



STATE REPRESENTATIVE

Kristine Howard

167TH LEGISLATIVE DISTRICT

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Protecting Pennsylvanians in Bankruptcy

The U.S. Bankruptcy Code sets a minimum standard for property exemptions that guarantee individuals seeking bankruptcy protection do not lose all their property and further allows individual states to create more generous protections for their residents.

Most states have chosen to go above and beyond the minimum federal protections; Pennsylvania has not, leaving residents with far less protection than Texans and Floridians, for example.

Because of this, I have introduced H.B. 1631, which would ensure every Pennsylvania resident is protected from total financial ruin if they seek bankruptcy protection.

WHAT DOES THIS MEAN?

These protections would allow any individual or married couple filing jointly to choose the current federal exemptions or elect to file under the new, more protective, state-specific code. Some of these exemptions are as follows:

- ✓ Up to \$650,000 of aggregate equity of a primary residence.
- ✓ Up to \$50,000 per filer of personal property.
- ✓ Social Security plans.
- ✓ College funds.
- ✓ Worker's compensation.
- ✓ Veteran's benefits.
- ✓ Health aids, such as wheelchairs, canes, and hearing aids.

Once passed, these property items would be protected when filing for bankruptcy. For example, the \$650,000 equity protection would ensure that median-value homes in Chester County could not be seized to pay debts not related to a primary residence, preventing bankruptcy from leading to homelessness.

In this time of great economic uncertainty, revising our protections is of the utmost priority. These new exemptions would play an important role in giving Pennsylvanians a fighting chance to start anew without the fear of total financial devastation.

PA Home Preservation Program

My colleagues and I recently passed H.B. 1650, which awaits approval in the state Senate. This bill would establish a new state program – the PA Home Preservation Program – which would give \$50 million of state funding to homeowners for health and safety repairs.

At least 18,000 Pennsylvania homeowners are stuck on waiting lists because demand surpassed the American Rescue Plan's funding. The PA Home Preservation Program would solve this and help others to repair their homes in every part of the commonwealth, including here in Chester County.

Some of the programs that would be eligible for funding under this bill would include the Weatherization Assistance Program, the Keystone Communities Program, and the PA HOME Program, to name a few.

This would be instrumental in helping Pennsylvanians to overcome the skyrocketing maintenance fees that prevent so many from living in safe homes, and work to prevent neighborhoods from falling into disrepair and blight.



SAVE THE DATE!

2025 SENIOR FAIR

THURSDAY, OCTOBER 2

10 a.m. to Noon

**West Whiteland
Township Building**
101 Commerce Drive
Exton, PA 19341
Second Floor

The 167th District includes Malvern Borough and the townships of Charlestown, East Whiteland, West Pikeland, West Whiteland, West Vincent, East Caln, and part of East Goshen Township.

CONSERVATION CORNER

How to Help Injured Animals

Pennsylvania is home to an abundance of wildlife – anyone driving through our heavily forested areas and farmland knows this. But this also means injured wildlife is a tragic commonality. If you have ever come across an injured bird or fox and did not know how to help, you may find these resources valuable.



Do's and Don'ts of Wildlife Rescue

There are some things you should never do if you encounter an injured or orphaned wild animal.

You should **never handle wild animals with your bare hands**, as they may carry diseases that can be transmitted to you and vice versa.

If you find a baby animal on its own, do not remove them unless you are sure their parent is no longer in the area.

In all these cases, the best thing you can do is call a wildlife rehabilitator or the **Pennsylvania Game Commission (833-PGC-WILD or 833-742-9453)**. They will know what to do to help the injured wildlife.

National Wildlife Rehabilitators Association (NWRA)

The NWRA's mission is to "improve and promote the profession of wildlife rehabilitation and its contributions to preserving natural ecosystems." In addition to providing educational information about wildlife conservation and rehabilitation, they also have resources for finding wildlife rehabilitation professionals in your area. To access these resources, you can visit their website at www.nrawildlife.org.



Constituent Services

UNCLAIMED PROPERTY AT PA TREASURY

- Did you know that the Pennsylvania Treasury is currently holding more than \$3.5 billion in unclaimed property?
- Did you know that one in 10 Pennsylvanians is owed unclaimed property?
- Did you know the average claim is worth about \$2,000?

My office is hard at work trying to notify constituents of their unclaimed property, but you don't have to wait for us to reach out: you can search Treasury's online database at any time to see if you or friends and family have property waiting to be claimed. You need not pay anyone a fee to search for or claim property from the state. Learn more at patreasury.gov/unclaimed-property.

PROPERTY TAX/RENT REBATE

The Property Tax/Rent Rebate Program benefits eligible Pennsylvanians 65 and older; widows and widowers 50 and older; and people with disabilities 18 and older.

The income-eligibility limit is \$45,000 a year, with half of Social Security income excluded. Spouses, personal representatives or estates may also file rebate claims on behalf of deceased claimants who meet all other eligibility criteria. Visit www.revenue.pa.gov for more information.

Applications are due by **December 31st, 2025**.



Birth Certificates and Death Certificates

My office can help you obtain copies of birth and death certificates. Certificates cost \$20 each, paid via check or money order made payable to "VITAL RECORDS."

CERTIFICATE OF VITAL RECORD

Visit pahouse.com/Howard and sign up for my email newsletter to stay up to date!

The Mill at Anselma

Located in Chester Springs, the Mill at Anselma is an 18th century grist mill preserved as a historical landmark so visitors can learn what life was like for our rural ancestors back in the early days of our country.

Upcoming events include a lecture series on mill technology on September 6th, milling demonstrations on September 13th, and Cider Fest on September 27th.

To learn more about these upcoming events and much more, visit their website at www.anselmamill.org.

MY OFFICE CAN ASSIST WITH:

- ✓ Pennsylvania Driver's Manuals and Commercial Driver's Manual.
- ✓ Assistance with the Department of Human Services.
- ✓ PennDOT Services: vehicle registrations, special tags, titles, driver's license applications, disability placards.
- ✓ Questions for the Department of Revenue.
- ✓ SEPTA Senior Keycards.
- ✓ Obtaining and completing state forms of all kinds.
- ✓ Voter registration and absentee ballot applications.
- ✓ Pennsylvania income tax questions or problems.
- ✓ Unemployment compensation, disability, and workers' compensation.
- ✓ Renewal of state-issued licenses or certifications.



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Protections in Health Care

Hospital Acquisition and Price Transparency

The recent closing of multiple local hospitals has deeply affected many communities' access to health care. Not long ago, Chester County lost two hospitals, Jennersville and Brandywine, shortly after being acquired by a larger organization. Not only does this make it more difficult for patients to get the care they need, but it also led to the loss of many jobs for frontline health care workers.

My colleagues and I introduced H.B. 1266, which would require the Department of Health to approve hospital acquisitions only after taking careful steps to investigate the impact of buying or selling health care services provided by the hospital in question. Through this, we hope to avoid unnecessary hospital closures to the benefit of the health of our community and the livelihoods of the thousands employed by our hospitals.

Nursing Shortage Assistance Program

Numerous states nationwide, including Pennsylvania, face a nursing shortage that has had major ramifications for the health care industry. Without ample nursing staff, our hospitals are less effective in treating residents seeking aid at all levels, and this problem is not going away on its own.

To rectify this issue, my colleague state Rep. Bridget Kosierowski introduced H.B. 1676, which seeks to utilize \$5 million from Gov. Shapiro's 2025-2026 budget proposal to provide much-needed support to nursing students and those already in the profession.

This would include new education initiatives for training prospective nurses, as well as public-private partnerships that would benefit our active health care workers. Through this bill, which passed in committee, and others, we plan to address this deficit in our health care system so that Pennsylvanians reap the benefits of reliable medical aid.

REPORT POTHOLES!

Potholes and other roadway concerns on state roads can be reported by calling 1-800-FIX-ROAD or visiting www.penndot.gov and clicking on "Submit Roadway Feedback."

