



August 29, 2024

The Honorable Sherrod Brown  
Chair  
Committee on Banking  
United States Senate  
Washington, D.C. 20510

The Honorable Tim Scott  
Ranking Member  
Committee on Banking  
United States Senate  
Washington, D.C. 20510

Dear Chairman Brown and Ranking Member Scott:

On behalf of the undersigned organizations, we are writing to advise you of our strong support for S. 1514, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act. We respectfully request that you support the inclusion of this legislation as an amendment to the Fiscal Year 2025 National Defense Authorization Act (NDAA). We further request that the legislation be incorporated into the NDAA as introduced, and that you reject calls to modify this legislation in a manner that would have the effect of unnecessarily limiting access to housing for, or increasing the financial burden on, our dedicated public servants.

Our members serve and protect their communities and this nation every day. They do so for modest wages out of a sense of service and commitment to their communities, and often face financial obstacles when buying a home in today's competitive housing market. Given the current high interest rates and the skyrocketing cost of housing, many officers and their families have found themselves priced out of those very same communities. Since this time last year, the price of housing has jumped almost 4 percent across South Carolina and nearly 7 percent in Ohio. Nationally, the cost of housing increased by 5.7 percent. According to the National Association of REALTORS' [Housing Affordability Index](#), in 2024, a family with a median income cannot afford to purchase a median-priced home because they do not have the income required to afford a mortgage, which includes the down payment. We cannot expect law enforcement officers to perform to the best of their abilities if they are experiencing such housing insecurity, a stressor which impacts both the officer's and their family's mental health and wellness.

Lack of access to housing also has a tremendous impact on recruitment and retention of qualified officers. The publication *Police1* conducted a survey in 2021 of 319 police departments where it was found that a staggering 68% of reporting departments stated that high housing costs are

hindering their hiring process, and 18% of reporting departments indicated officers rent hotel rooms or apartments with other officers. Shockingly, 8% of respondents said that officers sleep in temporary accommodation like campsites, and 4% said officers sleep in their vehicles. This is simply unconscionable, particularly for those who willingly place themselves in harm's way each and every day to keep our communities safe.

The first-time homebuyer loan program created by the HELPER Act aims to remove the biggest financial barriers for buying a house – the down payment requirement and a monthly insurance premium requirement – providing public safety officers with access to affordable homeownership. The Program created by this bill will help the men and women who have chosen to serve their communities buy homes, which otherwise might not be possible.

The HELPER Act not only supports the recruitment and retention of state and local law enforcement, who play a significant role in our nation's security, but it also supports their mental health and wellness. We urge you to support the HELPER Act as an amendment to the FY 25 NDAA and work with us to make sure it is included in the final legislative package.

Sincerely,

Federal Law Enforcement Officers Association (FLEOA)  
Major Cities Chiefs Association (MCCA)  
Major County Sheriffs of America (MCSA)  
National Association of Police Organizations (NAPO)  
National Narcotics Officers' Associations' Coalition (NNOAC)  
National Troopers Coalition (NTC)  
Sergeants Benevolent Association NYPD

Cc: The Honorable Charles Schumer, Majority Leader, United States Senate  
The Honorable Mitch McConnell, Minority Leader, United States Senate  
The Honorable Jack Reed, Chair, Committee on Armed Services  
The Honorable Roger Wicker, Ranking Member, Committee on Armed Services  
Committee on Banking, United States Senate