

S 978

HELPER Act of 2025

Congress: 119 (2025–2027, Current)

Chamber: Senate

Policy Area: Finance and Financial Sector

Introduced: Mar 12, 2025

Current Status: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

Latest Action: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. (Mar 12, 2025)

Official Text: <https://www.congress.gov/bill/119th-congress/senate-bill/978>

Sponsor

Name: Sen. Moody, Ashley [R-FL]

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

Cosponsors (24 total)

| Cosponsor | Party / State | Role | Date Joined |
|-------------------------------------|---------------|------|--------------|
| Sen. Cassidy, Bill [R-LA] | R · LA | | Mar 12, 2025 |
| Sen. Ossoff, Jon [D-GA] | D · GA | | Mar 12, 2025 |
| Sen. Warnock, Raphael G. [D-GA] | D · GA | | Mar 12, 2025 |
| Sen. Cortez Masto, Catherine [D-NV] | D · NV | | Mar 13, 2025 |
| Sen. Gallego, Ruben [D-AZ] | D · AZ | | Mar 13, 2025 |
| Sen. Shaheen, Jeanne [D-NH] | D · NH | | Mar 13, 2025 |
| Sen. Hickenlooper, John W. [D-CO] | D · CO | | Mar 14, 2025 |
| Sen. Blumenthal, Richard [D-CT] | D · CT | | Mar 26, 2025 |
| Sen. Murkowski, Lisa [R-AK] | R · AK | | Apr 1, 2025 |
| Sen. Booker, Cory A. [D-NJ] | D · NJ | | Apr 7, 2025 |
| Sen. Risch, James E. [R-ID] | R · ID | | Apr 7, 2025 |
| Sen. Kelly, Mark [D-AZ] | D · AZ | | Apr 10, 2025 |
| Sen. Baldwin, Tammy [D-WI] | D · WI | | Apr 28, 2025 |
| Sen. Fetterman, John [D-PA] | D · PA | | Apr 28, 2025 |
| Sen. Slotkin, Elissa [D-MI] | D · MI | | Apr 29, 2025 |
| Sen. Sullivan, Dan [R-AK] | R · AK | | Apr 29, 2025 |
| Sen. Justice, James C. [R-WV] | R · WV | | Apr 30, 2025 |
| Sen. Boozman, John [R-AR] | R · AR | | May 12, 2025 |
| Sen. Luján, Ben Ray [D-NM] | D · NM | | Sep 2, 2025 |
| Sen. Schiff, Adam B. [D-CA] | D · CA | | Sep 15, 2025 |
| Sen. Scott, Rick [R-FL] | R · FL | | Oct 3, 2025 |
| Sen. Lankford, James [R-OK] | R · OK | | Mar 18, 2026 |
| Sen. Hassan, Margaret Wood [D-NH] | D · NH | | Mar 19, 2026 |
| Sen. Durbin, Richard J. [D-IL] | D · IL | | Apr 28, 2026 |

Committee Activity

| Committee | Chamber | Activity | Date |
|---|---------|-------------|--------------|
| Banking, Housing, and Urban Affairs Committee | Senate | Referred To | Mar 12, 2025 |

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

| Bill | Relationship | Last Action |
|-------------|----------------|---|
| 119 HR 2094 | Identical bill | Mar 14, 2025: Referred to the House Committee on Financial Services. |

Summary (as of Mar 12, 2025)

Homes for Every Local Protector, Educator, and Responder Act of 2025 or the HELPER Act of 2025

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.

