



State Representative | 192nd Legislative District

MORGAN CEPHAS

District Office:

7538 Haverford Ave. | Philadelphia, PA 19151 | (215) 879-6625

Capitol Office:

324 Main Capitol Building | P.O. Box 202192 | Harrisburg, PA 17120-2192 | (717) 783-2192

RepCephas.com | @RepCephas | @RepCephas | RepCephas@pahouse.net



Fall
2025



Dear Neighbor,

Crafting a state budget that works for you, our community and our entire state is arguably the most important job that we do in state government. It's a tall task requiring focused intention and finding common ground, but in the end we all must find an agreement that benefits the greatest good for all Pennsylvanians.

I believe that a budget is a moral document that outlines the priorities of the people we serve. My priorities in the 2025-26 budget process have been ensuring that funds are included to advance the quality of living for hardworking Pennsylvanians and ensuring a stable and recurring funding source for SEPTA and mass transit systems across the state. In the House, we've passed multiple bills to address those concerns, with many of my efforts included in those proposals.

To the credit of our democracy, however, legislation must pass through both the House and the Senate before being agreed to by the governor, so good faith negotiations and compromise are the tools of the trade. Unfortunately, we've had nothing but delay and disregard from Senate Republicans, leading to a standstill on funding for schools, health care, mass transit and more. Needing to balance their own operating budget without additional state funding, SEPTA has initiated drastic service cuts and fare increases across all lines. This will cause debilitating increases in traffic on our roads as commuters lose their mobility, recklessly increasing environmental pollution and hazards.

I will continue to advocate for our communities, as well as all of the city as the Chairwoman of the Philadelphia House Delegation.

I hope that we can find agreement on all areas of the budget in the coming weeks, including equitable funding for the School District of Philadelphia and investments in public safety across our city.

Pennsylvanians are already struggling to make ends meet – political games without empathy, understanding or flexibility have helped no one.

Read on to learn more about how House Democrats have been working for you and delivering on our word. I appreciate you taking the time to read this newsletter and encourage you to stay up to date by following my social media accounts and subscribing to my weekly e-newsletter.

State Representative,
Morgan Cephas

ADDRESSING CHALLENGES WITH MENOPAUSE


Across the nation states are stepping up to uplift working families and protect those who need it the most in the face of federal instability. I'm working on a package of bills that would create workplace protections for women experiencing menopause and perimenopause and ensure insurance coverage and access to treatments for menopausal symptoms. This is a pro-business move reducing lost productivity by workers needing treatment and supporting a more engaged workforce, and pro-worker as it would afford increased health and welfare outcomes, while preserving employment and job opportunities for impacted women. Rhode Island recently enacted these workplace protections, so I'm hopeful that our legislature will consider my bills soon.



**Scan this code to see
all the legislation
I've introduced
in this session**

ADVANCING WORKING FAMILIES

2025-2026 Legislative Session



Representative

MORGAN CEPHAS

Focus on Housing + Financial Security

WINS in 2025

HB1466 – Require financial counseling for reverse mortgages

Passed the House

HB986 – Protect homeowners from unfair realty agreements


Passed the House

Act 16 – Discount points to reduce mortgage payments

Signed into law

I've been laser focused in 2025 on affordable housing opportunities and financial security for PA homeowners, with one bill signed into law and two more awaiting state Senate action.

Allowing for discount points on mortgage payments will help more young homeowners afford their dream home. I'm proud to have this bill signed into law and anxiously wait for the Senate to act on my bills to help older homeowners remain in their home with counseling for reverse mortgages and prohibiting unfair realty agreements. These are part of my efforts to responsibly protect generational wealth and safeguard homeowners from unsuspectingly losing their life-long investments in their properties. **Your safety, economic stability and peace of mind begins in your home – I'm leading in the House to ensure that this is a priority in Harrisburg.**



STATE REPRESENTATIVE

MORGAN CEPHAS

Money in your Pocket

Through the **Working Pennsylvanian tax credit and no tax on overtime or tips**, workers will be able to better provide for themselves and their families

A Tax System that Works for ALL PENNSYLVANIANS



In June, the House Finance Committee held a public hearing on my bill to eliminate state taxes on overtime. That language, plus my bill to do the same with tips and gratuities, was incorporated into the state budget through the fiscal code. As we're still working to complete the budget process, that legislation is pending approval in the state Senate, but I am hopeful that my efforts to support Pennsylvania families and maintain their quality of life while making us a more competitive state for our workforce will be in the final product.



Scan here to watch my testimony at the House Finance Committee meeting on my bill to eliminate tax on overtime pay

MONEY BACK TO THE DISTRICT

\$5.1 million

City Ave. "Signal Integration" Automated Red Light Enforcement Program

\$2 million

West Philadelphia Slow Zone

\$1.5 million

Cobbs Creek Golf Course - \$750,000

SDP PDE PAsmart Advancing Grants for CTE

\$450,000

Nassau Jefferson Wall

\$200,000

SJU PDE Parent Pathways Grant

\$150,000

DJU PDE PAsmart Advancing Grants for CTE - \$75,000

SAVING SEPTA



My number one priority for the 2025-26 budget has been ensuring the financial stability of mass transit in this state, specifically for SEPTA. The House has passed a funding plan for SEPTA five times in the last two years, only to see it stop in its tracks in the Senate. Unfortunately, we have been unable to negotiate an agreement with Senate Republicans and facing a financial crisis, SEPTA was forced to establish service cuts and fare increases to balance their budget. This will force increased stress on our already overburdened roads and environment, causing more than an inconvenience for commuters and folks in our community who rely on SEPTA for their mobility. Negotiations will continue to find a path forward to help all mass transit systems in crisis and fund other transportation projects in all 67 counties across PA. **We must find consensus and bridge our urban-rural divide to overcome this impasse and keep our city working and our state's economy moving.**

DAYS IN THE DISTRICT



Thanks to everyone who came out to the **fifth annual Overbrook Night Market**, which also fell on the Juneteenth holiday! Despite the weather challenges, we had a wonderful turnout and fabulous gathering of community for our signature annual event in Overbrook.



It was great to see so many neighbors at my Senior Chat and Chew at Calvary Baptist Church in May. I was happy to connect so many folks with state and local resources.



Shredding your outdated paperwork is the best way to protect your identity and clean out your house! I was glad to help so many people with our shredding event in Fairmount Park in March!



I'm happy to connect our local seniors with Farmer's Market Nutrition Program vouchers through PCA to help ensure that our neighbors are eating healthy with free, fresh and local seasonal produce.



Our Youth Employment Workshop at Cassidy Elementary successfully created pathways to employment and connected young folks with prospective employers, job opportunities and record clearing services designed for ages 12-26.

COMMUNITY CONCERNS AND LCB ACTIONS



As your state Representative, I want to make sure that you're fully informed and empowered to speak up on issues that affect you and your neighborhood. If you have concerns about proposed businesses renewing or applying for an alcoholic beverage license, there are a few steps you can take to intervene or protest. The quickest is to visit the PLCB Online Regulatory System. You will need to enter the file number from the application and begin your submission describing how the license could impact your community.



Scan the QR code here to access a step-by-step guide on filing an opposition to the issuance of an alcoholic beverage license. If you have any questions about how to navigate the process or need assistance, please don't hesitate to reach out to my office.

FIGHTING THE FEDERAL CHAOS



As we continue to see government overreach by extremists in Washington, D.C., I'm working at the state level to protect our seniors, small businesses, food banks and more with the **Protect Pennsylvanians Act**. The bill would allow the commonwealth to temporarily stop payments to the federal government when federal funds designated for Pennsylvania are unlawfully withheld. We can't let Washington promise to fund and invest in health care, services and Pennsylvania businesses, only to have contracts canceled because of a change in administration and the extremist actions inside the D.C. Beltway.



State Representative
MORGAN CEPHAS

7538 Haverford Ave.
Philadelphia, PA 19151
(215) 879-6625

I'm bringing the services of my office closer to you with regular service hours at the office of Councilmember Curtis Jones Jr. in West Philly.

MOBILE OFFICE

Tuesdays & Thursdays • 10 a.m. - 2 p.m.

Office of Councilman Curtis Jones
5901 Market Street, Suite 107, Philadelphia, PA 19139

SERVICES AVAILABLE:

- Property Tax/Rent Rebate Assistance
- PennDOT Forms & Document Help
- DHS Benefits Navigation
- Support with State Resources & Programs

BRINGING HARRISBURG TO YOU
SERVING THE 192ND DISTRICT - RIGHT WHERE YOU ARE

WE'RE HERE TO HELP:
ON-THE-GO SUPPORT FROM YOUR STATE REPRESENTATIVE

Our mobile office makes it easier to connect with your state Rep. and access essential services - right in your community. Whether you need help with paperwork, want to apply for a program, or just have questions - come speak with our team and leave with the resources you need. We're here to serve you, where you are.

MEET YOUR STATE REPRESENTATIVE
Rep. Morgan Cephas and her team will be on-site to answer your questions, assist with applications, and help you stay connected with Harrisburg - all from your neighborhood.

lpo.aa.0825

UPCOMING EVENTS

Fall Town Hall

Thursday, September 18

Carroll Park Halloween Unclaimed Property Event

Friday, October 31 at Carroll Park

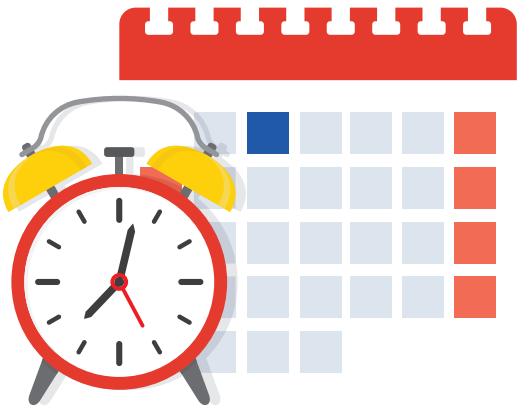
Fall Resource Fair & Turkey Giveaway

Saturday, November 22

Contact my office for more information



Scan here to sign up
for my weekly e-newsletter



Follow me on social media [@RepCephas](#) and subscribe to my weekly email at [RepCephas.com/emailsignup](#) to get real-time updates on my upcoming events and more in our community.

District Office:

7538 Haverford Ave. | Philadelphia, PA 19151 | (215) 879-6625

Capitol Office:

324 Main Capitol Building | P.O. Box 202192 | Harrisburg, PA 17120-2192 | (717) 783-2192

RepCephas.com | @RepCephas | @RepCephas | RepCephas@pahouse.net