



The HELPER Act

H.R.3170 * S.1514

Homeownership for first responders and educators can often be a difficult goal to reach. Unfortunately, these high-stress and high-commitment careers don't come with high-paying salaries. That's where the Homes for Every Local Protector, Educator, and Responder (HELPER) Act comes in.

The HELPER Act will support those serving our communities by allowing them to afford a home. By offering affordable mortgage possibilities along with no down payment or monthly mortgage insurance, the HELPER Act is a true bipartisan effort to enrich the lives of our local heroes.

In May 2023, the HELPER Act was introduced in the Senate as **S.1514** by Senators Marco Rubio (R-FL), Jon Ossoff (D-GA), Sherrod Brown (D-OH), Richard Blumenthal (D-CT), Raphael Warnock (D-GA), and Catherine Cortez Masto (D-NV). The House companion, **H.R.3170**, was introduced by Representatives John Rutherford (R-FL-05) and Bonnie Watson Coleman (D-NJ-12).

Highlights of the Bill

- FHA Mortgage Option for First-Time Homebuyers (including those that have not owned a home for 3 years)
- No Down Payment / No Monthly Mortgage Insurance
- One-Time Upfront Mortgage Insurance Premium
- Available to Police and Corrections Officers, Firefighters, Paramedics, EMTs, and PreK-12 Teachers

Resources

Representative John Rutherford (R-FL-05) and Senator Marco Rubio (R-FL) Video

<https://www.youtube.com/watch?v=HwqvblHy6al>

House Bill - H.R.3170 - <https://www.congress.gov/bill/118th-congress/house-bill/3170>

Senate Bill - S.1514 - <https://www.congress.gov/bill/118th-congress/senate-bill/1514/>

Find Your Representatives - <https://www.congress.gov/members/find-your-member>

Official Support Website - <https://www.PasstheHELPERAct.org>



Sample Letter / Email to Send to Your Representatives

Subject: Support H.R.3170/S.1514, the HELPER Act - Give First Responders and Teachers Access to Affordable Homeownership!

Body: Dear [Official Title],

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.

Thank you,

[Full Name]
[City and State]