



HOUSING AFFORDABILITY LEGISLATION

HOMES FOR EVERY LOCAL PROTECTOR, EDUCATOR, AND RESPONDER *THE HELPER ACT*

H.R. 2094 and S.978, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act, would create an FHA-backed home loan program for first responders and educators, offering these community servants a more affordable option when purchasing their first home. If passed, the program would help police officers, firefighters, EMTs, paramedics, and preK-12 teachers by providing favorable terms to make homeownership more accessible and affordable.

Specifically, the HELPER Act would:

- Create a first-time homebuyer home loan program under the Federal Housing Administration (FHA) for law enforcement officers, firefighters, emergency medical technicians (EMT), paramedics, and pre-K-12 teachers.
- Eliminate a down payment requirement.
- Eliminate the monthly mortgage insurance premium (MIP) requirement.
- Require an upfront mortgage insurance (UFMI) premium, determined by the Secretary of Housing and Urban Development, to ensure the solvency of the program; and
- Require the program to be reauthorized after five years.

Current Congressional Co-Sponsors in the 119th Congress: 114 in the U.S. House of Representatives (71 Democratic, 43 Republican) and 21 in the U.S. Senate (14 Democratic, 8 Republican)

Take Action!

Sorors can call or email their senators and their congressional representatives to urge them to support the HELPER Act by co-sponsoring the bill. Sorors can call or email their congressional representatives and senators and state the following:

“Hello, my name is [Your Name], and I’m a constituent from [City/Zip Code]. I’m calling to ask [Senator X/Representative Y] to support **H.R. 2094 and S.978, the Homes for Every Local Protector, Educator, and Responder Act, or HELPER Act.**”

“This bill is important to me because, if passed, it would decrease debt and increase affordability for middle class American families by providing no down payment home loans to teachers and first responders.”

Members of Congress prioritize constituent communications. Offices routinely log calls, emails, and letters, and staff carefully track the issues constituents raise to help inform the Member’s understanding of district and state concerns. As a result, when constituents reach out—especially in large numbers—it elevates an issue’s urgency to the Member of Congress.