

HR 2094

HELPER Act of 2025

Congress: 119 (2025–2027, Current)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Mar 14, 2025

Current Status: Referred to the House Committee on Financial Services.

Latest Action: Referred to the House Committee on Financial Services. (Mar 14, 2025)

Official Text: <https://www.congress.gov/bill/119th-congress/house-bill/2094>

Sponsor

Name: Rep. Rutherford, John H. [R-FL-5]

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

Cosponsors (134 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Garbarino, Andrew R. [R-NY-2]	R · NY		Mar 14, 2025
Rep. Gottheimer, Josh [D-NJ-5]	D · NJ		Mar 14, 2025
Rep. Watson Coleman, Bonnie [D-NJ-12]	D · NJ		Mar 14, 2025
Rep. Carbajal, Salud O. [D-CA-24]	D · CA		Mar 24, 2025
Rep. Costa, Jim [D-CA-21]	D · CA		Mar 24, 2025
Rep. Evans, Dwight [D-PA-3]	D · PA		Mar 24, 2025
Rep. Keating, William R. [D-MA-9]	D · MA		Mar 24, 2025
Rep. Meuser, Daniel [R-PA-9]	R · PA		Mar 24, 2025
Rep. Pettersen, Brittany [D-CO-7]	D · CO		Mar 24, 2025
Rep. Valadao, David G. [R-CA-22]	R · CA		Mar 24, 2025
Rep. Kelly, Mike [R-PA-16]	R · PA		Mar 26, 2025
Rep. Amo, Gabe [D-RI-1]	D · RI		Mar 31, 2025
Rep. Brown, Shontel M. [D-OH-11]	D · OH		Mar 31, 2025
Rep. Brownley, Julia [D-CA-26]	D · CA		Mar 31, 2025
Rep. Davis, Donald G. [D-NC-1]	D · NC		Mar 31, 2025
Rep. Fitzpatrick, Brian K. [R-PA-1]	R · PA		Mar 31, 2025
Rep. Fong, Vince [R-CA-20]	R · CA		Mar 31, 2025
Rep. Gimenez, Carlos A. [R-FL-28]	R · FL		Mar 31, 2025
Rep. Houlahan, Chrissy [D-PA-6]	D · PA		Mar 31, 2025
Rep. Kelly, Robin L. [D-IL-2]	D · IL		Mar 31, 2025
Rep. Mrvan, Frank J. [D-IN-1]	D · IN		Mar 31, 2025
Rep. Salinas, Andrea [D-OR-6]	D · OR		Mar 31, 2025
Rep. Sherrill, Mikie [D-NJ-11]	D · NJ		Mar 31, 2025
Rep. Soto, Darren [D-FL-9]	D · FL		Mar 31, 2025
Rep. Stanton, Greg [D-AZ-4]	D · AZ		Mar 31, 2025
Rep. Sykes, Emilia Strong [D-OH-13]	D · OH		Mar 31, 2025
Rep. Tonko, Paul [D-NY-20]	D · NY		Mar 31, 2025
Rep. Veasey, Marc A. [D-TX-33]	D · TX		Mar 31, 2025
Rep. Zinke, Ryan K. [R-MT-1]	R · MT		Mar 31, 2025
Rep. Bishop, Sanford D. [D-GA-2]	D · GA		Apr 7, 2025
Rep. Ciscomani, Juan [R-AZ-6]	R · AZ		Apr 7, 2025
Rep. De La Cruz, Monica [R-TX-15]	R · TX		Apr 7, 2025
Rep. Lee, Susie [D-NV-3]	D · NV		Apr 7, 2025
Rep. Nehls, Troy E. [R-TX-22]	R · TX		Apr 7, 2025
Rep. Salazar, Maria Elvira [R-FL-27]	R · FL		Apr 7, 2025
Rep. Torres, Ritchie [D-NY-15]	D · NY		Apr 7, 2025
Rep. Cammack, Kat [R-FL-3]	R · FL		Apr 9, 2025
Rep. Correa, J. Luis [D-CA-46]	D · CA		Apr 9, 2025
Rep. Fine, Randy [R-FL-6]	R · FL		Apr 9, 2025
Rep. Turner, Michael R. [R-OH-10]	R · OH		Apr 9, 2025
Rep. Van Drew, Jefferson [R-NJ-2]	R · NJ		Apr 9, 2025

Cosponsor	Party / State	Role	Date Joined
Rep. Higgins, Clay [R-LA-3]	R · LA		Apr 28, 2025
Rep. Mackenzie, Ryan [R-PA-7]	R · PA		Apr 28, 2025
Rep. Nunn, Zachary [R-IA-3]	R · IA		Apr 28, 2025
Rep. Craig, Angie [D-MN-2]	D · MN		May 7, 2025
Rep. Kiley, Kevin [R-CA-3]	R · CA		May 7, 2025
Rep. Min, Dave [D-CA-47]	D · CA		May 7, 2025
Rep. Tokuda, Jill N. [D-HI-2]	D · HI		May 7, 2025
Rep. Vindman, Eugene Simon [D-VA-7]	D · VA		May 7, 2025
Rep. Wittman, Robert J. [R-VA-1]	R · VA		May 7, 2025
Rep. Kean, Thomas H. [R-NJ-7]	R · NJ		May 8, 2025
Rep. Latimer, George [D-NY-16]	D · NY		May 8, 2025
Rep. McDonald Rivet, Kristen [D-MI-8]	D · MI		May 8, 2025
Rep. Bilirakis, Gus M. [R-FL-12]	R · FL		May 13, 2025
Rep. Evans, Gabe [R-CO-8]	R · CO		May 13, 2025
Rep. Mills, Cory [R-FL-7]	R · FL		May 13, 2025
Rep. Pappas, Chris [D-NH-1]	D · NH		May 13, 2025
Rep. Schrier, Kim [D-WA-8]	D · WA		May 13, 2025
Rep. Suozzi, Thomas R. [D-NY-3]	D · NY		May 13, 2025
Rep. Harder, Josh [D-CA-9]	D · CA		May 15, 2025
Rep. Levin, Mike [D-CA-49]	D · CA		May 15, 2025
Rep. Neguse, Joe [D-CO-2]	D · CO		May 15, 2025
Rep. Thompson, Glenn [R-PA-15]	R · PA		May 15, 2025
Rep. Hinson, Ashley [R-IA-2]	R · IA		May 19, 2025
Rep. DelBene, Suzan K. [D-WA-1]	D · WA		Jun 5, 2025
Rep. Deluzio, Christopher R. [D-PA-17]	D · PA		Jun 5, 2025
Rep. Dingell, Debbie [D-MI-6]	D · MI		Jun 5, 2025
Rep. Goodlander, Maggie [D-NH-2]	D · NH		Jun 5, 2025
Rep. Hoyle, Val T. [D-OR-4]	D · OR		Jun 5, 2025
Rep. Strickland, Marilyn [D-WA-10]	D · WA		Jun 5, 2025
Rep. Newhouse, Dan [R-WA-4]	R · WA		Jun 12, 2025
Rep. Crow, Jason [D-CO-6]	D · CO		Jul 14, 2025
Rep. Hayes, Jahana [D-CT-5]	D · CT		Jul 14, 2025
Rep. McBride, Sarah [D-DE-At Large]	D · DE		Jul 14, 2025
Rep. Norcross, Donald [D-NJ-1]	D · NJ		Jul 14, 2025
Rep. Tran, Derek [D-CA-45]	D · CA		Jul 14, 2025
Del. Moylan, James C. [R-GU-At Large]	R · GU		Jul 23, 2025
Rep. Garamendi, John [D-CA-8]	D · CA		Jul 23, 2025
Rep. Haridopolos, Mike [R-FL-8]	R · FL		Jul 23, 2025
Rep. Jackson, Jonathan L. [D-IL-1]	D · IL		Jul 23, 2025
Rep. McClain Delaney, April [D-MD-6]	D · MD		Jul 23, 2025
Rep. Ross, Deborah K. [D-NC-2]	D · NC		Jul 23, 2025
Rep. Smith, Christopher H. [R-NJ-4]	R · NJ		Jul 23, 2025

Cosponsor	Party / State	Role	Date Joined
Rep. Webster, Daniel [R-FL-11]	R · FL		Jul 23, 2025
Rep. Bonamici, Suzanne [D-OR-1]	D · OR		Aug 5, 2025
Rep. Lieu, Ted [D-CA-36]	D · CA		Aug 5, 2025
Rep. Mullin, Kevin [D-CA-15]	D · CA		Aug 19, 2025
Rep. DeGette, Diana [D-CO-1]	D · CO		Aug 29, 2025
Rep. Goldman, Daniel S. [D-NY-10]	D · NY		Aug 29, 2025
Rep. Kaptur, Marcy [D-OH-9]	D · OH		Aug 29, 2025
Rep. Malliotakis, Nicole [R-NY-11]	R · NY		Aug 29, 2025
Rep. Menendez, Robert [D-NJ-8]	D · NJ		Aug 29, 2025
Rep. Perez, Marie Gluesenkamp [D-WA-3]	D · WA		Aug 29, 2025
Rep. Gonzales, Tony [R-TX-23]	R · TX		Oct 17, 2025
Rep. Morelle, Joseph D. [D-NY-25]	D · NY		Oct 17, 2025
Rep. Peters, Scott H. [D-CA-50]	D · CA		Oct 17, 2025
Rep. Fields, Cleo [D-LA-6]	D · LA		Oct 28, 2025
Rep. Garcia, Robert [D-CA-42]	D · CA		Oct 28, 2025
Rep. Gillen, Laura [D-NY-4]	D · NY		Nov 17, 2025
Rep. Messmer, Mark B. [R-IN-8]	R · IN		Dec 5, 2025
Rep. Sorensen, Eric [D-IL-17]	D · IL		Dec 16, 2025
Rep. Riley, Josh [D-NY-19]	D · NY		Dec 17, 2025
Rep. Vasquez, Gabe [D-NM-2]	D · NM		Dec 17, 2025
Rep. Dean, Madeleine [D-PA-4]	D · PA		Jan 7, 2026
Rep. Franklin, Scott [R-FL-18]	R · FL		Jan 21, 2026
Rep. Amodei, Mark E. [R-NV-2]	R · NV		Jan 22, 2026
Rep. Ellzey, Jake [R-TX-6]	R · TX		Jan 22, 2026
Rep. Donalds, Byron [R-FL-19]	R · FL		Feb 2, 2026
Rep. Joyce, John [R-PA-13]	R · PA		Feb 2, 2026
Rep. Lawler, Michael [R-NY-17]	R · NY		Feb 2, 2026
Rep. Lee, Laurel M. [R-FL-15]	R · FL		Feb 2, 2026
Rep. Chu, Judy [D-CA-28]	D · CA		Feb 10, 2026
Rep. Elfreth, Sarah [D-MD-3]	D · MD		Feb 10, 2026
Rep. Bresnahan, Robert P. [R-PA-8]	R · PA		Feb 24, 2026
Rep. DeSaulnier, Mark [D-CA-10]	D · CA		Feb 24, 2026
Rep. LaLota, Nick [R-NY-1]	R · NY		Feb 24, 2026
Rep. Tenney, Claudia [R-NY-24]	R · NY		Feb 24, 2026
Rep. Clarke, Yvette D. [D-NY-9]	D · NY		Apr 14, 2026
Rep. Khanna, Ro [D-CA-17]	D · CA		Apr 14, 2026
Rep. Mannion, John W. [D-NY-22]	D · NY		Apr 14, 2026
Rep. Rogers, Mike D. [R-AL-3]	R · AL		Apr 14, 2026
Rep. Sánchez, Linda T. [D-CA-38]	D · CA		Apr 14, 2026
Rep. Sherman, Brad [D-CA-32]	D · CA		Apr 14, 2026
Rep. Boyle, Brendan F. [D-PA-2]	D · PA		Apr 27, 2026
Rep. Meng, Grace [D-NY-6]	D · NY		Apr 27, 2026

Cosponsor	Party / State	Role	Date Joined
Rep. Mfume, Kweisi [D-MD-7]	D · MD		Apr 27, 2026
Rep. Pou, Nellie [D-NJ-9]	D · NJ		Apr 27, 2026
Rep. Gray, Adam [D-CA-13]	D · CA		May 13, 2026
Rep. Thanedar, Shri [D-MI-13]	D · MI		May 13, 2026
Rep. Titus, Dina [D-NV-1]	D · NV		May 13, 2026
Rep. Vargas, Juan [D-CA-52]	D · CA		May 13, 2026
Rep. Lofgren, Zoe [D-CA-18]	D · CA		May 15, 2026
Rep. Calvert, Ken [R-CA-41]	R · CA		May 20, 2026
Rep. Larsen, Rick [D-WA-2]	D · WA		May 20, 2026

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Mar 14, 2025

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

Bill	Relationship	Last Action
119 S 978	Identical bill	Mar 12, 2025: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

Summary (as of Mar 14, 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.

Actions Timeline

- **Mar 14, 2025:** Introduced in House
- **Mar 14, 2025:** Referred to the House Committee on Financial Services.

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