

HELPER Act

(Homes for Every Local Protector, Educator, and Responder Act)

Introduced by Congressman John H. Rutherford, Congressman Al Lawson, Congresswoman Bonnie Watson Coleman, and Congressman John Katko

After a year of significant challenges, including the COVID-19 pandemic, our nation's first responders and educators have continued to answer the call to serve their communities. However, many of our nation's first responders and educators face financial obstacles when buying a home in today's competitive housing market, and as a result are often unable to achieve homeownership in the same communities they serve.

The HELPER Act addresses this by establishing a new home loan program, administered under the Federal Housing Administration (FHA), that creates a process for first responders and educators, who have faithfully served their communities, to affordably purchase a home.

Background: Modeled after the successful VA Home Loan Program that offers home loan benefits to our nation's servicemembers, HELPER removes some of the financial obstacles when buying a house, like a large down payment. Specifically, the HELPER Act:

- Creates a one-time use home loan program under the FHA for law enforcement officers, firefighters, Emergency Medical Technicians (EMT), paramedics, and pre-K-12 teachers;
- Eliminates a down payment requirement;
- Eliminates a monthly mortgage insurance premium (MIP) requirement;
- Requires a 3.6 percent upfront mortgage insurance (UFMI) premium to ensure the solvency of the program; and
- Requires the program to be reauthorized after five years.

Time and time again, our nation's first responders have demonstrated their unwavering commitment to our communities. A home loan program that provides access to affordable homeownership is a benefit our first responders and teachers have earned.

If you are interested in cosponsoring, please contact Lizzie in Rep. Rutherford's office (Lizzie.Messer@mail.house.gov); Amber in Rep. Lawson's office (Amber.Milenkevich@mail.house.gov); Carianne in Rep. Watson Coleman's office (Carianne.Lee@mail.house.gov); or Tristan in Rep. Katko's office (Tristan.Southard@mail.house.gov).