



STATE REPRESENTATIVE

SPRING 2025

Kristine Howard

167TH LEGISLATIVE DISTRICT

🌐 RepKHoward.com

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Dear Neighbor,

The 2025-26 legislative session is in full swing and began with an unprecedented display of bipartisanship, with the two parties coming to an agreement on a Speaker of the House, Rep. Joanna McClinton. We continue working in that same bipartisan spirit to enact legislation to benefit all Pennsylvanians.

So far this session, I have introduced 23 pieces of legislation and have more in the works. From bills dealing with the ramifications of our increasing use of artificial intelligence to legislation protecting families from bankruptcy due to antiquated filial obligation laws, I'd like to take this opportunity to discuss what I'm working on in Harrisburg.

I'd also like to provide information regarding the services offered through my Malvern office, as well as upcoming events right here in our legislative district.

Best wishes,

Kristine Howard

SATELLITE OFFICE HOURS

Members of my staff will be on site at locations across the district on the following days:

- **Chester Springs Library** – 1st Tuesday of each month, 10 a.m. – 1 p.m.
- Temporarily on hold due to library closure. Stay tuned.
- **Henrietta Hankin Library** – 2nd Tuesday of each month, 10 a.m. – 1 p.m.
- **East Caln Township Building** – 3rd Tuesday of each month, 10 a.m. – 1 p.m.
- **Chester County Library** – 4th Tuesday of each month, 10 a.m. – 1 p.m.

CONSERVATION CORNER

EMPOWERING THE ATTORNEY GENERAL TO PROSECUTE ENVIRONMENTAL CRIMES

Our current laws do not afford us the ability to fulfill the Pennsylvania Constitution's right to clean air, pure water, and the protection of our natural resources.

Without a referral from a local district attorney, the Department of Environmental Protection or another agency with jurisdiction, the Attorney General's Office cannot pursue bad actors who pollute and contaminate our air, water, and natural resources.

Therefore, I have introduced legislation – H.B. 680, H.B. 847, and H.B. 848 – which would provide the Attorney General with concurrent jurisdiction in environmental crimes under Pennsylvania's Solid Waste Management Act, Clean Streams Law, and Safe Drinking Water Act, thereby ensuring environmental bad actors are held accountable, which will aid in protecting our beautiful commonwealth. Additionally, I introduced H.B. 642, which will double financial penalties for environmental crimes.

GRAPPLING WITH ARTIFICIAL INTELLIGENCE

Artificial intelligence (AI) has ballooned in capabilities at an alarming rate. AI has embedded itself into every corner of our economy and our daily lives. This explosion of technology has led to innumerable calls for regulation, often from the AI companies themselves. Thus far, very little has been done to address the myriad issues raised by the rapid development and adoption of the technology.

This technology is radically shifting every aspect of our society. We must update our laws to reflect this new frontier. While several issues raise concerns, I am working on solutions for two.

CLARIFYING AI & COPYRIGHT

House Resolution 81 calls on Congress to amend federal copyright law to clarify that works generated by machine are not copyrightable, that only works made in majority part by human hand can be copyrighted, and that "scraping" copyrighted works for the purposes of training AI is intrinsically not covered under Fair Use and, therefore, the creator of the work must be compensated.

My office was amongst the first to work with Congress on this issue, in 2023, and recently the United States Patent and Trademark Office issued its own substantially similar determination, though without Congressional guidance, their decision may be legally challenged.

With every passing day, more companies are building businesses upon AI generated content, and they desperately need clarification regarding rights and potential liabilities. The courts cannot be relied upon to resolve these questions with the necessary speed. Therefore, Congress needs to give the necessary guidance.

ALGORITHMIC LIABILITY

Questions of liability remain unanswered as well. To what extent are persons or companies liable for the decisions of their algorithms? Definitive answers are several court rulings and possibly a decade away. However, we need to know the answers today.

This is why we are looking to codify that the actions of an AI program must be treated as those of the entity deploying the AI, in the same way companies can be held liable for the actions of employees. Legal standards and guidance in this brave new economic frontier are sorely needed, and the risk of bad actors escaping criminal or civil liability by claiming AI is to blame are far too great.

RECENT LEGISLATION

THREE-DAY CANCELLATION FOR ONLINE SALES

Consumers have a three-day legal right to cancel sales made via home or telephone solicitation, but not for online sales.

But online sales are very often the result of targeted marketing appealing to very specific people based on data shared between companies, always accompanied by a handy link to impulse buy. In short, online sales display much of the same potential for predation as the direct solicitation by home visits or telephone calls, and I see no reason why online sales should not be subject to the same three-day “cooling off” period.

Hence, I want Pennsylvania law to specify that online sales made to Pennsylvanians are subject to the requirement that the consumer has three business days to cancel and receive a full refund.

FILIAL OBLIGATION

In 2012, the Pennsylvania Superior Court ruled that corporate nursing homes can sue the children of patients for outstanding medical bills. Given that Pennsylvania nursing homes average a cost of nearly \$400 per day, this can quickly lead to bankruptcies.

This legal obligation to support impoverished family members is known as filial obligation. These laws first emerged in England in the 17th century and became common in the colonies. While they have generally fallen out of favor elsewhere, Pennsylvania stands as the only state to have enforced its filial responsibility law in the past 25 years.

To update our laws for the 21st century, I reintroduced legislation modernizing our filial responsibility laws to ensure spouses, children, and parents are only held liable for outstanding medical bills if the indigent individual has colluded with the family member to hide assets within the past five years, or if the family member fails to cooperate in the Medical Assistance process.

I am proud to say this legislation passed the PA House unanimously in October, though, unfortunately, the session ended before it could be considered in the state Senate.

Nevertheless, I look forward to eliminating this antiquated and abhorrent practice this session with my new H.B. 65.

SMALL BUSINESS LOANS

Small businesses are offered little protection from predatory lending and other commercial lending pitfalls. While larger businesses typically have the means to receive fair and favorable loans, small businesses are 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.

I introduced a pair of bills to tackle this issue. The first, H.B. 639, a “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, H.B. 638, 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.

REPORT POTHOLE!

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.”

UPCOMING EVENTS AROUND THE 167TH



 **Senator Carolyn Comitta**
Serving Chester County

 **State Representative KRISTINE HOWARD**

Now's the time to get rid of unwanted, sensitive documents!

FREE SHREDDING EVENT

Saturday May 10th
10am-1pm

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

Limit **3** boxes per vehicle. This event is for **individuals**, no businesses please.

For more information visit: pasenatorcomitta.com/shred-may-2025     @SenatorComitta

HOUSEHOLD HAZARDOUS WASTE EVENT

The Chester County Solid Waste Authority is holding a household hazardous waste collection Saturday, **April 12**, at the Technical College High School – Pickering Campus (1580 Charlestown Road, Phoenixville).

Online registration is required: www.chestercountyswa.org.

No TVs, electronics, latex paint, or freon appliances.

CONSTITUENT SERVICES

UNCLAIMED PROPERTY AT PA TREASURY

Did you know that the Pennsylvania Treasury is currently holding \$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 residents 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 don't need to pay anyone a fee to search for or claim property from the state. Learn more at www.patreasury.gov/unclaimed-property.

CONSTITUENT SERVICES

PROPERTY TAX/RENT REBATE PROGRAM

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.

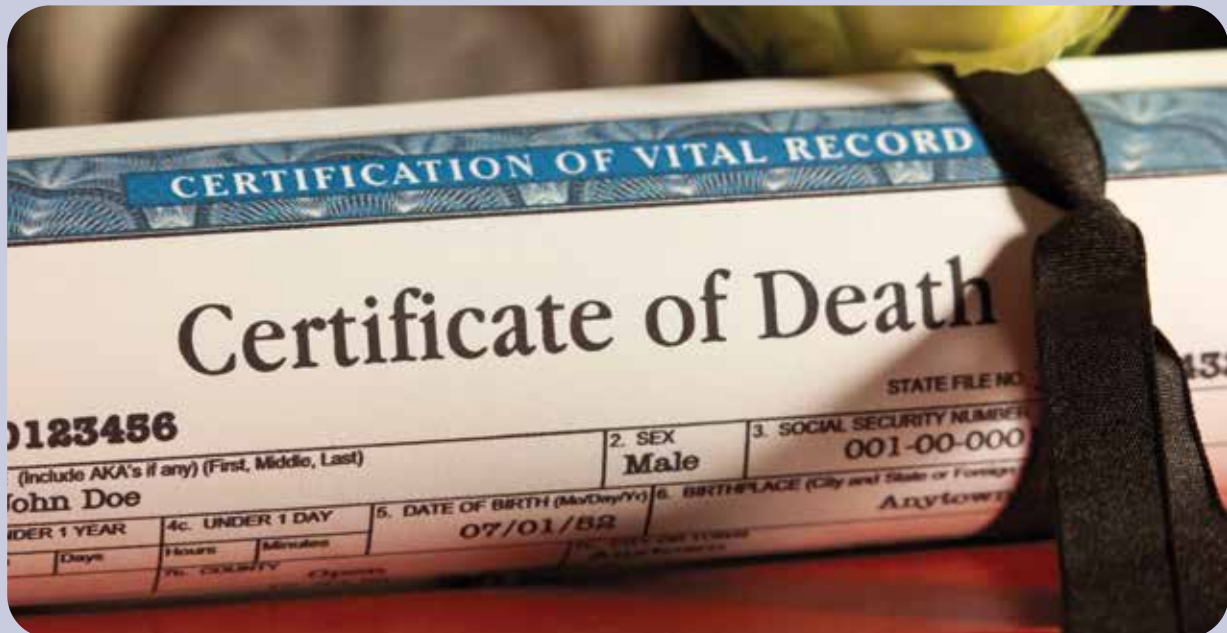
The income-eligibility limit is \$46,520 a year, with half of Social Security income excluded. Spouses, personal representatives or estates may also file rebate claims on behalf of deceased claimants who meet all other eligibility criteria. Visit www.revenue.pa.gov for more information.

Applications are due by June 30, 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."



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



Rep. Kristine Howard

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STATE REPRESENTATIVE
Kristine Howard



**STATE GOVERNMENT CONCERNS?
CALL MY OFFICE**

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

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