



STATE REPRESENTATIVE

**Kristine Howard**

167TH LEGISLATIVE DISTRICT

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SPRING 2021

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## Dear Neighbor,

The pandemic has stretched on for over a year now. It has touched every part of our lives and continues to do so.

Yes, more and more of us get vaccinated, and businesses continue to reopen, but it's important to remember that the pandemic is not yet over. Everything we've done will be for nothing if we get too comfortable.

Please continue wearing your mask around people you don't live with. Keep social distancing. Keep washing your hands. We're too close to relax our vigilance now.

*Kristine C. Howard*

## State Government Committee

As a member of the House State Government Committee, I am hard at work on election reform. Over the past four months, we have held hearings to learn all we can about how to ensure the safety, security, and accuracy of future elections. I aim to have a full report of our findings in the coming months.

## Protecting Small Businesses from Predatory Lending and Confessions of Judgment

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.

Because of this, I have introduced a pair of bills offering commonsense reforms.

The first bill 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 judgment, 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. I aim to continue championing and defending Pennsylvania's small businesses in every way I can.



The 167th District includes Malvern Borough and the townships of Charlestown, Easttown, East Whiteland, West Pikeland, West Whiteland and Willistown.

# Juvenile Justice Task Force

The Juvenile Justice Task Force is a bipartisan and interbranch task force created to assess how the state handles juvenile justice and to determine how we can strengthen that system. As Gov. Tom Wolf said, our goal is to find “ways to make lasting change that ensures every young Pennsylvanian is getting the support needed to grow into a successful adult.”

We are reviewing data from court and state agencies, gathering input from diverse stakeholders, and examining how current practices can better align with research about what works best to improve youth outcomes in order to protect vulnerable young Pennsylvanians while preventing recidivism and ensuring our youth grow into successful adults. We will compile our findings in a report by the end of November.



## Conservation Corner: Little Brown Bat

A mere decade ago, the little brown bat (*Myotis lucifugus*) was Pennsylvania’s most common bat. Today, it is one of the rarest. In just a few years, almost 99% of little brown bats in Pennsylvania have died from white nose syndrome, a disease caused by an invasive fungus (*Pseudogymnoascus destructans*) from Europe. This bat species, once highly prevalent across the state, is now endangered.

Aside from these bats being adorable little critters, why should humans care? Pennsylvania’s largest industry, agriculture, relies on bats for their crucial role as pest control, reducing the need for costly and harmful pesticides. In the United States, an estimated \$23 billion is saved annually, and in Pennsylvania, \$3 billion, thanks to bats.



Nonprofit organizations, such as BatCon International and Merlin Tuttle’s Bat Conservation, have many wonderful resources to learn more about bats and the different ways to help them. Bat houses, when built appropriately, can help reduce the spread of white nose syndrome, control pests such as mosquitoes, and can entice bats to take

residence there rather than in the homes of people. Small efforts like this from many can make a substantial change for our bats of Pennsylvania!

You can also learn more about Pennsylvania’s bats and how to help them by visiting [www.pgc.pa.gov/Wildlife/WildlifeSpecies/Bats](http://www.pgc.pa.gov/Wildlife/WildlifeSpecies/Bats).

## Unemployment Issues

While my office does not have a direct line to the Department of Labor & Industry, we do have access to a web-based form for legislative office requests, which is much faster than the multi-month delays that many in our district have reported enduring.

If you have any issues receiving unemployment compensation, please contact my office. I can’t promise an immediate answer on your claim, or that it will be the answer you’re hoping for, but I can promise that you will get an answer.

## PTRR

The Property Tax/Rent Rebate Program benefits eligible Pennsylvanians age 65 or older; widows and widowers age 50 or older; and people with disabilities age 18 or older. The income limit is \$35,000 a year for homeowners and \$15,000 annually for renters, with half of Social Security income excluded. Spouses, personal representatives or estates may also file rebate claims on behalf of claimants who lived at least one day in 2020 and meet all other eligibility criteria. Visit [www.revenue.pa.gov](http://www.revenue.pa.gov) for more information.

## 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.”



# Visit PA's Beautiful State Parks!

All state park lands including trails, lakes, rivers, streams, forests, roads, parking areas, and restrooms are accessible statewide for recreation.

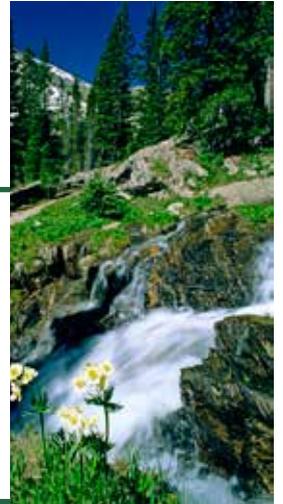
In keeping with current guidelines to respond to COVID-19 in Pennsylvania, the Department of Conservation and Natural Resources has implemented the following measures:

- Outdoor, in-person programs will resume with a limit of 40 participants per program.
- Volunteer work days will resume with a limit of 40 participants per group.
- Virtual and self-guided programs will continue to be offered.
- Visitor center exhibit halls, interpretive areas, and theaters will open with a 75% capacity visitation allowance.
- Check the calendar of events for scheduled programs at [dcnr.pa.gov/StateParks](https://dcnr.pa.gov/StateParks).
- Large, DCNR-sponsored events remain canceled until further notice.

If you have questions, please call the park office before your visit.

## Masks are required to be worn:

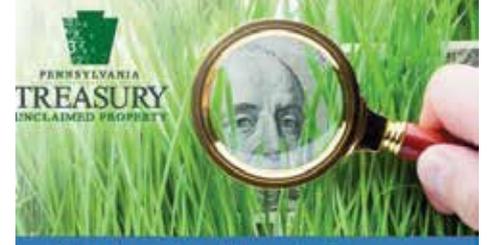
- In park offices and visitor centers.
- In any other indoor public space.
- During outdoor educational programs.
- Masks are recommended throughout the park when you are unable to adequately social distance.



## Unclaimed Property at PA Treasury

As of January of this year, among addresses in the 167th District, there was an astounding \$141,178,346 in unclaimed property, accounting only for the cases worth a minimum of \$20. 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 [www.patreasury.gov/unclaimed-property](https://www.patreasury.gov/unclaimed-property).

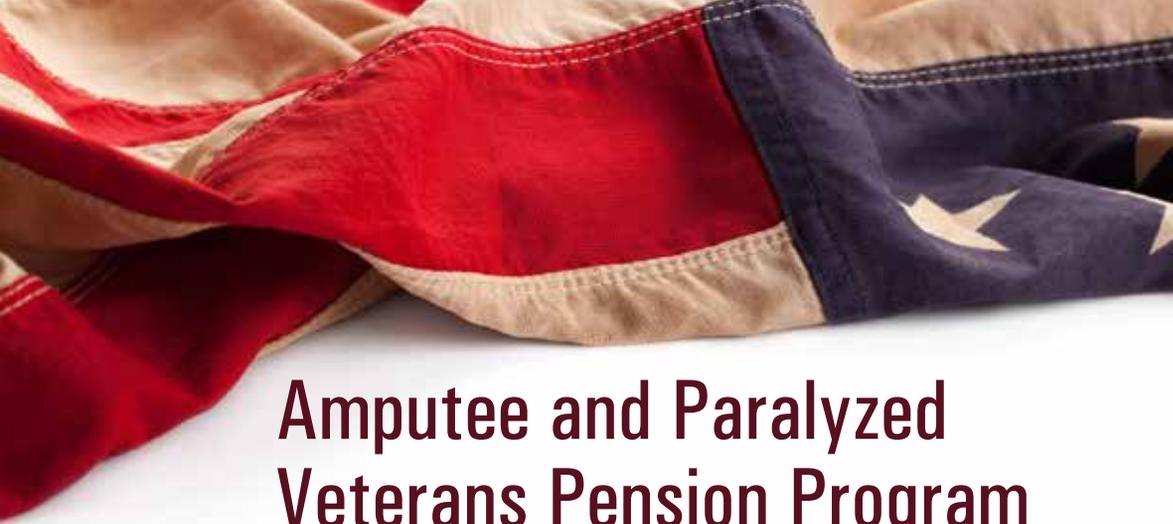
Furthermore, I would like to invite you to call my district office on May 27 or June 17 to see if you have any unclaimed property; I've set aside these days for my staff to take calls on these questions.



Did you know that the Pennsylvania Treasury is currently holding onto \$3.5 billion in unclaimed property?

Did you know the average claim is worth about \$2,000?

Did you know that one in 10 Pennsylvanians is owed unclaimed property?



# Amputee and Paralyzed Veterans Pension Program

The Pennsylvania Department of Military and Veterans Affairs encourages every eligible veteran who has lost a limb or been paralyzed to apply for the agency's Amputee and Paralyzed Veterans Pension Program.

Eligible Pennsylvania veterans may qualify to receive a pension of \$150 per month. There are more than 2,000 veterans currently enrolled in the program.

Eligibility criteria:

- Served in the military honorably.
- Resident of Pennsylvania upon entering the military.
- Suffered a service-connected injury or incurred a disease resulting in the loss or loss of use of two or more extremities (arms/hands or legs/feet).
- At least a 40% disability compensation rating or higher in each limb as determined and certified by the U.S. Department of Veterans Affairs.

Eligible veterans should contact Chester County Veterans Affairs at (610) 344-6375 to apply.



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## REAL ID Update

The U.S. Department of Homeland Security has postponed the enforcement date for REAL ID from October 1, 2021, to May 3, 2023, in response to COVID-19.

Customers can obtain a REAL ID by presenting documents for verification and processing at any driver license center. Federal regulations require that to be issued a REAL ID-compliant product, PennDOT must verify the below documents:

- Proof of identity: Examples include an original or certified copy of a birth certificate filed with the State Office of Vital Records/Statistics with a raised seal/embossed or valid, unexpired, U.S. Passport.
- Proof of Social Security Number: Social Security card, in current legal name.
- Two proofs of current, physical PA address: Examples include a current, unexpired PA driver's license or identification card, vehicle registration or a utility bill with the same name and address.
- Proof of all legal name changes (if current legal name is different than what is reflected on proof of identity document): Examples include a certified marriage certificate(s) issued by the county court for each marriage, court order(s) approving a change in legal name or amended birth certificate issued by the State Office of Vital Records/Statistics. If current name is the same as what is reflected on proof of identity document (usually birth certificate or passport), a customer does not need to show proof of legal name changes.



# Virtual Town Halls

I am hosting a series of virtual town halls covering various topics throughout the year. These events stream live at [www.RepKHoward.com](http://www.RepKHoward.com). So far, I have hosted four such events, recordings of which are also available on my website.

## Starting a Small Business

In April, I hosted a town hall on starting a small business. The influx of federal aid coming into the state is giving people new funding opportunities at the local and state levels to start their businesses. This virtual town hall was geared to help inform prospective business owners about the steps they can take to start new businesses in the commonwealth.

## Mental Health Resource Fair

Many people's mental health has been affected by the pandemic due to things like increased financial insecurity and social isolation. I spoke with mental health professionals and advocates at the fair about ways people can improve their mental health during this period.



# The Integration of the Pennsylvania State System of Higher Education

Pennsylvania State System of Higher Education (PASSHE) Chancellor Daniel Greenstein joined me to discuss plans for the integration of the PASSHE system.

PASSHE is exploring two possible mergers – the integration of the California-Clarion-Edinboro and the Bloomsburg-Lock Haven-Mansfield schools. Each combination would operate as a single accredited entity with a single leadership, faculty, enrollment management strategy, and budget, while honoring local identity.

## Stay Tuned

With budget season looming, I do not have any further events scheduled for the immediate future, but I expect to resume the town halls later over the summer. Sign up for my email newsletter at [www.RepKHoward.com](http://www.RepKHoward.com) for updates.

# Pennie Health Insurance Marketplace Workshop

I spoke with representatives from the Pennsylvania Health Access Network about Pennie, which replaces [Healthcare.gov](http://Healthcare.gov) as the state's online health insurance portal, and provides Pennsylvanians with a one-stop shop to enroll, check for financial assistance, or make changes in individual or family health insurance coverage.

To learn more, please contact my office.

**pennie**<sup>™</sup>  
gets you covered.



**Rep. Kristine Howard**

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LPO.KAF.0421

## My office can help you with...

- \* Birth and death certificate applications
  - \* Problems with Pennsylvania income taxes
  - \* Problems with Department of Human Services (food stamps, welfare)
  - \* Requests for literature — bills, regulations, statutes, Pennsylvania maps, senior citizen information, student aid information, etc.
  - \* Citations from the Pennsylvania House of Representatives for outstanding local accomplishments and family milestones
  - \* Tours of the state Capitol for individuals or groups
  - \* Disability license plates and placards
  - \* Assistance in getting and filling out state forms, like PACE (pharmaceutical assistance for qualified senior citizens), voter registration, Property Tax/Rent Rebate (for those who qualify), PHEAA (PA Higher Education Assistance), etc.
  - \* Problems or questions about the state lottery
  - \* Local government officials' problems with state agencies
- Any problem with state government!!**

## District Office Open by Appointment

To provide the best, most attentive, and safest service possible, my office is open by appointment only. To schedule your appointment, call my office at (610) 251-1070 or email [RepHoward@pahouse.net](mailto:RepHoward@pahouse.net).

Please come to your appointment wearing a mask.

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