CITY OF Fremont

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February 24, 2026

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
521 Cannon House Office Building
Washington, DC 20515

The Honorable Hakeem S. Jeffries
House Democratic Leader
United States House of Representatives
2267 Rayburn House Office Building
Washington, DC 20515

The Honorable John Thune
Senate Majority Leader
United States Senate
511 Dirksen Senate Office Building
Washington, DC 20510

The Honorable Charles E. Schumer
Senate Democratic Leader
United States Senate
322 Hart Senate Office Building
Washington, DC 20510

RE: H.R.2094/S.978 - Homes for Every Local Protector, Educator, and Responder Act of 2025
City of Fremont Support

Dear Speaker Johnson, Majority Leader Thune, Leader Jeffries, and Leader Schumer:

On behalf of the City of Fremont, **I am pleased to express support for H.R.2094/S.978, the Homes for Every Local Protector, Educator, and Responder (HELPER) Act of 2025**. The HELPER Act was introduced in March 2025 as a bipartisan, bicameral bill, garnering support from various national, state, and local organizations and officials.

The HELPER Act would establish a mortgage insurance program within the Federal Housing Administration to make homeownership more affordable for law enforcement officers, firefighters, paramedics, and emergency medical technicians (EMTs), who work tirelessly every day to keep our communities safe. This bill would also apply to PreK-12 teachers, who provide vital academic support to students across the nation and are imperative to their well-being and professional development. Specifically, this mortgage insurance program would allow our nation's first responders to obtain low-interest, fully insured home loans with no down payment and no monthly mortgage insurance premiums for a first-time home purchase.

The City of Fremont employs more than 300 sworn personnel providing police and fire services. These first responders dedicate their lives to protecting and serving over 200,000 residents who call Fremont home. The HELPER Act would improve and expand access to homeownership for first responders nationwide, recognizing the great effort and sacrifices they have made in keeping their communities safe.

I look forward to continued dialogue to promote policies and initiatives that support and recognize our nation's first responders for their dedication and service.

Sincerely,

Raj Salwan
Mayor

cc: The Honorable Ashley Moody, United States Senate
The Honorable Adam Schiff, United States Senate
The Honorable Alex Padilla, United States Senate
The Honorable John H. Rutherford, United States House of Representatives
The Honorable Eric Swalwell, United States House of Representatives
The Honorable Ro Khanna, United States House of Representatives