



INTERNATIONAL UNION OF POLICE ASSOCIATIONS

The Only Union for Law Enforcement Officers

SAM A. CABRAL
International President

MICHAEL V. CRIVELLO
International Secretary-Treasurer

December 15, 2023

The Honorable John Kennedy
United States Senate
437 Russell Senate Building
Washington, D.C. 20510

Dear Senator Kennedy:

On behalf of the International Union of Police Associations, I am honored to write in strong support of **S.1514, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act**, introduced by U.S. Senators Marco Rubio (R-FL), John Ossoff (D-GA), Sherrod Brown (D-OH), Raphael Warnock (D-GA), Robert Menendez (D-NJ), Catherine Cortez Masto (D-NV), and Richard Blumenthal (D-CT).

The HELPER Act would create a home loan program within the Federal Housing Administration to help our law enforcement officers, firefighters, EMTs, paramedics, and preK-12 teachers ("first responders") by making homeownership more affordable. Too often, our members struggle to afford their first home. Because of this, we are writing in support of the HELPER Act, which would help our members access the housing they need to serve their communities.

First responders dedicate their lives to protecting and serving their fellow Americans. The COVID-19 pandemic has only made clearer the ongoing challenges that these brave first responders face. It is time we honor them for their service. To that end, the HELPER Act program will function similarly to the home loan program managed by the Department of Veterans Affairs. Managed by the Federal Housing Administration, it will allow law enforcement officers, fire fighters, EMTs, paramedics, and preK-12 teachers to obtain a low-interest, fully insured home loan with no down payment and no monthly mortgage insurance costs for a first-time home purchase.

Our nation's first responders have demonstrated their unwavering commitment to their communities. Even amidst a deadly pandemic, these heroes have served without hesitation. We believe they have earned access to affordable housing so that they can provide for their families and continue to serve their communities. We hope you will become a co-sponsor and join I.U.P.A. in support of the HELPER Act, and we look forward to working with you on this important matter.

Sincerely,



Sam A. Cabral
International President