



NATIONAL FRATERNAL ORDER OF POLICE®

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PATRICK YOES
NATIONAL PRESIDENT

JIM PASCO
EXECUTIVE DIRECTOR

10 July 2024

The Honorable Patrick T. McHenry
Chairman
Committee on Financial Services
U.S. House of Representatives
Washington, DC 20515

The Honorable Maxine M. Waters
Ranking Member
Committee on Financial Services
U.S. House of Representatives
Washington, DC 20515

Dear Chairman McHenry and Representative Waters,

I am writing on behalf of the members of the Fraternal Order of Police to urge the Committee on Financial Services to swiftly markup and favorably report H.R. 3170, the "Homes for Every Local Protector, Educator, and Responder (HELPER) Act." The bill was introduced this Congress by Representatives John H. Rutherford (R-FL) and Bonnie Watson Coleman (D-DE) and has garnered the bipartisan support of 141 Members—including 6 Members of the Committee.

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 program (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 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 373,000 members of the Fraternal Order of Police, I thank you all 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

cc: Randy Hagler, President, North Carolina State Lodge
Dennis McCrary, National Trustee, North Carolina State Lodge
Roger Hilton, President, California State Lodge
Matt Heady, National Trustee, California State Lodge

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