

YOUR REPORT

from State Representative

ROBERT FREEMAN

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Personal Notes...

Focus on Affordability

Dear Friends,

These days people are concerned about the issue of affordability. The cost of groceries, utility rates, housing, and health care insurance continue to increase, with working families and seniors in particular feeling the pinch. While many of these issues require action at the federal level to make these essentials more affordable, there are steps that can be taken and are being proposed at the state level to help address the issue.

Last year we took an important step in helping working families by passing the Working Pennsylvanians Tax Credit that nearly a million working Pennsylvanians will qualify for. The state credit equals 10% of the amount the taxpayer receives from the federal Earned Income Tax Credit, putting money back in people's pockets.

Another way to help people is to increase the minimum wage which has been stuck at \$7.25 an hour since 2009. Every other state in our region has raised the minimum wage and Pennsylvania should too. The Governor has proposed increasing it to \$15 an hour and I have voted for doing so both in previous sessions and this session as well.

In addition to increasing income, we need to address areas where affordability has been elusive. Utility rates continue to climb. Utility rates are supposed to be fair to consumers while allowing utilities to recover costs and earn reasonable returns on their system upgrades. Inflated returns on equity have become a primary driver of rate increases, costing consumers while providing no improvement in service reliability or resilience. To address this, I have co-sponsored legislation to establish transparent, evidence-based standards that align utility profits with actual economic risk. I have also co-sponsored bills to prevent data centers from causing electric rates to rise because of the tremendous amount

of electricity they use. Under these proposals, data centers would have to generate their own electricity rather than shifting that cost to residential ratepayers.

Rising housing costs continue to be an issue, and Governor Josh Shapiro has advocated a bold Housing Action Plan to address Pennsylvania's housing needs by building and preserving our housing stock, expanding housing opportunities, providing pathways to housing stabilization and sustainability, modernizing housing development regulations, and improving coordination and accountability. I have proposed my own bill to create a path to home ownership for renters by creating a lease-to-purchase program, with consumer protections, that dedicates a portion of their rent to an escrow account that would cover downpayment and closing costs to purchase the home they rent.

And health insurance costs continue to rise due to cuts in subsidies at the federal level for Affordable Care Act plans. While Congress needs to restore these critical subsidies, we also need more competition among insurance providers to drive rates down. That's why I have introduced legislation to allow the State Workers' Insurance Fund, the insurer of last resort for Workers' Compensation insurance, to offer health insurance plans, providing a public option that will be less costly than private insurance and providing a yardstick to measure the fairness of insurance rates charged.

We can and we must address the affordability crisis we are facing. With good state policy initiatives, we can make a difference.

Sincerely,

Bob Freeman

House passes Freeman bill to allow more land banks to revitalize communities

All municipalities, regardless of population size, would be able to establish land banks under legislation authored by Rep. Robert Freeman that passed the state House last year.

Land banks are governmental entities that specialize in the conversion of vacant, abandoned and deteriorated properties into productive use.

“Land banks help affected neighborhoods and business districts to be revitalized. We should be doing everything we can at the state level to encourage economic development, transform communities and improve the quality of life in municipalities of all sizes,” said Freeman.

Current state law only allows municipalities with 10,000 residents or more to create landbanks, leaving smaller municipalities without access to resources that are critical for addressing blight. The legislature passed a law a few years ago that allows municipalities of all population sizes to establish redevelopment authorities. Doing the same for land banks makes sense.

“Pennsylvania’s smaller communities are most in need of the land bank tool. Many smaller communities have seen a loss of population, resulting in a hollowing out of their stability and vitality. Oftentimes their Main Street business districts have atrophied as local businesses have closed. Vacant, blighted, and dilapidated housing can become prevalent in the wake of such hollowing out of small towns, spreading like a cancer that undermines the cohesiveness of a community, pulling down the property values, and undermining a community’s ability to regenerate. Land banks can be a transformative tool to address blight, repair and revitalize deteriorated buildings, and set a community on a path to a moresuccessful future,” Freeman said.

House passes Freeman bill to create revitalization tax credit

In a bipartisan vote, the state House of Representatives passed a bill in July authored by Rep. Robert Freeman that would create a state tax incentive to rehabilitate old factories or mills in Pennsylvania.

“Pennsylvania has a long-established history of industrial manufacturing, with just about every community containing a factory or mill building that manufactured everything from steel to vehicles, textiles, shoes and garments or numerous other arrays of manufactured goods. These factories and mills were once major employers, and their manufacturing operations were the mainstay of a community’s economic life,” said Freeman.

“Using a building such as a former factory or mill for a purpose other than what it was originally intended for is a way to reuse buildings that have stood in our communities for many decades. They may be vacant or underutilized structures, but they were solidly constructed and lend themselves to adaptive reuse.”

House Bill 1575 would amend the PA Tax Reform Code to establish a tax incentive program for the rehabilitation or reconstruction of certifiable factory or mill complexes by providing a tax credit of up to 25% for the rehabilitation and reconstruction costs incurred by the owner.

The bill would provide up to \$15 million in tax credits to be used for the rehabilitation and renovation of factory or mill projects across Pennsylvania with individual program-eligible buildings limited to a maximum of \$1.5 million in tax credits.

Freeman cited an example in Easton, where a 19th-century complex of industrial buildings along Bushkill Creek that served as a silk mill employing over 1,000 people in its heyday, had become vacant over time, was successfully rehabilitated. Its red brick buildings have become apartments, restaurants, and home to numerous commercial enterprises, demonstrating how successful the adaptive reuse of factories and mill buildings can be.

Freeman bill would expand affordable home ownership

To assist families with less wealth in accessing sustainable home ownership, state Rep. Robert Freeman has introduced legislation that would establish the Pennsylvania Lease with Guaranteed Purchase Option Home Ownership Program, modeled after a lease-to-purchase concept.

Home ownership has dropped significantly in recent years. Access to credit has become increasingly limited, especially for first-time homebuyers. Combined with the impacts of rents and housing prices rising faster than incomes, an inadequate inventory of affordable homes, high levels of student loan debt, and demographic shifts, young families are increasingly locked out of the homeownership market.

“Alternate models are especially needed to ensure that lower-income households have access to sustainable homeownership. One

such model, the lease-to-purchase mortgage, allows a household to rent a home for a period before taking on the mortgage and ownership of the property with a portion of each month’s rent set aside in an escrow account and used to cover the down payment and closing costs. This rental period allows households to build a positive credit history and increase their savings before taking on the responsibility of a mortgage, while at the same time ‘locking in’ lower interest rates and house prices,” said Freeman.

“Lease-purchase programs can also contribute to neighborhood stabilization, providing a means for low-income families to build wealth through equity in their house and bringing the stability and investment associated with home ownership to neighborhoods experiencing the potential negative effects associated with a lack of owner-occupied properties.”

Under Freeman’s H.B. 1696, the Pennsylvania Housing Finance Agency would administer a program which would specify the dates within which the option to purchase may be exercised, the amount of the purchase price, estimated closing costs, and the percentage of the purchase price needed for downpayment. The bill also includes consumer protections for lessor liability, prohibited contract provisions and a process for reinstating the agreement should a default occur.

To be eligible for the program, the applicant’s household income would have to be at or below 80% of the area median income for the metropolitan area. At least 30% of program funds would be allocated for lease-to-purchase housing projects that benefit households with incomes that are less than 50% of the median area income.

Freeman proposes fairer property tax system

Homeowners would see a fairer property tax system and needed property tax relief under legislation introduced by state Rep. Robert Freeman.

“It seems that nearly every year, property taxes go up and the bills get more difficult to pay for many families and especially older Pennsylvanians on a fixed income who are struggling to stay in their homes.

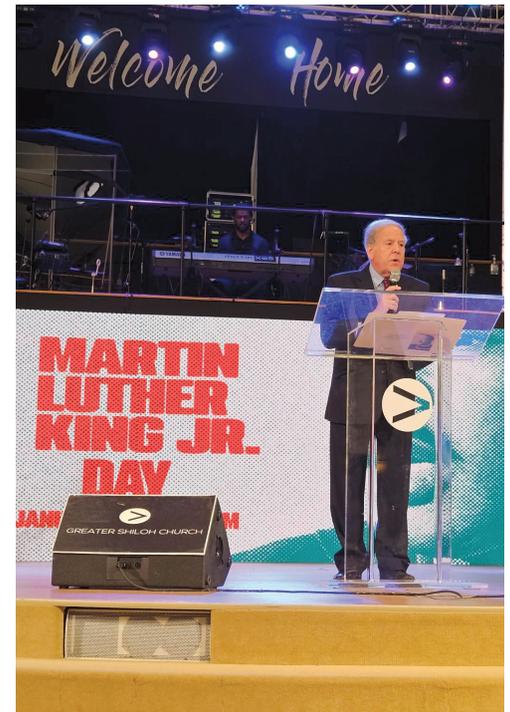
“A property tax ‘circuit breaker’ would protect taxpayers from a property tax ‘overload’ just like an electric circuit breaker. A property tax circuit breaker would help stabilize neighborhoods and communities across the commonwealth. By reducing the tax burden, more Pennsylvanians could purchase and maintain family homes,” Freeman said.

The Northampton County legislator’s plan would exempt a taxpayer from paying a

portion of real property tax levied by a local taxing authority that exceeds a certain percentage of household income.

Freeman is proposing an amendment to the state constitution that would allow property tax circuit breakers to be used in Pennsylvania. A proposed constitutional amendment must pass the General Assembly in two consecutive legislative sessions before being placed on the ballot to be considered by the state’s voters.

If the Pennsylvania electorate approves the proposal, enabling legislation would need to be passed to institute property tax circuit breakers and to set the percentage threshold amount of property tax to household income that would trigger the circuit breaker.



Rep. Freeman speaking at MLK Jr. Celebration at Shiloh Church in Easton in January.

Freeman proposes tutoring program for public schools

High school seniors and juniors would receive academic credit for tutoring students in lower grades under legislation introduced by state Rep. Robert Freeman.

“Tutoring is a time-honored and cost-effective way to enhance academic performance for both the student being tutored and the student who serves as a tutor. Additionally, tutoring can reinforce learning for both the tutor and the pupil as well as increase good study habits, improve academic

performance, boost self-esteem, and put students in charge of their own learning process as they pass on that knowledge to younger students,” said Freeman.

Freeman said his legislation (H.B. 827) would not be a state mandate, rather it would be a program public schools could choose to utilize. The Department of Education would establish a “Cross-Age Tutoring Program” whereby students who are seniors and juniors, under the supervision of a certified

teacher or paraprofessional, may volunteer as a tutor to assist students in lower grade levels with their studies.

The participating tutors would receive academic credit for their services. The plan includes a provision to encourage 11th and 12th grade students who are not achieving as well as they could academically to participate if it is determined that serving as tutors would improve their own academic performance.

Freeman bill would provide additional public health insurance option

Permitting the State Workers’ Insurance Fund to sell health insurance would give Pennsylvanians a more affordable insurance option, according to state Rep. Robert Freeman.

The State Workers’ Insurance Fund was established to provide a workers’ compensation program for Pennsylvania businesses that could not access workers’ compensation insurance in the private sector. It is currently permitted to sell workers’ compensation insurance only. Freeman’s bill would expand SWIF offerings to include health insurance, which individuals or businesses could purchase for their employees.

“By allowing SWIF to offer health insurance as a public option, it would make a quality insurance product available to Pennsylvanians at a lower cost than current private insurance rates because of its lower administrative overhead. Having a public option would also

create more competition within the health insurance market to help drive rates down,” said Freeman. “In addition, by making this available in the market, it would serve as a yardstick by which to measure the fairness of rates charged by private health insurance companies.

“Health insurance rates continue to increase. I believe that this proposal would effectively bring health care policies back to an affordable range for the average Pennsylvanian and Pennsylvania businesses by offering a less costly alternative to the current private health insurance plans offered today.”

Freeman said there would be no tax dollars used to subsidize the public option because the offering would be paid for with premiums from health care subscribers and a possible loan from the SWIF Fund if needed, which would be paid back.



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INSIDE:

Land Banks, Revitalization Tax Credit, and Affordable Housing Page 2
Fairer Property Taxes, Tutoring, and Public Health Insurance Option Page 3
Sunshine Act Page 4

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Sunshine Act 24-hour notice bill approved by House committee

The state House Local Government Committee has approved legislation sponsored by Chairman Rep. Robert Freeman that would clarify the exceptions to the 24-hour rule for meeting agendas under the Sunshine Act in response to a November decision by the Pennsylvania Supreme Court.

“My legislation would strengthen transparency at public meetings by making sure residents have sufficient time to review and understand upcoming meetings that affect their daily lives. An informed and engaged citizenry is essential for a thriving democracy,” Freeman said.

In 2021, the Pennsylvania General Assembly amended the Sunshine Act to require government entities to make meeting agendas available to the public at least 24 hours in advance.

Recognizing the need for flexibility, the amendments also established reasonable exceptions to the 24-hour rule, including actions related to emergencies, minor matters that arise after the notice is published and do not involve contractual or financial obligations, and minor matters raised by a resident or taxpayer during the meeting.

The 2021 amendments further allow an agency to change its agenda during a meeting by a majority vote, provided the change is announced to those present before the vote. “Due to the way this section of the Sunshine Act is written, the Pennsylvania Supreme Court interpreted this majority vote procedure as a valid exception to the 24-hour rule. This allows the 24-hour rule to be circumvented by allowing virtually any matter to be considered without giving the public 24-hour notice,” Freeman said.

“I believe this runs contrary to the intent of the 24-hour rule and the Sunshine Act, which is to give the public a reasonable opportunity to know what matters will be discussed at meetings of their local municipality, school district, and commonwealth agencies. My legislation would clarify the Sunshine Act by explicitly defining the exceptions and limiting the majority-vote procedure to only these specific exceptions.”

The Local Government Committee amended H.B. 2146 to add a new category of exceptions to the 24-hour rule for minor administrative approvals that were inadvertently omitted from the agenda and that if delayed to the next meeting would cause hardship.

The bill heads to the full House of Representatives for consideration.



Rep. Freeman at Easton Highline Trail Grant announcement with Mayor Panto, County Executive Zrinski, DCNR Secretary Dunn, Lt. Governor Davis, Sen. Boscola and other participants.