# MAYOR REX RICHARDSON
## CITY OF LONG BEACH

**February 19, 2026**

The Honorable Alex Padilla
United States Senate
331 Hart Senate Office Building
Washington, DC 20510

The Honorable Adam Schiff
United States Senate
112 Hart Senate Office Building
Washington, DC 20510

The Honorable Robert Garcia
United States House of Representatives
109 Cannon House Office Building
Washington, DC 20515

The Honorable Nanette Barragán
United States House of Representatives
2312 Rayburn House Office Building
Washington, DC 20515

**RE: Letter of Support for the H.R.2904 (Rutherford) and S.978 (Moody)—The Homes for Every Local Protector, Educator, and Responder (HELPER) Act**

Dear Senators Padilla and Schiff, and Representatives Barragán and Garcia,

On behalf of the City of Long Beach (City), the City is in strong support of H.R.2904 (Rutherford) and S.978 (Moody), the Homes for Every Local Protector, Educator, and Responder (HELPER) Act.

The HELPER Act would establish a home loan program within the Federal Housing Administration (FHA) to make homeownership more affordable for eligible first responders, including law enforcement officers, firefighters, EMTs, paramedics, and pre-K-12 teachers. Too often, these individuals struggle to afford their first home despite their dedication and honorable service to their communities. The HELPER Act will recognize their service by allowing first responders to obtain low-interest, fully insured home loans with no down payment and no monthly mortgage insurance costs for a first-time home purchase through the FHA.

This affordable home loan program, modeled after the successful Veterans Affairs (VA) loan program, will also help recruit and retain public servants for critically important jobs in our community. The City currently offers several recruitment incentives for qualified public safety professionals. The HELPER Act will build on those incentives and attract new candidates to meaningful public service roles across the community and ensure first responders are able to live in the communities they serve. For these reasons, the City strongly supports H.R. 2904 and S.978.

Sincerely,

**Rex Richardson**
Mayor of Long Beach

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