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March 11, 2024

Committee on Banking, Housing, and Urban Affairs  
U.S. Senate  
Washington, DC 20510

Dear Senator:

On behalf of the 3 million members of the National Education Association, who teach and support students in 14,000 communities across America, we appreciate the opportunity to offer our strong support for the HELPER Act (S. 1514) in conjunction with the committee's March 12 hearing on ways to address housing affordability. We urge you to support this important bipartisan legislation, which has also been introduced in bipartisan fashion in the House of Representatives (H.R. 3170).

The Homes for Every Local Protector, Educator, and Responder Act would help address the unfortunate reality for many public-service workers: Although they devote themselves to educating our children, keeping us safe, and delivering medical attention to us in emergencies, many of them cannot afford to buy a home in the very communities in which they invest their time, energy, and hearts.

From the experiences our members share and research we have conducted, NEA knows that wherever affordable housing is in short supply, educators are in short supply as well. In fact, the shortage of affordable housing is exacerbating a [national educator shortage that has become a crisis](#)—while at the same time putting more students at risk of losing their homes.

The HELPER Act would assist public-service workers, including educators, public safety personnel, EMTs, and paramedics, by creating within the Federal Housing Administration a home loan program modeled after the program managed by the Department of Veterans Affairs. The new loan program would eliminate requirements for a down payment and a monthly mortgage insurance premium for first-time homebuyers, removing some of the barriers that block many people from homeownership.

When educators have homeownership opportunities, they have more time for supporting, instructing, and inspiring our students, and they can more fully engage in communities. Educators and other public-service workers make many sacrifices to pursue careers that hold our communities together and benefit all of us. They deserve the chance to own homes in the cities and towns in which they work. Please support the HELPER Act.

Sincerely,

Marc Egan  
Director of Government Relations  
National Education Association