



STATE REPRESENTATIVE

EARLY SPRING 2023

# Kristine Howard

167TH LEGISLATIVE DISTRICT

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  @RepKHoward

## Dear Neighbor,

As we move into Spring and continue this new legislative session, I am hopeful and eager. I have several new and exciting pieces of legislation in the works, and I have every confidence that my colleagues and I will accomplish wonderful things.

From fostering animal welfare, to bolstering mental health, to protecting our beautiful commonwealth, the 2023-24 session is set to be productive.

In addition to providing an update as to what's going on in Harrisburg, I want to ensure everyone is aware of the resources available to us right here at home.

Best Wishes,

*Kristine C. Howard*



# NEW LEGISLATION



## PROTECTING SMALL BUSINESSES FROM PREDATORY LOANS

Small businesses are offered little protection from predatory lending and other pitfalls of commercial lending. While larger businesses typically have the means to receive fair and favorable loans, small businesses are often left to navigate a chaotic, confusing, and unjust lending environment plagued by manipulative practices and low transparency, one created by a comparative lack of legislative oversight of commercial loans.

To rectify this, I propose a pair of commonsense bills.

The first would amend the Loan Interest and Protection Law, requiring lenders to provide specific information to small businesses when providing loans. This “Truth-in-Lending” bill would give commercial borrowers greater transparency in the loan marketplace and protect them from predatory lending, ensuring they are fully informed on conditions for financing.

The second bill would prohibit the use of confessions of judgement, which allow for immediate judgments against borrowers without prior notice or the opportunity to be heard in court. While this practice is rightfully forbidden in loans to consumers nationwide because of the FTC’s 1984 Credit Practices Rule, it is still permitted in commercial loans in Pennsylvania, a severe legislative oversight that harms many small businesses.

## STOPPING HABITAT LOSS

We all recognize the importance of preventing the extinction of endangered species and safeguarding our shared environment. For this reason, Pennsylvania has correctly enacted laws prohibiting the direct killing or harming of individual members of threatened and endangered species, but there is presently a major blind spot in these legal protections.

There are no strong regulations protecting these species from more indirect harm to the species as a whole. The deliberate killing of a protected animal carries a penalty; the destruction of a protected animal’s habitat does not.

Protecting nests, mating grounds, and feeding areas should be at least as important as stopping poachers, yet current law has little to say on the matter. I find this legislative oversight unconscionable, and therefore plan to reintroduce a bill that would require, as part of the permitting process for the construction of residential and nonresidential buildings, information be submitted and reviewed to determine whether threatened or endangered species may be negatively impacted by such construction.

Under this legislation, PA’s Fish and Boat Commission, Game Commission, and Department of Conservation and Natural Resources would be tasked with ensuring endangered species habitats are protected.



## REPAIRABILITY INDEX FOR ELECTRONIC DEVICES

Yesterday's fancy new gadget is tomorrow's garbage. Television stopped working? Buy a new one. Microwave shorted out? Buy a new one. Phone screen cracked? Buy a new one.

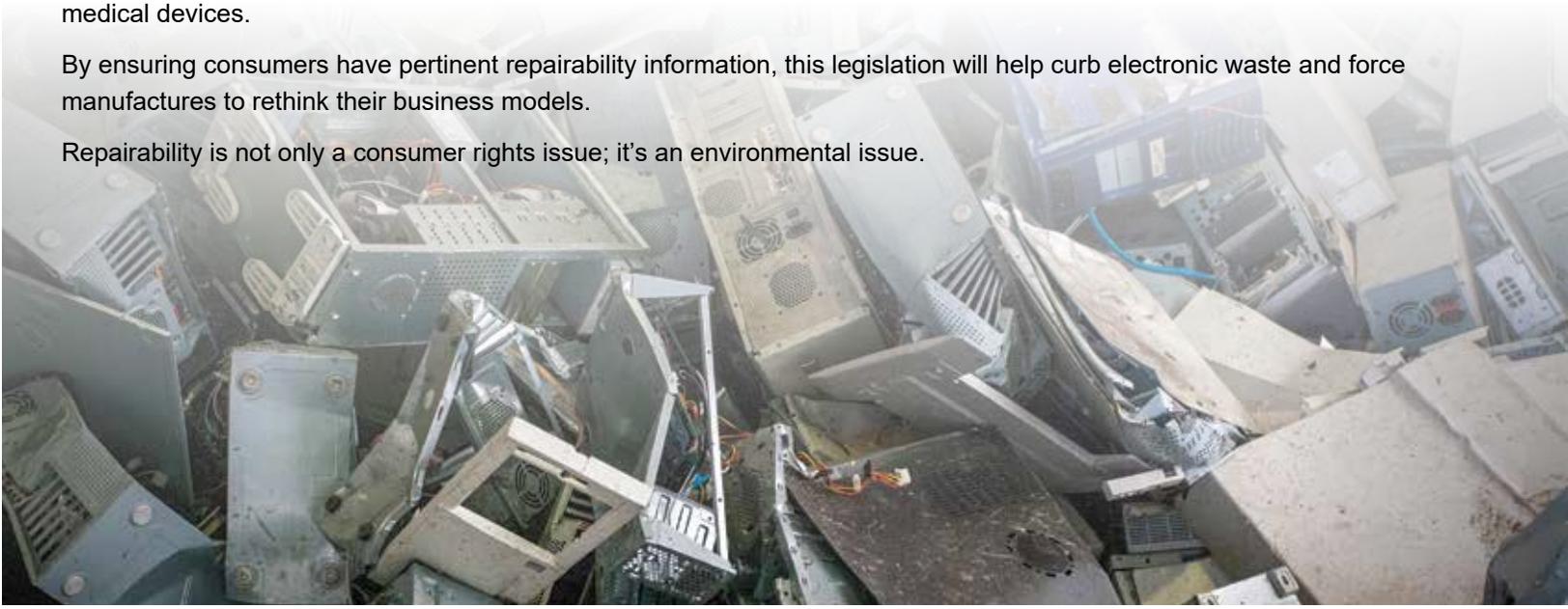
While discussions of our throwaway culture frequently revolve around our collective impatience, the larger issue is waste. When our broken – or merely older – electronics become garbage, they flood our landfills and roadsides with hazardous and non-renewable components, components which must be mined and manufactured anew with great environmental impact for each new device.

To make matters worse, many products actively discourage any other behavior. Devices are deliberately made difficult to repair, with access to information on how to make repairs kept scarce, ensuring even those with the interest and skills are prevented from doing so. This is manufactured helplessness, plain and simple.

This is why I am working to create a repairability index, requiring original equipment manufacturers to rate and display the repairability and longevity of each item they sell. Displaying the difficulty of repairing products will make it easier for consumers to make informed purchasing decisions, and is a necessary first step in changing the culture of planned obsolescence, a culture that has created worldwide shortages of the computer chips necessary to make electronics, from synthesizers to cars to medical devices.

By ensuring consumers have pertinent repairability information, this legislation will help curb electronic waste and force manufactures to rethink their business models.

Repairability is not only a consumer rights issue; it's an environmental issue.



## Property Tax/Rent Rebate

**Applications are due by June 30, 2023.**

The Property Tax/Rent Rebate Program benefits eligible Pennsylvanians aged 65 and older; widows and widowers aged 50 and older; and people with disabilities aged 18 and older. The income limit is \$35,000 a year for homeowners and \$15,000 annually for renters, and half of Social Security income is excluded. Spouses, personal representatives, or estates may also file rebate claims on behalf of claimants who lived at least one day in 2021 and meet all other eligibility criteria. Visit [www.revenue.pa.gov](http://www.revenue.pa.gov) for more information.



# CONSERVATION CORNER

In 1961, there were no peregrine falcons (*Falco peregrinus*) nesting anywhere in Pennsylvania, or anywhere in the eastern United States, for that matter. By 1980, there only three known nesting pairs of bald eagles (*Haliaeetus leucocephalus*) in Pennsylvania. One species completely extirpated from our commonwealth, the other – the national symbol, no less – nearly so.

However, in the intervening years, we made the welfare of these birds a priority. Effective intervention and management, heroically led by the Pennsylvania Game Commission, lead to the reintroduction and population growth of the peregrine falcon, as well as the rehabilitation of a healthy bald eagle population.

Effective management of the habitats in which these beautiful raptors live, with particular attention paid to stream and forest quality, coupled with restrictions on dangerous pesticides, made these efforts fruitful – in 2014, the bald eagle’s conservation status was changed to protected, and in 2021, the peregrine falcon was removed from PA’s endangered species list.

Not long ago, the very symbol of American democracy was all but gone from the birthplace of American independence. Today, it thrives, a classic example of what we can achieve through thoughtful efforts to maintain biodiversity and the sanctity of our natural environment.



## Unclaimed Property at PA Treasury

**Did you know that the Pennsylvania Treasury is currently holding onto \$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 on 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 [www.patreasury.gov/unclaimed-property](http://www.patreasury.gov/unclaimed-property).

## SEPTA Cards



Pennsylvanians 65 and older can apply for a free SEPTA Key Senior ID Card or renew their current senior card at my district office. Senior cards can be used on SEPTA trains, buses, trolleys, and subways. Current turnaround time to receive a card is around eight weeks from the application date.

## Birth Certificates and Death Certificates

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

Visit [pahouse.com/Howard](http://pahouse.com/Howard) and sign up for my email newsletter to stay up to date!

## Library Satellite Office Hours

Members of my staff will be on site at libraries across the district on the following days...

- Chester Springs Library – 1st Tuesday of each month, 10 a.m. – 1 p.m.
- Henrietta Hankin Library – 2nd Tuesday of each month, 10 a.m. – 1 p.m.
- Chester County Library – 4th Tuesday of each month, 10 a.m. – 1 p.m.



# Free Shredding Event

*with Sen. Comitta*

**Saturday, April 29th, 2023**  
**10 a.m. to 1 p.m.**

**Malvern Fire Company**  
424 E. King St.  
Malvern, PA 19355

Drive up and have your documents securely shredded.  
No televisions, monitors, or other forms of e-waste.

## SEPTA Key Card Event

**Thursday, March 23**  
**5 p.m. to 8 p.m.**

**Chester County Library**  
450 Exton Square Parkway  
Exton, PA 19341

Seniors aged 65+ can ride SEPTA trains and busses at no charge with a SEPTA Senior Key Card. Come to the Chester County Library Exton to apply for a new card or renew your expiring card.

For new cards, please bring a photo ID. For renewals, please bring your expiring card.



## Report Potholes

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



**Rep. Kristine Howard**

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STATE REPRESENTATIVE  
**Kristine Howard**



**CONSTITUENT SERVICES**

**STATE GOVERNMENT CONCERNS?  
CALL MY OFFICE**

My office is here to help you with any state-related issue. If you're having an issue, please call, and my staff will do all they can to serve as guides or champions, as needed, as you navigate your concerns through our government.

While most issues can be resolved by phone, many matters may require an in-person meeting. To minimize wait times while allowing us to research your issue and provide the best service possible without the need to rush our visitors, appointments are encouraged. To schedule an appointment, call my office at (610) 251-1070 or email [RepHoward@pahouse.net](mailto:RepHoward@pahouse.net).

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