



INTERNATIONAL UNION OF POLICE ASSOCIATIONS

THE ONLY UNION FOR LAW ENFORCEMENT OFFICERS

SAM A. CABRAL
International President

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December 13, 2021

The Honorable John Rutherford
United States House of Representatives
1711 Longworth House Office Building
Washington, D.C. 20515

Dear Congressman Rutherford:

I am writing to endorse and support your thoughtful legislation, **H.R. 3172**, the "**HELPER Act**". This bill will allow the FHA to honor first responders by insuring 100% of a home loan for first responders, much the way the VA honors and supports veterans. It does not limit the first responder to any geographical area as it eliminates the need for a monthly mortgage insurance premium requirement. There is minimal risk to the federal government, as loss would only occur if the homeowner defaults and the home is foreclosed. First responders have steady and generally long-term employment.

As you know, the I.U.P.A. represents law enforcement professionals across this great nation, including its territory in the Virgin Islands. Thousands of our members serve and protect the people of Florida. These men and women sacrifice daily and merit the same recognition as we give our veterans, many of whom now serve the law enforcement communities.

I applaud your introduction of this legislation and your recognition of our contribution to the American way of life. We look forward to working with you and your staff to see this critical bill move forward.

Very Respectfully,

Sam A. Cabral
International President