



Cosponsor the Volunteer First Responder Housing Act

What would the Volunteer First Responder Housing Act do?

The Volunteer First Responder Housing Act would increase access for qualified volunteer firefighters and EMS personnel to two existing federal housing assistance programs. The bill would expand eligibility for qualified volunteers to receive a loan through the Single-Family Housing Guaranteed Loan Program, administered by the U.S. Department of Agriculture. It would also make qualified volunteers eligible to participate in the Good Neighbor Next Door Program, through the U.S. Department of Housing and Urban Development (HUD).

Why do volunteer responders need housing assistance?

80 percent of the nation's fire departments are staffed by all- or mostly-volunteer personnel. Volunteer fire and EMS are nearly ubiquitous in rural areas and communities with populations of 5,000 or fewer residents. Unfortunately, agencies are finding it increasingly difficult to recruit and retain the next generation of volunteers. Roughly one third of firefighters in communities with populations of 2,500 or less are now over the age of 50, up from 18 percent in 2000. There are several reasons for this, but one of the biggest is that working-age people are moving out of or commuting from rural areas to find work. As populations in many rural communities stagnate and age, fire and EMS agencies struggle to recruit and retain personnel. Enhancing volunteer responders' access to federal housing assistance will help public safety agencies with recruitment and retention while encouraging volunteers to become homeowners, thus increasing their likelihood of remaining in the community long-term.

What would a volunteer responder need to do to be eligible for housing assistance under this bill?

The bill defines "qualified volunteer first responders" as an individual who has been an active volunteer for at least two continuous years, has provided at least 200 hours of service per year and/or met the minimum department requirements for active service for at least two continuous years, and is certified as a firefighter or other responder. The individual must provide emergency services as a volunteer for a governmental or non-profit emergency services agency.

What is the Single Family Guaranteed Loan Program and how would it give volunteers enhanced eligibility?

The Single Family Housing Guaranteed Loan Program assists approved lenders in providing low- and moderate-income households the opportunity to own dwellings as their primary residence in eligible rural areas. Applicants may build, rehabilitate, improve, or relocate a dwelling. The program provides a 90 percent loan note guarantee to approved lenders. To receive a loan an applicant must meet income eligibility limits. The Volunteer First Responder Housing Act allows qualified responders to deduct \$18,000 – the estimated annual value of services donated by a volunteer responder in the U.S. – from their income for the purpose of meeting the program's income eligibility limit.

What is the Good Neighbor Next Door Sales Program and how would the bill make volunteers eligible?

The Good Neighbor Next Door Sales Program allows law enforcement officers, teachers, career firefighters, and career EMTs to purchase an eligible home from HUD for a 50 percent discount off the list price. Eligible single family homes under this program are located in revitalization areas and are listed for sale exclusively through the program. Currently, only career firefighters and EMTs are eligible to participate. The Volunteer First Responder Housing Act would make volunteer firefighters and EMTs eligible as well.

Status

As of May 4, 2026, Sen. Tammy Baldwin and Rep. Andrew Garbarino are expected to lead this bill when it is reintroduced in the 119th Congress. The bill numbers in the 118th Congress were H.R. 4787/S. 1988.

For more information or questions please contact the NVFC's Chief of Legislative and Regulatory Affairs, Ryan Woodward at Ryan@NVFC.org