

Bill Fact Sheet – December 11, 2025 https://legilist.com Bill page: https://legilist.com/bill/118/hr/3170

HR 3170

HELPER Act of 2023

Congress: 118 (2023–2025, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: May 10, 2023

Current Status: Referred to the House Committee on Financial Services.

Latest Action: Referred to the House Committee on Financial Services. (May 10, 2023)

Official Text: https://www.congress.gov/bill/118th-congress/house-bill/3170

Sponsor

Name: Rep. Rutherford, John H. [R-FL-5]

Party: Republican • State: FL • Chamber: House

Cosponsors (146 total)

Cosponsors (140 total)			
Cosponsor	Party / State	Role	Date Joined
Rep. Watson Coleman, Bonnie [D-NJ-12]	D · NJ		May 10, 2023
Rep. Evans, Dwight [D-PA-3]	D · PA		May 11, 2023
Rep. Fitzpatrick, Brian K. [R-PA-1]	$R \cdot PA$		May 11, 2023
Rep. Gonzalez, Vicente [D-TX-34]	D · TX		May 11, 2023
Rep. Pascrell, Bill, Jr. [D-NJ-9]	D · NJ		May 11, 2023
Rep. Ruppersberger, C. A. Dutch [D-MD-2]	D · MD		May 11, 2023
Rep. Smith, Christopher H. [R-NJ-4]	$R \cdot NJ$		May 11, 2023
Rep. Valadao, David G. [R-CA-22]	R · CA		May 11, 2023
Rep. Veasey, Marc A. [D-TX-33]	D · TX		May 11, 2023
Rep. Budzinski, Nikki [D-IL-13]	D·IL		May 15, 2023
Rep. Deluzio, Christopher R. [D-PA-17]	D · PA		May 15, 2023
Rep. Gimenez, Carlos A. [R-FL-28]	$R \cdot FL$		May 15, 2023
Rep. Houlahan, Chrissy [D-PA-6]	D · PA		May 15, 2023
Rep. Kelly, Mike [R-PA-16]	$R \cdot PA$		May 15, 2023
Rep. Kilmer, Derek [D-WA-6]	D · WA		May 15, 2023
Rep. Phillips, Dean [D-MN-3]	D · MN		May 15, 2023
Rep. Titus, Dina [D-NV-1]	D · NV		May 15, 2023
Rep. Carson, Andre [D-IN-7]	D · IN		May 17, 2023
Rep. Crockett, Jasmine [D-TX-30]	D · TX		May 17, 2023
Rep. Hoyle, Val T. [D-OR-4]	D · OR		May 17, 2023
Rep. Jackson, Jeff [D-NC-14]	D · NC		May 17, 2023
Rep. Kim, Andy [D-NJ-3]	D · NJ		May 17, 2023
Rep. Landsman, Greg [D-OH-1]	D · OH		May 17, 2023
Rep. Lee, Susie [D-NV-3]	D · NV		May 17, 2023
Rep. Pappas, Chris [D-NH-1]	D · NH		May 17, 2023
Rep. Perez, Marie Gluesenkamp [D-WA-3]	D · WA		May 17, 2023
Rep. Sherrill, Mikie [D-NJ-11]	D · NJ		May 17, 2023
Rep. Wexton, Jennifer [D-VA-10]	D · VA		May 17, 2023
Rep. Reschenthaler, Guy [R-PA-14]	R · PA		May 18, 2023
Rep. Turner, Michael R. [R-OH-10]	R · OH		May 18, 2023
Rep. Crow, Jason [D-CO-6]	D · CO		May 22, 2023
Rep. Ellzey, Jake [R-TX-6]	R · TX		May 22, 2023
Rep. Lawler, Michael [R-NY-17]	R·NY		May 22, 2023
Rep. Levin, Mike [D-CA-49]	D · CA		May 22, 2023
Rep. Salazar, Maria Elvira [R-FL-27]	R·FL		May 22, 2023
Rep. Vasquez, Gabe [D-NM-2]	D · NM		May 22, 2023
Rep. Gottheimer, Josh [D-NJ-5]	D · NJ		May 23, 2023
Rep. Hayes, Jahana [D-CT-5]	D · CT		May 23, 2023
Rep. Ivey, Glenn [D-MD-4]	D · MD		May 23, 2023
Rep. Lee, Barbara [D-CA-12]	D · CA		May 23, 2023
Rep. Payne, Donald M., Jr. [D-NJ-10]	D · NJ		May 23, 2023

Cosponsor	Party / State Re	ole Date Joined
Rep. Harder, Josh [D-CA-9]	D · CA	May 24, 2023
Rep. Trone, David J. [D-MD-6]	D · MD	May 24, 2023
Rep. Kaptur, Marcy [D-OH-9]	D · OH	Jun 6, 2023
Rep. Kildee, Daniel T. [D-MI-8]	D · MI	Jun 6, 2023
Rep. Pettersen, Brittany [D-CO-7]	D · CO	Jun 6, 2023
Rep. Correa, J. Luis [D-CA-46]	D · CA	Jun 12, 2023
Rep. Simpson, Michael K. [R-ID-2]	R · ID	Jun 15, 2023
Rep. Meuser, Daniel [R-PA-9]	R · PA	Jun 20, 2023
Rep. Nickel, Wiley [D-NC-13]	D · NC	Jun 20, 2023
Rep. Waltz, Michael [R-FL-6]	R · FL	Jun 20, 2023
Rep. Thompson, Glenn [R-PA-15]	R · PA	Jun 30, 2023
Rep. Costa, Jim [D-CA-21]	D · CA R · NJ	Jul 12, 2023
Rep. Kean, Thomas H. [R-NJ-7]		Jul 12, 2023
Rep. Keating, William R. [D-MA-9]	D · MA	Jul 17, 2023
Rep. Wild, Susan [D-PA-7]	D · PA	Jul 17, 2023
Rep. Amodei, Mark E. [R-NV-2]	R · NV	Jul 20, 2023
Rep. Foushee, Valerie P. [D-NC-4]	D · NC	Jul 20, 2023
Rep. Manning, Kathy E. [D-NC-6]	D · NC	Jul 20, 2023
Rep. Strickland, Marilyn [D-WA-10]	D · WA	Jul 20, 2023
Rep. Bishop, Sanford D., Jr. [D-GA-2]	D · GA	Jul 25, 2023
Rep. Craig, Angie [D-MN-2]	D · MN	Jul 25, 2023
Rep. Crawford, Eric A. "Rick" [R-AR-1]	R · AR	Jul 25, 2023
Rep. Cammack, Kat [R-FL-3]	R·FL	Jul 27, 2023
Rep. Chavez-DeRemer, Lori [R-OR-5]	R · OR	Jul 27, 2023
Rep. Nehls, Troy E. [R-TX-22]	R · TX	Jul 27, 2023
Rep. Sánchez, Linda T. [D-CA-38]	D · CA	Jul 27, 2023
Rep. Mace, Nancy [R-SC-1]	R · SC	Aug 1, 2023
Rep. Dunn, Neal P. [R-FL-2]	R·FL	Aug 8, 2023
Rep. Johnson, Henry C. "Hank," Jr. [D-GA-4]	D · GA	Aug 8, 2023
Rep. Tokuda, Jill N. [D-HI-2]	D · HI	Aug 8, 2023
Rep. Carbajal, Salud O. [D-CA-24]	D · CA	Aug 15, 2023
Rep. Soto, Darren [D-FL-9]	D · FL	Aug 15, 2023
Rep. Carter, Troy [D-LA-2]	D · LA	Aug 29, 2023
Rep. Garbarino, Andrew R. [R-NY-2]	R · NY	Aug 29, 2023
Rep. Kuster, Ann M. [D-NH-2]	D · NH	Aug 29, 2023
Rep. Hinson, Ashley [R-IA-2]	R·IA	Sep 8, 2023
Rep. Menendez, Robert [D-NJ-8]	D · NJ	Sep 8, 2023
Rep. Ross, Deborah K. [D-NC-2]	D · NC	Sep 8, 2023
Rep. Dean, Madeleine [D-PA-4]	D · PA	Sep 12, 2023
Rep. Pallone, Frank, Jr. [D-NJ-6]	D · NJ	Sep 12, 2023
Rep. Larson, John B. [D-CT-1]	D · CT	Sep 14, 2023
Rep. Norcross, Donald [D-NJ-1]	D · NJ	Sep 14, 2023

Cosponsor	Party / State	Role	Date Joined
Rep. Van Drew, Jefferson [R-NJ-2]	R · NJ	Roic	Sep 14, 2023
Rep. Morelle, Joseph D. [D-NY-25]	D · NY		Sep 27, 2023
Rep. Lieu, Ted [D-CA-36]	D · CA		Oct 2, 2023
Rep. Tonko, Paul [D-NY-20]	D · NY		Oct 2, 2023
Rep. Cartwright, Matt [D-PA-8]	D · PA		Oct 13, 2023
Rep. Nunn, Zachary [R-IA-3]	R · IA		Oct 13, 2023
Rep. Posey, Bill [R-FL-8]	R · FL		Oct 13, 2023
Rep. Gallego, Ruben [D-AZ-3]	D · AZ		Oct 19, 2023
Rep. Spanberger, Abigail Davis [D-VA-7]	D · VA		Oct 25, 2023
Rep. James, John [R-MI-10]	R · MI		Nov 2, 2023
	R · TX		Nov 7, 2023
Rep. De La Cruz, Monica [R-TX-15]			
Rep. Neguse, Joe [D-CO-2]	D · CO		Nov 7, 2023
Rep. Davis, Donald G. [D-NC-1]	D · NC		Nov 8, 2023
Rep. Franklin, Scott [R-FL-18]	R · FL		Nov 8, 2023
Rep. Lynch, Stephen F. [D-MA-8]	D · MA		Nov 13, 2023
Rep. Caraveo, Yadira [D-CO-8]	D · CO		Nov 21, 2023
Rep. Mills, Cory [R-FL-7]	R · FL		Nov 29, 2023
Rep. Scholten, Hillary J. [D-MI-3]	D · MI		Nov 29, 2023
Rep. Williams, Nikema [D-GA-5]	D · GA		Dec 5, 2023
Rep. Higgins, Clay [R-LA-3]	R · LA		Dec 7, 2023
Rep. Kiley, Kevin [R-CA-3]	R · CA		Dec 7, 2023
Rep. Slotkin, Elissa [D-MI-7]	D · MI		Dec 7, 2023
Rep. Horsford, Steven [D-NV-4]	D · NV		Dec 19, 2023
Rep. Trahan, Lori [D-MA-3]	D · MA		Dec 19, 2023
Rep. Mrvan, Frank J. [D-IN-1]	D · IN		Jan 31, 2024
Rep. Rogers, Mike D. [R-AL-3]	R·AL		Feb 23, 2024
Rep. Bilirakis, Gus M. [R-FL-12]	R·FL		Feb 29, 2024
Rep. Clarke, Yvette D. [D-NY-9]	D · NY		Feb 29, 2024
Rep. D'Esposito, Anthony [R-NY-4]	R·NY		Feb 29, 2024
Rep. Jackson, Jonathan L. [D-IL-1]	D·IL		Mar 6, 2024
Rep. Westerman, Bruce [R-AR-4]	R · AR		Mar 6, 2024
Rep. Amo, Gabe [D-RI-1]	D · RI		Mar 11, 2024
Rep. Ciscomani, Juan [R-AZ-6]	R · AZ		Mar 11, 2024
Rep. Malliotakis, Nicole [R-NY-11]	R · NY		Mar 11, 2024
Rep. Salinas, Andrea [D-OR-6]	D · OR		Mar 12, 2024
Rep. Sykes, Emilia Strong [D-OH-13]	D · OH		Mar 12, 2024
Rep. Tenney, Claudia [R-NY-24]	R·NY		Mar 12, 2024
Rep. Adams, Alma S. [D-NC-12]	D · NC		Mar 19, 2024
Rep. Brown, Shontel M. [D-OH-11]	D · OH		Mar 19, 2024
Rep. DeSaulnier, Mark [D-CA-10]	D · CA		Mar 26, 2024
Rep. Lee, Summer L. [D-PA-12]	D · PA		Mar 26, 2024
Del. Norton, Eleanor Holmes [D-DC-At Large]	D · DC		Mar 29, 2024

Cosponsor	Party / State	Role	Date Joined
Rep. Sorensen, Eric [D-IL-17]	D·IL		Mar 29, 2024
Rep. Stanton, Greg [D-AZ-4]	$D\cdotAZ$		Apr 9, 2024
Rep. Armstrong, Kelly [R-ND-At Large]	$R \cdot ND$		Apr 11, 2024
Rep. Peltola, Mary Sattler [D-AK-At Large]	$D\cdotAK$		Apr 12, 2024
Rep. Brownley, Julia [D-CA-26]	D · CA		Apr 29, 2024
Rep. Gonzales, Tony [R-TX-23]	$R \cdot TX$		May 7, 2024
Rep. Lee, Laurel M. [R-FL-15]	$R \cdot FL$		May 8, 2024
Rep. Bonamici, Suzanne [D-OR-1]	$D\cdotOR$		May 14, 2024
Rep. Moulton, Seth [D-MA-6]	$D\cdotMA$		May 14, 2024
Rep. Larsen, Rick [D-WA-2]	$D\cdotWA$		May 15, 2024
Rep. Goldman, Daniel S. [D-NY-10]	$D \cdot NY$		May 16, 2024
Rep. Zinke, Ryan K. [R-MT-1]	$R \cdot MT$		May 16, 2024
Rep. Kelly, Robin L. [D-IL-2]	$D\cdotIL$		May 22, 2024
Rep. Carl, Jerry L. [R-AL-1]	$R \cdot AL$		Jul 9, 2024
Rep. Cherfilus-McCormick, Sheila [D-FL-20]	$D\cdotFL$		Jul 9, 2024
Rep. Guthrie, Brett [R-KY-2]	$R \cdot KY$		Jul 9, 2024
Rep. Mullin, Kevin [D-CA-15]	D · CA		Jul 23, 2024
Rep. Schrier, Kim [D-WA-8]	$D\cdotWA$		Jul 30, 2024
Rep. Chu, Judy [D-CA-28]	D · CA		Sep 23, 2024
Rep. Fong, Vince [R-CA-20]	$R \cdot CA$		Oct 8, 2024
Rep. DeGette, Diana [D-CO-1]	D · CO		Nov 1, 2024

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	May 10, 2023

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

Bill	Relationship	Last Action
118 S 1514	Identical bill	Mar 12, 2024: Committee on Banking, Housing, and Urban Affairs. Hearings held.

Summary (as of May 10, 2023)

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
 May 10, 2023: Introduced in House May 10, 2023: Referred to the House Committee on Financial Services.