

## S 1514

HELPER Act of 2023

**Congress:** 118 (2023–2025, Ended)

**Chamber:** Senate

**Policy Area:** Finance and Financial Sector

**Introduced:** May 10, 2023

**Current Status:** Committee on Banking, Housing, and Urban Affairs. Hearings held.

**Latest Action:** Committee on Banking, Housing, and Urban Affairs. Hearings held. (Mar 12, 2024)

**Official Text:** <https://www.congress.gov/bill/118th-congress/senate-bill/1514>

### Sponsor

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**Name:** Sen. Rubio, Marco [R-FL]

**Party:** Republican • **State:** FL • **Chamber:** Senate

## Cosponsors (30 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Blumenthal, Richard [D-CT]	D · CT		May 10, 2023
Sen. Brown, Sherrod [D-OH]	D · OH		May 10, 2023
Sen. Cortez Masto, Catherine [D-NV]	D · NV		May 10, 2023
Sen. Menendez, Robert [D-NJ]	D · NJ		May 10, 2023
Sen. Ossoff, Jon [D-GA]	D · GA		May 10, 2023
Sen. Warnock, Raphael G. [D-GA]	D · GA		May 10, 2023
Sen. Scott, Rick [R-FL]	R · FL		May 18, 2023
Sen. Baldwin, Tammy [D-WI]	D · WI		Jun 6, 2023
Sen. Casey, Robert P., Jr. [D-PA]	D · PA		Jun 22, 2023
Sen. Heinrich, Martin [D-NM]	D · NM		Sep 6, 2023
Sen. Cardin, Benjamin L. [D-MD]	D · MD		Sep 11, 2023
Sen. Risch, James E. [R-ID]	R · ID		Sep 13, 2023
Sen. Boozman, John [R-AR]	R · AR		Sep 27, 2023
Sen. Booker, Cory A. [D-NJ]	D · NJ		Nov 30, 2023
Sen. Rosen, Jacky [D-NV]	D · NV		Dec 14, 2023
Sen. Cassidy, Bill [R-LA]	R · LA		Jan 30, 2024
Sen. Mullin, Markwayne [R-OK]	R · OK		Feb 9, 2024
Sen. Kelly, Mark [D-AZ]	D · AZ		Mar 5, 2024
Sen. King, Angus S., Jr. [I-ME]	I · ME		Mar 5, 2024
Sen. Lujan, Ben Ray [D-NM]	D · NM		Apr 10, 2024
Sen. Shaheen, Jeanne [D-NH]	D · NH		Apr 16, 2024
Sen. Hassan, Margaret Wood [D-NH]	D · NH		Apr 17, 2024
Sen. Fetterman, John [D-PA]	D · PA		May 15, 2024
Sen. Murkowski, Lisa [R-AK]	R · AK		May 15, 2024
Sen. Collins, Susan M. [R-ME]	R · ME		Jun 4, 2024
Sen. Hickenlooper, John W. [D-CO]	D · CO		Sep 11, 2024
Sen. Hirono, Mazie K. [D-HI]	D · HI		Sep 11, 2024
Sen. Gillibrand, Kirsten E. [D-NY]	D · NY		Sep 25, 2024
Sen. Peters, Gary C. [D-MI]	D · MI		Sep 25, 2024
Sen. Sullivan, Dan [R-AK]	R · AK		Nov 13, 2024

## Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Hearings By (full committee)	Mar 12, 2024

## Subjects & Policy Tags

### Policy Area:

Finance and Financial Sector

## Related Bills

Bill	Relationship	Last Action
118 HR 3170	Identical bill	<b>May 10, 2023:</b> Referred to the House Committee on Financial Services.

## **Homes for Every Local Protector, Educator, and Responder Act of 2023 or the HELPER Act of 2023**

This bill establishes a program administered by the Department of Housing and Urban Development to provide mortgage assistance to law enforcement officers, elementary and secondary school teachers, firefighters, or other first responders. Specifically, these individuals may be eligible for a first-time mortgage on a primary family residence with no down payment. Instead, the mortgage is subject to a one-time, up-front mortgage insurance premium.

### **Actions Timeline**

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- **Mar 12, 2024:** Committee on Banking, Housing, and Urban Affairs. Hearings held.
- **Jan 11, 2024:** Committee on Banking, Housing, and Urban Affairs. Hearings held.
- **May 10, 2023:** Introduced in Senate
- **May 10, 2023:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.