



“By Firefighters For First Responders”

September 11, 2023

The Honorable Kevin McCarthy
Speaker
United States House of Representatives
Washington, DC 20515

The Honorable Hakeem Jeffries
Minority Leader
United States House of Representatives
Washington, DC 20515

Re: Support for H.R. 3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act

Dear Speaker McCarthy and Leader Jeffries,

I am writing to you on behalf of the National Council of Firefighter Credit Unions (NCOFCU) to express our strong support for the bipartisan, bicameral Homes for Every Local Protector, Educator, and Responder (HELPER) Act, H.R. 3170, introduced by Representatives John Rutherford (R-FL) and Bonnie Watson Coleman (D-NJ). As the exclusive trade association representing the first responder credit unions, NCOFCU advocates for not-for-profit credit unions that serve over 900 thousand first responders and their families with personal and small business financial service products.

The HELPER Act aims to establish a home loan program within the Federal Housing Administration, with the goal of making homeownership more affordable for law enforcement officers, firefighters, EMTs, paramedics, and PreK-12 teachers (first responders). Our members often share with us the challenges they face in affording their first homes. Therefore, NCOFCU fully supports the HELPER Act, which would grant our members access to affordable housing, enabling them to support their families while continuing to serve their communities.

We recognize the unwavering commitment and countless hours that first responders dedicate to keeping our communities safe. The COVID-19 pandemic has only magnified the ongoing difficulties faced by these courageous individuals, and obtaining a home loan should not be one of them. The HELPER Act program, similar to the Department of Veterans Affairs' home loan program, will be managed by the Federal Housing Administration. It aims to provide first responders with a low-interest, fully insured home loan, eliminating the need for a down payment and monthly mortgage insurance costs for their first-time home purchase. This initiative represents a crucial step towards affordable housing and financial security for our nation's first responders.

We appreciate your attention to this vital matter and hope that you will join NCOFCU in supporting the HELPER Act. We eagerly look forward to collaborating with you on this and other issues that are significant to credit unions. Should you require any further information or have any questions, please do not hesitate to contact me ceo@ncofcu.org

Sincerely,

Grant Sheehan

Grant Sheehan
CEO/NCOFCU

cc: Members of the U.S. House of Representatives