



CITY OF BEVERLY HILLS

455 NORTH REXFORD DRIVE ▪ BEVERLY HILLS, CALIFORNIA 90210

Julian A. Gold, M.D., Mayor

July 12, 2023

The Honorable Ted Lieu
2454 Rayburn House Office Building
Washington, DC 20515

RE: H.R. 3170, HELPER Act – SUPPORT

Dear Representative Lieu:

On behalf of the City of Beverly Hills, I am pleased to share with you the City Council's support for H.R. 3170, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act. The establishment of a program to make first-time homeownership more accessible to first responders and teachers is a worthy goal that should earn the wholehearted endorsement of Congress.

There are too many regions of the country where home ownership is simply out of reach for the very people who educate our children and keep us safe. We see this challenge in California but also understand this is a reality in virtually every state in the union. Eliminating certain costly barriers, such as down payments and monthly mortgage insurance premiums, can make the difference between owning a home and renting.

Moreover, the HELPER Act, doesn't require eligible buyers to complete a special mortgage application. Teachers and first responders are automatically considered for the HELPER Act mortgage by their FHA-approved lender at the time of application. Eligible buyers, however, must meet minimum Federal Housing Administration (FHA) mortgage standards, including income verification, identity confirmation, and a 500-credit score or higher. FHA loan limits also apply.

In closing, we look forward to the enactment of H.R. 3170 and the positive impact it will have on the lives of educators and first responders in our community.

Sincerely,

Julian A. Gold, M.D.
Mayor, City of Beverly Hills