked at $2.7 trillion, indicating difficulty maintaining even a near-zero interest rate floor.[xii] That allowed the Treasury to reduce borrowing costs and helped expand the market for Treasury securities. This combination of the federal government spending, borrowing, and creating trillion of dollars caused the fastest inflation in more than four decades. The depreciation of the dollar caused prices throughout the economy to rise. According to the CPI, the dollar has lost almost a fifth of its value in just the last three years.

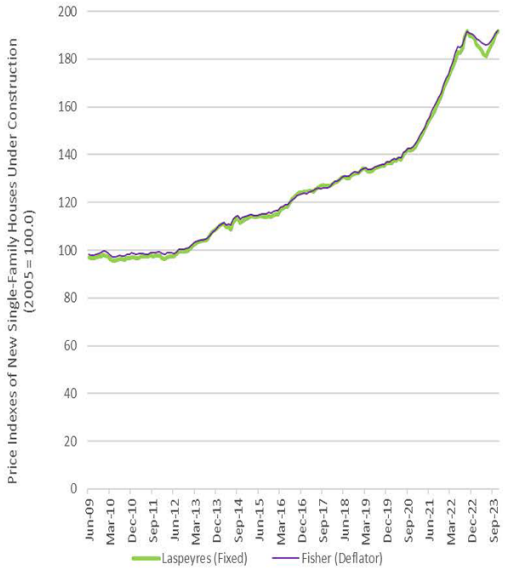
Home prices were particularly affected by the Federal Reserve's manipulation of interest rates. As explained previously, and as demonstrated in my prior research, industries where purchases are more often paid for with financing are more sensitive to changes in interest rates. The sharp

reduction in interest rates caused consumer demand for housing to increase significantly. It also greatly increased demand from institutional investors who had access to unprecedented amounts of credit and unprecedentedly low interest rates. That incentivized these investors to buy new homes for the purpose of renting, something which would ordinarily be unprofitable. (While this put upward pressure on the cost of homeownership by taking some housing supply off the market, it also converted that supply into houses available for rent, and thus put downward pressure on rent prices.)

When the Federal Reserve belatedly began to raise interest rates and reduce its balance sheet, inflation had already increased to multi-decade highs. What followed were the fastest interest rate increases in 40 years. That sudden increase in interest rates had significant implications for the housing market, particularly when people had based decisions on Federal Reserve projections of continuing ZIRP for the foreseeable future. Borrowers who had taken on excessive debt loads were faced with an inability to sell their home, because doing so would necessitate losing their low-interest rate mortgage. A new loan would carry an interest rate two to four times as high, meaning the borrower could afford a much smaller loan, sometimes half the size or less than their current loan. Referred to as "golden handcuffs," this situation made it prohibitively expensive for millions of Americans to sell their homes except at prices far higher (sometimes higher by 50 percent or more) than that for which they purchased them. Meanwhile, lenders now had a portfolio of low-interest-rate assets coupled with liabilities whose interest rates were increasing. This mismatch of interest rates first came to a head a year ago around this time as several banks collapsed and the Federal Reserve created a new lending facility to temporarily provide liquidity for financial institutions on the wrong side of the interest rate trade. To counter the existing low-interest-rate assets on their balance sheets, distressed lenders must make loans at least as high or higher than today's elevated interest rates. Even for lenders who are in otherwise healthy financial positions, private borrowers must compete against the Federal Reserve's interest on reserve policy and reverse repurchase operations, both of which offer lenders a risk-free rate of return over 5 percent and currently occupy about $4.4 trillion of the market. The result has been a drastic reduction in the supply of existing homes which has buoyed prices even as interest rates have risen from zero to the highest level in decades. The effect on existing homes prices has become so large that the price premium on new homes is virtually zero.

The disruptive change from inflationary low interest rates to higher interest rates and elevated prices has had a similar effect on homebuilders. The cost to build a new home is at a record high, surpassing the October 2022 level (Figure 4), and homebuilders are unable to profitably produce a greater quantity of homes at a lower price. Due to higher input costs (called wholesale inflation), construction prices for new single-family homes remain over 20 percent above their pre-January 2021 trend. This has reduced the supply of new homes that producers can sell at a given price, irrespective of interest rates. Thus, the supply of new homes has also been reduced and prices remain elevated.

Figure 4, Input Prices for Home Construction

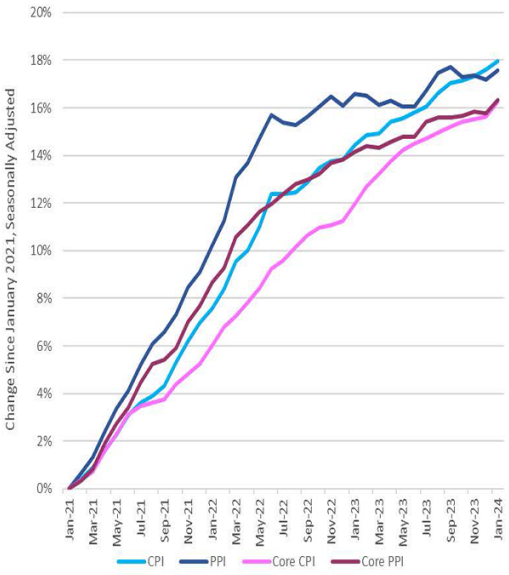


Source: Census Bureau

It is also important to note what did not cause inflation and the current cost-of-living crisis among America's middle class, especially regarding housing. While supply chain disruptions and other exogenous shocks can temporarily increase prices, the reversion to normal market conditions ultimately leads to prices returning to their previous level. The Federal Reserve Bank of New York's Global Supply Chain Pressure Index returned to its long-run average a year ago and has spent much of the last 12 months below zero, meaning supply chains are less constrained than their historical average.[xiii] Purchasing manager indexes also indicate that most global commodity shortages and price pressure are at or below their pre-pandemic levels[xiv] while volatility is down and supply chains are not overstretched, but rather are underutilized.[xv] Likewise, ethereal causes like "corporate greed" have not caused inflation. In the first place, corporations did not only begin seeking profits in January 2021. Attributing inflation to behavior which predates the idea of corporations themselves does not present a viable theory. Neither does the empirical evidence support such a claim. Since January 2021, prices for businesses and consumers alike have risen about 18 percent (Figure 5). Excluding the more volatile food and energy components, wholesale and retail inflation are almost exactly equal on a cumulative basis. The cost increases which businesses have been paying are simply being passed on to consumers. For nearly the entirety of the last three years, businesses have actually shielded consumers from many cost increases, partly as an attempt to retain market share. Only within the last few months has the cumulative change in the average consumer price

caught up to the cumulative change to the average price paid by businesses. Additionally, corporate profits increasing nominally is not evidence of increased profitability in a meaningful sense for the same reason that an individual's paycheck increasing nominally is not evidence that the individual is better off. Adjusted for inflation, both average corporate profits and individuals' average weekly earnings have seen significant declines in recent years.

Figure 5, Inflation Metrics



Source: Bureau of Labor Statistics

Regulation has also played a role in putting upward pressure on home prices, rent prices, and thus the cost of shelter for American families. One such example is the imposition of energy efficiency standards. Ostensibly, these reduce the lifetime costs associated with a home and major appliances (water heaters, furnaces and heat pumps, air conditioners, refrigerators, ovens, dishwashers, ceiling fans, etc.), but the estimated savings provided by regulators are often incorrect. Regulatory costs to American households in the first two years of the Biden administration have been three times higher than what was estimated by the respective agencies.[xvi] These regulations have made new construction and retrofitting of existing homes more expensive and burdensome, the costs of which are simply passed on to homebuyers and renters. Furthermore, the increased cost (whether in terms of higher rent or a higher monthly mortgage payment) are often never recouped over a person's time in that dwelling because of the flawed estimates by regulators. Lastly, when efficiency requirements reduce how well an appliances can

perform a task, the appliance is often used for additional cycles, resulting in a net increase in energy used.

Another regulatory factor at the federal level is the amount of land owned by the federal government which is not available for development. This is particularly concerning in the western portion of the country and is a key reason why there are no metropolitan areas in that region where homeownership is considered affordable. Because Native American reservations are mostly located in the western half of the country, the areas around these communities, and sometimes the communities themselves, are disproportionately affected by restrictions on homebuilding and thus experience higher costs, *ceteris paribus*.

There is also a local government parallel to this phenomenon where municipalities of varying sizes impose use restrictions which also curtail development. By constraining the supply of housing, whether single- or multi-family, these regulations put upward pressure on prices and decrease affordability. States like California have a disproportionate amount of such regulations, which is a chief cause of why California has the most unaffordable housing in America, both in terms of the most unaffordable markets and statewide averages.

Certain banking regulations have also helped increase the cost of building housing. Any measures which divorce interest rates and other loan pricing from a borrower's default risk will impose inefficiencies and therefore additional costs on housing transactions broadly, transactions which are heavily dependent upon deep, liquid credit markets. On a large scale, this also results in systemic risk, as was seen in the so-called mortgage meltdown beginning in 2005, which sparked a global financial crisis and the Great Recession. Counterintuitively, many subsidies of the lending process directed at making borrowing less expensive have not accomplished this aim. Instead, the benefits from such subsidies typically go to either lenders, landlords, or homebuilders, not renters and homebuyers. This is because subsidies and regulatory impositions which allow people to borrow more also allow those borrowers to bid up the price of homes and rental units.

Corrective Action

If Congress seeks to alleviate many of the problems afflicting the housing market and American families, the best course of action would be to immediately reduce federal expenditures. Such action would reduce crowding out and increase the efficient allocation of resources within the private economy. It would also reduce borrowing by the Treasury and the lower demand for loanable funds would cause interest rates to fall. With less Treasuries being auctioned, there would be less political pressure on the Federal Reserve to finance the Treasury's deficit with newly created money. That, in turn, would reduce inflation. This chain of events is exactly the opposite of what caused the current affordability crisis and reversing the cause will reverse the effects.

Congress should also consider restraining the Federal Reserve, whose manipulation of interest rates and money markets has led to inflation, recessions, and played a necessary role in putting the dream of homeownership firmly outside the reach of millions of Americans. Furthermore, the Federal Reserve's implementation of ZIRP ultimately created a situation which put American families at a competitive disadvantage in terms of financing a home purchase, thus forestalling homeownership for years, if not preventing it forever, while also spurring the highest inflation in 40 years. This was due to the unprecedented level of excess liquidity provided by the Federal Reserve.

With reverse repurchase agreements still at $793 billion, there is still excess liquidity given today's interest rates as well as the supply and demand of loanable funds. The Federal Reserve should also be made to return its reserve policy and agreement to repurchase facilities to normal operating conditions, while rapidly reducing its balance sheet to compensate. This would increase capital available to private borrowers by over $4 trillion without putting upward pressure on inflation.

Congress and the executive branch can work together to rollback ineffective regulation and land-use restrictions. Allowing consumers to choose what level of energy efficiency they want for their appliances will reduce costs and reward producers who innovate. In many cases, it will actually reduce energy use on net while also reducing costs for renters and homebuyers. Likewise, allowing development, particularly in the western region of the country, will greatly increase supply, decrease cost, and allow people more freedom in choosing where they live.

Congress can also consider measures to increase financial literacy and tie the reception of federal money to financial literacy tests among recipients. While a lack of financial literacy did not cause the current housing affordability crisis, the dual shocks of rapidly rising interest rates and rapidly rising home prices exacerbated the effects of the preexisting disparity between the financially illiterate and the rest of the population. Unaware of how to navigate these troubled waters, many Americans found themselves in situations which ultimately led to them being unable to afford their rent or monthly mortgage payment. The record of history is quite clear that no amount of housing subsidies, in whatever form, bestow upon the recipient the knowledge of how to navigate the housing market, or even how to prepare a monthly budget. It is irresponsible to provide subsidies which put families into positions that ultimately lead to evictions.

Banking regulation should also be reexamined, with particular attention paid to lending requirements imposed on financial institutions. Many of these requirements force banks, credit unions, other mortgage originators, as well as investment firms which bundle mortgage-backed securities, and credit rating agency to consider immutable characteristic in lending, instead of focusing on a borrower's ability to repay (and therefore, default risk). Such regulations are harmful to the housing market generally but also specifically to the very groups which such regulation is ostensibly designed to help. Housing subsidies in the form of loan guarantees have a similar effect. When the lender bears no cost for the borrower defaulting, the lender has no incentive to do due diligence, which increases risk, misallocates resources, and raises prices. Such subsidies incentivize lenders to loan to financially illiterate borrowers at high interest rates when there is very little likelihood the borrower will be able to repay. The result is not only a burden on the taxpayer, but a family being evicted from their subsidized dwelling, while the lender loses nothing.

There are also several courses of action that Congress should avoid. First, simply subsidizing the housing market broadly will not increase homeownership in the long-run nor alleviate the cost-of-living crisis. It will not reduce home prices or rent prices but will have the opposite effect. The benefits of such untargeted subsidies go overwhelming to lenders, landlords, and homebuilders. Likewise, Congress should avoid expanding welfare programs which incentivize people not to work and to remain on government assistance forever. Such programs trap people in a cycle of dependency which usually becomes intergenerational. Expanding these measures will also add to the federal deficit which is already at an annualized $3 trillion for the current fiscal year.[xvii] Congress must also not ignore local socioeconomic conditions when evaluating proposed legislative

responses to the high cost of housing. Factors like crime are not eliminated by building more low-income housing in a high-crime area. Instead, the crime causes the rapid deterioration of the neighborhood after federal monies have been poured in to provide more housing. These underlying conditions must be dealt with if the broader health of the community in question is to improve. Lastly, Congress should under no circumstances extend subsidies to, or set loan prices for, entire classes of people based on factors like immutable characteristics or type of employment. Loan terms should always be based on a borrower's ability to repay a debt.

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[i] https://fred.stlouisfed.org/series/MSPUS
[ii] https://www.redfin.com/news/data-center/
[iii] At the time of this writing, the February 2024 CPI has not been published but is scheduled to be released an hour and a half before the hearing for which this testimony has been prepared. Thus, certain figure may differ between this written testimony and my oral testimony as I endeavor to provide the committee with the most recent data available.
[iv] https://www.freddiemac.com/pmms, https://www.redfin.com/news/data-center/
[v] https://www.atlantafed.org/center-for-housing-and-policy/data-and-tools/home-ownership-affordability-monitor
[vi] https://www.clevelandfed.org/indicators-and-data/inflation-nowcasting
[vii] Average Weekly Earnings of All Employees, Total Private (CES0500000011) | FRED | St. Louis Fed (stlouisfed.org)
[viii] https://www.nationalreview.com/2023/10/home-prices-from-american-dream-to-american-nightmare/
[ix] https://www.zillow.com/research/buyers-income-needed-33755/
[x] https://libertystreeteconomics.newyorkfed.org/2022/06/was-the-2021-22-rise-in-inflation-equitable/
[xi] https://www.dallasfed.org/research/economics/2023/0110
[xii] https://fred.stlouisfed.org/series/WLRRAL
[xiii] https://www.newyorkfed.org/research/policy/gscpi#/overview
[xiv] https://www.pmi.spglobal.com/Public/Home/PressRelease/ef7bc74851ab418698fa121d7cd4af4e
[xv] https://www.pmi.spglobal.com/Public/Home/PressRelease/3caa2ebe6d7540f28296a8a74ac65eab
[xvi] https://committeetounleashprosperity.com/wp-content/uploads/2023/06/CTUP_BurdenisBack_ComparingRegulatoryCosts.pdf
[xvii] https://fiscaldata.treasury.gov/datasets/daily-treasury-statement/operating-cash-balance

PREPARED STATEMENT OF PEGGY BAILEY

VICE PRESIDENT OF HOUSING AND INCOME SECURITY, CENTER ON BUDGET AND POLICY PRIORITIES

MARCH 12, 2024

Center on Budget and Policy Priorities

1275 First Street NE, Suite 1200
Washington, DC 20002

Tel: 202-408-1080
Fax: 202-408-1056

center@cbpp.org
www.cbpp.org

March 12, 2024

Examining Proposals to Address Housing Affordability, Availability, and Other Community Needs

Testimony of Peggy Bailey, Vice President for Housing and Income Security, Center on Budget and Policy Priorities, Before the Senate Banking, Housing, and Urban Affairs Committee

Chairman Brown, Ranking Member Scott, and members of the Committee, thank you for the opportunity to testify before you this morning at this important hearing.

I am Peggy Bailey, Vice President for Housing and Income Security at the Center on Budget and Policy Priorities, a nonpartisan research and policy institute in Washington, D.C. In this testimony, I will discuss the pressing housing affordability crisis affecting people with the lowest incomes. I will recommend policies, with a focus on rental subsidy programs that help people afford housing, that will move us toward the goal of ensuring that everyone in this country is able to afford safe, stable housing in a community of their choice.

Solving the Affordable Housing Crisis Would Strengthen the U.S. Economy

New data analysis from the Joint Center for Housing Studies at Harvard University (JCHS) finds that the number of households paying more than one-third of their income on housing (both rental and single-family housing) has grown to 42 million, the highest level since 2011.[1] Of these, 22.4 million are renters.

Examining the data more deeply, JCHS found that in 2022 more than half of these cost-burdened renter households — 12.1 million, an all-time high — pay more than 50 percent of their income on rent. And while affordability has worsened for renters at all income levels, households earning less than $30,000 per year have the worst affordability issues, with 80 percent of these renters paying more than one-third of their income on rent.

A growing number of people can't afford homes at all. On a single night in January 2023, 653,000 people were experiencing homelessness in the United States, a 12 percent increase from a year earlier and the highest number ever recorded.[2]

Typically, renters who must pay very high shares of their income for housing have to divert money away from other necessities to keep a roof over their head, such as by going without needed food, medicine, clothing, or school supplies. As those unmet needs pile up, families often find themselves one setback — a cut in their work hours or an unexpected bill — away from eviction or homelessness. When families with low incomes receive help meeting these basic needs, they put those resources back into the economy by buying food, clothes and other essentials.[3]

Affordable housing also directly impacts employment and job creation. People can't work in communities where they can't afford housing.[4] More affordable housing options can help employers attract employees, making it a key tool to address local labor shortages. In addition, increasing funding to renovate or create affordable housing is a job creator. Similar to other infrastructure projects like road construction, improving housing and increasing supply requires people to build the development, manage and maintain the building, and attend to other housing-related needs.[5]

Finally, stabilizing a family in housing they can afford helps them engage in the workforce in a more consistent and productive way. The family can live closer to their job and not have concerns about evictions which, when they happen, cause them to move — maybe farther from work — or spend time away from work looking for a new home.[6] Plus, stable, good-quality housing improves people's physical and mental health, making them more productive and happier overall.

Families' Inability to Afford Housing Is Primarily Due to Insufficient Incomes

The most pressing housing challenge has been a long-standing structural problem: millions of people simply don't have enough income to afford market rents. A surge in rents between 2020 and 2022 was accompanied by an increase in incomes but not enough to close this persistent gap.

This often is characterized as a problem caused by the lack of supply of units. While supply is an issue, it is important to recognize that most people have a place to live and are not seeking to move; they simply struggle to afford their current residence. One reason supply investments alone are rarely enough to enable the lowest-income households to more easily afford housing is that these households typically can't afford rent set at a high enough level for an owner to cover the ongoing cost of operating and managing housing.

For example, the average extremely low-income renter household had an income of $11,451 in 2021.[7] (The Department of Housing and Urban Development, HUD, defines extremely low income as below the federal poverty line or 30 percent of the local median income, whichever is higher.) Government programs and private-sector owners and lenders often consider housing affordable if rent and utilities cost no more than 30 percent of household income, which for this household works out to $286 a month. Many households, including those most at risk of homelessness, have much lower incomes and can afford even less in rent.

But in 2021 the average rental unit's operating cost was $566 a month, according to an industry survey.[8] The "operating" cost excludes the cost of building the unit, buying the land, or major renovations — or ongoing payments on loans taken out to cover those costs — and any profit to the owner. Consequently, even if development subsidies pay for the full cost of building housing, rents in new units will generally be too high for extremely low-income families to afford without the added, ongoing help rental assistance can provide. This example is theoretical and highlights a unit with the cheapest rent possible. That isn't reality. Most new units in the last few years are meant for

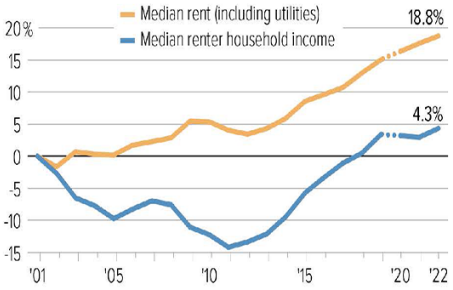
higher-income renters, with rents at or above fair market levels. (HUD defines Fair Market Rents as the 40th percentile rent for units within a given metropolitan area or nonmetropolitan county).[9]

The growth in rents has moderated since late 2022 — in some markets they are still increasing but at a more modest rate, while in other markets they are decreasing.[10] However, housing costs remain high for many families, and renters' incomes haven't kept pace. Median rent rose nearly 19 percent from 2001 to 2022 while median renter household income only increased 4 percent, after adjusting for the overall inflation rate. (See Figure 1.) This persistent gap between rents and income leaves many families with few affordable housing options.

FIGURE 1

Renters' Incomes Haven't Caught Up to Rising Housing Costs

Percent change since 2001, adjusted for inflation



Source: CBPP tabulations of the Census Bureau's American Community Survey

Note: Dashed line indicates missing 2020 1-year ACS data due to pandemic-related data collection issues.

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Impact of the Affordable Housing Crisis

Difficulty affording housing is heavily concentrated among households with incomes at the bottom of the income scale. Nearly everywhere in the country, rents are too high to be affordable to people with the lowest incomes, including low-paid workers,[11] low-income families with children, and older adults and people with disabilities who have low fixed incomes.[12]

Nearly two-thirds of households earning less than $30,000 paid over half their income in rent in 2022, and these households are far more likely than higher-income households to experience homelessness and other housing-related hardship.[13]

Due to a long history of racial discrimination in housing and other areas, these problems are disproportionately concentrated among people of color. Over 63 percent of people in low-income households that pay more than half their incomes for housing are people of color.[14] Renters of

color, particularly Black renters, are also more likely to face eviction than white renters. Despite making up less than one-fifth of all renters, Black renters account for over half of those affected by eviction filings in a given year, putting them at higher risk of losing their homes and experiencing homelessness.[15] Black people make up nearly 13 percent of the U.S. population but were 37 percent of unhoused people in 2023.[16]

Other people of color also disproportionately face homelessness due to the gap between their incomes and the cost of housing. Native Hawaiian and Pacific Islanders experience the highest rates of homelessness, followed by American Indians and Alaska Natives, Black people, and Latine people.[17] People with disabilities are also overrepresented. Over half of adults and heads of households and 40 percent of youth staying in a shelter reported having a disability in 2021.[18] And 1 in 3 unhoused people experienced chronic homelessness in 2023, meaning they both had a disability and experienced extended or repeated homelessness.[19]

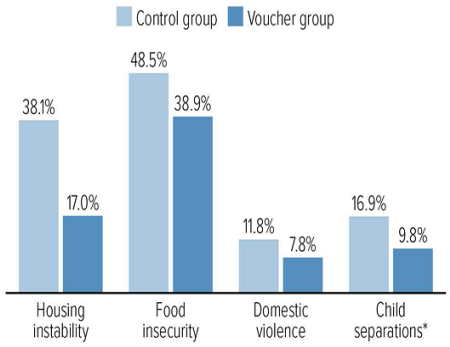
In addition to people who are unhoused, too many people who currently reside in existing affordable housing units, such as public housing and other federal subsidized multi-family developments, are living in dilapidated conditions that are often unsafe and unhealthy.[20] Unfortunately, their income levels and lack of affordable housing options make it difficult for them to move to a better housing unit. Their assistance is tied to the property and isn't portable to a new place. This leaves people trapped in substandard housing.

Rental Assistance Helps Families With Low Incomes

Tenant-based rental assistance, like the assistance provided through the Housing Choice Voucher program, is a large piece of the solution for the problems explained above, research shows. Housing vouchers sharply reduce homelessness, overcrowding, and housing instability. (See Figure 2.) And because stable housing is crucial to many other aspects of a family's life, those same studies show numerous additional benefits to vouchers. Children in families with vouchers are less likely to be placed in foster care, switch schools less frequently, experience fewer sleep disruptions and behavioral problems, and are likelier to exhibit positive social behaviors such as offering to help others or treating younger children kindly. Among adults in these families, vouchers reduce rates of domestic violence, drug and alcohol misuse, and psychological distress.[21]

FIGURE 2

Vouchers Reduce Hardship for Families Experiencing Homelessness



Note: The control group consisted of homeless families who were not offered vouchers or other assistance under the study.

*These data are the results reported 20 months into the HUD Family Options Study. All the other chart data are from the completed 3-year study.

Food insecurity = someone in the household had inadequate access to food at some point during the year.

Housing instability = family reported spending at least one night homeless or doubled up in the past six months or stayed in an emergency shelter in the past year.

Source: Gubits et al., "Family Options Study 3-Year Impacts of Housing and Services Interventions for Homeless Families," Department of Housing and Urban Development (HUD)

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Expanding rental assistance can also sharply reduce racial disparities in poverty rates and a range of housing hardships. For example, one study estimated that providing vouchers to all eligible households would lift 9.3 million people above the poverty line, using a measure of poverty that counts in-kind benefits such as rental assistance as income. Poverty rates would drop for all racial and ethnic groups but most among Black and Latine households, reducing the gap in poverty rates between Black and white households by one-third and the gap between Latine and white households by nearly half.

Rental assistance also is being shown to have the potential to improve parent and infant outcomes for families who have histories of homelessness and housing instability. CBPP partnered with stakeholders across the country, including representatives from the Healthy Beginnings initiative in Ohio, on the Healthy Parents Healthy Babies project. That project engaged families to learn the impact housing assistance had in their and their children's life and what they struggled with when they didn't have assistance and experienced housing instability.[22] Healthy Parents Healthy Babies found through participant interviews that programs that include housing assistance, such as Healthy Beginnings, improve well-being for families.[23]

Similarly, people of color would be particularly likely to benefit from reducing homelessness, overcrowding, and evictions and other housing instability as a result of additional vouchers.[24] Moreover, resources for tribal housing programs, such as HUD's Indian Housing Block Grant (IHBG), would be particularly helpful for reducing housing hardship in tribal areas. American Indians and Alaska Natives living on tribal lands face higher rates of overcrowding and substandard housing,[25] compared to the national average for all households.

Out of respect for their sovereignty, tribal nations receive federal housing funding through flexible grants such as IHBG instead of through programs like Housing Choice Vouchers, Project-Based Rental Assistance, or public housing. However, the funding in the IHBG is currently far too low to address the acute housing needs in these communities so more investment is critical.

Pandemic Relief Proved Federal Investments Can Succeed and Are Needed

The successes of housing relief that policymakers enacted in response to the COVID-19 pandemic demonstrate the impact of making significant investments in programs that promote housing stability. As the pandemic took hold, it became clear that housing assistance would be a critical piece of the response. Federal, state, and local governments acted to mitigate harm and help keep people housed during the public health emergency. This included the creation of the Emergency Rental Assistance (ERA) program and funding for 70,000 Emergency Housing Vouchers (EHVs) for people experiencing or at risk of homelessness and survivors of domestic violence and trafficking. As a result, evictions dropped below historical rates and homelessness mostly held steady during the initial pandemic response until resources, particularly in the ERA program, ran out. [26]

Congress provided a total of $46.5 billion for the ERA program, which has helped more than 6.5 million households with rent or utilities. This level of resources devoted to housing during a crisis was unprecedented and, combined with eviction moratoria and other diversion efforts, prevented more than 1 million evictions nationwide, by one estimate.[27]

Even after the federal eviction moratorium ended in August 2021, ERA, eviction diversion programs, and other assistance programs helped reduce evictions in 2021 to levels at half the historical rate. As remaining local eviction moratoria expired and more ERA programs began pausing or ending their programs, eviction rates increased in 2022 but remained below the historical rate until the end of 2022 when many communities had depleted their ERA funds.[28]

Although the population eligible for ERA was fairly broad — people with incomes at or below 80 percent of the area median income who experienced a loss of income and faced housing instability — the program succeeded in reaching the people facing the greatest risk of eviction. For example:

- Some 64 percent of ERA recipients had extremely low incomes, which was double their share of those eligible, an analysis of equity in ERA conducted by the Government Services Administration's Office of Evaluation Sciences found.[29]
- ERA recipients, as compared to the overall target population, were more likely to be Black, American Indian and Alaska Native, and Native Hawaiian or Pacific Islander renters — groups that face the highest eviction risks.[30] Beyond the context of the pandemic, Black women are the group most likely to face eviction because of differences in wages, historic

and ongoing housing discrimination, and other factors such as likelihood of children in the house, so ERA's effectiveness at reaching this group is important.[31]

The success of ERA demonstrates the importance of investing in housing. First, it shows that when resources are provided, communities will use them effectively to help more people afford stable housing. Second, and more importantly, the uptake of ERA shows how many people are experiencing or are one setback away from housing instability. The ERA program was designed to help people recover from financial shocks caused by the pandemic, and a permanent program would help people when they have financial shocks in their own lives and would strengthen the country's housing assistance system. The Eviction Crisis Act, originally co-sponsored in 2019 by Senators Brown, Portman, Bennet, and Young, should be reintroduced and updated to include provisions that build on lessons learned from the Emergency Rental Assistance program. However, to be clear, this short-term, temporary relief is no substitute for significant investment in well-targeted, long-term rental assistance and other measures to close the gaps between rents and incomes, especially for people facing the greatest economic hardships.

The American Rescue Plan funded 70,000 EHVs in recognition that some households would need longer-term assistance, especially given pre-pandemic national trends in housing insecurity. The EHV program is designed to reach people facing the greatest barriers to stable housing. An early analysis of the program found that those receiving EHVs on average have an income of $11,349, which is about 27 percent less than the typical voucher household.

As of July 2022, the EHV program had the fastest leasing rate of any previous HUD housing voucher program.[32] This program's success shows that additional rental assistance can be successfully used, even in tight markets. But because of its limited size, the program only reaches a small share of those who need ongoing assistance to afford rent.

We Need a Comprehensive Strategy to Make Housing Affordable for All

Rental assistance is by far the most direct, effective way to address the nation's most severe housing problems. While all federal rental assistance (this includes programs administered by both HUD and the U.S. Department of Agriculture) helps 10 million people in 5 million households afford housing, it only reaches about 1 in 4 households in need.[33] Policymakers' top rental assistance priorities should be to:

- Expand rental assistance, ultimately building toward a program that guarantees assistance to every person with a low income who needs it and that is backed by mandatory federal funding; and

- Improve federal rental assistance to be more responsive to the needs of people struggling to afford housing and use federal resources more effectively.

In addition, other steps are needed to address the nation's pressing housing needs. Congress must:

- Make larger and more streamlined investments that increase supply of affordable housing;
- Increase investment in fair housing solutions and strengthen tenant protections; and

- Invest to revitalize public housing and other aging affordable housing developments.

Expand and Improve Rental Assistance

Federal rental assistance programs are funded as if housing is optional for families, not a necessity. With only 1 in every 4 eligible households receiving rental assistance, the level of investment clearly does not match the need.

Policymakers should increase the number of vouchers provided through discretionary appropriations as long as that remains the main mechanism for funding vouchers, but ensuring everyone has stable housing requires a level of investment and commitment that's better suited for mandatory funding that adjusts as need rises. Any rental assistance program that guarantees assistance to every person with a low income who needs it should be mandatory, rather than funded through annual discretionary appropriations, to ensure that benefits can be provided to all eligible households, similar to other mandatory programs like Medicaid and Social Security. This would ensure that enough funding is available to cover the cost of this assistance (which may be higher or lower than policymakers can project in advance, due to unpredictable factors such as market rents, family incomes, and the share of eligible households who participate).

Assuming phasing in such a program would be necessary, this should be done using an income-based (rather than population-based) approach. An income-based expansion strategy that guarantees rental assistance first to people with the lowest incomes would ensure that people with the greatest needs are prioritized and would be the most equitable approach. It would also benefit from broad support among a variety of renter advocates and housing stakeholders because a wide range of groups of people at greatest risk of housing instability would benefit, including people of color, veterans, people experiencing homelessness, young adults, families with children, people with disabilities, and older adults.

Our current approach to addressing homelessness of pairing rental assistance with supportive services is sound and decreased homelessness between 2007 and 2016. But homelessness started rising again in 2017 as more people were forced into homelessness each year due to the lack of deeply affordable housing.[34]

Population-based strategies to address homelessness while coping with constrained resources has negatively impacted progress. As homelessness began to rise in 2017, policymakers began to rely more heavily on interventions targeted to particular subgroups, like veterans, people with disabilities, or children exiting foster care, as a way to cope with limited resources. These interventions helped the people they reached, but they only assisted a small share of those in need and provided no added assistance to some groups that are heavily affected by homelessness.

Notably, the racial and ethnic makeup of various subgroups may not match the overall racial and ethnic makeup of people experiencing housing insecurity and homelessness, as seen with veterans and older adults experiencing homelessness.[35] For example, these efforts did little to address the substantial over-representation of Black people among the unhoused population. As we move ahead with efforts to expand rental assistance, we should craft efforts that target new resources to people based on their income. Doing so will make sure that those most in need get help.

Improving Rental Assistance

Housing vouchers are highly effective at reducing homelessness, housing instability, and overcrowding, but they could do better in some important ways. Too many families aren't able to use their vouchers before they expire, in part because many landlords do not accept vouchers. In addition, vouchers have the potential to broaden housing choice and help families find housing in higher-cost, lower-poverty neighborhoods with high-performing schools and other resources if they wish to do so, but in practice more needs to be done to ensure families receiving assistance have access to these communities if that is the right choice for them..[35] And unnecessarily strict screening and eligibility determination policies can unnecessarily delay assistance and deny it to some of the people who need it most.

Congress should pass legislation to make rental assistance more effective at helping all people with low incomes — especially those with the greatest need — to rent housing of their choice. This should include reforms to vouchers and other existing programs as well as testing an alternative model that would deliver rental assistance directly to tenants.

- **Inspection flexibility.** Today, vouchers holders who find a unit they would like to rent are not allowed to do so until the housing agency has conducted an inspection to certify that the unit is of adequate quality, a process that often takes weeks. This policy is meant to protect participants from substandard housing, but it often causes landlords to turn down voucher applicants and instead rent to a higher-income tenant who can sign a lease immediately. Congress should allow housing agencies to forgo initial inspections when severe housing quality problems are relatively unlikely (including in units that were built recently, were inspected under the voucher program or another housing program, were "pre-inspected" by the housing agency within the last year, or are in locations where substandard housing is rare) while still requiring inspections when risks are higher or when a voucher holder requests one. The Choice in Affordable Housing Act (S. 32) introduced by Senators Coons and Cramer includes some, but not all, of these measures.
- **Security deposits.** Landlords often require security deposits but many households receiving vouchers don't have enough savings to afford them, limiting the range of units they can rent. The Choice in Affordable Housing Act would authorize a fund that could be used for this purpose. This would be helpful step, but a better approach would be for Congress to allow voucher subsidy funds to be used for security deposits.
- **Extended search times.** Housing agencies are permitted to revoke vouchers as soon as 60 days after they are issued if the family does not find a unit within that period, even though many families have waited for years to receive the voucher and may face major barriers to moving quickly (such as health problems or the need to wait for a child's school year to finish). Short search times make vouchers harder to use and can prevent families from considering a wide range of neighborhoods by pressuring them to take the first unit they find, and increase administrative burdens by causing PHA staff to unnecessarily spend time revoking vouchers and reissuing them to new families. Many housing agencies opt to set search times longer than 60 days and, when needed, give exceptions allowing families more time, but Congress should lengthen the minimum search period to ensure that all families receiving assistance have a reasonable time to search.

- **Portability rescreening.** Families with housing vouchers have the right to move anywhere in the country where there is a voucher program, but this "portability" process is often difficult. One barrier is that agencies in the community the family moves to sometimes rescreen families for eligibility using different standards from those used by the agency that first issued the voucher, with the result that a family can lose assistance simply because it moved to a new community. Congress should prohibit receiving PHAs from rescreening households who move using portability.
- **Support cross-agency collaboration.** More than 2,100 state and local agencies administer vouchers around the country, sometimes including dozens in a single metro area. Consolidating agencies or forming cross-agency consortia would reduce administrative costs, facilitate effective oversight by HUD, and make it easier for families to move from one community to another. Federal law allows agencies to voluntarily form consortia, but more can be done to make this easier to implement or incentivize collaboration and consolidation. Also, some state laws or policies appear to prevent or complicate this type of cooperation. Congress should enact legislation to reduce barriers to PHA consolidation and cooperation and ensure that PHAs in all states have the option to take this important step to use federal funding more efficiently to help families in need.
- **Prohibit discrimination against people using rental assistance.** Vouchers often face discrimination from landlords. Discrimination is illegal in some states and localities and in units built with federal affordable housing development subsidies, but many of the nation's rental units aren't covered by these protections. The Fair Housing Improvement Act introduced by Senator Kaine would prohibit voucher discrimination by any rental owner.
- **Alternative screening and intake rules.** The EHV program described above included a number of innovations to make vouchers more effective at helping people with the greatest need, including streamlined rules for determining whether a person is eligible for assistance. Congress should extend those alternative policies, ideally to all voucher applicants, but at a minimum to those with emergency housing needs (including at least people experiencing or at risk of homelessness and survivors of domestic violence and trafficking), since the harm from delaying assistance to those applicants would be especially severe. This would include giving housing agencies greater flexibility to assist people promptly even if it takes somewhat longer to track down all of the documents needed to verify their eligibility.
- **Service and administrative fees.** Voucher administrative fees are provided to housing agencies through an outdated funding formula that does not accurately reflect agencies' actual costs and does not fund the full set of services needed to help people rent and retain stable housing. Congress should authorize HUD to establish a new formula that better reflects actual local costs and provides supplemental fees to cover search assistance and related services. The EHV program created a new services fee structure and funding level that proved effective and provided enough resources at the right intervention point to help PHAs find housing for the highest-need households.
- **Escrow demonstration.** Congress should authorize a demonstration testing automatic enrollment (with the right to opt out) of rental assistance recipients in a program that deposits a portion of any rent increase from added earnings into an escrow account to help families build savings toward their own goals. This demonstration would build on HUD's existing Family Self-Sufficiency program but could be more effective at helping families to build savings. The Administration proposed a version of this in its 2024 budget.

- **Direct rental assistance demonstration.** Policymakers should also test provision of rental assistance directly to tenants, with no requirement that the owner enter into a subsidy contract with a housing agency or meet most other administrative requirements of the existing program. Direct rental assistance could potentially encourage more landlords to rent to assisted households in a wide range of neighborhoods, reduce administrative costs, and give families greater autonomy by allowing them to opt for less expensive housing and use the savings according to their own needs and priorities.

  HUD has called for private philanthropies to fund local pilots testing direct rental assistance, an initiative that could have a major impact on the future of rental assistance by testing a wide range of approaches. In addition, Congress should authorize and fund a national direct rental assistance demonstration in multiple sites around the country, which could test direct assistance on a larger scale than local pilots and more systematically compare different versions of the policy.[37]

Importantly, as Congress considers legislative changes to rental assistance programs, it should avoid changes that would undermine the characteristics that have made the programs effective or impede efforts to expand and improve them. For example, Congress should not enact legislation permitting or requiring HUD to add more agencies to the Moving to Work (MTW) demonstration, including the expansion proposed in Section 301 of the ROAD to Housing Act discussion draft released by Senator Scott in April 2023.

Some MTW agencies have used the flexibility the demonstration provides to implement impactful innovations. But MTW has also allowed agencies to implement harmful policies, avoid proper oversight by HUD, and hold unnecessary levels of funding reserves rather than using the resources Congress provided to serve more families. A 2018 Government Accountability Office report on MTW programs found that the original 39 agencies with MTW status had more reserves than the other over 2,100 agencies combined. That report also indicated that HUD oversight and data collection was also limited.[38]

Most MTW goals are worthwhile, but other strategies would advance them more effectively without the downsides that would accompany further MTW expansions. For example:

- **Congress should add flexibility for all agencies where appropriate.** PHAs outside MTW have broad flexibility in many aspects of program administration, partly due to flexibilities added through legislation and HUD actions over the years. Many of the remaining program requirements serve important purposes (such as protecting families from evictions and unaffordable rents or preventing misuse of public funds), but there are persuasive arguments for more flexibility in certain areas, a number of which are listed above. The fairest and simplest approach in those cases will usually be to enact legislation adding flexibility for all agencies.
- **Targeted, temporary demonstrations are the best way to test experimental policies.** Congress can allow PHAs to test a wide range of policies through targeted, rigorous, temporary demonstrations, without the sweeping permanent changes that accompany MTW. For example, the ongoing Community Choice Demonstration takes this approach, as would the direct rental assistance and escrow demonstrations proposed above.

- **Needed funding for public housing, services, and administration should be provided directly for all PHAs.** There is a real need for added resources for some purposes that agencies have funded through funding transfers permitted by MTW. But the best way to meet those needs is to fund them directly, not to divert funds from vouchers. Already, recent increases in public housing and voucher administrative funding have begun to address unmet needs in those areas.

Increase and Streamline Funding for New Affordable Housing

Many parts of the country face serious housing shortages, estimated at a total of 3.8 million units by a 2021 Freddie Mac study,[39] that drive up home prices and rents and limit the housing options available to families and individuals. In allocating new resources and implementing policies to make funding streams better align with each other and the Low Income Housing Tax Credit (LIHTC), policymakers should prioritize investments in programs that benefit the lowest-income people and other underserved groups, including the National Housing Trust Fund, Public Housing Operating and Capital Fund, and tribal housing programs. In addition to expanding LIHTC, policymakers should continue to promote ways to reform LIHTC to encourage states and developers to make rents affordable to people with incomes well below the program's eligibility limit.

Fair Housing and Tenant Protections

Our country's history of discriminatory housing policy is long and harmful housing discrimination is still a problem today. This is why ensuring renters have robust, enforceable rights against discrimination, coercion, and abuse is a critical pillar of addressing the affordable housing crisis. This includes funding for education, enforcement, and testing to ensure owners and other actors are abiding by the Fair Housing Act of 1968, which prohibits discrimination based on race, color, sex (including gender identity and sexual orientation), disability, national origin, religion, and familial status.

Another key aspect is implementation of the Affirmatively Furthering Fair Housing (AFFH) rule that charges HUD grantees with actively removing barriers to housing choice, overcoming patterns of segregation, and creating inclusive communities. Such proactive and defensive measures should be combined with broader federal, state, and local protections for all renters that help address imbalances of power created in the owner-tenant relationship, including increased access to legal representation during disputes such as eviction hearings.

Preserve Existing Affordable Housing

Governments at all levels and housing agencies must work together to preserve the existing affordable housing stock while also improving the properties and families' overall experience. The President's fiscal year 2025 budget includes funding that would make progress on improving the housing conditions in deteriorating HUD-assisted multi-family housing, including public housing. In addition, the proposals in Section 201 of the ROAD to Housing Act discussion draft to eliminate the unit cap and time limit on RAD conversions would usefully allow RAD to reach more public housing developments. But these measures should be enacted together with stronger tenant protections (in RAD and all other public housing redevelopment mechanisms[40]) and an increase in RAD subsidies so that they are adequate to meet renovation needs and maintain units in good condition for the long run.

Policymakers should also find ways to incentivize Low Income Housing Tax Credit property owners to keep their developments affordable once their initial contract term ends; invest in redevelopment resources for properties that receive HUD assistance such as the Project-Based Rental Assistance program; and incentivize landlords to rent to families with low incomes — especially families receiving Housing Choice Vouchers. The estimated cost to revitalize existing public housing units alone is at least $70 billion.[41] Even more is needed to maintain the entire existing affordable housing stock.

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[16] de Sousa *et al.*, *op. cit.*

[17] In 2023, Native Hawaiians or Pacific Islanders made up 0.2 percent of the U.S. population but 1.6 percent of unhoused people; American Indian, Alaska Native, or Indigenous people made up 0.8 percent of the U.S. population but 3.5 percent of unhoused people; Black people made up almost 13 percent of the U.S. population but 37 percent of unhoused people; and Latine people made up 19 percent of the U.S. population but 28 percent of unhoused people. de Sousa *et al.*, *op. cit.* U.S. population shares are from 2018-2022 ACS, Table B03002. Latine category includes people of any race that identify as Latine; all race categories include both Latine and non-Latine people that identify as that race.

[18] Megan Henry *et al.*, "2021 Annual Homelessness Assessment Report (AHAR) to Congress. Part 2: Estimates of Homelessness in the United States," U.S. Department of Housing and Urban Development, July 2023, https://www.huduser.gov/portal/sites/default/files/pdf/2021-AHAR-Part-2.pdf.

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[25] Erik Gartland, "Funding Limitations Create Widespread Unmet Need for Rental Assistance," CBPP, February 15, 2022, https://www.cbpp.org/research/housing/funding-limitations-create-widespread-unmet-need-for-rental-assistance.

[26] de Sousa *et al.*, *op. cit*; Peter Hepburn *et al.*, "COVID-era policies cut eviction filings by more than half," The Eviction Lab, May 3, 2023, https://evictionlab.org/covid-era-policies-cut-eviction-filings-by-more-than-half/.

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[30] Latine recipients were about proportionate and Asian renters were underrepresented compared to their share of the renter population eligible for ERA.

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[39] Freddie Mac, "Housing Supply: A Growing Deficit," May 7, 2021, https://www.freddiemac.com/research/insight/20210507-housing-supply.

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RESPONSES TO WRITTEN QUESTIONS OF SENATOR WARNER FROM MATT JOSEPHS

Q.1. CDFIs finance a variety of activity in distressed and underserved communities, which includes a successful track record financing affordable housing. According to CDFI Fund reporting, since 2010, CDFI Program award recipients have financed the development of more than 425,000 units of affordable housing. This equates to more than $60 billion in home and residential real estate lending.

I, with Senator Crapo, introduced the Scaling Community Lenders Act (S. 1442) to jumpstart a secondary market for CDFI loans. Creating a secondary market for CDFI loans allows CDFIs to recapitalize and continue their financing activities, including affordable housing for low-to-moderate income families.

Can you tell me how secondary market access would help your CDFI's capacity to finance affordable housing activity and how it might fill gaps in your capital stack?

A.1. The Scaling Community Lenders Act would authorize new resources to activate and fund the long-dormant Section 113 of the Riegle Act of 1994—the CDFI liquidity enhancement program—allowing the CDFI Fund to support CDFI secondary market access. Research has shown that CDFIs loans are high performing, although in most cases they are nontraditional and do not meet the underwriting and collateralization standards required by conventional banks. As a result, there is not a vibrant secondary market where CDFIs can sell these loans to investors.

This legislation will kickstart a CDFI secondary market so CDFIs have access to loan purchasers to obtain the capital needed to finance additional affordable housing and community and economic development activities for underserved people and communities. A stable source of liquidity is even more necessary in a high interest rate environment, since lenders can become more liquid without taking on significant debt.

As noted in a LISC white paper titled "Securitization for Social Innovation", "the CDFI sector can collectively unlock more liquidity than is currently available by utilizing commercial asset-backed structures to trade CDFI assets for cash. Such a secondary market would increase the amount of institutional capital flowing to CDFIs while simultaneously increasing the investment capacity of CDFIs beyond the current limits of their balance sheets. Moreover, recent advancements in accessing the capital markets like note and bond issuances are typically feasible only for larger CDFIs with sizable real estate-backed portfolios; this approach of purchasing assets would be able to include CDFIs regardless of their size, sophistication, or asset class focus."

Q.2. Home ownership is the primary way many families build wealth and achieve economic stability. Yet, too many families, particularly families of color, have been unable to take advantage of this opportunity, leaving them on the wrong side of an ever-widening wealth gap. Last year, I was joined by Senators Van Hollen, Warnock, Kaine, and Ossoff in introducing the LIFT Homebuyers Act (S. 2295) that would provide low-income first-time, first-generation homebuyers with a wealth-building mortgage. By offering new

homeowners a 20-year mortgage for roughly the same monthly payment as a traditional 30-year loan, LIFT will allow individuals traditionally underrepresented in the housing market to grow equity twice as fast.

Could you each describe the importance of home ownership to building wealth, as well as economic security, in distressed and underserved communities?

A.2. Our Nation needs to enact policies that increase opportunities for all Americans to achieve affordable and sustainable home ownership. Home ownership is one of the primary ways that low- and moderate-income families are able to build wealth and achieve financial stability. Increasing affordable home ownership is a key component in combatting historical policies that have precluded minorities and others from purchasing a home and widened the racial wealth gap.

Home ownership disparities between racial and ethnic groups stubbornly persist. In the second quarter of 2022, the home ownership rate for White households was 75 percent compared to 45 percent for Black households, 48 percent for Hispanic households, and 57 percent for non-Hispanic households of any other race.[1] These gaps in home ownership rates have changed little over the last three decades. In fact, the Black-White gap in home ownership rates was the same in 2020 as it was in 1970, just 2 years after the passage of the Fair Housing Act of 1968, which sought to end racial discrimination in the housing market.[2] These disparities limit the ability of families of color to achieve their home ownership goals and limits asset building opportunities, contributing to our Nation's racial wealth gap.

This is why LISC supports legislative efforts to increase affordable home ownership opportunities for first time homebuyers and underserved families, including Senator Warner's LIFT Act.

We also support the development of new starter homes in traditionally underserved communities, as the lack of supply of affordable homes is also a significant barrier to home ownership. Right now, the single family housing affordability gap is the highest it's been in 30 years. The Neighborhood Homes Investment Act would support the development or rehabilitation of 500,000 homes in the next decade, principally in distressed communities. Close to two-thirds or NHIA eligible communities are communities of color, which should not only help revitalize these communities, but also provide home ownership opportunities to first time, first generation and minority homebuyers.

Q.3. In terms of assessing impediments to home ownership for low- and moderate-income homebuyers, are downpayments and closing costs the biggest obstacles? Should policymakers prioritize assistance and incentives that facilitate innovative solutions in these areas?

A.3. Recent research shows closing costs are a significant obstacle to home ownership for first-time and low-income first-time home-

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[1] *https://home.treasury.gov/news/featured-stories/racial-differences-in-economic-security-housing#:::text=housing%20equity%20wealth.-Homeownership,households%20of%20any%20other%20race.*

[2] Ibid.

buyers, including Black and Hispanic borrowers. In a Fannie Mae analysis of approximately 1.1 million home purchase loans acquired in 2020, they found that more than 14 percent of low-income first-time homebuyers had closing costs equal to or exceeding their downpayment. Dr. Antoni noted in his testimony that half of homebuyers today cannot meet closing costs without receiving a gift or loan from family of friends; which quite often isn't as readily available for lower income homebuyers. Reducing such costs would allow additional low-income and underserved families to achieve home ownership.

Research by Freddie Mac indicated that, as of January of 2021, there were 5.4 million Black people ages 45 and younger that were potentially mortgage ready (3.4 million) or near mortgage ready (2 million). For many of these families, their income and credit scores were sufficient enough for them to secure a home loan; but the lack of savings to cover downpayment and closing costs were insufficient. It's imperative that policymakers provide assistance to underserved families that are prime candidates for home ownership if they had access to upfront resources for downpayment and closing costs.

RESPONSES TO WRITTEN QUESTIONS OF SENATOR WARNER FROM PEGGY BAILEY

Q.1. Home ownership is the primary way many families build wealth and achieve economic stability. Yet, too many families, particularly families of color, have been unable to take advantage of this opportunity, leaving them on the wrong side of an ever-widening wealth gap. Last year, I was joined by Senators Van Hollen, Warnock, Kaine, and Ossoff in introducing the "LIFT Homebuyers Act" (S. 2295) that would provide low-income first-time, first-generation homebuyers with a wealth-building mortgage. By offering new homeowners a 20-year mortgage for roughly the same monthly payment as a traditional 30-year loan, LIFT will allow individuals traditionally underrepresented in the housing market to grow equity twice as fast.

Could you each describe the importance of home ownership to building wealth, as well as economic security, in distressed and underserved communities?

A.1. Home ownership plays an important role in helping families build economic mobility and has historically played a role in helping families build wealth. Helping people purchase homes and implementing policies that help families who own their homes stay when investment comes to communities and places are revitalized are critical to helping families realize the dream of home ownership and have that dream actually realize financial gains. We know the racial home ownership gap has closed over the last 4 years but it remains wide. Therefore, direct action will be needed to continue this progress.

Q.2. In terms of assessing impediments to home ownership for low- and moderate-income homebuyers, are downpayments and closing costs the biggest obstacles? Should policymakers prioritize assistance and incentives that facilitate innovative solutions in these areas?

A.2. Downpayment and closing costs are definitely obstacles to home ownership and when you add credit building and banking history are among the biggest hurdles people face when purchasing a home. Yes, policymakers should facilitate innovative solutions to helping families afford downpayments, which includes helping renters (including renters receiving assistance) save money and access services like financial coaching, helping families pay or finance closing costs, and improve people's—especially people of color—ability to build credit, access banking, and have legal assistance to protect against racism and discrimination by financial institutions. Another way to help would be to help PHAs administer home ownership voucher options that exist within the Housing Choice Voucher program. PHAs could use technical assistance and additional administrative funding to help them start up programs and better assist participants, including by connecting them to other resources to help pay for downpayments and closing costs to make this program more effective.

ADDITIONAL MATERIAL SUPPLIED FOR THE RECORD

J. Ronald Terwilliger
CENTER FOR HOUSING POLICY

March 12, 2024

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

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

Letter for the Record: "Examining Proposals to Address Housing Affordability, Availability, and Other Community Needs"

Chairman Brown and Ranking Member Scott,

On behalf of the J. Ronald Terwilliger Center for Housing Policy, I am writing to express our sincere hope that Congress will enact meaningful bipartisan legislation this year to address our nation's housing affordability crisis.

We believe the six bipartisan proposals listed below represent the best and most immediate opportunity for your committee to take legislative action that would increase housing stability and economic mobility for low-income families, improve and streamline existing housing programs, cut red tape to build more affordable housing, and modernize the rural housing program. Most of these initiatives are reflected in the Bipartisan Policy Center (BPC) and BPC Action's comprehensive legislative plan, the American Housing Act, created in conjunction with the Terwilliger Center.

Help Families with Young Children Through Targeted Mobility Housing Vouchers and Counseling

Congress should enact the Family Stability and Opportunity Vouchers Act (S. 1257) to connect low-income families with economic and educational opportunities. This bipartisan bill, introduced by Sens. Chris Van Hollen (D-MD) and Todd Young (R-IN), would improve outcomes for low-income children by helping their families afford homes in opportunity-rich neighborhoods. The bill authorizes 250,000 new "mobility" housing vouchers, as well as counseling services to help low-income families with young children move to communities of their choice—including those with high-performing schools, strong job prospects, and other essential resources.

Access to safe, stable, affordable housing is linked to nearly every quality-of-life measure, including better educational and health outcomes. In fact, a landmark study by Harvard University economist Raj Chetty demonstrated the enormous positive impact of affordable housing on upward economic mobility for children of low-income families.

Boost Landlord Participation in the Housing Choice Voucher (HCV) Program

Congress should strengthen HUD's Section 8 Housing Choice Voucher program by enacting the bipartisan Choice in Affordable Housing Act (S. 32) introduced by Sens. Chris Coons (D-DE) and Kevin Cramer (R-ND). This legislation would reduce inspection delays, incentivize landlords to



utilize the program, facilitate recruitment efforts with local property owners, and expand the use of Small Area Fair Market Rents. Such changes could increase voucher holders' housing choices and reduce programmatic barriers to help attract and retain landlords in the program. To help renters on tribal land, the bill would also increase funding to the Tribal HUD-Veterans Affairs Supportive Housing (HUD-VASH) program.

Encourage Communities to Remove Restrictive Regulations

Congress should incentivize state and local governments to reduce or eliminate restrictive zoning and land use requirements that constrict the supply of housing and drive-up housing costs, especially in growing markets.

As part of this effort, Congress should enact the bipartisan Yes In My Backyard (YIMBY) Act (S. 1688) introduced by Sens. Todd Young (R-IN) and Brian Schatz (D-HI). The bill would require HUD Community Development Block Grant (CDBG) recipients to report on actions taken to remove zoning and land use barriers. These barriers often delay or prevent the construction of new affordable housing and restrict communities' economic development. Through its transparency requirements, the YIMBY Act would encourage local communities to re-examine and reform these rules.

Preserve Affordable Rental Housing in Rural America

Congress should also pass legislation that increases the supply of affordable housing in rural towns and communities, which would help attract new businesses, residents, and talent.

The Rural Housing Service Reform Act (S. 2790), introduced by Sens. Tina Smith (D-MN) and Mike Rounds (R-SD), would build upon U.S. Department of Agriculture (USDA) rural housing programs by restructuring existing Section 515 loans, extending incentives for owners to stay in the program, and providing properties with additional resources to repair and restore homes. It would accomplish these objectives while ensuring residents continue to have access to federal rental assistance. The legislation also makes permanent a USDA pilot program to make mortgage loans available in Native communities by partnering with local community development financial institutions and updates the Section 504 program to help very low-income homeowners make needed home repairs.

Encourage the Development of Affordable, Walkable Communities

Congress should enact the Build More Housing Near Transit Act (S. 3216) introduced by Sens. Brian Schatz (D-HI) and Mike Braun (R-IN). The legislation, which would instruct the Department of Transportation to incentivize housing development around transit in future New Starts projects, would support the construction of affordable housing, boost transit ridership, and make the most of federal dollars. States and localities would receive favorable ratings for projects that include plans to remove restrictive barriers to housing construction and preservation.

Help Our Nation's Veterans Achieve Homeownership

To help veterans and their families achieve the dream of owning a home, Congress should pass the VA Home Loan Awareness Act (S. 3068). Introduced by Chairman Brown (D-OH) and Sen. Mike Braun (R-IN), with the bipartisan support from 24 Senate cosponsors, the bill aims to increase



J. Ronald Terwilliger
CENTER FOR HOUSING POLICY

awareness of the VA Home Loan Program. This program is the primary tool to help veterans become homeowners, but too many veterans are simply unaware of its existence. If passed, the bill will work to combat this lack of information in several ways, including adding a disclosure form on the Uniform Residential Loan Application and directing applicants to consult their lenders for more information.

Conclusion

Beyond these initiatives, we hope the Senate Banking Committee will work closely with other Senate committees to ensure that Congress enacts the most comprehensive response possible to the housing affordability crisis. Passage of the bipartisan Affordable Housing Credit Improvement Act (S. 1557), Neighborhood Homes Investment Act (S. 657), and Affordable Housing Bond Enhancement Act (S.1805), all within the jurisdiction of the Senate Finance Committee, is critical to closing the gap between the demand for affordable housing and available supply. Taken together, enactment of these bills would lead to the construction and rehabilitation of millions of affordable homes over the next ten years.

Housing policy is one of the most powerful tools to drive economic prosperity for families and communities, yet ambitious housing measures have not been a top bipartisan legislative priority in recent years. Congress has a historical legacy of bipartisan collaboration to advance housing solutions: in 1949, members of both political parties came together to pass the Housing Act, setting forth a clear national objective to provide "a decent home and a suitable living environment for every American family." Today, more than 70 years later, it is time for Congress to make that powerful aspiration a reality.

We stand ready to assist you in advancing these and other bipartisan policies to address the crisis of housing affordability in our country.

Sincerely,

Dennis Shea

Dennis Shea
Executive Director

OPPORTUNITY STARTS AT HOME

March 18, 2024

The Honorable Sherrod Brown
Committee on Banking, Housing and Urban Affairs
U.S. Senate
Washington, D.C.

The Honorable Tim Scott
Committee on Banking, Housing and Urban Affairs
U.S. Senate
Washington, D.C.

Dear Chairman Brown and Ranking Member Scott:

We write to urge you to include the *Eviction Crisis Act* and the *Family Stability and Opportunity Vouchers Act* in any bipartisan housing packages that moves forward in the Senate Banking, Housing, and Urban Affairs Committee. Both these bipartisan bills are top priorities for the Opportunity Starts at Home (OSAH) campaign and would each represent major steps forward in tackling the nation's housing crisis.

Through the unprecedented OSAH campaign, leading national organizations from many sectors have come together to advocate for more robust and equitable federal housing policies. Our vision is that the nation's historically marginalized households and those with the lowest incomes live in safe, accessible, affordable homes in neighborhoods that are free from discrimination and where everyone has equitable opportunities to thrive. The OSAH campaign, which is chaired by the National Low Income Housing Coalition (NLIHC), is advised by a Steering Committee of 19 top national organizations.

Among various other promising provisions, the *Eviction Crisis Act*, introduced in the 117th Congress by Senators Michael Bennet (D-CO), Rob Portman (R-OH), and Brown, would create ongoing funding for proven interventions to help low-income households facing housing instability due to an unexpected economic shock. By providing emergency rental assistance and housing stability services, the bill will help stabilize households before they face housing instability and homelessness, which often require more prolonged, extensive, and expensive housing assistance. It builds on the tremendous successes and lessons learned from the more than 500 ERA programs created during the pandemic that helped millions of households avoid eviction and homelessness. Most families in poverty who rent spend at least half of their incomes on housing, leaving virtually no margin for an unexpected expense. Broken-down cars, unreimbursed medical bills, or temporary declines of income can quickly send marginalized households down the spiral of housing instability, eviction, and even homelessness. If enacted, the Eviction Crisis Act would create a critical tool to help low-income households that live on the edge of what they can afford, and save taxpayer money in the process.

The *Family Stability and Opportunity Vouchers Act*, reintroduced by Senators Van Hollen and Young would help 250,000 families with young children afford homes in communities of their choice. The bill provides 250,000 housing vouchers, paired with mobility counseling, to help low-income families with young children under the age of 6 access communities of their choice, including well-resourced neighborhoods with high-performing schools, strong job prospects, and other resources. The legislation prioritizes these new vouchers for households with a recent history of homelessness or housing instability or that live in an area of concentrated poverty (or are at risk of being displaced from an opportunity area). Research shows that when children in families with low incomes grow up in neighborhoods with low poverty, quality schools, and low crime, they are significantly more likely to attend college and more likely to

OPPORTUNITY STARTS AT HOME

earn dramatically more as adults over the course of their lifetimes. Research also shows that low-income students perform better academically and close achievement gaps faster when housing assistance enables them to live stably in opportunity neighborhoods with lower-poverty schools. This helps break cycles of generational poverty and produces a positive taxpayer return.

Top national organizations from a variety of sectors, including health, education, civil rights, food security, environmental protection, faith, municipal governance, child welfare, criminal justice, anti-poverty, and more, have come together through the *Opportunity Starts at Home* campaign to jointly push for these pieces of legislation. Despite their various issue areas, all these organizations understand that achieving their own goals depend on whether people have access to stable, affordable homes.

The *Opportunity Starts at Home* campaign is eager and ready to work with you on enacting these proven solutions. Thank you for taking the time to consider this request.

Sincerely,

Camden Coalition

Children's Defense Fund

Children's HealthWatch

Church World Service

Coalition on Human Needs

Community Stability Project

EMPath (Economic Mobility Pathways)

Family Promise

Food Research & Action Center

Healthcare Anchor Network

Justice in Aging

Mobility Works

National Alliance to End Homelessness

National Association for the Advancement of Colored People (NAACP)

National Community Action Partnership

National Health Care of the Homeless Council

National Low Income Housing Coalition

National League of Cities

National LGBTQ Task Force Action Fund

National Network to End Domestic Violence

National Nurse-Led Care Consortium

National Women's Law Center

Natural Resources Defense Council

NETWORK Lobby for Catholic Social Justice

Pennsylvania Public Health Association

Southern Poverty Law Center Action Fund

ZERO TO THREE

NATIONAL LOW INCOME HOUSING COALITION

March 14, 2024

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

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

To Chair Brown and Ranking Member Scott:

On behalf of the National Low Income Housing Coalition, I write to thank you for the recent hearing on March 12 in the Senate Banking Committee on "Examining Proposals to Address Housing Affordability, Availability, and Other Community Needs." I was honored to testify at a similar hearing before your committee on April 26, 2023, when I urged the committee to advance bipartisan policy proposals that would have a meaningful impact on the housing crisis. America's affordable housing and homelessness crisis demands urgent action by all levels of government, and it is critical that Congress work to find common ground to enact legislation to help improve the lives of America's lowest-income and most marginalized households.

We urge you to continue your work as Chair and Ranking Member to advance a bipartisan package of legislation to help address the affordable housing and homelessness crisis. This package should include legislation to increase housing stability and economic mobility among low-income families; invest in cost-effective eviction prevention tools; improve and streamline existing housing programs; cut red tape to build housing for people with the lowest incomes; improve oversight of federal disaster resources; expand and reform affordable housing development programs; and provide better access to fair and affordable housing, among others.

Key Legislation for Any Bipartisan Housing Package

Below are bills NLIHC urges you to include in any bipartisan housing package that advances in the committee.

Eviction Crisis Act

Any bipartisan housing package should include the "Eviction Crisis Act" (S.2182), introduced in the 117th Congress by Senators Rob Portman (R-OH), Michael Bennet (D-CO), and Sherrod Brown (D-OH). The legislation, which is expected to be reintroduced shortly, would provide emergency, short-term assistance to help stabilize households in crisis, building on lessons learned from and the infrastructure developed during the pandemic to keep families stably housed.

Evictions push families deeper into poverty, harming health outcomes, hampering educational attainment, and resulting in numerous other negative effects. When a household faces an emergency, it needs focused, short-term help, not a one-way ticket to further housing instability.

By passing the bipartisan Eviction Crisis Act, Congress would draw on extensive experiences and insights gathered during the pandemic and create a permanent, cost-effective tool to help stabilize households before they face evictions and homelessness and to reduce the harms and costs associated with evictions for individuals and communities.

Family Stability and Opportunity Vouchers Act

Any bipartisan housing package should include the "Family Stability and Opportunity Vouchers Act" (S.1257, H.R.3776) to connect low-income families with economic and educational opportunities. The bipartisan bill, re-introduced by Senators Chris Van Hollen (D-MD) and Todd Young (R-IN) and Representatives Joe Neguse (D-CO) and Brian Fitzpatrick (R-PA), would provide 250,000 new housing vouchers as well as counseling services to help low-income families with young children move to communities of their choice, including communities with high-performing schools, strong job prospects, and other essential resources.

Access to safe, stable, affordable housing is linked to nearly every quality-of-life measure, including better educational and health outcomes, racial equity, and economic mobility. A landmark study by Harvard University economist Raj Chetty demonstrates the enormous positive impact of affordable housing on upward economic mobility for children of low-income families. The Family Stability and Opportunity Vouchers Act is a bipartisan, evidence-based initiative that would improve outcomes for low-income children by helping their families afford homes in neighborhoods of their choice.

Reforming Disaster Recovery Act

We urge you to include in any housing package bipartisan legislation to permanently authorize HUD's long-term disaster recovery program to provide greater oversight and deeper targeting of resources. The "Reforming Disaster Recovery Act" (S.1686, H.R.5940), introduced by Representative Al Green (D-TX) and Senators Brian Schatz (D-HI), Susan Collins (R-ME), and others, would permanently authorize the Community Development Block Grant-Disaster Recovery (CDBGDR) program and provide important safeguards and tools to help ensure that federal disaster recovery efforts reach the lowest-income and most marginalized disaster survivors. Because the program is not currently authorized, HUD must issue new rules through a Federal Register Notice whenever Congress provides long-term disaster funding, slowing the distribution of funds and preventing states and municipalities from anticipating and preparing for the receipt of funding before disasters occur.

Fair Housing Improvement Act

We encourage you to include in any housing package legislation to provide federal source-of-income protections. Before retiring in 2018, Senator Orrin Hatch (R-UT) worked with Senator Tim Kaine (D-VA) to sponsor the "Fair Housing Improvement Act," which would expand the "Fair Housing Act" to prohibit discrimination based on source of income and military and veteran status. The bill was reintroduced in the 118th Congress by Senator Kaine and Representative Scott Peters (D-CA).

Choice in Affordable Housing Act

We urge you to include in any bipartisan housing package legislation to streamline and improve the Section 8 Housing Choice Voucher program. For example, Congress should enact the bipartisan "Choice in Affordable Housing Act" (S.32, H.R.4606), introduced by Senators Chris

Coons (D-DE) and Kevin Cramer (R-ND) and Representatives Emanuel Cleaver (D-MO) and Lori Chavez DeRemer (R-OR), to reduce inspection delays, create landlord incentives, facilitate recruitment efforts with local property owners, and expand the use of Small Area Fair Market Rents. Such changes could increase voucher holders' housing choices and reduce programmatic barriers to help attract and retain landlords in the program. To help renters on tribal land, the bill would also increase funding to the Tribal HUD-Veterans Affairs Supportive Housing (HUD-VASH) program.

Yes In My Back Yard Act

A bipartisan housing package should include legislation to encourage state and local governments to reduce or eliminate restrictive zoning and land use requirements that drive up housing costs and constrict the supply of housing, especially in markets with significant growth in demand for housing. To help reduce or eliminate zoning and land use restrictions, we urge you to include in any bipartisan housing package the "Yes In My Backyard (YIMBY) Act" (S.1688, H.R.3507), introduced by Senators Todd Young (R-IN) and Brian Schatz (D-HI) and Representative Derek Kilmer (D-WA). The bill would require HUD Community Development Block Grant (CDBG) grantees to report on actions taken to address zoning and land use barriers. Developers are often burdened with restrictive zoning rules that delay or prevent new housing and further restrict communities' economic development. The YIMBY Act would cut red tape that prevents the development of affordable housing.

Yes in God's Back Yard Act

We urge you to include in any bipartisan housing package the "Yes In God's Back Yard Act," introduced by Senator Sherrod Brown (D-OH). The bill helps to support faith-based organizations and colleges wanting to build and preserve affordable housing on their land and reduce barriers to the development of this housing. The bill provides technical assistance to faith-based organizations and institutions of higher education wanting to use their existing land to increase or preserve the supply of affordable rental housing. It also creates challenge grants to provide additional resources to communities that adopt policies that remove barriers to the production and preservation of affordable rental housing on property owned by faith-based organizations and institutions of higher education.

Rural Housing Service Reform Act

NLIHC supports the "Rural Housing Service Reform Act," (S.2790) from Senators Tina Smith (D-MN) and Mike Rounds (R-SD). The bipartisan bill would improve the housing programs administered by the U.S. Department of Agriculture's (USDA) Rural Housing Service (RHS) through several reforms, including decoupling rental assistance from maturing mortgages, permanently establishing the Multifamily Housing Preservation and Revitalization Demonstration (MPR), improving USDA's Section 542 voucher program to better serve voucher holders, permanently establishing the Native Community Development Financial Institutions (CDFI) Relending pilot program, and improving staff training and capacity within RHS.

Native American Housing Assistance and Self-Determination Act

To help address the dire affordable housing needs in Native communities, we urge you to include the reauthorization of the Native American Housing Assistance and Self Determination Act (NAHASDA) in any bipartisan housing package. NAHASDA is the primary federal statute governing the development, operation, and maintenance of housing in Tribal communities.

Called "the backbone of Indian housing," NAHASDA grants can be used for affordable housing activities that primarily benefit low-income Indian families living on Indian reservations and Alaska Native communities or in other Indian areas. Since its creation, Tribes and Alaska Native governments have used Indian Housing Block Grant (IHBG) funding to build or acquire almost 41,500 affordable homes and restore an additional 105,000 affordable homes on Tribal lands and Alaska Native communities. Despite its crucial role, NAHASDA has not been reauthorized in a decade. As a result, its programs are in desperate need of updates, and funding has decreased by 29% when accounting for inflation, remaining at less than 2% of the overall HUD budget.

Affordable Housing Preservation and Protection Act

NLIHC urges the committee to include in any bipartisan housing package the Affordable Housing Preservation and Protection Act from Senator Sherrod Brown (D-OH) to help preserve distressed HUD-assisted properties for future generations. HUD-assisted buildings provide safe, affordable homes to 1.3 million households, including seniors, people with disabilities, and families with children. This valuable source of affordable housing, however, has become physically obsolescent and needs immediate rehabilitation.

Areas of Concern

NLIHC appreciates Senator Scott's work to address the housing crisis, and we thank him in advance for his leadership in advancing a bipartisan legislative package to address the housing crisis. However, NLIHC has concerns about some provisions in the "ROAD to Housing Act." For the reasons outlined below, we urge you to not include these provisions in any bipartisan housing package.

Expanded Moving To Work

NLIHC opposes provisions in the ROAD to Housing Act to expand and authorize Moving To Work (MTW) as a permanent program. The MTW demonstration allows public housing agencies (PHAs) to obtain broad waivers of federal rules governing the public housing and Housing Choice Voucher programs so they can test alternative policies related to work requirements, rent increases, and time limits, as well as other areas. While some PHAs have used their MTW flexibilities in useful ways, the outcomes of MTW have not been rigorously evaluated. NLIHC is deeply concerned about the serious adverse impacts on residents by some PHA's uses of MTW flexibilities. One such adverse impact on residents that has been documented in some MTW agencies is a significant reduction in the number of households served and rent increases resulting in cost burdens.

A thorough, independent evaluation is needed for the original 39 PHAs participating in MTW, as well as a complete evaluation of all the MTF "flexibilities" undertaken by the 100 Expansion MTW PHAs (not just their cohort-specific MTW flexibility). Rather than permanently authorizing MTW or expanding MTW to more PHAs, we urge the committee to instead provide greater oversight and accountability of the existing 39 MTW PHAs and 100 Expansion PHAs.

Rental Assistance Demonstration

NLIHC opposes provisions in the ROAD to Housing Act to lift the cap on the Rental Assistance Demonstration (RAD). After decades of disinvestment from public housing that has led to an estimated $70 billion backlog in capital needs, Congress created RAD in 2012 as a

demonstration to allow public housing authorities to change the funding source for their public housing developments from Section 9 to Section 8 of the U.S. Housing Act to help leverage public and private capital to preserve these homes. Since that time, Congress has incrementally increased the number of public housing units that can convert to the Section 8 platform to 455,000 units.

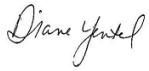
Although RAD statute and regulation provide significant tenant rights and protections, such protections are not always followed in practice and there has been a lack of federal oversight of those rights and protections. Many tenants have well-founded concerns about displacement and the long-term viability of their homes.

Currently, tenants in some RAD-converted projects are not experiencing the full benefit of the promise and potential of the program. There is often little transparency after conversion, and some private management agents impose improper leases with provisions inconsistent with RAD public housing lease requirements. Some residents continue to experience poor housing conditions and are losing important public housing rights, such as an explicit right to organize, access to grievance procedures, and opportunities to transfer to other PHA-owned units.

While we encourage Congress to make important improvements to HUD's monitoring and enforcement of the RAD program, we oppose the lifting of its current, expanded conversion cap and the elimination of a sunset date for the demonstration until these critical issues are fully addressed.

Thank you for your consideration.

Sincerely,



Diane Yentel
President and CEO
National Low Income Housing Coalition

American Bankers Association

Kirsten Sutton
Executive Vice President
Congressional Relations & Legislative Affairs
202-663-5356
ksutton@aba.com

February 7, 2024

The Honorable Jack Reed
United States Senate
Washington, D.C. 20510

The Honorable Bill Hagerty
United States Senate
Washington, D.C. 20510

The Honorable John Rose
United States House of Representatives
Washington, D.C. 20515

Re: S.3502, the Homebuyers Privacy Protection Act, and H.R.4198, the Protecting Consumers from Abusive Mortgage Leads Act

Dear Senator Reed, Senator Hagerty, and Representative Rose:

The American Bankers Association (ABA)[1] supports S. 3502, the Homebuyers Privacy Protection Act, and H.R. 4198, the Protecting Consumers from Abusive Mortgage Leads Act, bipartisan legislation to eliminate abusive mortgage "trigger leads," and limit prescreened credit offers to consumers who consent or who have a preexisting relationship with a financial institution.

In recent years, bank customers have experienced a sharp increase in the volume of trigger leads – unwanted call, text, email, and mail solicitations from lenders the customer has no relationship with and may never have heard of. When a consumer applies for credit and consents to a credit check, the bank pulls their credit report to evaluate their application. This "triggers" the credit reporting agency to identify that the consumer is shopping for credit and to sell their information to other lenders who do not have a relationship with the bank or customer, and who then contact the consumer to market prescreened credit offers.

Individuals who apply for a mortgage may receive dozens or even hundreds of trigger lead solicitations. One bank had a customer report receiving 249 phone calls and 53 text messages over nine days. Another reported receiving 276 calls within a 24-hour period. Unfortunately, these are not isolated incidents. Some solicitations may be confusing, or even designed to deceive the customer into believing they came from the bank to whom the customer originally applied for the loan.

While receiving a limited number of prescreened credit offers can help consumers shop for mortgages, receiving hundreds of calls, texts, and other communications merely causes confusion and disruption. This can damage banks' relationships with their customers, who often

[1] The American Bankers Association is the voice of the nation's $23.4 trillion banking industry, which is composed of small, regional, and large banks that together employ approximately 2.1 million people, safeguard $18.6 trillion in deposits and extend $12.3 trillion in loans.

American Bankers Association

Kirsten Sutton
Executive Vice President
Congressional Relations & Legislative Affairs
202-663-5356
ksutton@aba.com

mistakenly believe it was their bank that sold their information. In reality, banks carefully safeguard their customers' privacy and it is consumer reporting agencies who sell trigger leads. Nonetheless, this misperception can erode customers' trust in their banks and in the financial system.

We believe legislation is needed to restrict abusive trigger leads, while appropriately preserving financial institutions' ability to offer prescreened credit to existing customers and to individuals who have expressly consented to receive offers from that lender. This would protect bank customers from a deluge of unsolicited communications, while permitting them to learn about competing offers from institutions they know and trust.

We encourage Congress to advance these proposals for prompt consideration and action. We would be pleased to meet with you and your staff to discuss these critical policies.

Sincerely,



Kirsten Sutton
Executive Vice President
American Bankers Association

March 12, 2024

The Honorable Sen. Jack Reed
728 Hart Senate Office Building
Washington, DC 20510

RE: Homebuyers Privacy Protection Act of 2024 (S. 3502)

Dear Senator Reed:

On behalf of Rhode Island's credit unions, the Cooperative Credit Union Association, Inc. ("Association") appreciates the opportunity to express our support for your sponsored legislation, the *Homebuyers Privacy Protection Act of 2024*, which you recently introduced in the Senate as S. 3502. The Association is the state trade association representing approximately 200 state and federally-chartered credit unions located in the states of Delaware, Massachusetts, New Hampshire, and Rhode Island, which further serve over 3.6 million consumer members.

The *Homebuyers Privacy Protection Act of 2024* would help protect credit union members and other consumers by curbing the abuse of mortgage "trigger leads." Currently, unless a consumer has previously opted out, trigger leads occur when a credit union or other financial institution informs a credit reporting agency (CRA) that the consumer has applied for mortgage credit, and the CRA sells that information to data brokers and competing mortgage lenders without the consumer's knowledge or approval.

Competing mortgage lenders then often contact the consumer by phone, text and/or mail, leading to consumers receiving unwanted and confusing cold calls and other communications from lenders they have no relationship with. Credit union members often complain to their credit union about such cold calls and other unexpected solicitations even though the CRA—not the credit union—is the entity that sold the consumer's information.

S. 3502, if enacted, would help curb these abuses by amending the Fair Credit Reporting Act to allow trigger leads only in limited circumstances, such as if the individual is already a member of a particular credit union or an existing customer of a particular bank, or if the consumer explicitly consents to such solicitations from other lenders. The *Homebuyers Privacy Protection Act of 2024* would therefore stop the abuse of trigger leads while preserving them for situations that benefit the consumer, including when the consumer is already a member of a not-for-profit credit union that can offer a better deal.

We strongly support this sensible piece of consumer protection legislation. If you have any questions or desire further information, please do not hesitate to contact the Association at (508) 481-6755 or govaff-reg@ccua.org.

Sincerely,

Ronald McLean
President/CEO
Cooperative Credit Union Association, Inc.
rmclean@ccua.org

845 Donald Lynch Boulevard, Marlborough, MA 01752
Tel: 508-481-6755 | Toll-Free: 800-842-1242 | www.ccua.org

ICBA
One Mission. Community Banks.

Derek B. Williams, Chairman
Lucas White, Chairman-Elect
Jack E. Hopkins, Vice Chairman
Sarah Getzlaff, Treasurer
James H. Sills, III, Secretary
Brad M. Bolton, Immediate Past Chairman
Rebeca Romero Rainey, President and CEO

December 14, 2023

The Honorable Jack Reed
United States Senate
Washington, D.C. 20510

The Honorable Bill Hagerty
United States Senate
Washington, D.C. 20510

Dear Senators Reed and Hagerty:

On behalf of ICBA and the nearly 50,000 community bank locations we represent, I write to thank you for introducing the Homebuyers Privacy Protection Act (S. 3502) and to offer our support for your bill, which would help protect the financial privacy of mortgage applicants.

S. 3502 would amend the Fair Credit Reporting Act to prohibit a credit reporting agency from selling "trigger leads" when a consumer applies for a residential mortgage unless the consumer has opted into the creation and sale of such leads or if certain exceptions apply: the recipient of the trigger lead has originated the consumer's current mortgage, services the consumer's current mortgage, or is an insured depository institution that holds a current account for the consumer.

Today, consumers are inundated with unwanted and invasive solicitations after they apply for a mortgage, yet the current process for a consumer to opt out is confusing and does not take effect immediately. As a result, consumers may believe that their accounts have been hacked. A mortgage application should not be public information. Your bill would give consumers more control over their private financial information and shield them from unwanted solicitations.

Thank you again for introducing the Homebuyers Privacy Protection Act. We look forward to working with you to advance it into law.

Sincerely,

/s/

Rebeca Romero Rainey
President & CEO

866-843-4222
icba.org

1615 L Street NW
Suite 900
Washington, DC 20036

518 Lincoln Road
P.O. Box 267
Sauk Centre, MN 56378

March 11, 2024

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

The Honorable Patrick McHenry
Chairman
Committee on Financial Services
United States House of Representatives
Washington, D.C. 20515

The Honorable Tim Scott
Ranking Member
Committee on Banking, Housing & Urban Affairs
United States Senate
Washington, D.C. 20510

The Honorable Maxine Waters
Ranking Member
Committee on Financial Services
United States House of Representatives
Washington, D.C. 20515

Dear Chairmen Brown and McHenry and Ranking Members Scott and Waters:

The undersigned groups, representing a diverse set of housing and financial services stakeholders and advocates, are writing to express our strong support for the bicameral, bipartisan *Homebuyers Privacy Protection Act of 2024*, as introduced by Senators Jack Reed (D-RI) and Bill Hagerty (R-TN) and Representatives John Rose (R-TN) and Ritchie Torres (D-NY). This important consumer protection legislation, S. 3502, and H.R. 7297 (respectively), if enacted, would curb the abusive use of mortgage credit "triggers leads" in all but a limited set of circumstances. We urge you to support this carefully crafted proposal and to schedule the two bills for markup before your respective committees as soon as possible.

Trigger leads occur when a consumer applies for a mortgage (both purchase and refinance loans) and the requisite inquiry to a credit reporting agency ("CRA") by a lender notifies the CRA that the consumer is interested in home financing. This trigger lead is then sold to data brokers (including other lenders) without the consumer's knowledge or approval. Consumers may then be contacted (by phone, text, or mail) by the other parties that have purchased the trigger leads.

Under the Fair Credit Reporting Act (FCRA), CRAs are permitted by law to resell consumer information to prospective creditors without the consumer's permission if the prospective creditor is prepared to make that consumer a "firm offer of credit." The offer of credit must include a notification to the consumer informing them of the right to "opt out" of receiving future prescreened offers of credit or other solicitations, but these opt-out disclosures are not required in cases of phone solicitations and offers.

Entities that have no relationship with the consumer are buying trigger leads as soon as a customer applies for a mortgage – and then bombarding the applicant with hundreds of confusing calls that seek to lure them away from their chosen lenders. Naturally, consumers often call to complain to the mortgage lender they have chosen, accusing that company of selling their data.

Under current law, the burden is on the consumer to opt-out – for five years beginning five business days after the date the consumer notifies the CRA of that election – and thus negate the ability for the CRAs to sell individual information as a trigger lead.

S. 3502 and H.R. 7297, if enacted, would allow for trigger leads to be permissible under FCRA **only in limited circumstances** during a real estate transaction. For example, a CRA would not be able to furnish a trigger lead to a third party unless the third party has certified to the CRA that it has "originated the current residential mortgage loan of the consumer," "is the servicer of the current residential mortgage loan of the consumer," "or is an insured depository institution or insured credit union and holds a current account for the consumer" (or the consumer explicitly consents to such solicitations from other lenders).

In short, the *Homebuyers Privacy Protection Act* would stop the abusive use of trigger leads – while narrowly preserving them for legitimate uses such as existing customer relationships. Again, we urge you to support this bipartisan solution for consumers and promptly consider it for markup within your respective committees. We look forward to our work together on this important issue.

Sincerely,

American Bankers Association
America's Credit Unions
AmeriHome Mortgage
Broker Action Coalition
Center for Responsible Lending
Community Home Lenders of America
CONSUMER ACTION
Consumer Federation of America
Equity Prime Mortgage
Freedom Mortgage
Guild Mortgage
Housing Policy Council
Independent Community Bankers of America
Leading Builders of America
Mortgage Bankers Association
National Association of Home Builders
National Association of Mortgage Brokers
NATIONAL ASSOCIATION OF REALTORS®
National Consumer Law Center (on behalf of its low-income clients)
National Housing Conference
Rocket Mortgage
Union Home Mortgage
USPIRG

cc: All Members, Senate Committee on Banking, Housing, and Urban Affairs
All Members, House Committee on Financial Services

America's Credit Unions

Jim Nussle
President & CEO
202-508-6745
jnussle@americascreditunions.org

99 M Street SE
Suite 300
Washington, DC 20003

March 12, 2024

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

The Honorable Tim Scott
Ranking Member
Committee on Banking, Housing,
and Urban Affairs
United States Senate
Washington, DC 20510

Re: Today's Hearing: "Examining Proposals to Address Housing Affordability, Availability, and Other Community Needs"

Dear Chairman Brown and Ranking Member Scott:

On behalf of America's Credit Unions, I am writing regarding the Committee's hearing entitled, "Examining Proposals to Address Housing Affordability, Availability, and Other Community Needs." America's Credit Unions is the voice of consumers' best option for financial services: credit unions. We advocate for policies that allow the industry to effectively meet the needs of their nearly 140 million members nationwide.

Ensuring Financial Inclusion and Home Ownership

Credit unions were created to offer provident credit to their communities and this organizing principle helps to explain the prevalence of robust relationship lending models across the industry. As cooperatives that are directly accountable to their member-owners, credit unions are focused on developing long-lasting, trusted relationships—an interest that is best served by adhering to core principles of equality and fairness.

Credit unions believe in supporting their members and their communities by creating products and services designed to suit member needs, including the underserved. Credit unions have long had a history of rent-to-own programs; first-time homeowner programs; and financial literacy and wealth building programs to assist millions of Americans on their path to financial well-being. Data consistently shows that credit unions are at par or exceed our for-profit counterparts in the financial services marketplace.

That said, credit unions understand that a significant gap remains in access to housing for moderate- to low-income and minority members. Credit unions are working to close this gap. Our members will continue to serve their members and work to improve their communities by furthering financial inclusion.

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Protecting Credit Union Members with Responsible Use of Mortgage Trigger Leads

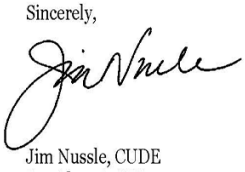
The Homebuyers Privacy Protection Act of 2024, as introduced by Senators Jack Reed (D-RI) and Bill Hagerty (R-TN) and Representatives John Rose (R-TN) and Ritchie Torres (D-NY), S. 3502 and H.R. 7297, respectively, seeks to limit the use of mortgage trigger leads to credit unions and other entities that have a consumer's authorization or an existing business relationship with a consumer. Credit unions applaud the intent of this bill to cut down on the unsolicited phone calls that credit union members receive as a result of these prescreened mortgage trigger reports, and we welcome any legislative fixes that will substantially stop the flow of these robocalls that invade credit union members' privacy and disrupt the relationship between credit unions and their members.

Expanding Field of Membership to Empower Credit Unions to Serve More Communities

Finally, credit unions cannot overstate the beneficial impact that modernizing field of membership (FOM) restrictions would have on our abilities to better serve minority and disadvantaged populations. We look forward to engaging with the Committee to develop legislative solutions, such as expanding the ability for all credit unions to add underserved areas, to improve access to housing and reduce gaps in homeownership rates.

On behalf of America's Credit Unions and the 140 million credit union members, thank you for holding this important hearing and considering our views on the subject.

Sincerely,



Jim Nussle, CUDE
President & CEO

cc: Members of the Committee on Banking, Housing, and Urban Affairs

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SECTION 515 HOUSING
ADJUSTED INCOME/HOUSEHOLD

STATE	PROJECTS	HOUSE-HOLDS	TENANTS	AVG INCOME	RA HOUSE-HOLDS	RA TENANT	AVG RA INCOME
ALABAMA	429	12,757	13,809	15,017	9,098	9,665	11,571
ALASKA	33	736	789	19,590	699	744	18,856
ARIZONA	107	3,463	4,041	13,376	3,146	3,628	12,597
ARKANSAS	328	8,162	8,775	12,187	5,865	6,234	11,025
CALIFORNIA	387	18,773	22,004	17,112	14,789	17,045	15,302
COLORADO	114	2,874	3,240	15,946	2,384	2,643	13,616
CONNECTICUT	63	2,422	2,668	20,481	1,892	2,015	18,088
DELAWARE	48	1,508	1,659	14,743	1,196	1,292	13,667
FLORIDA	363	13,306	15,226	16,315	10,814	12,186	14,398
GEORGIA	410	13,785	15,085	15,627	11,038	11,861	12,755
HAWAII	23	914	1,149	19,538	756	926	17,567
IDAHO	150	3,585	4,104	14,194	3,342	3,780	12,894
ILLINOIS	486	8,582	9,314	13,681	6,697	7,165	11,465
INDIANA	427	10,666	11,751	15,058	7,241	7,776	12,145
IOWA	343	6,890	7,450	14,680	5,637	5,967	11,849
KANSAS	245	4,675	5,119	14,852	3,473	3,729	12,064
KENTUCKY	419	10,585	11,909	13,354	7,419	8,138	10,840
LOUISIANA	371	10,667	11,408	12,812	8,818	9,401	11,875
MAINE	320	7,403	8,381	16,317	6,008	6,682	14,888
MARYLAND	142	4,838	5,474	17,893	3,389	3,778	14,589
MASSACHUSETTS	58	1,734	1,880	18,138	1,523	1,629	17,213
MICHIGAN	432	13,720	15,378	15,883	9,284	10,127	13,137
MINNESOTA	435	8,593	9,584	19,066	5,832	6,254	13,018
MISSISSIPPI	461	12,532	13,216	11,806	10,328	10,860	10,898
MISSOURI	569	13,043	14,195	14,291	8,422	8,924	11,158
MONTANA	112	1,911	2,087	14,394	1,679	1,811	12,389
NEBRASKA	161	2,524	2,826	17,224	1,796	1,951	12,074
NEVADA	57	1,838	2,108	13,895	1,660	1,884	12,793
NEW HAMPSHIRE	83	2,418	2,769	19,173	2,037	2,284	16,769
NEW JERSEY	63	2,919	3,214	18,456	2,143	2,315	15,372
NEW MEXICO	82	3,398	3,945	11,955	2,874	3,364	11,272
NEW YORK	395	11,830	13,019	15,339	5,348	5,911	13,947
NORTH CAROLINA	582	20,617	22,533	13,932	16,764	18,108	12,630
NORTH DAKOTA	107	1,642	1,779	17,081	1,126	1,185	11,138
OHIO	365	12,793	14,369	14,503	8,788	9,593	11,872
OKLAHOMA	231	6,423	7,219	13,056	5,125	5,647	11,491
OREGON	150	5,114	5,897	15,215	4,186	4,742	13,353
PENNSYLVANIA	274	8,752	9,631	15,480	6,961	7,534	13,657
PUERTO RICO	83	4,471	5,400	6,015	3,712	4,527	6,104
RHODE ISLAND	12	410	455	18,308	369	401	17,399
SOUTH CAROLINA	288	10,455	11,340	14,169	8,101	8,710	12,358
SOUTH DAKOTA	218	4,136	4,620	16,243	3,048	3,303	11,494
TENNESSEE	310	10,216	11,436	14,049	7,876	8,636	11,645
TEXAS	594	19,320	21,625	15,762	14,306	15,604	12,768
UTAH	78	1,966	2,240	14,812	1,670	1,874	13,047
VERMONT	86	1,899	2,168	16,912	1,422	1,620	15,539
VIRGIN ISLANDS	16	420	456	11,129	420	456	11,129
VIRGINIA	244	9,588	10,637	14,588	7,781	8,484	12,712
WASHINGTON	259	7,528	8,566	16,226	5,887	6,577	14,271
WEST VIRGINIA	203	5,980	6,694	13,386	4,393	4,826	11,775
WESTERN PACIFIC	1	48	51	7,910	0	0	0
WISCONSIN	297	7,095	7,743	15,545	5,036	5,346	12,945
WYOMING	51	1,331	1,486	15,572	1,099	1,198	13,346
TOTALS	12,565	363,255	403,921	14,941	274,697	300,340	12,708

March 4, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Barbour County, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our officers struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our officers access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Barbour County in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Tyrone Smith

Tyrone Smith

Providing benefits and services to America's state troopers since 1989

May 17, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of The American Association of State Troopers, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our members struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our members access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join The American Association of State Troopers in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Major John J. Bagnardi, Ret.
Executive Director
American Association of State Troopers

1949 Raymond Diehl Road • Tallahassee, FL 32308 • 800-765-5456 • www.statetroopers.org



March 12, 2024

United States Senate
Committee on Banking, Housing and Urban Affairs
534 Dirksen Senate Office Building
Washington, DC 20515

Dear Chairman Brown:

On behalf of the 1.7 million members of the AFT, I commend your leadership on the Homes for Every Local Protector, Educator, and Responder (HELPER) Act (S.1514).

Too many workers who have dedicated their careers to their communities are not able to purchase homes in those same communities. The skyrocketing cost of housing undergirds the economic insecurity of working families and solidifies soaring income inequality. According to the National Housing Conference's Paycheck to Paycheck database, secondary school teachers do not earn enough to buy a home in Boston, Phoenix or Portland, Ore. For teachers in West Virginia's most rural communities, housing near their schools is often nonexistent.

The HELPER Act addresses this problem by creating a home loan program within the Federal Housing Administration. This program would help preK-12 teachers, firefighters, EMTs, law enforcement officers and paramedics obtain low-interest, fully insured home loans with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Effective government action involves removing hurdles that get in the way of working families achieving success; the HELPER Act does just that. We welcome today's hearing and look forward to continuing to advocate for the passage of this important legislation.

A lack of affordable housing for people working in public service is not a quirk in the economy or a trend to be noted. Home ownership builds wealth, provides long-term stability, and over time is more affordable than rental housing, especially for working families and households of color. It has also been shown that owning a home improves health and leads to a more financially secure retirement. Beyond the vital importance to families working in public education, a lack of affordable housing intensifies school staffing shortages.

The affordable housing crisis has had an impact on educators nationwide in urban, suburban and rural settings for well over a decade. In 2011, the AFT began Reconnecting McDowell, a public-private partnership aimed at reinvigorating McDowell County, W.Va. Naturally, we gravitated toward issues affecting McDowell's schools; however, housing for teachers quickly emerged as a great challenge and could not be ignored. A complete lack of teacher housing forced teachers to commute hours to school and constrained the school district's ability to recruit and retain teachers. After years of work by community members, with AFT staff leading the development and significant financial support from the AFT, we broke ground on a four-story apartment building to house educators, built with 100 percent

The AFT is a union of professionals that champions fairness; democracy; economic opportunity; and high-quality public education, healthcare and public services for our students, their families and our communities. We are committed to advancing these principles through community engagement, organizing, collective bargaining and political activism, and especially through the work our members do.

AFT, AFL-CIO

AFT Teachers
AFT PSRP
AFT Higher Education
AFT Public Employees
AFT Nurses and Health Professionals
AFT Retirees

555 New Jersey Ave. N.W.
Washington, DC 20001
202-879-4400
www.aft.org

Randi Weingarten
PRESIDENT

Fedrick C. Ingram
SECRETARY-TREASURER

Evelyn DeJesus
EXECUTIVE VICE PRESIDENT

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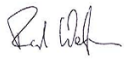
Andrew Pallotta
Melinda Person
Donna Phillips, RN
Juan Ramirez
Andrew Spar
Denise Specht
Wayne Spence
Arthur G. Steinberg
Jessica J. Tang
Adam Urbanski
Debbie White, RN
Carl Williams
Sarah Wofford

union labor. While we are deeply proud of this collaboration and its result, it does not make up for the decadeslong lack of federal investment in affordable housing.

We are at an inflection point; in many parts of the country, home ownership can either become completely beyond the grasp of middle-class families or within reach. The HELPER Act is a first step in the right direction.

Across the partisan spectrum, we can acknowledge that the shortfall of affordable housing hurts America's businesses and the broader economy by preventing workers from living in areas with economic opportunities. It is also hurting the ability of school districts to attract and retain an education workforce. Leveling the playing field for families and building an economy that rewards work, not just wealth, starts by making home ownership attainable. We urge you to pass the HELPER Act without delay and recommit to tackling the affordable housing crisis for all working families.

Sincerely,



Randi Weingarten
President, AFT

RW : emc opeiu #2 afl-cio

CITY OF ALICEVILLE
419 Memorial Parkway East
ALICEVILLE, AL 35442
(205) 373-6611
Fax: (205) 373-3165

MAYOR
Terrence E. Windham

CITY MANAGER/CITY CLERK
Dineki McCaa

CITY MAGISTRATE
Susan Jones

COUNCIL MEMBERS
Robert Wilder
Mayor Pro-Tempore

Talya Ball
Rebecca Gilliam
Christopher Lewis
Thomas Wilkins

February 15, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of The City of Aliceville, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities. We have over 300 employees that serve the Federal Correctional Institution in Aliceville, AL that would benefit from this program. In addition it would being much needed revenue to support our local economy.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join The City of Aliceville in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,



Terrence E. Windham

November 21st, 2023

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Albertville, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join City of Albertville in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Tracy Honea, Mayor

CITY OF ASHLAND
P. O. Box 849 • Ashland, Alabama 36251
(256) 354-2121
"City of Friends"

LARRY J. FETNER, MAYOR
CHELSEY WYNN, CITY CLERK/ADMINISTRATOR

COUNCIL MEMBERS
DIANNE BALLARD
BOBBIE J. STEED
KIM M. CAIN
ANNETTE F. GAITHER
TOMMY CANTRELL

February 23, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Ashland, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Ashland in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Larry J. Fetner, Mayor
City of Ashland

CITY OF ATMORE

ADMINISTRATION

Becca Smith, City Clerk
Chuck Brooks, Police Chief
Ronald Peebles, Fire Chief
Calvin Grace, Street Superintendent

CITY COUNCIL

Jim Staff, Mayor
Webb Nall, District 1
Jerome Webster, District 2
Eunice Johnson, District 3
Shawn Lassiter, District 4
Chris Harrison, District 5

11/17/2023

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of City of Atmore, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.
Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join City of Atmore in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Jim Staff
Mayor

P.O. Drawer 1297
Atmore, Alabama 36504
(251) 368-2253 • Fax: (251) 368-1841

OFFICE OF SHERIFF

BALDWIN COUNTY, ALABAMA
SHERIFF HUEY HOSS MACK

320 N. Hoyle Avenue
Bay Minette, Alabama 36507
(251) 937-0210
Fax (251) 580-1687

January 5, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Baldwin County Sheriff's Office, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our members struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our members access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honored them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Baldwin County Sheriff's Office in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Huey Hoss Mack, Sheriff
Baldwin County Sheriff's Office



June 27, 2022

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the Association of American Educators, I am honored to write in strong support of the bipartisan Homes for Every Local Protector, Educator, and Responder (HELPER) Act introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act creates a home loan program within the Federal Housing Administration to help our law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers by making homeownership more affordable. Too often, educators, including some of our tens of thousands of members nationwide, struggle to afford their first home. Because of this, we are writing in support of the HELPER Act, which would help educators access the affordable housing they need to enable them to serve their communities.

Educators have always given more than is expected of them. The typical teacher works nearly 11 hour days, and spends an average of $500 on out-of-pocket classroom expenses. During the COVID-19 pandemic, educators have continued to go above and beyond to serve our nation's children, oftentimes putting themselves at risk of contracting the deadly virus. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the VA home loan program managed by the Department of Veterans Affairs. It will build upon the Federal Housing Administration's (FHA) Good Neighbor Next Door program to allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers the ability to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs.

Our nation's educators have demonstrated their unwavering commitment to their communities across the nation. Even amidst a deadly pandemic, they have continued to step up to the challenge of providing a quality education. Because of this, we believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities.

We hope you will join the Association of American Educators in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Colin Sharkey
Executive Director

Association of American Educators
25909 Pala, Suite 330
Mission Viejo, CA 92691

The Association of American Educators (AAE) is the largest national nonunion, professional educator organization, advancing the profession by offering a modern approach to educator empowerment and advocacy—promoting professionalism, collaboration, and excellence without a partisan agenda. AAE is committed to a teaching profession that is student oriented, well respected, and personally fulfilling. AAE serves members in all fifty states and welcomes professionals from all education entities. Membership is $19.50 per month and includes $2 million professional liability insurance, employment rights coverage, professional resources, and many other benefits. Classroom teachers, paraprofessionals, administrators, student teachers, university professors, and supporters can learn more at aaeteachers.org.

SERGEANTS BENEVOLENT ASSOCIATION

POLICE DEPARTMENT, CITY OF NEW YORK
155 FRANKLIN ST., New York, NY 10013
212.226.2180 FAX 212.343.5668
www.sbanyc.org

Vincent J. Vallelong
President

Edmund J. Small
Vice President

Edward Geary
Treasurer

Michael Peruggia
Recording Secretary

Anthony Borelli
Financial Secretary

Donald Kipp
Health & Welfare
Secretary

Joseph Ricotta
City-Wide Secretary

June 2, 2023

The Honorable Marco Rubio
U.S. Senate
Washington, D.C. 20510

Dear Senator Rubio:

I am writing on behalf of the more than 13,000 members of the Sergeants Benevolent Association of the New York City Police Department (SBA) to advise you of our strong support for S. 1514, the "Homes for Every Local Protector, Educator, and Responder (HELPER) Act."

As you are aware, the U.S. Department of Housing and Urban Development administers a program called the "Good Neighbor Nextdoor Program" (GNNP), which is designed to encourage law enforcement officers and other first responders to purchase homes in designated "revitalization areas" by providing certain incentives like discounts on the list price of a home, as well as reduced down payments. However, the GNNP acknowledges on its own website that "the number of properties available [through the GNNP] is limited and the list of available properties changes weekly," making it increasingly difficult for law enforcement officers and other first responders to avail themselves of this program.

Your legislation is important to first responders because it expands the eligible areas in which properties may be purchased by law enforcement and other first responders. The HELPER Act improves the GNNP by: (1) extending loan eligibility to homes of choice for first responders, rather than just homes in designated "revitalization areas"; (2) eliminating the requirement that first responders provide a down payment; and (3) eliminating the requirement that first responders pay a monthly insurance premium. This legislation would significantly expand the affordable housing options for law enforcement officers and their families. This is especially helpful to the officers we represent, given the high cost of housing in and around New York City.

On behalf of the membership of the Sergeants Benevolent Association, thank you again for your leadership on this important legislation. We look forward to working with you to see it enacted into law. Please do not hesitate to contact our Washington Representatives Andrew Siff, Chris Granberg, and Robert Simpson at (202) 457 – 7756 if we can be of further assistance.

Sincerely,

Vincent Vallelong
President

CITY OF BAYOU LA BATRE
13785 South Wintzell Avenue
Bayou La Batre, Alabama 36509-2408

February 20, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Bayou La Batre, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the City of Bayou La Batre in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Henry D. Barnes, Sr.
Mayor

Clarke County Sheriff's Office
Sheriff DeWayne Smith

Office: (251)-275-4254
Fax: (251)-275-8517

P.O. Box 913 • Grove Hill, Alabama 36451
114 Court Street • Grove Hill, Alabama 36451

Jail: (251)-275-8132
Fax: (251)-275-8231

March 11, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Clarke County, I am writing in support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by multiple Democrat and Republican U.S. Senators and U.S. Representatives.

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers by making homeownership affordable. Too often, they struggle to afford their first home. We are writing in support of the HELPER Act, which would help our officers access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow first responders and to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. Please join Clarke County in support of the HELPER Act..

Sincerely,

Sheriff DeWayne Smith

City Of ELBA

City of Elba, Alabama

200 Buford Street
Elba, Alabama 36323
(334) 897-2333

Tom Maddox
Mayor
Sally Bane
City Clerk
Sandra Berry
Administrative Asst.

March 1, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Elba, Alabama, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Elba in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Mayor Tom Maddox

COUNCIL

SONYA W. RICH, *District 1*
EUGENE GOOLSBY, *District 2*
GREG PADGETT, *District 3*
SCOTTY JOHNSON, *District 4*
TURNER TOWNSEND, *District 5*

City of Enterprise

WILLIAM E. (BILL) COOPER, MAYOR
501 South Main
P. O. Box 311000
Enterprise, Alabama 36331-1000

INTERIM CITY CLERK
BEVERLY SWEENEY

(334) 347-1211
(334) 348-2613 FAX

February 29, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Enterprise I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the City of Enterprise in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

William E. Cooper, Sr.

William E. Cooper, Sr., Mayor
City of Enterprise, Alabama

FRANKLIN COUNTY SHERIFF'S OFFICE
748 WALNUT GATE ROAD
RUSSELLVILLE, ALABAMA 35654

OFFICE 256-332-8811
JAIL 256-332-8425
FAX 256-332-8816

SHANNON OLIVER
SHERIFF

02/12/2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Franklin County Sheriff's Office, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our officers struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our officers access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Franklin County Sheriff's Office in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Shannon M. Oliver

407 East Laurel Avenue
P.O. Box 1750
Foley, Alabama 36536

Foley

(251) 943-1545
Fax (251) 952-4014
www.cityoffoley.org

March 1, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Foley, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the City of Foley in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Ralph G. Hellmich
Mayor

Mayor Ralph G. Hellmich • City Administrator Michael L. Thompson
Council Members J. Wayne Trawick • Vera J. Quaites • Richard Dayton • Cecil R. Blackwell • Charles J. Ebert III

City of Fultondale
A FRIENDLY CITY

P.O. Box 699 • Fultondale, AL 35068 • (205) 841-4481 • Fax (205) 841-2124

February 22, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of City of Fultondale, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join City of Fultondale in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Larry Holcomb

Larry Holcomb, Mayor
City of Fultondale

Mayor: Larry Holcomb • Mayor Pro-Tem: Jimmie Lay • Council: Josh Bryant, Kristi Jennings, Timothy McWilliams, Billy Hughes

CITY OF GULF SHORES ALABAMA

SMALL TOWN, BIG BEACH

January 22, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Gulf Shores, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve

Post Office Box 299
Gulf Shores, AL 36547

their communities. We hope you will join The City of Gulf Shores in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Robert Craft, Mayor
City of Gulf Shores

ALABAMA ASSOCIATION OF CHIEFS OF POLICE
P.O. Box 211285 | Montgomery, AL 36121
334.207.2712 | 334.730.8065 | www.AACOP.com

July 13, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Alabama Association of Chiefs of Police, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our members struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our members access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Alabama Association of Chiefs of Police in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Paul A. Irwin Jr.
President

CITY OF LINDEN

211 N. MAIN ST.
LINDEN, AL 36748

PHONE: 334-295-5051 WEB: LINDENALABAMA.NET

March 12, 2024

The Honorable Mike Johnson The Honorable Chuck Schumer
Speaker of the House Majority Leader
United States House of Representatives United States Senate
Washington, D.C. 20515 Washington, D.C. 20510
The Honorable Hakeem Jeffries The Honorable Mitch McConnell
Democratic Leader Republican Leader
United States House of Representatives United States Senate
Washington, D.C. 20515 Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:
On behalf of Linden, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).
The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.
First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing
Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.
Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Linden in support of the HELPER Act, and we look forward.

Mayor Gwendolyn Rogers
City of Linden

HALE COUNTY
SHERIFF
MICHAEL O. HAMILTON
JASON H. McCRORY, CHIEF DEPUTY

1001 Main Street, Suite 18
Greensboro, AL 36744
Tel - (334) 624-3081
Fax - (334) 624-0218

March 5, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Hale County Sheriff's Office, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our officers struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our officers access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Hale County Sheriff's Office in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Sheriff Michael O. Hamilton

Sheriff

Rocky Harnen – Jackson County

Tel: (256) 574-2610
Fax: (256) 574-5317

102 E. Laurel Street – Scottsboro, Al 35768

March 11.2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Jackson County, Alabama, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our officers struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our officers access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Jackson County, Alabama in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Sheriff F. J. "Rocky" Harnen

TOWN OF KILLEN
P.O. Box 27 Killen, Alabama 35645
Phone 256-757-1246 Fax 256-757-1247
Tim Tubbs, Mayor; Shawna Talbot, Town Clerk

January 3, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the Town of Killen, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

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First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home

loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the Town of Killen in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Timothy Tubbs, Mayor

Limestone County Sheriff's Office
Sheriff Joshua McLaughlin

101 W Elm St.
Athens, AL 35611

Ph# 256-232-0111
Fax 256-216-3442

February 27, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Limestone County, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our officers struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our officers access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Limestone County in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Joshua McLaughlin - Sheriff

SHERIFF OF LEE COUNTY

JAY JONES

E-mail:
lcso@leecountysheriff.org

P.O. BOX 688
OPELIKA, AL 36803-0688

Phone (334) 749-5651
Fax (334) 749-4835

February 12, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Lee County Sheriff's Office, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our officers struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our officers access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Lee County Sheriff's Office in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Jay M. Jones
Lee County Sheriff's Office

ORGANIZED DEC. 13, 1808

MADISON COUNTY, ALABAMA

OFFICE OF

KEVIN H. TURNER, SHERIFF

PHONE (256) 532-3412
FAX (256) 532-6976



STACY BATES
CHIEF DEPUTY - ENFORCEMENT
PHONE (256) 532-3413

CHAD BROOKS
CHIEF DEPUTY - CORRECTIONS
PHONE (256) 532-3448

SHANE TURLEY
MAJOR - ENFORCEMENT
PHONE (256) 533-8820

MADISON COUNTY COURTHOUSE
100 NORTH SIDE SQUARE
HUNTSVILLE, ALABAMA 35801

March 6th, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Madison County, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our officers struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our officers access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Madison County in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Sheriff Kevin H. Turner

MARENGO COUNTY SHERIFF OFFICE
101 Dunn Street, Linden, Alabama 36748
Office: (334) 295-4208 • Jail: (334) 295-2257 • Fax: (334) 295-2226
Email: sheriffalston@marengoso.com

Robert Alston Jr. - Sheriff
March 4, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Marengo County Sheriff's Office, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our officers struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our officers access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Marengo County Sheriff's Office in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Robert Alston Jr.

TOWN OF MALVERN

P. O. BOX 98 / 312 S. MAIN STREET. MALVERN. AL 36349 / PHONE 334-793-6537

MAYOR
TOM VICKERS

MAYOR Pro-Tem
CARL R. MARSH

COUNCIL MEMBERS
JESSE SCOTT
LANCE TUCKER
EMILY SNELLGROVE
JAMIE CONNER

MUNICIPAL CLERK
LOUISE COUTURE

March 4, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Malvern, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Malvern in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Tom Vickers, Mayor

Dexter Hinton
Mayor

Laura Williams-Hinton
City Clerk-Treasurer

City Council
Jeremy Arrington Tommie Kennie Joseph Pearson
Willie Jackson Jefferson K. Nail

February 13, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Marion, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Marion in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Dexter Hinton

Post Office Drawer 959 | Marion, Alabama 36756 | Telephone 334.683.6545 | Facsimile 334.683.432e

City of Midland City

Cynthia C. Gary
Mayor



Kendall Shirah District 1
Bobby Woodham District 2
Elaine Knight District 3
Delbert Chandler District 4
Dennis Mathews District 5

February 13, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Midland City, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Midland City in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Cynthia C Gary

Cynthia C. Gary, Mayor

P.O. BOX 69 • MIDLAND CITY, AL 36350 • TELEPHONE (334) 983-3511 • FAX (334)983-3444

SOUTHSIDE POLICE DEPARTMENT

2255 HIGHWAY 77 SOUTHSIDE, ALABAMA 35907 • OFFICE (256)442-2255 FAX (256)442-9779

Jarrett Williams
Chief of Police

11/30/2023

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the Southside Police Department, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our members struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our members access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the Southside Police Department in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Jarrett Williams
Chief of Police

DERRICK CUNNINGHAM

SHERIFF OF MONTGOMERY COUNTY

Kevin J. Murphy
Chief Deputy

February 12, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the Montgomery County Sheriff's Office, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our officers struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our officers access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the Montgomery County Sheriff's Office in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Derrick Cunningham
Sheriff

SHERIFF'S OFFICE
POST OFFICE BOX 4219
MONTGOMERY, ALABAMA 36103-4219

OFFICE: 334.832.4980
FAX: 334.851.3951

YOUTH FACILITY
1111 AIR BASE BOULEVARD
MONTGOMERY, ALABAMA 36108

OFFICE: 334.261.4100
FAX: 334.851.3959

DETENTION FACILITY
225 SOUTH MCDONOUGH STREET
MONTGOMERY, ALABAMA 36104

OFFICE: 334.832.1386
FAX: 334.851.3976

www.montgomerysheriff.com

Ron W. Puckett
Sheriff

Alan J. Host
Chief Deputy

Morgan County Sheriff's Office

To Protect and Serve...Since 1818

March 4, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Morgan County, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our officers struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our officers access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Morgan County in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,
Ron W. Puckett
Ron W. Puckett

119 Lee St NE Decatur, Alabama 35601 | Phone: (256) 351-4800 | Fax: (256) 351-4805 | www.morgancountysheriffal.gov

City of Odenville
183 Alabama Street
Odenville, AL 35120
Phone: (205)629-6366
Fax: (205)629-7153

Rodney Christian, Mayor

December 4, 2023

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of The City of Odenville, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join The City of Odenville in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Rodney Christian, Mayor

Council
Jimmy Bailey, Mayor Pro Tem
Ed Brasher
Jeff Forman
Brenda Riddle
Don Smith

Town of Morris
Joe Pylant
Mayor

February 26, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Town of Morris, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honored them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the Town of Morris in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Joe Pylant

Joe Pylant, Mayor
Town of Morris

OFFICE OF THE MAYOR

ALTON CRAFT
MAYOR

City of Oxford

CITY COUNCIL
PHIL GARDNER
MIKE HENDERSON
CHARLOTTE HUBBARD
CHRIS SPURLIN
STEVEN WAITS

February 27, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Oxford, Alabama, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Oxford, Alabama, in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Alton Craft, Mayor
City of Oxford

MARK BARLOW
MAYOR

JESSICA JONES
CITY CLERK

TROY WILLCUTT
ACTING POLICE CHIEF

KENNETH WAITES
FIRE CHIEF

COUNCIL MEMBERS:

RANDY LITTLE, PLACE 1

MIKE BUTLER, PLACE 2

JASON SKELTON, PLACE 3

ALLISON REESE, PLACE 4

EMANUEL L "BUBBA" PHILLIPS, PLACE 5

February 20, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of City of Satsuma, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of this, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join City of Satsuma in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Mayor Mark Barlow
City of Satsuma

Town of Snead
City Letterhead
87169 Us Hwy 278 Po Box 505
Snead, Al 35952
(205) 466-3200

December 21, 2023

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Town of Snead, Al, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the Town of Snead, Al in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Tim Kent, Mayor

CITY OF SLOCOMB

Rob Hinson
Mayor

Tammy Bailey
Municipal Clerk

Council:
Tony Davis
Joe T. Myles
Henley Hicks
Travis Garrett
Don White

12/20/2023

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Slocomb, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Slocomb in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Rob Hinson
Mayor

EXECUTIVE DIRECTOR
James E. "Jimmy" Lambert

PRESIDENT
Sheriff Donald Valenza
Houston County

FIRST VICE PRESIDENT
Sheriff Matthew Wade
Calhoun County

SECOND VICE PRESIDENT
Sheriff Billy J. Murray
St. Clair County

SECRETARY
Sheriff Heath Jackson
Escambia County

TREASURER
Sheriff Chris West
Lowndes County

SERGEANT-AT-ARMS
Sheriff Phil Sims
Marshall County

DISTRICT 1 DIRECTOR
Sheriff Ron Puckett
Morgan County

DISTRICT 2 DIRECTOR
Sheriff Jody Wade
Bibb County

DISTRICT 3 DIRECTOR
Sheriff Matt Gentry
Cullman County

DISTRICT 4 DIRECTOR
Sheriff Jeff Shaver
Cherokee County

DISTRICT 5 DIRECTOR
Sheriff Michael Granthum
Dallas County

DISTRICT 6 DIRECTOR
Sheriff Tom Boatwright
Monroe County

DISTRICT 7 DIRECTOR
Sheriff Tony Helms
Geneva County

ALABAMA SHERIFFS ASSOCIATION
514 WASHINGTON AVENUE
MONTGOMERY, AL 36104-4385
OFFICE: (334) 264-7827 FAX: (334) 269-5588
WEBSITE: WWW.ALABAMASHERIFFS.COM

February 29, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, DC 20515

The Honorablle Chuck Schumer
Majority Leader
United States Senate
Washington, DC 20515

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, DC 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, DC 20515

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries and Leader McConnell,

On behalf of The Alabama Sheriffs Association and Foundation, I am honored to write in full support of S. 1514 and H.R. 3170, the Homes for Every Local Protector, Educator and Responder (HELP) act, introduced by U.S. Senators Marco Rubio (R-FL), Jon Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMT's, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our members struggle to afford their first home. Because of this, I am writing in support of the HELPER Act, which would help our members access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honored them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMT's, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the Alabama Sheriffs Association in support of the HELPER Act. We will forward to working with you on this important matter.

Sincerely,

James E. "Jimmy" Lambert
Executive Director

October 19, 2023

Office of
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Office of the Speaker, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Schuyler, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Schuyler in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Art Lindberg

Mayor Art Lindberg

Steven R. Stanley
Mayor

City of SHEFFIELD Center of the Shoals

City Council Members
Gary Highfield - District 1
Barbara S. Cook - District 2
Fred Mason - District 3
CaSheta Rutland - District 4
Randa Hovater - District 5

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Sheffield, Alabama, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Sheffield in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Steven R. Stanley

Steve Stanley, Mayor

Mobile County Sheriff's Office
Sheriff Paul Burch, Jr.

February 21, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Mobile County Sheriff's Office, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our officers struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our officers access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Mobile County Sheriff's Office in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Paul Burch Jr., Sheriff

March 4, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of The City of Valley Grande, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join The City of Valley Grande in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Wayne Labbe, Mayor,
City of Valley Grande

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

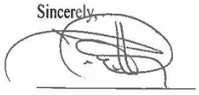
On this day, January 31, 2024 I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our officers struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our officers access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join our county in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,



Sheriff of Drew County, State of Arkansas

Email address: t.nichols@drewcountysheriff.com

Dear Representative Womack

My name is Bryan Fuller, I serve as the Chief of Police for the Barling Police Department in Barling, Arkansas. I am writing to express my support for the Homes for Every Local Protector, Educator, and Responder (HELPER Act), specifically S.1514 and H.R.3170. These bills have been introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act is a significant piece of legislation that holds great potential to positively impact the lives of our dedicated law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers, whom we often refer to as "first responders." One of the pressing challenges faced by our first responders is the affordability of homeownership. It is not uncommon for our officers to encounter difficulties in purchasing their first homes. Hence, I am writing to lend my unequivocal support to the HELPER Act, which aims to make housing more accessible to our officers, enabling them to better serve their communities.

First responders are individuals who devote their lives to safeguarding and assisting their fellow Americans. The COVID-19 pandemic has illuminated the ongoing trials faced by these valiant first responders. It is incumbent upon us to recognize and honor their unwavering dedication to public service. In this regard, the HELPER Act proposes a program modeled after the home loan program administered by the Department of Veterans Affairs. Under the oversight of the Federal Housing Administration, this program will provide law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers with the opportunity to secure a low-interest, fully insured home loan, with no down payment requirement and no monthly mortgage insurance expenses for their initial home purchase.

Our nation's first responders have consistently demonstrated their steadfast commitment to their communities. Even in the face of a deadly pandemic, these heroes have served without hesitation. It is my firm belief that they have earned the right to attain affordable housing, enabling them to provide for their families while continuing their vital service to our communities.

I respectfully urge you to join me in supporting the HELPER Act, recognizing the importance of this legislation in addressing the pressing housing needs of our first responders. I look forward to the opportunity to collaborate with you on this crucial matter. If you are inclined to cosponsor H.R.3170/S.1514, please do not hesitate to reach out to either Kevin Alkinburg (Rep. Rutherford) or Luis Hinojos (Sen. Rubio) for further details and coordination.

Thank you for your time and consideration. Your support for the HELPER Act will go a long way in ensuring that our first responders receive the housing support they rightfully deserve.

Sincerely,

Bryan Fuller

Chief Bryan Fuller
Barling Police Department
Office: 479-242-5964
Fax: 479-242-5966
Email: bfuller@barlingar.com

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On this day, January 31, 2024 I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our officers struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our officers access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join our county in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Shawn Holloway

Sheriff of Benton County, State of Arkansas

Email address: Shawn.Holloway@bentoncountyAR.Gov

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

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United States House of Representatives
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Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join our county in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Sheriff of [illegible] County, State of [illegible]

Email address: [illegible]

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
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United States House of Representatives
Washington, D.C. 20515

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First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join our county in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Sheriff of CALHOUN County, State of ARKANSAS

Email address: VMORRIS@CALHOUNCOUNTYAR.COM



May 22, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Arkansas Association of Chiefs of Police (AACP), I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our members struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our members access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join AACP in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Chief Gary L. Sipes (Ret.)
Executive Director
Arkansas Association of Chiefs of Police

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

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Sincerely,

Sheriff of CLARK County, State of Arkansas

Email address: jason.watson@clarkar.us

Sheriff Jason Watson
406 South St
Arkadelphia, AR 71923
870-223-3860 (cell)

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

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Sincerely,

Sheriff of Columbia County, State of Arkansas

Email address: lmartin@columbiacountysheriff.org

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

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United States House of Representatives
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Sincerely,

Chris Brown

Sheriff of Cleburne County, State of Arkansas

Email address: cbrown@cleburnesso.org

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
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Sincerely,

David West

Sheriff of Cross County, State of ~~County~~ Arkansas

Email address: SheriffDwest@crosscountysheriff.org

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

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Democratic Leader
United States House of Representatives
Washington, D.C. 20515

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Sincerely,

Sheriff of Crawford County, State of Arkansas

Email address: dperry@crawfordcountysheriff.org

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
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United States House of Representatives
Washington, D.C. 20515

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United States Senate
Washington, D.C. 20510

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Sincerely,
Ricky Don Jones

Sheriff of Perry County, State of Arkansas

Email address: rjones@perrycounty.net

OFFICE OF THE MAYOR

June 20, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Fayetteville, Arkansas, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Fayetteville, AR in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Lioneld Jordan
Mayor

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

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Sincerely,

Michael McCormick

Sheriff of Garland County, State of Arkansas

Email address: mmccormick@garlandcounty.org

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

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Majority Leader
United States Senate
Washington, D.C. 20510

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Sincerely,

Sheriff of Greene County, State of Arkansas

Email address: bsnyder@greenecountyso.org

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On this day, January 31, 2024 I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our officers struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our officers access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join our county in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Sheriff of Independence County, State of Arkansas

Email address: shawn.stephens@independencesheriff.org

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

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Sincerely,

Tony Waldrupe

Sheriff of Lawrence County, State of Arkansas

Email address: tony.waldrupe@lawcoso.arkansas.gov

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

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Majority Leader
United States Senate
Washington, D.C. 20510

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Sincerely,

Sheriff of Izard County, State of ARKANSAS

Email address: CMelton@izardcountysheriff.org

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

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Sincerely,

Russell Brinsfield

Sheriff of Jackson County, State of Arkansas

Email address: rbrinsfield@jacksonsheriff.org

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
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Sincerely,

Bobby Walraven

Sheriff of Little River County, State of Arkansas

Email address: bwalraven@lrcounty.com

FROM THE DESK OF
MAYOR, **FRANK SCOTT, JR.**

September 20, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Little Rock, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

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Sincerely,

Mayor Frank Scott, Jr.

CITY HALL, SUITE 203, 500 W. MARKHAM
501.371.4510 FSCOTTJR@LITTLEROCK.GOV

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

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Sincerely,

Sheriff of Lonoke County, State of Arkansas

Email address: jstaley@lonoke50.com

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
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Sincerely,

W. Eg

Sheriff of MILLER County, State of ARKANSAS

Email address: WEAGLEY@MILLERCOUNTYSO.US

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

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Sincerely,

Joseph W Massey

Sheriff of Logan County, State of Arkansas

Email address: jmassey@logansa.com

Dear Senator or Representative:

As the Chief of Police, at the Mineral Springs Police Department, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

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If you would like to cosponsor H.R.3170/S.1514, please contact: Kevin Alkinburg (Rep. Rutherford) or Luis Hinojos (Sen. Rubio).

Sincerely,

Francisco X. Mercado

Chief of Police

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

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Sincerely,
Dale Cook
Dale Cook

Sheriff of Mississippi County, State of Arkansas

Email address: a.dale.cook@gmail.com

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Speaker of the House
United States House of Representatives
Washington, D.C. 20515

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United States Senate
Washington, D.C. 20510

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Sincerely,

"Neal"

Sheriff of Phillips County, State of Arkansas

Email address: neal@phillipscountysheriffar.org

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
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Sincerely,

Sheriff of Randolph County, State of Arkansas

Email address: Kevin.ball@randolphcountysheriff.org

Prairie Grove Police Department
Chief of Police – Chris Workman
955 E. Douglas St. #1
P.O. Box 1033
Prairie Grove, AR 72753
Ph: 479-846-3270 * Fax: 479-846-4447

Dear Senator or Representative:

I, Chris Workman, Chief of Police with the Prairie Grove Police Department am honored to write in strong support of S.1514 and H.R.3170,
the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our officers struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our officers access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID 19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join me in support of the HELPER Act, and we look forward to working with you on this important matter.

If you would like to cosponsor H.R.3170/S.1514, please contact: Kevin Alkinburg (Rep. Rutherford) or Luis Hinojos (Sen. Rubio).

Sincerely,

Chris Workman
Chief of Police

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On this day, January 31, 2024 I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

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Sincerely,

Shane Russell

Sheriff of Sharp County, State of Arkansas

Email address: SRussell@Sharpcountysheriff.com

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

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Sincerely,

H. Runion III

Sheriff of Sebastian County, State of Arkansas

Email address: hrunion@co.sebastian.ar.us

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

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Republican Leader
United States Senate
Washington, D.C. 20510

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Sincerely,

Randy Shoulders

Sheriff of Scott County, State of Ar.

Email address: Sheriff@scottcountyar.com

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

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Sincerely,

Eric Keahue

Sheriff of Van Buren County, State of Arkansas

Email address: ekeahue@vbcso.com

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

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Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join our county in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Ricky Roberts

Sheriff of Union County, State of Arkansas

Email address: rroberts@unioncountysheriff.net

CITY OF
FLAGSTAFF

OFFICE OF THE MAYOR
211 West Aspen Avenue, Flagstaff, Arizona 86001
Main Line: 928-213-2000
Website: https://www.flagstaff.az.gov

June 13, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Flagstaff, Arizona, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

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Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Flagstaff in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Becky Daggett

Becky Daggett
City of Flagstaff Mayor

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

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Sincerely,

~~Sheriff~~ Deputy Chief of Pinal County, State of Arizona

Email address: matt.hedrick@pinal.gov

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

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Sincerely,

R. Nick Dault

Sheriff of Yell County, State of Arkansas

Email address: ndault@yellcosheriff.gov

CITY OF SAN LUIS ARIZONA
WWW.SANLUISAZ.GOV

P.O. Box 1170 | 1090 E. Union Street San Luis, AZ 85349 | P: (928) 341-8520 F: (928) 341-8539

OFFICE OF THE MAYOR
THE HONORABLE MAYOR
NIEVES RIEDEL

June 27, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of City of San Luis, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

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NIEVES RIEDEL, MAYOR | LUIS E. CABRERA, VICE MAYOR | MARIA CECILIA CRUZ, COUNCIL MEMBER | TADEO AZAEL DE LA HOYA, COUNCIL MEMBER
MATIAS ROSALES, COUNCIL MEMBER | GLORIA TORRES, COUNCIL MEMBER | JAVIER VARGAS, COUNCIL MEMBER | RALPH VELEZ, INTERIM CITY MANAGER

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join City of San Luis in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Nieves Riedel, Mayor

c File

NIEVES RIEDEL, MAYOR | LUIS E. CABRERA, VICE MAYOR | MARIA CECILIA CRUZ, COUNCIL MEMBER | TADEO AZAEL DE LA HOYA, COUNCIL MEMBER
MATIAS ROSALES, COUNCIL MEMBER | GLORIA TORRES, COUNCIL MEMBER | JAVIER VARGAS, COUNCIL MEMBER | RALPH VELEZ, INTERIM CITY MANAGER

City of Alhambra
Office of the Mayor and City Council

May 17, 2023

Gateway to the San Gabriel Valley

111 South First Street Alhambra California 91801

626 570-5010

FAX 281-2248

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

As Mayor, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

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PRINTED ON RECYCLED PAPER

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Sincerely,

Adele Andrade-Stadler

Mayor, City of Alhambra

CITY OF PERRIS
OFFICE OF THE MAYOR
MICHAEL M. VARGAS

May 30, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Perris, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act of 2023. The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Our civil servants struggle to afford their first home. Because of this, we are writing in support of the HELPER Act.

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Sincerely,

Michael M. Vargas
Mayor

101 North "D" Street
Perris, California 92570
(951) 943-6100

CITY OF COACHELLA
1515 SIXTH STREET, COACHELLA, CALIFORNIA 92236
PHONE (760) 398-3502 • FAX (760) 398-8117 • WWW.COACHELLA.ORG

July 27, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of City of Coachella , I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of this, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families

CITY OF COACHELLA
1515 SIXTH STREET, COACHELLA, CALIFORNIA 92236
PHONE (760) 398-3502 • FAX (760) 398-8117 • WWW.COACHELLA.ORG

and continue to serve their communities. We hope you will join City of Coachella in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Steven A. Hernandez
Mayor
City of Coachella

OFFICE OF THE MAYOR
LULA DAVIS-HOLMES



CITY OF CARSON

July 27, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Carson, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Carson in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Lula Davis-Holmes

Lula Davis-Holmes
Mayor

THE CITY OF BRENTWOOD
HERITAGE • VISION • OPPORTUNITY

MAILING ADDRESS:
City Hall
150 City Park Way
Brentwood, CA 94513
Phone: 925-516-5400
Fax: 925-516-5401
www.ci.brentwood.ca.us

CITY ADMINISTRATION
150 City Park Way
Phone: 925-516-5440
Fax: 925-516-5441

COMMUNITY DEVELOPMENT
150 City Park Way
Phone: 925-516-5405
Fax: 925-516-5407

FINANCE & INFORMATION SYSTEMS
150 City Park Way
Phone: 925-516-5460
Fax: 925-516-5401

PARKS AND RECREATION
150 City Park Way
Phone: 925-516-5444
Fax: 925-516-5445

POLICE
9100 Brentwood Boulevard
Phone: 925-634-6911
24 Hr. Dispatch: 925-778-2441
Fax: 925-809-7799

PUBLIC WORKS

Operations Division
2201 Elkins Way
Phone: 925-516-6000
Fax: 925-516-6001

Engineering Division
150 City Park Way
Phone: 925-516-5420
Fax: 925-516-5421

OFFICE OF THE MAYOR

May 30, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Brentwood, California, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of this, I am writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The ongoing challenges these brave first responders face is unprecedented, and it is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. I believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. I hope you will join the City of Brentwood in support of the HELPER Act, in concert with our local efforts to expand affordable housing access, and I look forward to working with you on this important matter.

Sincerely,

Joel Bryant,
Mayor
City of Brentwood

JB:cyd

cc: Honorable City Council Members, City of Brentwood

The Canyon City — Gateway to the American Dream

June 1, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of The City of Azusa, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join The City of Azusa in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Robert Gonzales
Mayor

Robert Gonzales, Mayor
213 E. Foothill Blvd., Azusa, CA 91702
626.812.5228 – Robert.gonzales@azusaca.gov

City of
BUENA PARK

OFFICE OF THE MAYOR

May 31, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, DC 20515

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, DC 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, DC 20510

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, DC 20510

RE: Support for the HELPER Act (S. 1514 and H.R. 3170)

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Buena Park, California, I am honored to write in strong support of S. 1514 and H.R. 3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of this, we are writing in support of the HELPER Act, which would help our civil servants have access to the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has made an impact on the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similar to the home loan program managed by the Department of Veterans Affairs. By the Federal Housing Administration, it will allow law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provided for their families and continue to serve their communities. We hope you will join in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Arthur C. Brown
Mayor

City of Compton
OFFICE OF THE MAYOR

EMMA SHARIF
Mayor
Office: (310) 605-5652
Email: Esharif@comptoncity.org

October 24, 2023

Office of
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Office of the Speaker, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Compton, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the City of Compton in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Emma Sharif
Mayor
City of Compton

COMPTON CITY HALL
205 South Willowbrook Avenue Compton, California 90220

California POLICE CHIEFS Association Inc.

P.O. Box 255745 Sacramento, California 95865-5745 Telephone (916) 804-3527 FAX (916) 481-8008
Email: cpca@californiapolicechiefs.org • Website: californiapolicechiefs.org

EXECUTIVE COMMITTEE
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Pacific Grove

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ED ORMONDE, Ripon
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Region 9
CATHY MADALONE, Pacific Grove
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Region 11
MICHAEL MARQUEZ, Woodlake
Region 12
JASON BENITES, Oxnard
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DAN ADAMS, Orange
Region 15
SEAN THUILLIEZ, Beaumont
Region 16
DAVID NISLEIT, San Diego
JAMIE FIELD
Los Gatos-Monte Sereno
EUGENE HARRIS
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JEFF SMITH
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Escondido
JON LEWIS
Newport Beach, Retired
DAVID SWING
Pleasanton
Associate Member
BRIAN MILLER, Deputy Chief
Petaluma
Associate Member
GIACHINO CHIARAMONTE, Commander
Madera
Associate Member
STEVEN SHAW, Deputy Chief
Desert Hot Springs

May 17, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate Washington,
D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the California Police Chiefs Association, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our members struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our members access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase. With the cost of housing in California currently unaffordable to so many, this program would be welcomed by our first responders.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without

hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the California Police Chiefs Association in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,



Alex K. Gammelgard
President

CITY OF OCEANSIDE

July 27, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Subject: Support H.R.3170/S.1514, the HELPER Act - Give First Responders and Teachers Access to Affordable Homeownership

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries and Leader McConnell:

On behalf of the City of Oceanside, I'm honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act.

At a time of skyrocketing home prices, the HELPER Act supports our local heroes who have sacrificed to protect and uphold our communities by making homeownership more affordable. The HELPER Act aims to provide ease of access and specialized mortgage resources for Police Officers, Firefighters, EMTs and Teachers.

Our first responders have demonstrated their unwavering commitment to their communities. The HELPER Act allows them access to housing benefits similar to those who have served in the U.S. Armed Forces. The bill grants qualifying first-time homebuyers' access to FHA financing without a down payment or monthly mortgage insurance. Those savings will empower first responders and teachers to afford homes in the communities in which they serve.

For these reasons, I urge you to support the HELPER Act, H.R.3170/S.1514.

Sincerely,

Esther C. Sanchez
MAYOR

Cc: Oceanside City Council
Representative Mike Levin
Senator Dianne Feinstein
Senator Alex Padilla

City of Maywood
4319 East Slauson Avenue • Maywood, California 90270
Tel: (323) 562-5700 • Fax (323) 773-2806

May 31, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of City of Maywood, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the City of Maywood in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Frank Garcia
Mayor

City of La Puente

15900 E. Main Street La Puente, CA 91744-4719 Telephone (626) 855-1500 Fax (626) 961-4626 www.lapuente.org

May 11, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of City of La Puente, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join City of La Puente in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Charlie Klinakis
Mayor

Farrah N. Khan, Mayor
1 Civic Center Plaza, Irvine, CA 92623-9575
cityofirvine.org
949-724-6233

May 30, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

As Mayor of Irvine, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. I believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. I hope you will join me in support of the HELPER Act, and I look forward to working with you on this important matter.

Sincerely,

Farrah N. Khan
Mayor of Irvine

JERRY P. DYER
MAYOR

August 4, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

As the City of Fresno's Mayor, I write in support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, which would create a home loan program within the Federal Housing Administration to help law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Home ownership is the American Dream, but all too often our first responders struggle to purchase their first home. This is especially true in California, where housing prices are out of reach for many in the middle class – especially those just starting their careers.

First responders dedicate their lives to protecting and serving their fellow Americans. It is time the nation helps return the favor. To that end, the HELPER Act program would function similarly to the Department of Veterans Affairs-managed home loan program. Overseen by the Federal Housing Administration, it would allow, for a first-time home purchase, law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs.

The nation's first responders have demonstrated an unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes served without hesitation. As a long-time public servant who worked 40 years in law enforcement – the final 18 as the City of Fresno's Police Chief – before being elected Mayor, I have witnessed firsthand the sacrifices these people have made. I believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. As such, I am in full support of the HELPER Act.

Sincerely,

Jerry P. Dyer
Mayor

CITY OF
FOLSOM
DISTINCTIVE BY NATURE

June 2, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Re: SUPPORT for S.1514 and H.R.3170 - Homes for Every Local Protector, Educator, and Responder Act of 2023 (HELPER Act of 2023)

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Folsom, California, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder Act of 2023 (HELPER Act of 2023), introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of this, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities. The HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

50 NATOMA STREET
FOLSOM, CALIFORNIA 95630
916.461.6035 | 916.355.7328 FAX
WWW.FOLSOM.CA.US

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join us in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Rosario Rodriguez
Mayor

cc: Folsom City Council

CITY OF SAN MATEO
OFFICE OF THE MAYOR

330 W. 20th Avenue
San Mateo, CA 94403-1338
www.cityofsanmateo.org
(650) 522-7040

May 30, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

As Mayor of the City of San Mateo, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, I am writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. I believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. I hope you will join with my support of the HELPER Act, and I look forward to working with you on this important matter.

Sincerely,

Amourence Lee, Mayor
City of San Mateo

CITY OF WEST SACRAMENTO

May 26, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of West Sacramento, I am writing in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act.

The HELPER Act would create a home loan program within the Federal Housing Administration (FHA) to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, the first responders struggle to afford their first home. Because of this, we are supporting the HELPER Act, which would increase access to the housing that our employees and residents need to serve their community.

The COVID-19 pandemic has only made clearer the ongoing challenges our first responders face in accessing homeownership. The HELPER Act program will help these frontline workers in a similar fashion to the home loan program managed by the Department of Veterans Affairs. Managed by the FHA, this new program will allow first responders to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities, even amidst a deadly pandemic. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the City of West Sacramento in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Martha Guerrero

Martha Guerrero
Mayor
City of West Sacramento

1110 West Capitol Avenue
West Sacramento, CA 95691
(916) 617-4500
www.cityofwestsacramento.org

City of Whittier
13230 Penn Street, Whittier, California 90602-1772
(562) 567-9999 www.cityofwhittier.org

Joe Vinatieri
Mayor

Fernando Dutra
Mayor Pro Tem

Cathy Warner
Council Member

Octavio Martinez
Council Member

Jessica Martinez
Council Member

Brian Saeki
City Manager

July 31, 2023

The Honorable Kevin McCarthy
Speaker of the House
US House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
US Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
US House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
US Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Whittier, California, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of this, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the City of Whittier in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Joe Vinatieri
Mayor

c: Congresswoman Linda Sanchez
US Senator Dianne Feinstein
US Senator Alex Padilla
Whittier City Council

Mayor's Office
City of Aurora
City of Aurora
15151 E. Alameda Pkwy, 5th Floor
Aurora, Colorado 80012
303.739.7015
Worth Discovering • auroragov.org

May 30, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Aurora, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the City of Aurora in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Mayor Mike Coffman

City of Boulder
City Council

Mayor Aaron Brockett Mayor Pro Tem Mark Wallach

Council Members: Matt Benjamin, Lauren Folkerts, Rachel Friend, Junie Joseph, Nicole Speer Mark Wallach, Tara Winer, Bob Yates

May 19, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Boulder, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the City of Boulder in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,



Aaron Brockett
Mayor

City of Loveland

May 23, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

RE: S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

As Mayor of the City of Loveland, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the City of Loveland in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Jacki Marsh,
Mayor

This statement represents my personal views and may or may not reflect the views of the Loveland City Council. This is not a governmental act.

OFFICE OF THE MAYOR
500 East Third Street, Suite 330
Loveland, CO 80537
970.962.2303 | TDD: 970.962.2620

LovGov.org

Littleton
Colorado

June 6, 2023

The Honorable Kevin McCarthy
Republican Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, and Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Littleton, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the City of Littleton in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Kyle Schlachter, Mayor
Littleton City Council

2255 West Berry Avenue
Littleton, Colorado 80120
303-795-3720

city of PUEBLO colorado

Office of the Mayor
Nicholas A. Gradisar

May 31, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Pueblo, Colroado, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of this, I am writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families

1 City Hall Place, Pueblo, CO 81003 • Office (719)553-2655 • Fax (719) 553-2698 • cityadmin@pueblo.us

and continue to serve their communities. We hope you will join CITY in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Nicholas Gradisar
Mayor

1 City Hall Place, Pueblo, CO 81003 • Office (719)553-2655 • Fax (719) 553-2698 • cityadmin@pueblo.us

City of Thornton

Thornton City Hall
9500 Civic Center Drive
Thornton, CO 80229-4326
www.ThorntonCO.gov

Office of the Mayor and City Council
303-538-7200
FAX 303-538-7562
www.cityofthornton.net

May 24, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join me in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Jan Kulmann

Jan Kulmann, Mayor
City of Thornton, CO

May 17, 2023

The Honorable Marco Rubio
United States Senate
284 Russell Senate Office Building
Washington, DC 20510

The Honorable Jon Ossoff
United States Senate
303 Hart Senate Office Building
Washington, DC 20510

Dear Senator Rubio and Senator Ossoff,

I write today on behalf of the Peace Officers Research Association of California (PORAC), representing approximately 78,000 public safety members and 955 public safety associations across our State. PORAC is pleased to support your legislation, the *Homes for Every Local Protector, Educator, and Responder (HELPER) Act* (S. 1514), which would create a home loan program within the Federal Housing Administration to help our law enforcement officers, as well as firefighters, EMTs, paramedics, and PreK-12 teachers, by making homeownership more affordable.

Our first responders courageously put their lives on the line every day to protect our communities. After a long and demanding day at work, they deserve a place they can call home. Unfortunately, the escalating housing prices are adversely impacting our frontline responders, and it is essential that they have access to affordable housing benefits. First responders' average annual wage growth fails in comparison to the housing price increase, leaving an entire group of first-time buyers stranded in the unattainable housing market.

The unwavering commitment of our first responders to their communities has been exemplary. Even in the face of rising crime rates across our nation, they continue to serve tirelessly. As a society, we must not leave them behind, rather, we must ensure they receive comprehensive support both inside and outside of their work. This legislation creates a viable path for frontline responders to enjoy access to affordable ownership, allowing them to build a better future for themselves and their families. By creating a home loan program within the Federal Housing Administration, the HELPER Act addresses the urgent need to alleviate the financial burdens placed on our dedicated first responders. The availability of affordable housing options will not only enhance the well-being and stability of our frontline responders but also contribute to the overall safety and resilience of our communities. It is crucial that we recognize and value their service by providing practical assistance that enables them to thrive both personally and professionally.

We applaud your efforts in introducing the HELPER Act and commend you for recognizing the pressing challenges faced by our law enforcement officers, firefighters, EMTs, paramedics, and PreK-12 teachers. Your dedication to addressing the housing affordability crisis for these essential personnel is commendable, and we are confident that the implementation of this legislation will have a positive and lasting impact on our communities. PORAC sincerely appreciates your work on this legislation. We look forward to working together to push this effort forward in the 118th Congress. Should you have any questions, please do not hesitate to call the PORAC Headquarters (916) 928-3777 or contact our legislative advocates at Steptoe & Johnson LLP (202) 429-6457.

Very Truly Yours,
BOARD OF DIRECTORS
Peace Officers Research Association of California

Brian R. Marvel
President

Brian R. Marvel	Damon Kurtz	Nick Odenath	Randy Beintema
President	Vice President	Treasurer	Secretary

2940 Advantage Way • Sacramento, CA 95834 • (916) 928-3777 • (800) 937-6722

City of
REDLANDS
300 E. State Street, Suite 690, Redlands, CA 92373
909-798-7510
etejeda@cityofredlands.org

EDDIE TEJEDA
Mayor

PAUL BARICH
Mayor Pro Tempore

DENISE DAVIS
Council Member

JENNA GUZMAN-LOWERY
Council Member

MARIO SAUCEDO
Council Member

November 21, 2023

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Redlands, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff(D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (O-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and pre-K-12 teachers ("first responders") by making homeownership more affordable. Too often, our members struggle to afford their first home. Because of this, we are writing in support of the HELPER Act, which would help our members access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and pre-K-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the City of Redlands in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Eddie Tejeda

EDDIE TEJEDA
Mayor, City of Redlands

CC: Representative Jay Obernolte
Representative Pete Aguilar
Senator Alex Padilla
Senator Laphonza Butler

ROCKLIN
CALIFORNIA

July 28, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Rocklin, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of this, I am writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the City of Rocklin in support of the HELPER Act.

Sincerely,

KEN BROADWAY, Mayor
CITY OF ROCKLIN: 3970 Rocklin Rd. Rocklin, CA 95677
O. 916.625.5560 I C. 916.801.5625 I Ken.Broadway@rocklin.ca.us
This is an individual communication from Mayor Broadway.

City of San Bernardino
Office of the Mayor | Helen Tran

May 30, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of San Bernardino, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

290 North D St, San Bernardino, CA 92401 | P: 909-384-5133 | mayor@sbcity.org

City of San Bernardino

Office of the Mayor | Helen Tran

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join San Bernardino in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Helen Tran
Mayor
City of San Bernardino

290 North D St, San Bernardino, CA 92401 | P: 909-384-5133 | mayor@sbcity.org

CITY OF SANTA MARIA
OFFICE OF THE MAYOR
AND CITY COUNCIL

110 EAST COOK STREET • SANTA MARIA, CA 93454-5190 • 805-925-0951 Ext. 2200 • FAX 805-349-0657 • www.cityofsantamaria.org

August 1, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Santa Maria, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the City of Santa Maria in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Alice M. Patino

Alice M. Patino
Mayor

Carmine Marceno
Sheriff

State of Florida
County of Lee

"Proud to Serve"

August 1, 2023

The Honorable Byron Donalds
U.S. Representative
United States House of Representatives
Washington, D.C. 20515

Dear Congresswoman Donalds:

I urge you to support H.R.3170 / S.1514, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act. The HELPER Act supports those local heroes who have sacrificed to protect and uphold our communities by making homeownership more affordable.

The HELPER Act aims to provide ease of access and specialized mortgage resources for:

- Federal, state, local, and Tribal police and corrections officers
- Firefighters
- Paramedics/EMTs
- PreK-12 teachers

The HELPER Act allows these first responders and teachers access to housing benefits similar to those who have served in the U.S. Armed Forces. The bill grants qualifying first-time homebuyers' access to FHA financing without a down payment or monthly mortgage insurance. Those savings will empower first responders and teachers to afford homes in the communities in which they serve.

I understand how challenging it can be purchasing your first home, and it's disheartening to know that many first responders must travel an extended distance from their work location to find a home they can afford. This Act will allow many people to live in the communities they serve, making the community safer and first responders more effective and engaged.

Sincerely,

Carmine Marceno
Sheriff

LOCAL No. 36
INTERNATIONAL
ASSOCIATION
of FIRE FIGHTERS

FIRE FIGHTERS ASSOCIATION
DISTRICT OF COLUMBIA
3002 12th St NE
WASHINGTON, D.C. 20017
TEL. 202 635-8500
FAX 526-2986

DAVID HOAGLAND
President
JOSEPH C. PAPARIELLO
Executive Vice President
JOSEPH N. CHISHOLM
Vice President
RAYMOND EDWARDS
Vice President
ALETHEA BROOKS
Sergeant-At-Arms
ROBERT HEANEY
Treasurer
EUGENE RUSSELL-ROACH
Secretary

June 6, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the District of Columbia Fire Fighters Association IAFF Local 36, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our members struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our members access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the District of Columbia Fire Fighters Association IAFF Local 36 in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

David C. Hoagland
President, IAFF Local 36

FLORIDA
DEPUTY SHERIFFS
ASSOCIATION

Post Office Box 12519
Tallahassee, Florida 32317-2519
Telephone 850/877-2165
FAX 850/878-8665
www.fldeputysheriffs.org

May 31, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Florida Deputy Sheriffs Association (FDSA), I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).
The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our members struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our members access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join FDSA in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

A. Keith Dean, CPA
Executive Director

DeLand Police Department
Jason D. Umberger
Chief of Police

May 16, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of DeLand Police Department, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our members struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our members access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join DeLand Police Department in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Jason D. Umberger

Chief of Police

219 W. Howry Avenue • DeLand, FL 32720 • Phone: (386) 626-7400 • Fax: (386) 626-6842
www.delandpd.org

DocuSign Envelope ID: A3C1F903-3160-4912-999D-2E18561E2381

FAMP since 1960
YOUR INDUSTRY YOUR VOICE™

May 15, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of The Florida Association of Mortgage Professionals (FAMP), I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our members struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our members access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join FAMP in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,
Signed by:
Nathaniel Bittman
F8FEBAC4BC674FB...
Nathaniel Bittman
FAMP President

PRESIDENT
Nathaniel Bittman
Tampa, FL

VICE PRESIDENT
Christopher Leppert
Tampa, FL

TREASURER
Jerry Sanchez
Fort Lauderdale, FL

SECRETARY
James Venney
Naples, FL

IMMEDIATE PAST PRESIDENT
Linda Knowlton
Fort Lauderdale, FL

GOVERNMENT AFFAIRS CHAIR
Mike Pearson
Fort Lauderdale, FL

EXECUTIVE DIRECTOR
Valerie Smith
Tallahassee, FL

113 South Monroe Street
First Floor
Tallahassee, FL 32301
P: (850) 942 – 6411
E: director@ourfamp.org
www.ourfamp.org

FMBgov.com

Dan Allers, Mayor | Jim Atterholt, Vice Mayor | John R. King, Council Member | Bill Veach, Council Member | Karen Woodson, Council Member

October 24, 2023

Office of Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer, Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Office of the Speaker, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the Town of Fort Myers Beach, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the Town of Fort Myers Beach in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Dan Allers, Mayor
Town of Fort Myers Beach

Rick Staly, Sheriff
FLAGLER COUNTY SHERIFF'S OFFICE
"An honor to serve, a duty to protect."

June 9, 2023

The Honorable Mike Waltz
Congressman
31 Lupi Court, Suite 130
Palm Coast, FL 32137

Re: Support H.R.3170 / S.1514, the HELPER Act - Give First Responders and Teachers Access to Affordable Homeownership!

Dear Congresswoman Waltz:

I urge you to support H.R.3170 / S.1514, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act.

The HELPER Act supports those local heroes who have sacrificed to protect and uphold our communities by making homeownership more affordable.

The HELPER Act aims to provide ease of access and specialized mortgage resources for:

- Federal, state, local, and Tribal police and corrections officers
- Firefighters
- Paramedics/EMTs
- PreK-12 teachers

The HELPER Act allows these first responders and teachers access to housing benefits similar to those who have served in the U.S. Armed Forces. The bill grants qualifying first-time homebuyers access to FHA financing without a down payment or monthly mortgage insurance. Those savings will empower first responders and teachers to afford homes in the communities in which they serve.

For these reasons, I urge you to support the HELPER Act, H.R.3170 / S.1514.

Sincerely,

RICK STALY
Sheriff

City of Fort Myers
Kevin B. Anderson
Mayor

June 29, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Fort Myers, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of this, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Fort Myers in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Kevin Anderson
Mayor, City of Fort Myers

2200 Second Street • Fort Myers, Florida 33901 • (239) 321-7020
Mailing Address: P.O. Box 2217 • Fort Myers, Florida 33902
e-mail: mayoranderson@cityftmyers.com

Florida Police Chiefs Association
Serving Florida's Law Enforcement Since 1952

May 11, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the Florida Police Chiefs Association I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our members struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our members access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the Florida Police Chiefs Association in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Jennifer "Cookie" Pritt
Executive Director

P.O. Box 14038 • Tallahassee, FL 32317-4038 / 2636 Mitcham Drive • Tallahassee, FL 32308
Phone: (850) 219-3631 • Fax: (850) 219-3640 • Website: www.fpca.com

Teri Johnston
Mayor

1300 White Street
(305) 809-3840
tjohnston@cityofkeywest-fl.gov

THE CITY OF KEY WEST
P.O. BOX 1409
KEY WEST, FL 33041-1409

08/11/23

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Key West, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Key West in support of the HELPER Act, and we look forward to working with you on this important matter.

With Regards,

Teri Johnston
Mayor of the City of Key West

OFFICE OF THE CITY COMMISSION
MAYOR OLGA GONZALEZ
101 CHURCH STREET, SUITE 500 - KISSIMMEE, FLORIDA 34741 - 407.518.2315

July 25, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of The City of Kissimmee, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join The City of Kissimmee in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Olga Gonzalez
Mayor

City of HAWTHORNE Florida
6875 SE 221st Street Hawthorne, Florida 32640
(352) 481-2432

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Hawthorne, Florida, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honored them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Hawthorne in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Jacquelyn Randall, Mayor
City of Hawthorne, Florida

INTERNATIONAL ASSOCIATION OF FIRE FIGHTERS

EXECUTIVE BOARD

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Alex Forrest

Anthony Mejia

Mark S. Ouellette

March 11, 2024

The Honorable Marco Rubio
284 Russell Senate Office Building
Washington, DC 20510

Dear Senator Rubio:

On behalf of the 344,000 professional fire fighters and emergency medical personnel of the International Association of Fire Fighters I am pleased to offer our support for the Homes for Every Local Protector, Educator and Responder (HELPER) Act, S. 1514, to establish a mortgage insurance program for first responders.

America's fire fighters and emergency medical personnel provide lifesaving services to their communities everyday. Particularly as the COVID-19 pandemic has persisted, these brave men and women continue to serve on the frontlines under extraordinarily difficult circumstances. As a nation, they deserve our investment and full support.

Similar to the Department of Veteran's Affairs VA home loan program, the HELPER Act will provide first responders with additional options when they seek to purchase a home. By eliminating barriers to homeownership, the Act provides a new tool to assist first responders in securing affordable homes in the communities they serve.

America's fire fighters and emergency medical personnel dedicate their lives to serving others. Providing them with tools to access affordable housing will help them care for their families and continue to serve their communities.

Thank you for your leadership on this issue and for your support of our nation's domestic defenders.

Sincerely,

Edward A. Kelly
General President

1750 New York Avenue NW
Washington, DC 20006

IAFF.ORG

Town of Melbourne Beach

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the Town of Melbourne Beach, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the Town of Melbourne Beach in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Wyatt Hoover

Wyatt Hoover, Mayor

Robert (Bobby) B. McCallum, Jr.
Sheriff of Levy County

PHONE: (352) 486-5111
FAX: (352) 486-5116
JAIL: (352) 486-5121
CIVIL DIV.: (352) 486-5206

MEMBER, FLORIDA SHERIFF'S ASSOCIATION
9150 NE 80th AVENUE
P.O. DRAWER 1719
BRONSON, FLORIDA 32621-1719

June 1, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Levy County, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our officers struggle to afford their first home. Because of this, we are writing in support of the HELPER Act, which would help our officers access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Levy County in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Robert B. McCallum, Jr.
Sheriff

THE LARGEST POLICE ASSOCIATION IN IOWA • SINCE 1932

Iowa State Police Association

Box 108 • Gilbertville, Iowa 50634
515-299-5320 • ISPAonline@gmail.com • www.ISPAonline.com

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Director
Captain
Waterloo

SHAWN MORGAN
Director
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Des Moines

GAVIN CARMAN
Director
Lieutenant
Cedar Falls

JOSH BELL
Immediate Past President
Detective
Cedar Rapids

91st Annual ISPA Conference
Iowa City – 2023

92nd Annual ISPA Conference
Sioux City – 2024

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Iowa State Police Association, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our members struggle to afford their first home. Because of this, we are writing in support of the HELPER Act, which would help our members access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the Iowa State Police Association in support of the HELPER Act. We look forward to working with you on this important matter.

Sincerely,

BSammons

ISPA-President

POLK COUNTY
FIRE CHIEFS ASSOCIATION

www.pcfca.com

30 May 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Polk County Fire Chief's Association, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our members struggle to afford their first home. Because of this, we are writing in support of the HELPER Act, which would help our members access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the Polk County Fire Chief's Association in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Aaron Kreuder, President
Polk County, Iowa Fire Chiefs Association
akreuder@cityofbondurant.com
515-630-3933

"FOR SUNSHINE AND PROGRESS"

CITY OF PORT RICHEY
6333 RIDGE ROAD
PORT RICHEY, FLORIDA 34668
TELEPHONE (727)816-1900

August 22, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of The City of Port Richey, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of this, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join The City of Port Richey in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

John Eric Hoover / Mayor of the City of Port Richey

Town of Ponce Inlet

4300 South Atlantic Avenue
Ponce Inlet, Florida 32127
Phone: (386) 236-2150
Fax: (386) 322-6717
www.ponce-inlet.org

September 22, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the Town of Ponce Inlet, Florida, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and pre-K-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and pre-K-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the Town of Ponce Inlet in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Lois A. Paritsky, Mayor

Sheriff
MICHAEL J. CHITWOOD
OFFICE
(386) 736-5961

VOLUSIA SHERIFF'S OFFICE
123 WEST INDIANA AVE • P.O. BOX 569 • DELAND, FLORIDA 32721-0569
(386) 822-5074 (FAX) • WWW.VOLUSIASHERIFF.GOV

June 9, 2023

Congressman Mike Waltz
120 S. Florida Ave.
DeLand, FL 32720

RE: Support H.R.3170 / S.1514, the HELPER Act - Give First Responders and Teachers Access to Affordable Homeownership!

Dear Congressman Waltz,

I urge you to support H.R.3170 / S.1514, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act. The HELPER Act supports those local heroes who have sacrificed to protect and uphold our communities by making homeownership more affordable.

The HELPER Act aims to provide ease of access and specialized mortgage resources for:

- Federal, state, local, and Tribal police and corrections officers
- Firefighters
- Paramedics/EMTs
- PreK-12 teachers

The HELPER Act allows these first responders and teachers access to housing benefits similar to those who have served in the U.S. Armed Forces. The bill grants qualifying first-time homebuyers access to FHA financing without a down payment or monthly mortgage insurance. Those savings will empower first responders and teachers to afford homes in the communities in which they serve.

I know it can be a struggle to purchase your first home and it's dismaying to know that many first responders must travel a long way from their work location to find a home they can afford. This Act will enable many to live in the community they serve, which in turn will help to keep the community safer and the first responders more effective and engaged.

For these reasons, I urge you to support the HELPER Act, H.R.3170 / S.1514.

Sincerely,

Michael J. Chitwood
Sheriff

MJC:kg/040L0148.23

NATIONAL FRATERNAL ORDER OF POLICE
PATRICK YOES NATIONAL PRESIDENT JIM PASCO EXECUTIVE DIRECTOR
328 Massachusetts Ave NE | Washington DC 20002
(202) 547-8189 | www.fop.net | legislative@fop.net

11 May 2023

The Honorable John H. Rutherford
U.S. House of Representatives
Washington, D.C. 20515

The Honorable Bonnie M. Watson Coleman
U.S. House of Representatives
Washington, D.C. 20515

Dear Representatives Rutherford and Watson,

I am writing on behalf of the members of the Fraternal Order of Police to advise you of our support for H.R. 3170, 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 your bill, H.R. 3170, 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.

On behalf of the more than 367,000 members of the Fraternal Order of Police, I thank you two for your leadership on this important issue. If I can provide any additional assistance, please do not hesitate to contact me or Executive Director Jim Pasco in our Washington, D.C. office.

Sincerely,

Patrick Yoes
National President

IEMSA
Iowa Emergency Medical Services Association
5550 Wild Rose Lane, Ste. 400 | West Des Moines, IA 50255

July 17, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the Iowa EMS Association, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our members struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our members access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honored them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the Iowa EMS Association in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Andy Ney

Andy Ney
IEMSA President
(563) 690-9444
email: andyney@paramountems.com

International Association of Directors of Law Enforcement Standards and Training

Headquarters: 152 S. Kestrel Pl., Ste 102, Eagle, ID 83616
Washington DC: 1775 "I" Street NW, Suite 1150, Washington, D.C. 20006
Main: (208) 288-5491 Fax (800) 783-6438

www.iadlest.org

MIKE AYERS
President
Georgia Peace Officer Standards & Training
PO Box 349
Clarkdale, GA 30111
(706) 421-8217
Mike.Ayers@gapost.org

CHRIS WALSH
First Vice President
Wyoming Peace Officer Standards & Training
1556 Riverbend Drive
Douglas, WY 82633
(307) 358-8215
Chris.walsh1@wyo.gov

JEFFREY SMYTHE
Second Vice President
North Carolina Criminal Justice Standards Division
1700 Tryon Park Drive
Raleigh, NC 27610
(336) 343-7504
jsmythe@ncdoj.gov

TREVOR ALLEN
Treasurer
North Carolina Justice Academy
200 West College Street
Salemburg, NC 28385
(919) 926-6000
tjallen@ncdoj.gov

STEPHANIE PEDERSON
Secretary
Wisconsin Department of Justice
Training & Standards Bureau
17 West Main Street, PO Box 7070
Madison, Wisconsin 53707
(608) 261-8641
pedersonse@doj.state.wi.us

MICHAEL N. BECAR
Executive Director, CEO
152 S. Kestrel Place, Suite 102
Eagle, ID 83616-5137
(208) 288-5491 Fax: (800) 783-6438
mikebecar@iadlest.org

July 24, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of The International Association of Directors of Law Enforcement Standards and Training (IADLEST), I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our members struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our members access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without

John V. Scippa
Northeast Region
New Hampshire
(603) 271-1793
John.V.Scippa@pd.nh.gov

Joyce Nelson VanMeter
Central Region
Michigan
(734) 677-5022
joenelson@wccnet.edu

Rebekah Taylor Hill
South Region
Louisiana
(225) 342-1530
rebekah.taylor@lcle.la.gov

Darin Beck
Midwest Region
Kansas
(620) 694-1400
dbeck@kletc.org

Matt Giordano
West Region
Arizona
(602) 774-9350
mattg@azpost.gov

Joe Trindal
International Region
Washington DC
(202) 359-8505
jtrindal@iadlest.org

Charles "Skeet" Brewer
Federal Representative
Georgia
(912) 267-2654
Charles.brewer@fletc.dhs.gov

hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join IADLEST in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Michael Becar

Michael Becar
Executive Director, CEO
IADLEST

Johns Creek
be the exception

May 30, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Johns Creek, I am honored to write in support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act creates a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and PreK-12 teachers by making homeownership more affordable. Too often, these members of our community struggle to afford their first home. Because of this, we are writing in support of the HELPER Act, which would help them to access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. It is time we honor them for their service. Managed by the Federal Housing Administration, it will allow law enforcement officers, firefighters, EMTs, paramedics, and PreK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs.

Our nation's first responders have demonstrated their unwavering commitment to their communities. We believe they have assistance with specialized home loans so that they can provide for their families and continue to serve their communities. We hope you will join Johns Creek in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

John Bradberry
Mayor of Johns Creek

Office of the Mayor
11360 Lakefield Drive | Johns Creek, GA 30097 | JohnsCreekGA.gov | 678-512-3200 | Fax: 678-512-3244

LEWIS COUNTY
SHERIFF
JASON DAVIS, SHERIFF
http://LEWISCOUNTYID.US

01-04-2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Lewis County , I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our officers struggle to afford their first home. Because of this, we are writing in support of the HELPER Act, which would help our officers access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Lewis County in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Sheriff Jason Davis

510 Oak St., Room 5 • Nezperce, ID 83543
Ph: (208) 937-2447 • Fax: (208) 937-9235

CANYON COUNTY SHERIFF

Kieran Donahue — *Sheriff*

Douglas S. Hart — *Chief Deputy*

July 13, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Canyon County, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our officers struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our officers access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Canyon County in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Sheriff Kieran Donahue
Canyon County, Idaho

Public Safety, Teamwork, Community
*1115 Albany Street * Caldwell, Idaho 83605 * phone (208) 454-7510 * fax (208) 454-7253*
Website: www.canyonco.org/sheriff Email: Sheriffsoffice@canyoncounty.id.gov
Equal Opportunity Employer

IDAHO CHIEFS OF POLICE ASSOCIATION
Tranquility for Those Who Live Here, and Safety for Those Who Visit...
SERVING IDAHO SINCE 1968

PO Box #829
Boise, Idaho 83702

Phone: (208) 859-4428
www.ICOPA.org
President - Chief Roger Schei, Pocatello Police Department

July 18, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the Idaho Chiefs of Police Association, I am honored to write in support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act. The HELPER Act would create a home loan program within the Federal Housing Administration (FHA) to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers by making homeownership more affordable.

First responders dedicate their lives to protecting and serving their fellow Americans. It is time we honor them for their service. The HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. It will allow law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. These heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the Idaho Chiefs of Police Association in support of the HELPER Act, and we look forward to working with you on this important matter.

Respectfully,

Roger Schei
Chief of Police for the City of Pocatello
President of ICOPA

January 22,2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Gem County Sheriff's Office, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our officers struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our officers access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Gem County Sheriff's Office in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Sheriff Donnie Wunder

SHERIFF DONNIE WUNDER

March 7, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Custer County Sheriff's Office, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our officers struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our officers access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Custer County Sheriff's Office in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Sheriff Stu Lumpkin

Governor Brad Little
State Capitol :: Boise, Idaho 83720
(208) 334-2100 :: gov.idaho.gov

November 16, 2023

The Honorable Mike Johnson
Speaker of the House
U.S. House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
U.S. Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Minority Leader
U.S. House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Minority Leader
U.S. Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell,

On behalf of the people Idaho, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act.

Too often, our civil servants struggle to afford their first home. The home loan program established by the HELPER Act within the Federal Housing Administration would make homeownership more affordable for our first responders – law enforcement officers, firefighters, Emergency Medical Technicians (EMTs), and paramedics – as well as preK-12 teachers. These individuals play a critical role in our society, promoting safer communities and strengthening families. As Governor, I proudly write in support of the HELPER Act and the resources it would provide to first responders in Idaho and across our nation.

First responders dedicate their lives to protecting and serving their fellow Americans. Every day, they answer the call of public service and put the needs of others before their own. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs.

The new program, overseen by the Federal Housing Administration, will allow law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for first-time home purchasers.

Governor Brad Little
State Capitol :: Boise, Idaho 83720
(208) 334-2100 :: gov.idaho.gov

Our nation's first responders have demonstrated their unwavering commitment to their communities. I believe they have earned access to affordable housing so that they can provide for their families and continue to serve our communities. We hope you will join Idaho in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,



Brad Little
Governor of Idaho

CC: The Honorable Mike Crapo, U.S. Senator
The Honorable James Risch, U.S. Senator
The Honorable Mike Simpson, U.S. Representative
The Honorable Russ Fulcher, U.S. Representative

Idaho County Sheriff's Office

320 West Main
Grangeville, Idaho 83530

Phone 208 983 1100
Fax 208 983 1359

www.idahocountysheriff.org

Doug Ulmer, Sheriff — *Brian Hewson, Chief Deputy*

March 7, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Idaho County, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our officers struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our officers access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Idaho County in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Sheriff Doug Ulmer

CITY OF HAYDEN IDAHO

February 20, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Re: HELPER Act

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Hayden, Idaho, I emphatically encourage you to support S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act. The North Idaho housing market has been significantly and negatively affected by the increase of people relocating, mostly in response to our COVID epidemic. As a result, I applaud work that provides opportunities for those who are dedicating their lives and providing essential municipal services to our citizens and country. This home buyer demographic has been outpriced of our local housing market and without help, I fear that we may degrade our ability to provide essential community services.

Respectfully,



Alan Davis, Mayor

cc: Representative Michael Simpson
Representative Russ Fulcher
Senator Mike Crapo
Senator James Risch

8930 N Government Way · Hayden, ID 83835 · Phone: (208) 772-4411 · Fax: (208) 762-2282
CITYOFHAYDENID.US · @cityofhaydenID

CITY OF KETCHUM | MAYOR
Neil Bradshaw | Mayor
direct: 208.721.2162 | office: 208.726.7803
nbradshaw@ketchumidaho.org
P.O. Box 2315, 191 5th Street West, Ketchum, ID 83340
ketchumidaho.org

December 1, 2023

The Honorable Mike Johnson
Speaker of the House
U.S. House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
U.S. Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Minority Leader
U.S. House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Minority Leader
U.S. Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell,

On behalf of the city of Ketchum, Idaho, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act.

Too often, our civil servants struggle to afford their first home. The home loan program established by the HELPER Act within the Federal Housing Administration would make homeownership more affordable for our first responders – law enforcement officers, firefighters, Emergency Medical Technicians (EMTs), and paramedics – as well as preK-12 teachers. These individuals play a critical role in our society, promoting safer communities and strengthening families. As Mayor of Ketchum, I proudly write in support of the HELPER Act and the resources it would provide to first responders in Blaine County, Idaho, and across our nation.

First responders dedicate their lives to protecting and serving their fellow Americans. Every day, they answer the call of public service and put the needs of others before their own. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs.

MAYOR Neil Bradshaw | **COUNCIL** Amanda Breen Michael David Courtney Hamilton Jim Slanetz

SMALL TOWN. BIG LIFE.

CITY OF KETCHUM | MAYOR
Neil Bradshaw | Mayor
direct: 208.721.2162 | office: 208.726.7803
nbradshaw@ketchumidaho.org
P.O. Box 2315, 191 5th Street West, Ketchum, ID 83340
ketchumidaho.org

The new program, overseen by the Federal Housing Administration, will allow law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for first-time home purchasers.

Our nation's first responders have demonstrated their unwavering commitment to their communities. I believe they have earned access to affordable housing so that they can provide for their families and continue to serve our communities. We hope you will join Idaho in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Neil Bradshaw
Mayor of Ketchum

MAYOR Neil Bradshaw | **COUNCIL** Amanda Breen Michael David Courtney Hamilton Jim Slanetz

SMALL TOWN. BIG LIFE.

January 30, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Kootenai County, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our officers struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our officers access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Kootenai County in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Sheriff Robert "Bob" Norris

ADA COUNTY SHERIFF'S OFFICE Matthew Clifford, Sheriff

October 19, 2023

The Honorable Mike Crapo
Senator (Idaho)
United States Senate

The Honorable Jim Risch
Senator (Idaho)
United States Senate

The Honorable Chuck Schumer
Senate Majority Leader

The Honorable Mitch McConnell
Senate Minority Leader

The Honorable Hakeem Jeffries
House Minority Leader
United States House of Representatives

Office of the Speaker of the House
Speaker of the House
United States House of Representatives

Dear Sen. Crapo, Sen. Risch, Sen. Schumer, Sen. McConnell, and Rep. Jeffries:

I am honored to join many of my Idaho colleagues in law enforcement and local government to write in support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act. In talking with the sponsors of this legislation, I understand, if passed, the bill would allow first responders to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

It makes sense to me, as an elected Sheriff and someone with decades of experience in law enforcement that Congress should create a home loan program that would help law enforcement first responders such as my patrol officers, detention deputies, and dispatchers by making homeownership more affordable with a similar program as offered to veterans of military service. While some would say I am probably biased towards my chosen profession, I do think first responders deserve assistance in this matter for several important reasons, beyond the fact that those who select this career path usually have a servant heart and willingness to go the extra mile to help their fellow man.

I am lucky enough to live in the community in which I am Sheriff and in which I have worked as a law enforcement officer for decades. I think it is vitally important that first responders live in the same city and community they work in, but all too often I have seen that because first responders cannot afford housing, they live far outside the jurisdiction they work in and commute to the city they are required to police. As a result, they fail to develop solid ties to the community they serve, while the public they interact with miss the opportunity to see the officer as a man or woman living side by side the people they police every day. Doing so, I can say from experience, creates a two-way street of connection and respect between that officer and the public and creating an ability for an officer to be able to live in the jurisdiction they police in housing they can afford is an important piece to creating a better community police department culture.

In the recent years, I have also seen many officers looking to move to the Treasure Valley (which does have high home prices compared to rural Idaho) accept a job with our agency and then forego that job when they realize the cost of home prices makes it so they are financially unable to accept the position. I would hope this legislation would also allow officers moving to and from within Idaho to afford to live in the city in which they are assigned.

If I can be of further assistance, provide testimony or answer questions, please do not hesitate to contact my office at any time. Thank you for your time and attention to this important matter.

Sincerely,

Matthew Clifford
Ada County Sheriff, Boise, Idaho

7200 Barrister Drive | Boise, Idaho 83704-9217 | TEL: 208.577.3000 | FAX: 208.577.3009
www.adasheriff.org

OFFICE OF THE MAYOR
MAYOR: Lauren McLean

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Boise, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of this, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

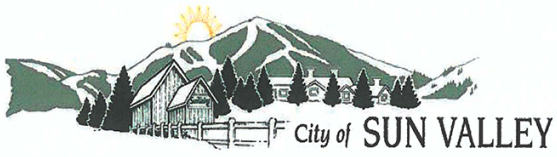
First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the City of Boise in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Lauren McLean

Mayor Lauren McLean
City of Boise



Mayor
Peter M. Hendricks

Council
Jane Conard,
Council President
Michelle Griffith
Keith Saks
Jane Conard
Brad DuFur

December 8, 2023

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Sun Valley, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation.

City of SUN VALLEY

We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the City of Sun Valley in support of the HELPER Act, and we look forward to working with you on this important matter.

Best regards,

Peter M. Hendricks
Mayor of Sun Valley

PMH/nf

P.O. Box 416 • SUN VALLEY, ID 83353 • 208-622-4438 • FAX 208-622-3401
www.sunvalley.govoffice.com

Mayor
JOAN HAWKINS

Council Members
LARRY THOMAS
LANCE TRIPP
TYRELL NEAL
JAIME OLSEN

Clerk
SUSAN WITTMAN

Treasurer
TERRILL SCHWARTZ

Attorney
DUSTIN W. SMITH



59 Bannock Street
Malad, Idaho 83252
Phone (208) 766-4160
Fax (208) 766-4315

December 7, 2023

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Malad City, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Malad City in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Joan Hawkins, Mayor
Malad City, ID

CITY OF MCCALL
POLICE DEPARTMENT

08/31/2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the McCall Police Department, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our members struggle to afford their first home. Because of this, I am writing in support of the HELPER Act, which would help our members access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the McCall Police Department in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Dallas Palmer
Chief of Police

Idaho State Police Association
12 Willow Drive
Lowman, Idaho 83637

July 25, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of IDAHO STATE POLICE ASSOCIATION, INC., I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our members struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our members access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities.

Idaho State Police Association
12 Willow Drive
Lowman, Idaho 83637

We hope you will join IDAHO STATE POLICE ASSOCIATION, INC. in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Peter Sibus, Chairman
IDAHO STATE POLICE ASSOCIATION, INC.

CITY OF PRIEST RIVER
P.O. Box 415
552 High Street Priest River, ID 83856
(208) 448-2123
Fax (208) 448-2232

November 21, 2023

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Priest River, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the City of Priest River in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Jeff Connolly, Mayor

CITY OF POST FALLS

September 5, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Post Falls, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our members struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our members access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Post Falls in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Ronald G. Jacobson
Mayor
Post Falls, Idaho

MOUNTAIN HOME POLICE DEPARTMENT

2775 E. 8th North Street, Mountain Home, ID 83647
Phone 208.587.2101 • Fax 208.587.0180 • www.mhpd.net

Chief Jon Thompson

July 14, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the Mountain Home, Idaho, Police Department, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

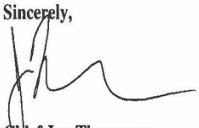
The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our officers struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our officers access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We

believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the Mountain Home Police Department in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,



Chief Jon Thompson
Mountain Home Police Department
2775 E 8th N
Mountain Home, ID 83647
(208)587-2101
jthompson@mhpd.net

city of Mountain Home

February 13, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Mountain Home, Idaho, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Mountain Home in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Rich Sykes

City of Mountain Home | City Hall & Office of Mayor Sykes
P.O. Box 10, 160 S. 3rd East, Mountain Home, ID 83647 • (208) 587-2104 • www.mountain-home.us

City of Parma Police Department
307 E Grove Ave
Parma, Idaho 83660
Dispatch: (208) 722-5900 Administrative Office: (208) 722-7373

July 17, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Parma Police Department, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our officers struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our officers access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join POLICE DEPARTMENT in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Chief Robert Topie

City of Ponderay
208-265-5468 • Fax: 208-265-4357
288 Fourth Street • P.O. Box 500
Ponderay, ID 83852
www.ponderay.org

12/18/2023

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Ponderay, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of this, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the City of Ponderay in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Steve Geiger

Mayor Steve Geiger

LARRY KENDRICK
SHERIFF

PHONE: (208) 495-1154



STEVE CRAWFORD
CHIEF DEPUTY

FAX: (208) 495-1259

December 15, 2023

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

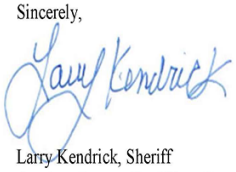
On behalf of Owyhee County Sheriff's Office, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our officers struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our officers access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Owyhee County Sheriff's Office in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,



Larry Kendrick, Sheriff
Owyhee County Sheriff's Office

20381 SH-78 • Murphy, Idaho 83650 • Office (208) 495-1154 • Fax (208) 495-1259

REXBURG

(208) 359-3020
35 North 1st East
Rexburg, ID 83440
Rexburg.org | Engage.Rexburg.org

November 20, 2023

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Rexburg, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the City of Rexburg in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Jerry L. Merrill
Mayor of Rexburg

CITY OF RUPERT

11-21-2023

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Rupert, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Rupert in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Michael D. Brown, Mayor

Idaho Sheriffs' Association
3100 S. Vista Ave. Suite 203
Boise, ID 83705
208-287-0001
www.idahosheriffs.org

June 26, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Idaho Sheriffs' Association, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our members struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our members access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families

and continue to serve their communities. We hope you will join the Idaho Sheriffs' Association in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Chris Goetz, Sheriff
Clearwater County

Jeff A. Lavey, Executive Director
Idaho Sheriffs' Association

SANDPOINT

17 January 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of The City of Sandpoint, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities.

We hope you will join The City of Sandpoint in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Mayor Jeremy Grimm
City of Sandpoint

Mayor

Mona Wilson

Town Council

Mary Billberry
Angela Dunn
Evelyn Graham
Christopher Moerbe
Monique Roberts

November 8, 2023

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Dubach, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Dubach in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Mona Wilson

Mona Wilson

TOWN OF DUBACH

P.O. Box 252 Dubach, Louisiana 71235 P (318) 777-3321 F (318) 777-8112 townofdubach@att.net

May 30, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the Indiana State Police Alliance, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our members struggle to afford their first home. Because of this, we are writing in support of the HELPER Act, which would help our members access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers and other first responders to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the Indiana State Police Alliance in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Scott Krueger
President, Indiana State Police Alliance

INTERNATIONAL UNION OF POLICE ASSOCIATIONS

The Only Union for Law Enforcement Officers

SAM A. CABRAL
International President

MICHAEL V. CRIVELLO
International Secretary-Treasurer

December 15, 2023

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the International Union of Police Associations, AFL-CIO, I am honored to write in strong support of **S.1514** and **H.R.3170**, the **Homes for Every Local Protector, Educator, and Responder (HELPER) Act**, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our members struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our members access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by

the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the IUPA in support of the HELPER Act, and we look forward to working with you and your staff on this important matter.

Very Respectfully,

Sam A. Cabral
International President

5632 Bee Ridge Rd • Suite 200 • Sarasota, Florida 34233-9943• (941) 487-2560 • Fax (941) 487-2570

EXECUTIVE OFFICERS 2022-2023

William Hunt, Somerset, President
Jeremy Thompson, Elizabethtown, 1st. VP
Michael Delaney, Bowling Green, 2nd VP
Chief Ike Lambert, Cincinnati/NKY Airport 3rd. VP
Art Ealum, Owensboro, Sgt. at Arms
Joe Monroe, University of Kentucky, Past President

STAFF

Shawn Butler, Executive Director
Michael Ward, Alexandria, Treasurer
Joe Cline, Rowan County, Chaplain

COMMITTEE CHAIRS

Anthony Lucas, Legislation
Jeremy Thompson, Conference
Michael Delaney, Membership
Art Ealum, Professional Standards
Ike Lambert, Finance & Audit
Michael Ward, Technology
Allen Love, Training & Education
Joe Monroe, Nomination
Richard Sanders, Special Olympics
William Hunt, SACOP Representative

REGIONAL EXECUTIVE BOARD MEMBERS

North: John Christmann, Southgate
Northeast: Todd Kelley, Ashland
East Central: Nathan Brown, UK
Southeast: Josh Wesely, Somerset
Northwest: Rick Sanders, Jeffersontown
South Central: Penny Bowles, Bowling Green
West: Steve Bryan, Madisonville
East: Mike Riddle, Pikeville
State Agencies: Travis Tennill, ABC
Federal Agencies: Robert Maynard, ATF
Railroad Police: Andy Midkiff
University Police: Merrell Harrison, Morehead State University
Allen Love: Retired Section

Kentucky Association of Chiefs of Police

May 31, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Kentucky Association of Chiefs of Police (KACP), I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our members struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our members access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges they face. It is time we honored them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join KACP in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Shawn Butler

Shawn Butler
Executive Director
Kentucky Association of Chiefs of Police

247 Chardonnay Valley, Walton, Kentucky 41094 www.kypolicechiefs.org

City of Owensboro
Kentucky

Mayor
THOMAS H. WATSON

P.O. BOX 10003
OWENSBORO, KENTUCKY 42302-9003

May 15, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Owensboro, KY, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Owensboro in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Thomas H. Watson
Mayor of Owensboro, KY

ACADIA PARISH
—POLICE JURY—

BEAU PETITJEAN – PRESIDENT • PAUL ED GUIDRY – VICE PRESIDENT
BRYAN BORILL – SECRETARY TREASURER

DISTRICT 1
WALTER ANDRUS 905
N Ave E
Crowley, LA 70526
337.414.2623

DISTRICT 2
JEFFERY MORGAN
1190 Egan Hwy
Egan, LA 70531
337.581.2110

DISTRICT 3
KIRK GUIDRY
3313 Muskrat Rd
Crowley, LA 70526
337.316.4482

DISTRICT 4
GORDON MORGAN
2352 Mark Twain Rd
Crowley, LA 70526
337.581.2544

DISTRICT 5
BEAU PETITJEAN 457
Soldier Rd
Rayne, LA 70578
337.458.8287

DISTRICT 6
PAUL ED GUIDRY
PO Box 246
Branch, LA 70516
337.581.1093

DISTRICT 7
PAT DAIGLE
555 Sonnier Dr Church
Point, LA 70525
337.277.4153

DISTRICT 8
TROY LANTZ
PO Box 275
Iota, LA 70543
337.785.0069

January 29, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Acadia Parish, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our officers struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our officers access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Acadia Parish in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Huey Bryan Borill
Secretary-Treasurer
Acadia Parish Police Jury

Office of the Mayor-President

City of Baton Rouge
Parish of East Baton Rouge

222 St. Louis Street
Post Office Box 1471
Baton Rouge, Louisiana 70821

225 389-3100
Fax 225 389-5203

SHARON WESTON BROOME
Mayor-President

November 13, 2023

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

the Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

the Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Baton Rouge, Louisiana, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Baton Rouge, LA in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Sharon Weston Broome
Mayor-President
City of Baton Rouge/Parish of East Baton Rouge

MARK HERFORD

Sheriff and Ex Officio Tax Collector
Parish of Beauregard
State of Louisiana

Admin / Civil / Tax (337) 462-2400
Fax (337) 463-9952

Criminal / Jail (337) 463-3281
Fax (337) 463-6347

February 8th, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Beauregard Parish Sheriff's Office, Louisiana, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our officers struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our officers access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Beauregard Parish in support of the HELPER Act, and we look forward to working with you on this important matter.

MARK HERFORD
Sheriff and Ex Officio Tax Collector
Parish of Beauregard
State of Louisiana

Sincerely,

Sheriff Mark Herford

P.O. Box 370, Deridder, Louisiana 70634
www.beauregardparishsheriff.org

A COMMUNITY ON THE GROW

CITY OF CARENCRO

MAYOR CHARLOTTE S. CLAVIER

CARENCRO CITY COUNCIL

JORDAN ARCENEAUX • ANTOINE BABINEAUX • DANIELLE CAPRITTO

TAYLOR JOHNSON JAMES • ALFRED SINEGAL

January 9, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Carencro Louisiana, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Carencro Louisiana in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Charlotte Clavier

Charlotte S. Clavier, Mayor

P.O. DRAWER 10 • 210 EAST ST. PETER STREET • CARENCRO, LOUISIANA 70520
337.896.8481 • FAX 337.896.0890 • CCLAVIER@CARENCRO.ORG • WWW.CARENCRO.ORG

23640 Railroad Avenue
P.O. Box 675
Plaquemine, LA 70765-0675

City of Plaquemine
Mayor's Office

225.687.3116
Fax: 225.685.1194
www.plaquemine.org

January 23, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Plaquemine, LA, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the City of Plaquemine in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Edwin "Ed" M. Reeves, Jr
Mayor

EMRJ:dd

MAYOR: Edwin M. "Ed" Reeves, Jr.
BOARD OF SELECTMEN: Lindon A. "Lin" Rivet, Jr., District 1, Mayor Pro-Tem
Michael K. Carlin, District 2 Wanda B. Jones, District 3 Thomas D. "Tommy" LeBlanc, District 4 Shannon P. Courtade, District 5 Natasha S. Johnson, District 6

MEMBER OF THE AMERICAN PUBLIC POWER ASSOCIATION • In accordance with the Americans with Disabilities Act, if you need special assistance, please contact City Clerk at 225.687.3661 describing the assistance that is necessary. We are an equal opportunity employer.

JOHNNY COX
Mayor

Stephanie Babers
Town Clerk

Town of Coushatta

Post Office Box 531
COUSHATTA, LOUISIANA 71019
Tel: (318) 932-4312 · Fax: (318) 932-3653
Email: toc4312@bellsouth.net

Town Council

PETER DRAKE
JANICE W. LEWIS
REGINALD PREALOW, JR.
EDNA WEBB
JOHN. D. HENRY

11/14/2023

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Town of Coushatta, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Town of Coushatta in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Dr. Johnny Cox, mayor



CITY OF Crowley
The Rice Capital of America.

November 13, 2023

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Crowley, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

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First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Crowley in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Mayor Chad Monceaux
City of Crowley, LA

CHAD MONCEAUX
MAYOR

CHARLES "CHUCK" ASHBY
ALDERMAN-AT- LARGE

COUNCIL MEMBERS

JEFF DORE
WARD I/DIV. A

KATIE CHIASSON
WARD I/DIV. B

THOMPSON BRADFORD CORE
WARD II/DIV. A

DR. SANDRA "SANDY" MARX
WARD II/DIV. B

VERNON "STEP" MARTIN
WARD III/DIV. A

BYRON K. WILRIDGE, SR.
WARD III/DIV. B

RICHARD "DICKIE" LATIOLAIS
WARD IV/DIV. A

SAMUEL J. REGGIE, III
WARD IV/DIV. B

P. O. Box 1463 • Crowley, Louisiana 70527-1463 • 337-783-0824 • TDD 337-788-4103 • www.crowley-la.com •

AN EQUAL OPPORTUNITY EMPLOYER

WASHINGTON COUNTY

MATT A. THOMAS, Sheriff

262 East Court
Weiser, Idaho 83672
(208) 414-2121
Fax: (208) 414-2536

January 22, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Washington County, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our officers struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our officers access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Washington County in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Sheriff Matt Thomas

Washington County Sheriff's Office

Kevin Copperi
Sheriff

DAVID STAMBAUGH
Chief Deputy

VALLEY COUNTY SHERIFF'S OFFICE
107 W. Spring Street, Cascade, Idaho 83611
P.O. Box 1350, Cascade, Idaho 83611
Phone: (208)382-7150 Fax: (208)382-7171 Dispatch: (208)382-5160 Email: sheriff@co.valley.id.us

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the Valley County Sheriff's Office, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our members struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our members access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the Valley County Sheriff in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

10-05-2023

Kevin Copperi, Sheriff

INDIANA SHERIFFS' ASSOCIATION, INC.
7124 East County Road 150 South, Suite B
Avon, Indiana 46123-2001
800-622-4779 317-356-3633 Fax 317-356-3996

STEPHEN P. LUCE
Executive Director

RANDY L. RETTER
Sheriff, Wayne County
President

DANIEL L. MAWHORR
Sheriff, Adams County
First Vice President

THOMAS J. KLEINHELTER
Sheriff, Dubois County
Second Vice President

CHRISTIAN E. NEWTON
Sheriff, Huntington County
Secretary

ROBERT GOLDSMITH
Sheriff, Tippecanoe County
Treasurer

RICHARD W. MYERS
Sheriff, Morgan County
Trustee

JERRY L. ASHER
Sheriff, Howard County
Trustee

SHANE McHENRY
Sheriff, Dearborn County
Trustee

May 30, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the Indiana Sheriffs' Association, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our members struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our members access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the Indiana Sheriffs' Association in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Stephen P. Luce

Stephen P. Luce, Executive Director

CITY OF MANSFIELD

"A CITY OF VISION & CHANGE"

705 POLK ST. MANSFIELD, LA 71052

P: 318-872-0406 F: 318-872-0402

Mayor Thomas Jones, Jr.

December 5, 2023

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Mansfield, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the City of Mansfield in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Thomas Jones, Jr.

Wydette L. Williams
Sheriff and Tax Collector

East Carroll Parish Sheriff
P.O. Box 246
Lake Providence, Louisiana 71254

Telephone 318-559-2800
Fax 318-559-2567
e-mail wwilliams@ecsheriff.com

January 8, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of East Carroll Parish, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our officers struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our officers access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join East Carroll Parish in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Wydette Williams, Sheriff

We are an equal opportunity provider.

LOUISIANA FIRE CHIEFS ASSOCIATION
P.O. BOX 866
BATON ROUGE, LOUISIANA, 70821
PHONE: 225.443.3600 FAX: 225.767.7648
EMAIL: LFCA@TATMANGROUP.COM

August 01, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the Louisiana Fire Chiefs Association, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our members struggle to afford their first home. Because of this, we are writing to support the HELPER Act, which would help our members access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only clarified the ongoing challenges these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing to provide for their families and continue to serve their communities. We hope you will join the Louisiana Fire Chiefs Association in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,



Charles J. "Skip" Pinkston, IV
President
Louisiana Fire Chiefs Association

Sidney E. Briscoe, Jr. Bldg
304 North State Street
P.O. Box 1409
Jennings, LA 70546

(337) 824-4792 Secretary Treasurer
(337) 824-6290 Road Supervisor
(337) 824-7353 Section 8
(337) 824-7377 CH & FG
(337) 824-8908 Fax

JEFFERSON DAVIS PARISH
POLICE JURY

November 8, 2023

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the Jefferson Davis Parish Police Jury, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our officers struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our officers access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Jefferson Davis Parish in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

J. Steven Eastman
President

"This institution is an Equal Opportunity Provider and Employer."

Lafayette
MAYOR-PRESIDENT

Monique B. Boulet
Mayor-President / Maire-Président

March 7, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries and Leader McConnell:

On behalf of the City of Lafayette and Lafayette Parish, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our officers struggle to afford their first home. Because of this, we are writing in support of the HELPER Act, which would help our officers access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Lafayette in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Monique B Boulet
Mayor-President

705 West University Avenue / P.O. Box 4017-C / Lafayette, LA 70502 / p.337.291.8300 / f.337.291.8399 / MayorPresidentsOffice@lafayettela.gov

402 Green Street - Thibodaux, LA 70301
P.O. Drawer 5548 – Thibodaux, LA 70301
985-446-8427 – 800-834-8832 - FAX 985-449-4012

www.lafourchegov.org

Archie Chaisson, III, *Parish President* **Executive**

October 31, 2023

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Lafourche Parish, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our officers struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our officers access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Lafourche Parish in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Archie Chaisson, III
Lafourche Parish President

Archie Chaisson, III	Parish President	Jim Wendell	District 5
Jerry Jones	District 1	Terry Arabie	District 6
William "T-Boo" Adams	District 2	Armand Autin	District 7
Michael Gros	District 3	D'lynn Chiasson	District 8
Aaron "Bo" Melvin	District 4	Daniel Lorraine	District 9

CITY OF KENNER
OFFICE OF THE MAYOR

MICHAEL J. GLASER
MAYOR

October 31, 2023

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Kenner, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of this, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Kenner in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Michael J. Glaser
Mayor

OFFICE OF THE MAYOR • 1801 WILLIAMS BOULEVARD • BUILDING B, SUITE 200
KENNER, LOUISIANA 70062 • OFFICE (504) 468-7240 • EMAIL:
MGLASER@KENNER.LA.US

Town of Jonesboro

Mayor James "Spike" Harris
Ph: 318-259-2385
Fax: 318-259-4177

P.O. Box 610
128 Allen Avenue
Jonesboro, Louisiana 71251

January 19, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the Town of Jonesboro, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we

honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the Town of Jonesboro in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Dr. J. Spike Harris
Mayor
Town of Jonesboro
Jonesboro, LA 71251
318-259-5026 Office
318-259-4177 Fax
James.harris@jonesborola.net

February 7, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Livingston Parish, I am honored to write in strong support of S. 1514 and H.R. 3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our officers struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our officers access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Livingston Parish in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Randy Delatte

Livingston Parish President

NELEA

NORTHEAST LOUISIANA ECONOMIC ALLIANCE

PARTNERS DRIVING PROGRESS

January 16, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Northeast Louisiana Economic Alliance, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our members struggle to afford their first home. Because of this, we are writing in support of the HELPER Act, which would help our members access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Northeast Louisiana Economic Alliance in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Dr. Carlton Russ Greer
NELEA Board Chairman

Mailing Address:
113 Don Lane
Pineville, LA 71360

Monroe, LA
Tel: 318.623.9013
www.nelea.us

CITY OF Zachary LOUISIANA

P.O. BOX 310
ZACHARY, LOUISIANA 70791
(225) 654-0287
CITYOFZACHARY.ORG

December 6, 2023

Ryan Wilson
Government Affairs Coordinator
Commonwealth Strategic Partners

Subject: Homes for Every Local Protector, Educator, and Responder (HELPER) Act

Mr. Wilson,

I would use this means to support all our protectors, educators, and responders with the passage of this increasingly important legislation.

Aside from being the right thing to do, it will also protect employers against the ongoing migration of skilled workers from these honorable professions due to poor compensation and worsening job environments.

While driven by the Post COVID Effect, we have witnessed the loss of local governmental workers seeking higher-paying jobs and more humane work environments, leaving precious little hope of finding suitable replacements. While complicated, the problem is further compounded by retaining the remaining workers. Incentivization Hiring Practices are not an option for most mid-sized governments that can barely survive the ever-rising costs of worker health care and paid retirement subsidies in today's market.

This proposal would certainly provide the incentives necessary to ensure workforce stability for employers and their communities while stabilizing worker confidence through the reliefs offered in the legislation.

Please count the City of Zachary, Louisiana "in support" of this worthy initiative and the relief it would bring to all.

Most sincerely,

David McDavid, Mayor
City of Zachary

MAYOR: DAVID MCDAVID

COUNCIL:
BRANDY WESTMORELAND | DISTRICT 1
JOHN LEBLANC | DISTRICT 2
AMBRE DEVIRGILIO | DISTRICT 3
JAMES GRAVES | DISTRICT 4
JENNIFER BOYD | DISTRICT 5

Plaquemines Parish Government

Directors
Administration - Crystal M. Taylor
Operations - Billy Wichers
Public Service - Jeff DiMarco
Coastal Restoration - John Helmers
Office of Homeland Security - Patrick Harvey

PARISH PRESIDENT
W. Keith Hinkley
333 F Edward Hebert Blvd.
Building 100
Belle Chasse, Louisiana 70037
(504) 934-6020
Fax (504) 934-6029
khinkley@ppgov.net

Council Members
District 1 - Tyronne Edwards
District 2 - Brian Champagne
District 3 - Christopher "Chris" Schulz
District 4 - Dr. Stuart J Guey, Jr.
District 5 - Patricia L. "Patty" McCarty
District 6 - Lloyd "Ronnie" Newsom, Jr.
District 7 - Carlton M LaFrance Sr.
District 8 - Mitch Jurisich, Jr.
District 9 - Mark "Hobbo" Cognevich

February 14, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Plaquemines Parish, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our officers struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our officers access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Plaquemines Parish in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

W. Keith Hinkley

PARISH PRESIDENTS
of Louisiana

March 8, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the Parish Presdients of Louisiana, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our members struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our members access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join The Parish Presidents or Louisiana in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Meg Bankston
Executive Director
Parish Presidents of Louisiana

P.O. Box 14956, Baton Rouge, Louisiana 70898

Town of Sterlington

503 Highway 2 Sterlington, LA 71280 Phone # 665-2157 Fax # 665-2841
Mayor, Matt Talbert

11/30/2023

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Town of Sterlington, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of this, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the Town of Sterlington in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

John M Talbert
Mayor Town of Sterlington

ST. TAMMANY PARISH
MICHAEL B. COOPER
PARISH PRESIDENT

February 20, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of St. Tammany Parish, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our officers struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our officers access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join St. Tammany Parish in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

MICHAEL B. COOPER
Parish President
St. Tammany Parish Government

OFFICE OF THE PARISH PRESIDENT
P.O. BOX 628 | COVINGTON, LOUISIANA | 70434 | MCOOPER@STPGOV.ORG | 985-898-2362
WWW.STPGOV.ORG

St. Bernard Parish Government
8201 West Judge Perez Drive Chalmette, Louisiana 70043
(504) 278-4227 Fax (504) 278-4330
www.sbpg.net

Louis Pomes
Parish President

January 22, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of St. Bernard Parish, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our officers struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our officers access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join St. Bernard Parish in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Louis Pomes

Louis Pomes
Parish President
St. Bernard Parish Government

Sheriff James J. Pohlmann
St. Bernard Parish Sheriff's Office

February 15, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, DC 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, DC 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, DC 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, DC 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of St. Bernard Sheriffs' Office, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMT's, paramedics, and preK-12 teachers ("first responders") by making homeownership affordable. Too often, our officers struggle to afford their first home. Because of this, we are writing in support of the HELPER Act, which would help our officers access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMT's, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join St. Bernard Sheriffs' Office in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

James Pohlmann, Sheriff

#2 Courthouse Square • P.O. Box 168 • Chalmette, Louisiana 70044 • 504-271-2504

St. Helena Parish Police Jury

17911 Hwy 43 N • Greensburg, LA 70441

Phone: (225) 222-4549 • Fax: (225) 222-6405 • sbrown@sthelenaparish.la.gov.com

Jule C. Wascom, District 1 | **Quanika Muse, District 2** | **Willie Morgan, District 3**
Warren McCray, District 4 | **Ryan Byrd, District 5** | **Doug Watson, District 6**

This institution is an equal opportunity employer

1/23/2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of St. Helena Parish, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our officers struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our officers access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join St. Helena Parish in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Ryan Byrd, President

Louisiana Sheriffs' Association

1175 Nicholson Drive
Baton Rouge, Louisiana 70802
225.343.8402
Fax 225.336.0343
www.lsa.org

Michael Ranatza
Executive Director

Gary K. Bennett
Assistant Executive Director

July 27, 2023

The Honorable Steve Scalise
United States House of Representatives
Washington, D.C. 20515

Dear Majority Leader Scalise:

On behalf of Louisiana's 64 sheriffs and the over 14,000 deputies they serve, I am honored to write in strong support H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

As you know, housing prices continue to increase along with the cost of ownership as Louisiana is projected to see homeowner insurance policies jump an estimated 63% this year. Too often, our deputies struggle to afford their first home. The HELPER Act would create a home loan program within the Federal Housing Administration to help Louisiana law enforcement officers, firefighters, EMTs, paramedics, and pre-K-12 teachers by making homeownership more affordable.

The HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and pre-K-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

We are proud to stand with our partners in public safety and public service like police, firefighters and teachers who would also benefit from the HELPER Act. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. Thank you for your continued efforts in support of Louisiana's law enforcement community. We look forward to working with you to ensure this critical legislation's enactment.

Sincerely,

Michael Ranatza
Executive Director

City Letterhead

Mike Danahay, Mayor

P.O. Box 1309
Sulphur, LA 70664-1309
(337) 527-4500
Fax: (337) 527-4529
Email: mayorsoffice@sulphur.org
Website: www.sulphur.org

November 7, 2023

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Sulphur, Louisiana, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home

City Letterhead

P.O. Box 1309
Sulphur, LA 70664-1309
(337) 527-4500
Fax: (337) 527-4529
Email: mayorsoffice@sulphur.org
Website: www.sulphur.org

Mike Danahay, Mayor

loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the City of Sulphur in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Mike Danahay
Mayor

November 7, 2023

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of West Baton Rouge Parish, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our officers struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our officers access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join West Baton Rouge Parish in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Michael B. Cross

Mayor
Douglas K. Beavers

Chief of Police
Christopher Paul

Town of Pollock
P.O. Box 189
Pollock, Louisiana 71467
(318)-765-3796 ● FAX (318)-765-3683

Town Council
Dee Thorne
Sheldon Smith
Kassandra Hooter
Alan Williams
Kayden Carie

January 22, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the Town of Pollock, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of this, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honored them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the Town of Pollock in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Douglas Kale Beavers
Mayor
Town of Pollock

TOWN OF BLANCHARD

Jim Galambos, Mayor
110 Main St. P.O. Box 428
Phone 318-929-7593 Fax 318-929-2447
BLANCHARD, LOUISIANA 71009
www.townofblanchard.us

Aldermen:
John Fuller
Jeff Guin
Jimmy Whittington

Alderwomen:
Patsy Lee
Judy Presley

Chief of Police
Gerald Allen

Town Clerk
Candy Foshee

January 10, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the Town of Blanchard, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of this, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities.

We hope you will join Blanchard in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Jim Galambos, Mayor

120 East Main Street • P.O. Box 509 • Winnfield, LA 71483
318.628.3939 • 318.628.6773 fax

January 19, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Winnfield, Louisiana, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Winnfield, LA in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

G Hamms, Mayor

Gerald Hamms, Mayor

Gerald Hamms, Mayor

City Council

Erikia Breda	Ada Hall	Chiquita Caldwell	Matt Miller	Teresa Phillips
District 1	District 2	District 3	District 4	District 5

WEBSTER GROVES

CITY HALL
314.963.5300
314.963.7561

November 30, 2023

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Webster Groves, Missouri, I write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

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Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the City of Webster Groves in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Laura W. Arnold
Mayor

City of Fall River
Massachusetts
Office of the Mayor

PAUL E. COOGAN
Mayor

May 15, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Fall River, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

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Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Fall River in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,
Paul E. Coogan

One Government Center • Fall River, MA 02722
TEL (508) 324-2600 • FAX (508) 324-2626 • EMAIL mayor@fallriverma.org

ORGANIZED
NOVEMBER 3,1887

INCORPORATED
MAY 2,1949

EXECUTIVE DIRECTOR
CHIEF MARK K. LEAHY (RET.)
GENERAL COUNSEL
ERIC R. ATSTUPENAS, ESQ.

BUSINESS OFFICE
353 PROVIDENCE ROAD, SOUTH GRAFTON, MA 01560
TEL: (508) 839-5723 / FAX: (508) 839-3702

E-MAIL: OFFICE@MASSCHIEFS.ORG
WEBSITE: WWW.MASSCHIEFS.ORG

2023 OFFICERS

President
Chief Thomas W. Fowler
Salisbury

1st Vice President
Chief Eric P. Gillis
Agawam

2nd Vice President
Chief Christopher D. Delmonte
Bridgewater

3rd Vice President
Chief John F. Carmichael, Jr.
Newton

Sergeant-at-Arms
Chief Shane D. Woodson
Southbridge

Treasurer
Chief Normand A. Crepeau, Jr.
Grafton

EXECUTIVE COMMITTEE

Chief Michael J. Bradley, Jr.
Upton (Past President -2022)

Chief Edward A. Dunne
Falmouth (Past President - 2021)

Chief James F. Golden
Provincetown (Barnstable & Islands)

Chief Stephen E. O'Brien
Lenox (Berkshire)

Chief Brian M. Clark
Norton (Bristol)

Chief Scott A. Dumas
Rowley (Essex)

Chief John P. Paciorek, Jr.
Deerfield (Franklin)

Chief Robert Stocks
Longmeadow (Hampden)

Chief Gary Thomann
Pelham (Hampshire)

Chief Roy P. Vasque
Lawrence (Major City Chiefs)

Chief James G. Hicks
Natick (Middlesex)

Chief Steven A. Mazzie
Everett (Middlesex)

Chief Peter A. McGowan
Dover (Norfolk)

Chief Joseph M. Perkins
Middleborough (Plymouth)

Chief Terrence Delehanty
Winthrop (Suffolk)

Chief Ernest F. Martineau
Fitchburg (Worcester)

Chief Michael Bennett
Templeton (Worcester)

Chief Deborah Crafts
MA College of Art & Design
(Campus)

Life Member
Chief Loring Barrett, Jr. (Ret.)
Ashburnham

In Unity There Is Strength

June 1, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the Massachusetts Chiefs of Police Association, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

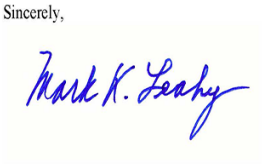
The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our members struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our members access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the Massachusetts Chiefs of Police Association in support of the HELPER Act, and we look forward to working with you on

this important matter.

Sincerely,



Chief Mark K. Leahy, Ret.
Executive Director

MAJOR CITIES CHIEFS ASSOCIATION

May 11, 2023

Albuquerque
Arlington TX
Atlanta
Aurora
Austin
Baltimore
Baltimore Co.
Boston
Buffalo
Charlotte-Mecklenburg
Chicago
Cincinnati
Cleveland
Columbus
Dallas
DeKalb Co.
Denver
Detroit
El Paso
Fairfax Co.
Fort Worth
Fresno
Honolulu
Houston
Indianapolis
Jacksonville
Kansas City
Las Vegas
Long Beach
Los Angeles
Los Angeles Co.
Louisville
Memphis
Mesa
Miami
Miami-Dade
Milwaukee
Minneapolis
Montgomery Co.
Nashville
Nassau Co.
New Orleans
New York City
Newark
Oakland
Oklahoma City
Omaha
Orlando
Philadelphia
Phoenix
Pittsburgh
Portland
Prince George's Co.
Raleigh
Sacramento
Salt Lake City
San Antonio
San Diego
San Francisco
San Jose
Seattle
St. Louis
St. Louis Co.
Suffolk Co.
Tampa
Tucson
Tulsa
Virginia Beach
Washington DC
Wichita

Calgary, Alberta
Edmonton, Alberta
Montreal, Quebec
Ottawa, Ontario
Peel Region, Ontario
Toronto, Ontario
Vancouver, B.C.
Winnipeg, Manitoba
York Region, Ontario

The Honorable Marco Rubio
United States Senate
Washington, D.C. 20510

The Honorable Jon Ossoff
United States Senate
Washington, D.C. 20510

The Honorable Sherrod Brown
United States Senate
Washington, D.C. 20510

Dear Sen. Rubio, Sen. Ossoff, and Sen. Brown,

I'm writing on behalf of the Major Cities Chiefs Association (MCCA) to register our support for S. 1514, the *HELPER Act*. The MCCA is a professional organization of law enforcement executives representing the largest cities in the United States and Canada.

The MCCA is a strong proponent of community and relational policing. These approaches help build the mutual trust and respect between law enforcement and the public that help make our communities safer. MCCA members have adopted many community and relational policing strategies, including encouraging officers to live in the communities they serve. However, this can be challenging in some MCCA member cities since it can be difficult for officers to find affordable housing.

The *HELPER Act* would help address this challenge by allowing law enforcement officers to obtain a low-interest, fully insured home loan. Equally as important, this legislation would help ensure that officers who have continued to serve their communities, without hesitation, despite increased levels of violent crime and numerous other challenges have access to affordable housing.

Thank you for your leadership and your continued support of law enforcement. Please do not hesitate to contact me if the MCCA can be of additional assistance.

Sincerely,

Laura Cooper
Executive Director
Major Cities Chiefs Association

CC: The Honorable Raphael G. Warnock
The Honorable Robert Menendez
The Honorable Catherine Cortez Masto
The Honorable Richard Blumenthal

MAJOR CITIES CHIEFS ASSOCIATION

May 11, 2023

Albuquerque
Arlington TX
Atlanta
Aurora
Austin
Baltimore
Baltimore Co.
Boston
Buffalo
Charlotte-Mecklenburg
Chicago
Cincinnati
Cleveland
Columbus
Dallas
DeKalb Co.
Denver
Detroit
El Paso
Fairfax Co.
Fort Worth
Fresno
Honolulu
Houston
Indianapolis
Jacksonville
Kansas City
Las Vegas
Long Beach
Los Angeles
Los Angeles Co.
Louisville
Memphis
Mesa
Miami
Miami-Dade
Milwaukee
Minneapolis
Montgomery Co.
Nashville
Nassau Co.
New Orleans
New York City
Newark
Oakland
Oklahoma City
Omaha
Orlando
Philadelphia
Phoenix
Pittsburgh
Portland
Prince George's Co.
Raleigh
Sacramento
Salt Lake City
San Antonio
San Diego
San Francisco
San Jose
Seattle
St. Louis
St. Louis Co.
Suffolk Co.
Tampa
Tucson
Tulsa
Virginia Beach
Washington DC
Wichita

Calgary, Alberta
Edmonton, Alberta
Montreal, Quebec
Ottawa, Ontario
Peel Region, Ontario
Toronto, Ontario
Vancouver, B.C.
Winnipeg, Manitoba
York Region, Ontario

The Honorable John F. Rutherford
United States House of Representatives
Washington, D.C. 20515

The Honorable Bonnie Watson Coleman
United States House of Representatives
Washington, D.C. 20515

Dear Rep. Rutherford and Rep. Watson Coleman,

I'm writing on behalf of the Major Cities Chiefs Association (MCCA) to register our support for H.R. 3170, the *HELPER Act*. The MCCA is a professional organization of law enforcement executives representing the largest cities in the United States and Canada.

The MCCA is a strong proponent of community and relational policing. These approaches help build the mutual trust and respect between law enforcement and the public that help make our communities safer. MCCA members have adopted many community and relational policing strategies, including encouraging officers to live in the communities they serve. However, this can be challenging in some MCCA member cities since it can be difficult for officers to find affordable housing.

The *HELPER Act* would help address this challenge by allowing law enforcement officers to obtain a low-interest, fully insured home loan. Equally as important, this legislation would help ensure that officers who have continued to serve their communities, without hesitation, despite increased levels of violent crime and numerous other challenges have access to affordable housing.

Thank you for your leadership and your continued support of law enforcement. Please do not hesitate to contact me if the MCCA can be of additional assistance.

Sincerely,

Laura Cooper
Executive Director
Major Cities Chiefs Association

TOWN OF
SOMERSET

4510 Cumberland Avenue
Chevy Chase, MD 20815
(301) 657-3211
Town@townofsomerset.com

Jeffrey Z. Slavin
Mayor

Matthew Trollinger
Town Manager

May 30, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the Town of Somerset, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities.

We hope you will join the Town of Somerset in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Mayor Jeffrey Z. Slavin

DocuSign Envelope ID: 740D6AAF-3CDC-4FE3-8D82-9E7BB3D14AE3

Michael C. O'Connor
Mayor

FREDERICK
OFFICE OF THE MAYOR

Gayon M. Sampson, MPA
Chief of Staff

Marc DeOcampo, AIA, AICP
Director of Strategic Planning
and Executive Projects

June 30, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Frederick, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Frederick in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Mayor Michael C. O'Connor

City Hall • 101 North Court Street • Frederick, Maryland 21701-5415
301.600.1184 • Fax: 301.600.1381 • cityoffrederickmd.gov

Major County Sheriffs of America
www. mcsheriffs.com

March 7, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the Major County Sheriffs of America (MCSA), which represents the largest Sheriff's Offices in the country and over 130 million citizens who they serve in their jurisdictions, we write to express our strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act.

The HELPER Act would create a home loan program within the Federal Housing Administration to make home ownership more accessible for first responders. Modeled after a successful VA home loan program, the program established by the HELPER Act would eliminate many barriers to first time homebuyers, such as a down payment and monthly mortgage insurance premiums.

Importantly, this program would make it easier for law enforcement officers, firefighters, EMTs, paramedics, and Pre-K schoolteachers to buy a home in the communities they serve. This would strengthen continued efforts to build trust between law enforcement and community members.

First responders dedicate their lives to protecting and serving their communities. Passing the HELPER Act will give them access to affordable housing so they can provide for their families and continue to serve their communities.

MCSA stands ready to support all efforts to pass this important legislation. Please do not hesitate to contact us if you need additional information.

Sincerely,

Megan E. Noland

Megan E. Noland
Executive Director
Major County Sheriffs of America

THE CITY OF DULUTH MINNESOTA

Roger J. Reinert
Mayor

Room 422
411 West First Street
Duluth, Minnesota 55802

218-730-5230
rreinert@duluthmn.gov

March 11, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Duluth, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

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First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Duluth in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Roger J. Reinert
Mayor

Office of Mayor Jacob Frey
350 S. Fifth St. - Room 331
Minneapolis, MN 55415
TEL 612.673.2100
www.minneapolismn.gov

May 17th, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Minneapolis, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

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Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the City of Minneapolis in support of the HELPER Act, and we look forward to working with you on this important matter.

Yours truly,

Mayor Jacob Frey,
City of Minneapolis

MISSOURI STATE TROOPERS ASSN., INC.

May 31, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Republican Leader
United States Senate
Washington, D.C. 20510

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of The Missouri State Troopers Association, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our members struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our members access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join The Missouri State Troopers Association in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Lance MacLaughlin, Executive Director
Missouri State Troopers Association

1729 East Elm Street • Jefferson City, Missouri 65101 • (573) 635-5500

city of
Columbia
Office of Mayor & Council

June 27, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

As Mayor of the City of Columbia, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of this, I am writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time they are honored for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. I believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. I hope you will join me in support of the HELPER Act, and I look forward to working with you on this important matter.

Sincerely,

Barbara Buffaloe

Barbara Buffaloe
Mayor of Columbia, Missouri



Fire Fighters Association of Missouri

ORGANIZED OCTOBER 1954

May 17, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the Johnson County Fire Protection District (Missouri), I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our members struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our members access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the Johnson County Fire Protection District in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

President Larry W. Jennings

City Letterhead

9 Nov 2023

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Washington, Missouri, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Washington in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Doug Hagedorn

James D. Hagedorn

Town of Mooresville
North Carolina
Office of the Mayor

May 25, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Mooresville, North Carolina, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home and this is particularly true in Mooresville and surrounding communities. Because of this, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase. The provisions of the HELPER Act would aid in making home ownership a reality for these critical workers in our communities.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Mooresville, North Carolina in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Miles Atkins, Mayor

CITY OF
Billings
MAYOR'S OFFICE

Bill Cole, Mayor
P.O. Box 1178
Billings, MT 59103-1178
Phone 406.657.8296
FAX 406.657.8390

September 18, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

I am honored to write in support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the City of Billings MT in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

William A. Cole

William A. Cole

Travis Patten, Sheriff
NOBLE
MS Sheriff's Association
National Sheriff's Association
Troop M, District 9 Law Enforcement Liaison
Federal Law Enforcement Officers Association

June 13, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Adams County, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our officers struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our officers access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Adams County in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Travis L. Patten, Sheriff

P. O. Box 5021, 59403-5021

September 15, 2023

The Honorable Kevin McCarthy Speaker
of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate Washington,
D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate Washington,
D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Great Falls, Montana, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R- FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Great Falls in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Bob Kelly, Mayor

NATIONAL ASSOCIATION OF POLICE ORGANIZATIONS, INC.

Representing America's Finest

317 South Patrick Street. ~ Alexandria, Virginia ~ 22314-3501
(703) 549-0775 ~ (800) 322-NAPO ~ Fax: (703) 684-0515
www.napo.org ~ Email: info@napo.org

EXECUTIVE OFFICERS

MICHAEL McHALE
President
Florida Police Benevolent Association

JOHN A. FLYNN
Vice President
Police Benevolent Association of New York City

CRAIG LALLY
Recording Secretary
Los Angeles Police Protective League

SCOTT HOVSEPIAN
Treasurer
Massachusetts Coalition of Police

KEITH CURRY
Sergeant-at-Arms
New Jersey State Policemen's Benevolent Association

SCOTT LEETON
Executive Secretary
Combined Law Enforcement Associations of Texas

MARK YOUNG
Vice President,
Associate Members
Detroit Police Lieutenants & Sergeants Association

JAMES PALMER
Parliamentarian
Wisconsin Professional Police Association

WILLIAM J. JOHNSON, CAE
Executive Director and
General Counsel

May 22, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Charles Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Minorty Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Minority Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the National Association of Police Organizations (NAPO), representing over 241,000 sworn law enforcement officers across the nation, I am writing to advise you of our strong support for S. 1514 and H.R. 3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act.

Like many public servants, law enforcement officers serve and protect our nation and our communities for modest wages, and they often face financial obstacles when buying a home in today's competitive housing market. Especially with interest rates rising, many officers and their families have found it difficult to afford to purchase homes, making it harder for them to stay and live in the communities they serve.

Police1 conducted a survey in 2021 of 319 police departments where it was found that a staggering 68% of reporting departments stated that high housing costs are hindering their hiring process. By creating a new first time homebuyer loan program through the Federal Housing Administration (FHA) that aims to remove the biggest financial barriers for buying a house – the down payment requirement and a monthly insurance premium requirement – the HELPER Act would provide public safety officers with access to affordable homeownership. The Program created by this bill would help the men and women who have chosen to serve their communities buy homes which might otherwise not been possible.

We hope you will join NAPO in support of the HELPER Act, and we look forward to working with you on this important legislation. If we can provide any assistance, please feel free to contact me at (703) 549-0775.

Sincerely,

William J. Johnson, Esq.
Executive Director



June 8, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the National Troopers Coalition, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our members struggle to afford their first home. Because of this, we are writing in support of the HELPER Act, which would help our members access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the National Troopers Coalition in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Tpr. Nathan S. Johnson
Chairman

THE CITY OF ASHEVILLE

City of Asheville
Office of the Mayor
P.O. Box 7148
Asheville, NC 28802
Phone: (828) 259-5600
www.ashevillenc.gov

May 19, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Asheville, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of this, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the City of Asheville in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Esther E. Manheimer
Mayor, City of Asheville

GOLDSBORO
BE MORE DO MORE SEYMOUR
North Carolina

Office of the Mayor
200 North Center Street, 27534
P 919.580.4330

September 8, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Goldsboro, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the City of Goldsboro in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

David Ham, Mayor
City of Goldsboro

FAYETTEVILLE NC
OFFICE OF THE MAYOR

September 7, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Fayetteville, North Carolina, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the City of Fayetteville in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Mitch Colvin
Mayor

Office of Mayor Pam Hemminger
Town of Chapel Hill
415 Martin Luther King Jr Blvd
Chapel Hill, NC 27514
919-968-2714

May 26, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the Town of Chapel Hill, I am writing in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

Along with cities and towns across the United States, Chapel Hill is working hard to address all aspects of the current housing crisis, including limited availability and lack of affordability in the housing market today.

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of this, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the Town of Chapel Hill in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Pam Hemminger

Mayor Pam Hemminger

TOWN OF CARRBORO • NC
TOWN COUNCIL

May 23, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

I am writing in support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by Senators Marco Rubio, John Ossoff, Sherrod Brown, Raphael Warnock, Robert Menendez, Catherine Cortez Masto, and Richard Blumenthal and Representatives John Rutherford and Bonnie Watson Coleman.

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and pre-K-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

The COVID-19 pandemic only made clearer the ongoing challenges that these first responders face. The HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and pre-K-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their commitment to their communities. They should have access to affordable housing so that they can provide for their families and continue to serve their communities. I hope you will support the HELPER Act.

Sincerely,

Damon Seils
Mayor

C: Wesley Barker, Town Clerk

Office of the Mayor
City of Greensboro

June 21, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Greensboro, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of this, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Greensboro in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Nancy Vaughan

Nancy Vaughan
Mayor

One Governmental Plaza, PO Box 3136, Greensboro, NC 27402-3136 • 336-373-2396 • Fax 336-574-4003
www.greensboro-nc.gov

Town of Huntersville
NORTH CAROLINA

June 7, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the Town of Huntersville, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the Town of Huntersville in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Melinda I. Bales

Melinda I. Bales
Mayor, Town of Huntersville

Post Office Box 664 • 101 Huntersville-Concord Road • Huntersville, NC 28070
phone 704.875.6541 • fax 704.948.6020 • www.huntersville.org

CITY OF KINSTON

Office of the Mayor

May 16, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Kinston, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of this, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the City of Kinston in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

PO Box 339 Kinston, NC 28502 mayor.hardy@ci.kinston.nc.us 252-939-3115

Town of Midway

Gateway to Davidson County

November 14, 2023

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the Town of Midway, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of this, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the Town of Midway in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

John Byrum

Mayor John Byrum
Town of Midway

426 Gumtree Road • Winston-Salem, NC 27107 • Phone: 336-764-5455 • Fax: 336-764-5480

Aldermen

Rick Prill
Hazel B. Royal
Robert V. Aster
Johnnie Ray Kinsey
Barbara J. Best
Robert Brinson, Jr.



NEW BERN
CITY OF NEW BERN

300 Pollock Street, P.O. Box 1129
New Bern, NC 28563-1129
(252) 636-4000

Jeffrey T. Odham
Mayor
Foster Hughes
City Manager
Brenda E. Blanco
City Clerk
Kimberly A. Ostrom
Director of Finance

May 31, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

As Mayor of the City of New Bern, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of this, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. I hope you will join me in support of the HELPER Act, and I look forward to working with you on this important matter.

Sincerely,

Jeffrey T. Odham
Mayor

OFFICE OF THE MAYOR

May 31, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Rocky Mount, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the City of Rocky Mount in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

C. Saunders Roberson, Mayor
City of Rocky Mount

NCSFA
North Carolina State Firefighters' Association
Every Firefighter. Everyday.

June 1, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the North Carolina State Firefighters' Association, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our members struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our members access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the North Carolina State Firefighters' Association in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Tim Bradley

Executive Director, NCSFA

NCSFA Officers

Assistant Chief
Chris Davis
President

Chief Richard Pulley
1st Vice President

Chief Curt Deaton
2nd Vice President

Past Chief
Dennis Presley
Statistician

Past Chief
Jay Howell
Treasurer

Chief Steven Roberson
Piedmont Director

Deputy Chief
Doug Bissette
Eastern Director

Chief Todd McMurry
Western Director

Battalion Chief
Quentin Cash
Past President

NCSFA Office Staff

Tim Bradley, EFO, CFO, FIFireE
Executive Director

Edward P. Brinson, MS, EFO
Deputy Director

Dean Coward, CPA
Finance Director

Kris Wyatt, IOM
Marketing & Conference Director

Julie Hussey
Accounting Specialist

Daniel Berg
Project Specialist

Tabitha Breen
Administrative Assistant

North Carolina State Firefighters' Association | 323 West Jones Street, Suite 401 | Raleigh, NC 27603
www.ncsfa.com | Tel. (919) 821-2132 | Toll Free 888-54-NCSFA (888-546-2732). | Fax (919) 821-9382

Raleigh

CITY COUNCIL

June 21, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Raleigh, NC, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Raleigh in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Mary-Ann Baldwin

Mary-Ann Baldwin, Mayor

October 19, 2023

Office of
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Office of the Speaker, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Schuyler, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Schuyler in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Art Lindberg

Mayor Art Lindberg

One Municipal Drive Derry, NH 03038 www.nhchiefsofpolice.com

New Hampshire Association of Chiefs of Police

May 18, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the New Hampshire Association of Chiefs of Police, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our members struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our members access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the New Hampshire Association of Chiefs of Police in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Patrick Sullivan
Executive Director

CITY OF FRANKLIN, NEW HAMPSHIRE
OFFICE OF THE MAYOR

316 Central Street
Franklin, New Hampshire 03235
Telephone (603) 934-3900
Fax (603) 934-7413

May 18, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Franklin, NH, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Franklin in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Jo Brown, Mayor
City of Franklin, NH

Incorporated as Village
In 1881
City of Second Class
Since 1921
City Clerk Office 402-664-3231

City of Scribner
PO Box D
530 Main St.
Scribner, NE 68057
FAX 402-664-3162

CITY OF SCRIBNER

October 17, 2023

Office of
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Office of the Speaker, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of City of Scribner, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join City of Scribner, in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Kenneth Thomas

Kenneth Thomas, Mayor
City of Scribner

NATIONAL EDUCATION ASSOCIATION

1201 16th St., N.W. | Washington, DC 20036 | Phone: (202) 833-4000

Rebecca S. Pringle
President

Princess R. Moss
Vice President

Noel Candelaria
Secretary-Treasurer

Kim A. Anderson
Executive Director

March 11, 2024

Committee on Banking, Housing, and Urban Affairs
U.S. Senate
Washington, DC 20510

Dear Senator:

On behalf of the 3 million members of the National Education Association, who teach and support students in 14,000 communities across America, we appreciate the opportunity to offer our strong support for the HELPER Act (S. 1514) in conjunction with the committee's March 12 hearing on ways to address housing affordability. We urge you to support this important bipartisan legislation, which has also been introduced in bipartisan fashion in the House of Representatives (H.R. 3170).

The Homes for Every Local Protector, Educator, and Responder Act would help address the unfortunate reality for many public-service workers: Although they devote themselves to educating our children, keeping us safe, and delivering medical attention to us in emergencies, many of them cannot afford to buy a home in the very communities in which they invest their time, energy, and hearts.

From the experiences our members share and research we have conducted, NEA knows that wherever affordable housing is in short supply, educators are in short supply as well. In fact, the shortage of affordable housing is exacerbating a national educator shortage that has become a crisis—while at the same time putting more students at risk of losing their homes.

The HELPER Act would assist public-service workers, including educators, public safety personnel, EMTs, and paramedics, by creating within the Federal Housing Administration a home loan program modeled after the program managed by the Department of Veterans Affairs. The new loan program would eliminate requirements for a down payment and a monthly mortgage insurance premium for first-time homebuyers, removing some of the barriers that block many people from homeownership.

When educators have homeownership opportunities, they have more time for supporting, instructing, and inspiring our students, and they can more fully engage in communities. Educators and other public-service workers make many sacrifices to pursue careers that hold our communities together and benefit all of us. They deserve the chance to own homes in the cities and towns in which they work. Please support the HELPER Act.

Sincerely,

Marc Egan
Director of Government Relations
National Education Association

NEW JERSEY STATE FIREMEN'S ASSOCIATION

1711 Route 34 South • Wall Township, New Jersey 07727
Telephone: (732) 798-8137 • (800) 852-0137
Fax: (732) 938-2580

May 16, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of The New Jersey State Firemen's Association, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our members struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our members access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join The New Jersey State Firemen's Association in support of the HELPER Act, and we look forward to working with you on this important matter.

Respectfully Submitted,

Brian E. Martone
Legislative Committee Chairman
First Assistant Secretary
New Jersey State Firemen's Association
brianm@njsfa.com

MUNICIPALITY OF PRINCETON
Office of the Mayor
400 Witherspoon Street
Princeton, NJ 08540
(609) 924-5176
mfreda@princetonnj.gov

June 26, 2023

The Honorable Kevin McCarthy, Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer, Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries, Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell, Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf the Municipality of Princeton, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Princeton in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Mark Freda, *Mayor*
Municipality of Princeton

State Troopers' Fraternal Association of New Jersey, Inc.

1065-2023
STFA
60

WILLIAM D. LEGG
2ND VICE PRESIDENT

SALVATORE G DIGIROLAMO
VICE PRESIDENT FOR LEGISLATION
AND GRIEVANCES

MICHAEL L. COLICCHIO
TREASURER

ADAM J. KAPLAN
SECRETARY FOR RESOLUTIONS

WAYNE D. BLANCHARD
PRESIDENT

STEVEN KUHN
1ST VICE PRESIDENT

DANIEL VECCHIO
CORRESPONDING SECRETARY

DEAN G. SAUCHELLI
RECORDING SECRETARY

RICHARD L. HERSHEY
SERGEANT-AT-ARMS

ZSOLTI BAKA
SERGEANT-AT-ARMS

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Senate Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the State Troopers Fraternal Association (STFA), which represents 1900 rank and file New Jersey state troopers, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our members struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our members access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

2634 Highway 70
Manasquan, NJ 08736-2606

Proudly Printed By: USW Local 6521-18

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the State Troopers Fraternal Association (STFA) in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Wayne Blanchard,
President,
State Troopers Fraternal Association

Proudly Printed By: USW Local 6521-18

MAYOR'S OFFICE

200 East Broadway
Hobbs, New Mexico 88240
scobb@hobbsnm.org

575-391-7890
575-391-7876 fax

SAM D. COBB
Mayor

May 15, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representative
Washington, D. C. 20515

The Honorable Chuck Schumer
Senate Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of The City Of Hobbs, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of this, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the City of Hobbs in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

THE CITY OF HOBBS, NEW MEXICO

SAM D. COBB, MAYOR

City of Santa Fe, New Mexico

200 Lincoln Avenue, P.O. Box 909, Santa Fe, N.M. 87504-0909
www.santafenm.gov

Alan Webber, Mayor

Councilors:
Signe I. Lindell, Mayor Pro Tem, District 1
Renee Villarreal, District 1
Michael J. Garcia, District 2
Carol Romero-Wirth, District 2
Lee Garcia, District 3
Chris Rivera, District 3
Jamie Cassutt, District 4
Amanda Chavez, District 4

May 16, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of The City of Santa Fe, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Santa Fe in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Alan Webber

Office of the Mayor

KENNETH D. MIYAGISHIMA
MAYOR

CITY OF LAS CRUCES

May 17, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Las Cruces, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

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Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Las Cruces in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Ken Miyagishima
Mayor

(575) 541-2067 POST OFFICE BOX 20000 LAS CRUCES, NEW MEXICO 88004

MEDFORD
MAYOR

May 16, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Medford, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and pre-K-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of this, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and pre-K-12 teachers to obtain a low-interest, fully-insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

MEDFORD
MAYOR

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the City of Medford in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,



Randy Sparacino
Mayor

June 29, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Ohio Association of Chiefs of Police, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

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Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the Ohio Association of Chiefs of Police in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

John D. Wenzlick

Chief John D. Wenzlick, CLEE
2023-24 OACP President

Cc: OACP Executive Committee
Donna Harrass, OACP Executive Director

6277 Riverside Drive, Suite 1s • Dublin, Ohio 43017
614-761-0330 • (FAX) 614-761-9509 • www.oacp.org

Mayor
Pamela A. Goynes-Brown

Council Members
Isaac E. Barron
Ruth Garcia-Anderson
Scott Black
Richard J. Cherchio

City Manager
Ryann Juden, J.D., Ph.D.



Department of the Mayor and City Council
2250 Las Vegas Boulevard, North · Suite 910 · North Las Vegas, Nevada 89030
Telephone: (702) 633-1007 · Fax: (702) 649-1302 ·
www.cityofnorthlasvegas.com

July 3, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of North Las Vegas, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join North Las Vegas in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Pamela Goynes-Brown

Pamela Goynes-Brown
Mayor

THE CITY OF
CANTON
THOMAS M. BERNABEI, MAYOR

June 2, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Canton, I am writing in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of this, I am writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that our first responders face. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

I believe they have earned access to affordable housing. I hope you will join in support of the HELPER Act. Thank you for your attention to this important matter.

Sincerely,

Thomas M. Bernabei
Mayor

Canton City Hall
218 Cleveland Avenue S.W.
Canton, OH 44702

Phone: 330-489-3283
Fax: 330-489-3282
www.cantonohio.gov

CITY OF
ELYRIA
FRANK WHITFIELD, MAYOR

Office of the Mayor

May 16, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, DC 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, DC 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, DC 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, DC 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Elyria, Ohio, I am honored to write in strong support of S.1514 and H.R.3170, *the Homes for Every Local Protector, Educator, and Responder (HELPER) Act*, introduced by Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of this, I am writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. I hope you will join me in support of the HELPER Act, and I look forward to working with you on this important matter.

Sincerely,

Frank Whitfield
Mayor

JEFFREY J. MIMS, JR.
MAYOR

OFFICE OF THE MAYOR
CITY HALL • 101 WEST THIRD STREET
P.O. BOX 22 • DAYTON, OHIO 45401
(937) 333-3636 • www.daytonohio.gov

October 3, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, and Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Dayton, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act creates a home loan program within the Federal Housing Administration to help our law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our members struggle to afford their first home. Because of this, we are writing in support of the HELPER Act, which would help our members access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the City of Dayton in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Jeffrey J. Mims, Mayor

NEW ALBANY
COMMUNITY CONNECTS US

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of New Albany, Ohio, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R- FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT), and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of this, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the City of New Albany in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Sloan T. Spalding
Mayor

99 West Main Street • PO Box 188 • New Albany, Ohio 43054 • *p* 614.855.3913 • *f* 614.855.8583
newalbanyohio.org

Reynoldsburg
OHIO • 1839

June 27, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Reynoldsburg, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Reynoldsburg in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Joe Begeny
Mayor

CITY OF REYNOLDSBURG
7232 East Main Street
Reynoldsburg, OH 43068
614-322-6800
www.ci.reynoldsburg.oh.us

OHIO MAYORS ALLIANCE

September 25, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

RE: **Support of the Homes for Every Local Protector, Educator, and Responder (HELPER) Act**

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the Ohio Mayors Alliance, a bipartisan coalition of mayors in Ohio's 30 largest cities, we are urging the passage of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), *Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT)* and U.S. Representatives John Rutherford (R-FL) and our very own Senator from Ohio who has been working on behalf of workers and families in the U.S. Senate for the last 17 years, Sherrod Brown (D-OH).

In efforts to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders"), The HELPER Act would create a home loan program within the Federal Housing Administration to make homeownership more affordable. Oftentimes, it is our civil servants that struggle to afford their very first home, so by passing the HELPER Act, it would allow our civil servants to have better access to housing.

In wake of the COVID-19 pandemic, our first responders demonstrated their bravery with no hesitation and it is time we honor them for their service. Similar to the home loan program managed by the Department of Veterans Affairs, The HELPER Act program will be managed by the Federal Housing Administration and allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest and fully insured home loan with no down payment and no monthly mortgage insurance costs *for a first-time home purchase*.

Time and time again, our nation's first responders are committed to their communities– even through a deadly pandemic. We believe they deserve access to affordable housing as they provide for their families and serve their communities. Again, on behalf of the Ohio Mayors Alliance, we urge you to support the passage of the HELPER Act.

We look forward to working with you on this important matter.

Sincerely,

THE OHIO MAYORS ALLIANCE BOARD OF DIRECTORS:

Mayor Dan Horrigan
City of Akron

Mayor Bob Stone
City of Beavercreek

Mayor Andrew Ginther
City of Columbus

Mayor Christina Muryn
City of Findlay

Mayor David Scheffler
City of Lancaster

Mayor Tim DeGeeter
City of Parma

Mayor Tito Brown
City of Youngstown

CC. U.S. Senator Sherrod Brown (D-Ohio)

Kathy Catazaro-Perry, Mayor

Massillon
City of Champions

May 31, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Massillon I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the City of Massillon in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Kathy Catazaro Perry
Mayor
City of Massillon

Municipal Government | Administration Building | 151 Lincoln Way East, Massillon, OH 44646
330.830.1700 | Fax 330.830.1764 | www.massillonohio.gov

LORAIN COUNTY SHERIFF'S OFFICE

9896 Murray Ridge Road Elyria, Ohio 44035
Office: 440-329-3702 Fax: 440-329-3792
www.loraincountysheriff.com
Facebook.com/OHLCSO

Sheriff Phil R. Stammitti

Friday, May 19, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Lorain County, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our officers struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our officers access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Lorain County in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Sheriff Phil R. Stammitti

Sheriff Phil R. Stammitti
Lorain County Sheriff's Office
9896 Murray Ridge Road
Elyria, OH 44035
PS: 440-329-3702
Fax: 440-329-3792
Email: prs@loraincountysheriff.com

"Most people do not listen with the intent to understand; They listen with the intent to reply."

TROTWOOD
GROWING TOGETHER

June 21, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Trotwood, I am honored to write in support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the City of Trotwood in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Mary A. McDonald
Mayor

PHONE 937-837-7771
FAX 937-854-0574
TROTWOOD.ORG
3035 OLIVE ROAD
TROTWOOD, OH 45426

May 25, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of City of York, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join City of York in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Michael D. Fuesser

10 N. ROOSEVELT STREET
PO BOX 500
YORK, SOUTH CAROLINA 29745

(803) 684-2341
WWW.YORKSC.GOV

Pennsylvania Chiefs of Police Association

3905 North Front Street, Harrisburg, PA 17110 • Tel: (717) 236-1059 • Fax: (717) 236-0226 • Web Site: www.pachiefs.org

David Steffen, Chairman, Chief of Police, Northern Lancaster County Regional
David Splain, President, Chief of Police, Nether Providence
Royce Engler, 1st Vice President, Chief of Police, Wright Township
Michael Vogel, 2nd Vice President, Chief of Police, Allegheny County Housing Authority
Thomas Rudzinski, 3rd Vice President, Chief of Police, Manheim Township
Patrick Molloy, 4th Vice President, Chief of Police, Abington Township

William Richendrfer, Secretary – 2023, Chief of Police, South Centre Township
Scott L. Bohn, Executive Director
Ken Truver, Treasurer - 2023, Chief of Police, Castle Shannon Borough

June 5, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the Pennsylvania Chiefs of Police Association, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our members struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our members access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Al Coghill – 2025, Chief of Police, Canonsburg Borough
Thomas Gross – 2025, Chief of Police (Ret.), York Area Regional Police
James Sabath – 2025, Chief of Police, Newtown Borough
Kenneth Strish – 2025, Chief of Police, Berwick Borough
Tim Trently - 2025, Chief of Police, Archbald Borough

Aaron Lauth - 2023, Chief of Police, Carnegie Mellon University
Lee Benson - 2024, Chief of Police, West Whiteland Township
Guy Hettinger - 2024, Chief of Police, Penn Township
William McVey - 2025, Director of Public Safety, Bensalem Township
Edward Cunningham - 2025, Chief of Police, Elizabethtown

Pennsylvania Chiefs of Police Association

3905 North Front Street, Harrisburg, PA 17110 • Tel: (717) 236-1059 • Fax: (717) 236-0226 • Web Site: www.pachiefs.org

David Steffen
Chairman
Chief of Police
Northern Lancaster County Regional

David Splain
President
Chief of Police
Nether Providence

Royce Engler
1st Vice President
Chief of Police
Wright Township

Michael Vogel
2nd Vice President
Chief of Police
Allegheny County Housing Authority

Thomas Rudzinski
3rd Vice President
Chief of Police
Manheim Township

Patrick Molloy
4th Vice President
Chief of Police
Abington Township

William Richendrfer
Secretary – 2023
Chief of Police
South Centre Township

Scott L. Bohn
Executive Director

Ken Truver
Treasurer - 2023
Chief of Police
Castle Shannon Borough

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the Pennsylvania Chiefs of Police Association in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Scott L. Bohn
Executive Director

Al Coghill – 2025
Chief of Police
Canonsburg Borough

Thomas Gross – 2025
Chief of Police (Ret.)
York Area Regional Police

James Sabath – 2025
Chief of Police
Newtown Borough

Kenneth Strish – 2025
Chief of Police
Berwick Borough

Tim Trently - 2025
Chief of Police
Archbald Borough

Aaron Lauth - 2023
Chief of Police
Carnegie Mellon University

Lee Benson - 2024
Chief of Police
West Whiteland Township

Guy Hettinger - 2024
Chief of Police
Penn Township

William McVey - 2025
Director of Public Safety
Bensalem Township

Edward Cunningham - 2025
Chief of Police
Elizabethtown

FAYETTE COUNTY OFFICE OF THE SHERIFF

James Custer

Sheriff

61 E MAIN ST

UNIONTOWN, PA 15401

PHONE (724) 430-1295 FAX (724) 430-4030

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On this day, January 31, 2024 I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our officers struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our officers access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join our county in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

James Custer

Sheriff of Fayette County, State of Pennsylvania

Email address: sheriffcuster@fayettepa.org

Sheriffs' Association of the Commonwealth of Pennsylvania

2426 North Second Street | Harrisburg, PA 17110
Phone (717) 236-7336 – FAX (717) 236-7332 www.pasheriffs.org

May 19, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the Pennsylvania Sheriffs' Association, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our members struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our members access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the Pennsylvania Sheriffs' Association in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Robert D. Montgomery

Robert D. Montgomery
President, Pennsylvania Sheriffs' Association
Sullivan PA County Sheriff

About PSA - The Pennsylvania Sheriffs' Association (PSA) represents the 67 county Sheriffs in the Commonwealth of Pennsylvania, with the support of the almost 2,300 Deputies and a general membership of more than 16,000. The PSA is a non-profit organization as defined under 501(c)(6). The PSA is dedicated to promoting a better knowledge of the rights and duties of Sheriffs, promoting cooperation and efficiency for all Sheriffs, along with raising the level of professionalism among sheriffs and their deputies.
Since 1923, the PSA has served as an information clearinghouse for the Office of Sheriff.

PENNSYLVANIA STATE CORRECTIONS OFFICERS ASSOCIATION

2421 North Front Street
Harrisburg, PA 17110-1110
(717) 364-1700 Phone
(717) 364-1705 Fax
Patrolling the Toughest Blocks in the State
WWW.PSCOA.ORG

John Eckenrode, *President*
jeckenrode@pscoa.org

Hank McNair, *Executive Vice President*
hmcnair@pscoa.org

Aaron King, *Vice President*
aking@pscoa.org

Mark Truszkowski, *Vice President*
mtruszkowski@pscoa.org

Justin Krommes. *Secretary/Treasurer*
jkrommes@pscoa.org

July 17, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Pennsylvania State Corrections Officers Association, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our members struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our members access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join PSCOA in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

President John Eckenrode

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On this day, January 31, 2024 I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our officers struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our officers access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join our county in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Chief Deputy
~~Sheriff~~ of York County, State of Pennsylvania

Email address: dlehlski90@gmail.com

CITY OF CENTRAL FALLS
MAYOR MARIA RIVERA

580 BROAD STREET
CENTRAL FALLS, RI 02863

OFFICE: (401)727-7400
EMAIL: MAYORSOFFICE@CENTRALFALLSRI.US

May 16, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the city of Central Falls, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Central Falls in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Maria Rivera
Mayor

City of Charleston

JOHN J. TECKLENBURG
MAYOR

September 22, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Charleston, we are honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT), and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. All too often, our civil servants struggle to afford their first home, and that's why we're writing in support of the HELPER Act, which would help our civil servants access the housing they need to continue to serve their communities.

First responders selflessly dedicate their lives to protecting and serving their fellow Americans, and the COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It's time we honor them for their remarkable service and sacrifice. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers to obtain low-interest, fully insured home loans with no down payments or monthly mortgage insurance costs for first-time home purchases.

Our nation's first responders have demonstrated their unwavering commitment to their communities, serving without hesitation even amidst an unprecedented deadly pandemic. I'm sure you share our view that they have more than earned the right to affordable housing so that they can provide for their families and continue doing the honorable work of serving their communities. We hope you'll join us in support of the HELPER Act, and we look forward to working with you on this important matter.

Most sincerely yours,

John J. Tecklenburg
Mayor, City of Charleston

JJT/egb

P.O. BOX 652, CHARLESTON, SOUTH CAROLINA 29402
843-724-3737 TECKLENBURGJ@CHARLESTON-SC.GOV

MAYOR
CHRISTIE RAINWATER
MAYOR PRO TEM
MICHAEL SALLY
CITY ADMINISTRATOR
COURTNEY SOLER

CITY OF HANAHAN
BERKELEY COUNTY ESTABLISHED 1973

CITY COUNCIL
KEN BOGGS
JEFF C. CHANDLER
MIKE DYSON
KEVIN HEDGPETH
ADAM SPURLOCK

May 30, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Hanahan, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the City of Hanahan in support of the HELPER Act, and we look forward to working with you on this important matter.

Christie Rainwater, Mayor

City of CONWAY
SOUTH CAROLINA

Office of the Mayor

May 18, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of City of Conway, SC, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the City of Conway, SC in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Barbara Jo Blain - Bellamy

Barbara Jo Blain-Bellamy
Mayor

229 Main Street ◊ Post Office Box 1075
Conway, South Carolina 29528-1075
Telephone (843) 248-1760 ◊ Fax (843) 248-1769
www.cityofconway.com

City of Greenville
SOUTH CAROLINA

Office of the Mayor

October 5, 2023

The Honorable Patrick T. McHenry
Acting Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of THE City of Greenville, SC, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

206 South Main Street ♦ Post Office Box 2207 ♦ Greenville, SC 29602 ♦ Phone 864.467.4590 ♦ kwhite@greenvillesc.gov

City of Greenville
SOUTH CAROLINA

Office of the Mayor

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join CITY in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Knox H. White, Mayor
City of Greenville, SC

206 South Main Street ♦ Post Office Box 2207 ♦ Greenville, SC 29602 ♦ Phone 864.467.4590 ♦ kwhite@greenvillesc.gov

Mount Pleasant
SOUTH CAROLINA

Will Haynie
Mayor

May 16, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the Town of Mount Pleasant, SC, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the Town of Mount Pleasant, SC in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Will Haynie
Mayor

Richland County Sheriff's Department

LEON LOTT
Sheriff

May 18, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Richland County, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our officers struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our officers access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Richland County in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Leon Lott
Sheriff

5623 Two Notch Road, Columbia, South Carolina 29223
Office: (803) 576-3000 Fax: (803) 576-3197
WWW.RCSD.NET
SHERIFF@RCSD.NET

PICKENS FIRE DEPARTMENT

Fire Chief Christopher L. Elrod

302 Johnson Street (P.O. Box 217) Pickens, SC 29671 Office: 864.878.2610 Fax: 864.878.8080

August 1, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Pickens Fire Department, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our officers struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our officers access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Pickens Fire Department in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Chris Elrod

SOUTH CAROLINA STATE FIREFIGHTERS' ASSOCIATION

July 18, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of South Carolina State Firefighters' Association , I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our members struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our members access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join South Carolina State Firefighters' Association in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Brian D. Christmas

South Carolina State Firefighters' Association

Scott Conger, Mayor
121 E. Main St.
Suite 301
Jackson, Tennessee 38301

City of JACKSON TN
Connect Here
MAYOR'S OFFICE

Telephone: 731-425-8240
Fax: 731-425-8605
Email: sconger@jacksontn.gov
Twitter/Instagram: @cityofjacksontn
Facebook: /TheCityofJacksonTN

July 12, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Jackson, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Jackson in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Scott Conger, Mayor

CITY OF KNOXVILLE
INDYA KINCANNON, MAYOR

July 6, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Knoxville, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Knoxville in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Indya Kincannon
Mayor

CITY COUNTY BUILDING • ROOM 691 • 400 MAIN STREET • P.O. BOX 1631 • KNOXVILLE, TENNESSEE 37901
PHONE: 865-215-2040 • FAX: 865-215-2085 • EMAIL: MAYOR@KNOXVILLETN.GOV
WWW.KNOXVILLETN.GOV

CITY OF ALICE, TEXAS
P.O. BOX 3229 ALICE, TEXAS 78333

October 17, 2023

Office of
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Office of the Speaker, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Alice, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the City of Alice in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Mayor Cynthia A. Carrasco
City of Alice

ARLINGTON
Office of the Mayor

MAYOR
JIM R. ROSS

THE AMERICAN DREAM CITY

101 W. Abram St.

P.O. Box 90231, MS 01-0310
Arlington, Texas 76004-3231

Office 817-459-6121

Jim.Ross@arlingtontx.gov

June 20, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

I am honored to write in support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join us in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Jim R. Ross
Mayor

VIRGINIA ASSOCIATION of CHIEFS of POLICE
& Foundation

EIN #31-1502529

PRESIDENT
Chief Craig L. Branch
Germanna Community College

IMMEDIATE PAST PRESIDENT
Colonel Jeffrey S. Katz
Chesterfield County

1ST VICE PRESIDENT
Chief Scott C. Booth
Danville

2ND VICE PRESIDENT
Chief John Clair
Marion

3RD VICE PRESIDENT
Chief Travis Christian
Petersburg

BOARD MEMBERS
Chief Angela Greene
Lexington

Chief Erin Schaible
Fairfax City

Chief Charles "Andy" Penn
Arlington County Police Department

Chief Michael Kochis
Charlottesville

Chief Stephen Keatts
Poquoson

TREASURER
Chief (Ret) Douglas A. Goodman, Jr.
Ashland

EXECUTIVE DIRECTOR
Dana G. Schrad

September 28, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the Virginia Association of Chiefs of Police (VACP), I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our members struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our members access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the VACP in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Dana G. Schrad

Executive Director

880 Technology Park Drive, Suite 100 • Glen Allen, VA 23059
Phone: (804) 285-8227 • Fax: (804) 285-3363 • http://www.vachiefs.org

TEXAS STATE TROOPERS ASSOCIATION

2261 Gattis School Road, Suite 250
Round Rock, TX 78664

txtrooper@aol.com
www.texasstatetroopers.org

Phone (512) 458-1814
1-800-289-TSTA

June 13, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the Texas State Troopers Association, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our members struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our members access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join TSTA in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Rohnnie A. Shaw

Rohnnie A. Shaw
Executive Director

City of Port Arthur Texas

Office of the Mayor

Thurman Bill Bartie

June 27, 2023

The Honorable Kevin McCarthy,
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries,
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

As Mayor of the City of Port Arthur, TX, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of this, I am writing to support the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only clarified the ongoing challenges these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. I hope you will join me in support of the HELPER Act, and I look forward to working with you on this important matter.

Sincerely,

Thurman Bill Bartie, Mayor

444 4th St. Port Arthur, TX 77640, 409-983-8105

United States Capitol Police
Labor Committee

1320 G Street, S.E., Washington, D.C. 20003
Telephone: 202-544-4813
www.uscp-fop.com

May 25, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the FOP/United States Capitol Police Labor Committee, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our members struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our members access the housing they need to serve their communities.

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Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the FOP/United States Capitol Labor Committee in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,



Gus Papathanasiou
Chairman
FOP/United States Capitol Police Labor Committee

EVERETT
WASHINGTON

May 22, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Everett, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. This Act which would help our civil servants access the housing they need to serve their communities.

The HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow first responders to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the City of Everett in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Cassie Franklin
Mayor

Mayor's Office

2930 Wetmore Ave., Ste. 10-A
Everett, WA 98201

425.257.7115
425.257.8729 fax

cfranklin@everettwa.gov
everettwa.gov/mayor

Wyoming Emergency Medical Services Association
99 East Hayden Ave, Evanston, WY 82039
307-347-9191x3 wyemsa.info@gmail.com

May 16, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the Wyoming Emergency Medical Services Association, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our members struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our members access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the Wyoming Emergency Medical Services Association in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Luke Sypherd
President, Wyoming Emergency Medical Services Association

Luke Sypherd, President * Phillip Franklin, VP * Eric Quinney, Secretary/Treasurer * Kevin Grange, NW WY Rep * Chris Beltz, NE WY Rep
Michael Hotchkiss, SW WY Rep * April Larsen, Central WY Rep * Scott Bagnell, Big Horn Basin Rep

Shaping our community together

CITY OF LACEY

CITY COUNCIL
ANDY RYDER
Mayor
MALCOLM MILLER
Deputy Mayor

LENNY GREENSTEIN
MICHAEL STEADMAN
CAROLYN COX
ED KUNKEL
ROBIN VAZQUEZ

CITY MANAGER
SCOTT SPENCE

November 16, 2022

The Honorable Nancy Pelosi
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Kevin McCarthy
Republican Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Pelosi, and Majority Leader Schumer, Leader McCarthy, and Leader McConnell:

On behalf of the City of Lacey WA, I am honored to write in strong support of S. 2981 and H.R. 3172, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio and Jon Ossoff and U.S. Representatives John Rutherford, Al Lawson, John Katko, and Bonnie Watson Coleman.

The HELPER Act creates a home loan program within the Federal Housing Administration to help our law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our members struggle to afford their first home. Because of this, we are writing in support of the HELPER Act, which would help our members access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the City of Lacey in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Andy Ryder
Mayor

WEST VIRGINIA DEPUTY SHERIFFS' ASSOCIATION

PRESIDENT

Sgt. Paul J. O'Dell, Jr.
Nicholas Co.. Sheriff's Dept. (Retired)
Mail: P.O. Box 165
Canvas, WV 26662
(681) 945-0209 (Cell)

VICE PRESIDENT

Cpl. David Gentry
Raleigh Co. Sheriff's Dept. (Retired)
Mail: P.O. Box 2700
Beckley, WV 25802
(304) 228-5369 (Cell)

SECRETARY

Sgt. Adam Crawford
Kanawha Co. Sheriff's Dept.
Mail: 111 River Bend Blvd.
St. Albans, WV 25177
(304) 546-0841 (Cell)

TREASURER

Chief Deputy D. Todd Murray
Hancock Co. Sheriff's Dept.
Mail: P.O. Box 367
Chester, WV 26034
(304) 670-4778 (Cell)

SERGEANT AT ARMS

Cpl. Anthony Cremeans
Cabell Co. Sheriff's Dept.
Mail: 3002 Wilson Road
Barboursville, WV 25504
(681) 378-8067 (Cell)

CHAPLAIN

Sgt. Paul "Bo" O'Dell III
Nicholas Co. Sheriff's Dept.
Mail: 420 Melvina Street
Summersville, WV 26651
(304) 619-5234 (Cell)

September 21, 2023

To Whom It May Concern:

I am writing this letter in support of legislation to establish a first-time homebuyer program for law enforcement officers, named the Homes for Every Local Protector, Educator, and Responder (HELPER) Act. This would create a Federal Housing Administration (FHA) home loan program for law enforcement officers, firefighters, emergency medical technicians (EMT), paramedics, and pre-k through 12th grade teachers while eliminating the down payment requirement and monthly mortgage insurance premium. A program like this would be comparable to the VA home loan for service members and veterans.

In closing, our organization believes the HELPER Act would be an excellent benefit to law enforcement officers and other public service employees throughout our great nation. Thank you!

Sincerely,

Adam R. Crawford

Adam Crawford, Secretary
WV Deputy Sheriffs' Association

WEST VIRGINIA
CHIEFS OF POLICE ASSOCIATION
President: James "Tyke" Hunt

Past President: Chief Joseph Martin (Ret.)
Vice President: Chief Mike Pifer
Treasurer: Deputy Chief Scott Dempsey
Secretary: Deputy Chief Andrew Gordon
Chaplain: Major Curtis Persinger (Ret.)
Parliamentarian: Chief Bradford Rinehart
Sergeant at Arms: Chief Deputy H. Stephen Walker

BOARD MEMBERS
Chief Jay Nowak
Chief Eric Johnson
Chief Darren McNiel
Chief Ed Preston (Ret.)
Chief Shawn Schwertfeger
Sheriff Bobby Eggleton

6 June 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of West Virginia Chiefs of Police Association, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our members struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our members access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join West Virginia Chiefs of Police Association in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

James "Tyke" Hunt
President

Max Mickelson, Mayor
212 D Street, Rock Springs, WY 82901
(307) 352-1510 · Fax (307) 352-1516

February 28, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Rock Springs, WY, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Rock Springs, WY in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Max Mickelson, Mayor
City of Rock Springs, WY

CITY OF
CHARLESTON, WEST VIRGINIA
POLICE DEPARTMENT
P. O. BOX 2749
CHARLESTON, WEST VIRGINIA 25330

6 June 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the Charleston Police Department, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our members struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our members access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the Charleston Police Department in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

James "Tyke" Hunt
Chief of Police

Office of the Mayor
Katie Rosenberg

TEL: (715) 261-6800
FAX: (715) 261-6808

26 June 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

My name is Katie Rosenberg and I am the mayor of Wausau, Wisconsin. I am writing today in support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. I hope you will support the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Katie Rosenberg
Wausau Mayor

CITY OF SHORELINE

SHORELINE CITY COUNCIL
Mayor Keith Scully
Deputy Mayor Betsy Robertson
Councilmember Doris McConnell
Councilmember Laura Mork
Councilmember Eben Pobee
Councilmember John Ramsdell
Councilmember Chris Roberts

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Shoreline, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

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First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join the City of Shoreline in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,

Keith Scully
Mayor

17500 Midvale Avenue N ♦ Shoreline, Washington 98133
(206) 801-2700 ♦ shorelinewa.gov



Cavalier Johnson
Mayor, City of Milwaukee

May 25, 2023

The Honorable Kevin McCarthy
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker McCarthy, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of the City of Milwaukee, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of this, I am writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

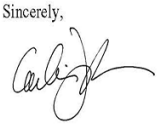
First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honored them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. I

Office of the Mayor • City Hall • 200 East Wells Street • Milwaukee, Wisconsin 53202
(414) 286-2200 • fax (414) 286-3191 • mayor@milwaukee.gov

hope you will join Milwaukee in support of the HELPER Act, and I look forward to working with you on this important matter.

Sincerely,



Cavalier Johnson
Mayor

TOWN OF SARATOGA

P.O. BOX 486
110 E. Spring Avenue
SARATOGA, WYOMING 82331
www.saratoga.govoffice2.com
Phone: 307-326-8335 **Fax: 307-326-8941** **Email: townhall@saratogawyo.org**

Mayor Chuck Davis
Councilman Michael Cooley Councilwoman Kathy Beck Councilman Jerry Fluty Councilman Jacob Fluty

February 15, 2024

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Democratic Leader
United States House of Representatives
Washington, D.C. 20515

The Honorable Mitch McConnell
Republican Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Majority Leader Schumer, Leader Jeffries, and Leader McConnell:

On behalf of Saratoga, I am honored to write in strong support of S.1514 and H.R.3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT) and U.S. Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our civil servants struggle to afford their first home. Because of his, we are writing in support of the HELPER Act, which would help our civil servants access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will join Saratoga in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,
Chuck Davis
Mayor Chuck Davis

SARATOGA WY