

CABHN FEVER

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State EITC Included in 2006 Agenda



Momentum is building to enact a State Earned Income Tax Credit (EITC) in the 2006 Legislative session. A state EITC would provide tax relief to hard-working, low-income families, helping them close the gap between what they earn and what they need to make ends meet. In turn, working families spend the EITC return in their local communities.

The Senate Democratic Caucus has included a state EITC in its 2006 Agenda, and Senate Majority Leader Martin Looney is serving as the lead legislative champion on this effort. A state EITC is also a top priority for One Connecticut, a broad-based coalition of 100 human service, labor, interfaith, and advocacy organizations. The Connecticut Association for Human Services (CAHS) and Connecticut Voices for Children are the two advocacy groups leading the effort to pass a state EITC this session.

A state EITC bill has been raised in the Human Services Committee and a public hearing will be held in late February. The bill must get past the Finance, Revenue & Bonding Committee and Appropriations Committee, and ultimately pass the House and the Senate.

CAHS is providing regular email updates about state EITC legislative efforts through its new Family Economic Success (FES) Policy Network. If you would like to receive email updates and be part of the FES Policy Network, please call Maggie Adair, Policy Director, 860-951-2212, ext. 239, or email madair@cahs.org (please include your name, organization, address, phone number and email address). If you have questions or are interested in providing testimony at the public hearing, please call Maggie.

Devastating Bill In Judiciary Committee Could Result In Tenants Losing All Their Possessions After An Eviction

The Judiciary Committee is considering a bill which greatly increases the risk that tenants who are evicted by a marshal will lose all their property. This could leave the very poorest of tenants with literally nothing but the clothing on their backs.

The bill would eliminate the town's obligation to hold the tenant's property after an eviction, and it would eliminate the 15-day period tenants have to reclaim property after an eviction. It is supported by some landlord groups and some municipalities. At press time, the bill had no bill number and final wording was not available.

Most tenants move before the marshal evicts. The bill would affect

only about 10% of eviction cases (2,000 per year). But it would affect the very poorest of tenants — those with no place to go, no place to move their property to, the least literacy in English, or the least ability to understand that they are about to be evicted.

The existence of a redemption period, and the role of the town as a neutral party in charge of the possessions, are both critical to the ability of tenants to reclaim their goods. Those statutory provisions have been in place for more than 100 years. Any legislation which jeopardizes them will put tenants seriously at risk if an eviction occurs.

New RAP Certificates Becoming Available

Housing Advocates Urge Further Program Expansion

The Department of Social Services is issuing new RAP (Rental Assistance Program) certificates to tenants on the state's RAP waiting list. DSS hopes to have about 300 new certificates in use by tenants by June. The new certificates are available because housing advocates worked to add \$1.8 million to the RAP budget in the last legislative session.

This year, housing advocates, led by the Connecticut Housing Coalition, are advocating for an additional \$3.9 million in RAP funding. This funding would enable the program to provide housing assistance to 2,600 families by June 30, 2007. The program served 2,600 families in 1990 but rising housing costs and cuts in funding have reduced the number of certificates in use to 1,362 as of February 1.

The expansion of the RAP program is all the more important because major changes in the way the federal Section 8 program is funded have forced many housing authorities to lease many fewer Section 8 vouchers, require tenants to pay a larger share of the rent, or push tenants into more poverty-impacted neighborhoods. Statewide, 1,000 fewer Section 8 vouchers are in use than were authorized two years ago.

Partnership for Prescription Assistance (PPArx)

If you don't have prescription coverage and can't afford your medicines, you could get help paying for them. Call 1-888-4PPA-NOW (1-888-477-2669) or visit www.pparx.org to see if you may

(See PPArx p.4)

Your Utility Bill: The Arrearage Forgiveness Program

Are you receiving energy assistance to help with your gas or electric heating expenses? If you have applied for energy assistance and you owe the utility money, you should apply for the "arrears forgiveness" program. This program matches your payments and energy assistance, doubling everything paid by you or on your behalf, to reduce your debt to the utility. Apply at your utility provider.

Once you apply, you should make sure the monthly payment is affordable and that you can pay *every month* — you will only receive the matching payment if you have made your monthly payments. As long as you are making timely monthly payments, the utility will not shut off your service, even if you owe a lot of money. If you have a payment agreement that you can't afford, you can ask the utility company to change the agreement. This worksheet will help determine how much you can afford to pay monthly. ➔

Keep Your Utilities On! Statewide Legal Services Sponsors Utility Days

Are you worried about a utility shut off this Spring? Are you facing utility payments that you can't afford? Statewide Legal Services (SLS) may be able to help you. Once again, SLS is offering Utility Days where legal advocates will try to come up with a workable payment plan for both you and the utility company. There are several Utility Days being held around Connecticut. See the schedule below to find the one nearest you.

If you have any questions, please call Bonnie Roswig at SLS, (860) 344-8096 ext. 3002.

(See Utility Day Locations p.4)

This is how you figure out what your monthly utility payment should be:



Enter in (A) your total utility bill for the last 12 months
- the utility company can tell you how much this is. If
you haven't lived in your home for one year, ask the utility
for an estimate of your 12 month bill. \$ _____ (A)

Enter in (B) the amount of energy assistance or fuel
bank assistance you expect to get. If the energy assistance
program hasn't told you the amount you will get, call and
ask them what they think it will be. - \$ _____ (B)

Subtract (B) from (A): = \$ _____ (C)

Divide (C) by 12: \$ _____ (C) ÷ 12
This is part of what you will pay each month. = \$ _____ (D)

Enter in (E) an amount to pay toward the back bill.
This should be an amount you know you can afford to
pay each month, when added to (D). It can be a small
amount, like \$10, if that is all you can afford. + \$ _____ (E)

Add (D) + (E). This should be Your Monthly Payment: = \$ _____

If you can't afford this amount, ask the utility for a lower
monthly payment. Sometimes this amount can be reduced.

This is how you figure out what you can afford to pay the utility company every month.:

Fill in the blanks below to help explain to the utility co. what you can afford to pay.

| | |
|----------|--|
| \$ _____ | Rent or Mortgage, Insurance & Taxes |
| \$ _____ | Food and Household Supplies |
| \$ _____ | Medical Expenses (bills, insurance, medicine) |
| \$ _____ | Clothing |
| \$ _____ | Personal Needs (e.g., work uniforms, haircuts) |
| \$ _____ | Transportation (car, ins., gas & maint., bus, other transp.) |
| \$ _____ | Child Care |
| \$ _____ | Telephone |
| \$ _____ | Other Utility or Energy Expense: _____ |
| \$ _____ | Debts: _____ |
| \$ _____ | Other Expenses: _____ |
| \$ _____ | Laundry |
| \$ _____ | Total Monthly Expenses |

Add up your total net monthly income (the amt. after deductions made by employer)
and enter that below (if your income is weekly, multiply the amount by 4.3 to get your average mo. income):

Total Monthly Income \$ _____
(minus) **Total Monthly Expenses (from above):** - \$ _____
(equals) **Remaining Income** \$ _____

Part of your remaining income can be applied toward your utility bill each month. BUT avoid
paying all your remaining income toward this bill; you may have other unexpected expenses.



Governor Rell Announces Budget Proposal

Governor Rell announced her proposal for the state budget for 2006-07 on February 8, the opening day of the 2006 legislative session. The good news is that there are no major cuts proposed in social service programs. The bad news is that there are no significant initiatives in these areas. The Governor's initiatives were in the area of tax cuts. Tax cuts without deep cuts in social services are possible now that the state revenues are recovering from the 2002-03 downturn. But these cuts do not address the deficits in the state budget that are projected for 2008 and beyond.

Major points in the Governor's budget:

Health Care

- continue to supplement the Medicare Part D prescription drug benefit. Under the wrap-around, the state will ensure that people who are dually eligible for Medicaid and Medicare and people who are on ConnPACE do not lose drug coverage under the new federal benefit. Details of how this will work are still being set.
- cut \$5 million from the SAGA program
- start a state premium assistance program for HUSKY. Under such a program, the state would help people enrolled in HUSKY buy into their employer health care program. The state would also offer wrap-around coverage for benefits not covered by the employer health care program. In theory, this program would save the state money as the employer would pay some health care costs. But the burdens of administering the program and the cost of the wrap-around services may outweigh the savings.
- change the "medical necessity" definition in Medicaid for a projected savings of \$3 million.

Welfare

- \$11 million reduction in TFA cash assistance (based on projected caseload reduction)
- no increase in education and training services for people in the TFA program
- some increased funding for Priority School Districts

Child Care

- small increase in Care4Kids Child Care program but this program is still funded at about \$50 million less than in 2002

Immigrants

- for the first time in years, apparently no proposal to cut immigrant benefits

Housing

- maintains funding for the Next Steps Initiative to expand supportive housing by 500 units
- \$20 million in general obligation bonds for the second year of the Housing Trust Fund

Federal

"Deficit Reduction" Act Passes; TANF Reauthorization Included

The controversial federal budget bill funding social services, known as the Deficit Reduction Act, passed on February 1 by a vote of 216-214, with Connecticut Rep. Johnson and Shays voting for the bill and Rep. DeLauro, Larson and Simmons voting against it. The bill contains a variety of cuts in social service and education programs.

Of particular importance are changes in the federal TANF program and Medicaid.

TANF

While the bill did not contain the full range of proposals included in the various TANF reauthorization proposals which have been discussed over the past four years, there were significant changes in the requirements that states must meet to qualify for federal block grant funds. These changes include:

- states must reach a **50% work participation rate for its overall TANF caseload** (and 90% participation rate for two parent families) without the benefit of the existing caseload reduction credit. Currently, the participation rate is set at 50% but the caseload credit reduces that rate. The caseload reduction credit is changed so that it will not reduce the rate significantly.
- federal participation requirements are applied to families receiving cash assistance in separate state programs funded with state money. Currently, Connecticut provides some cash assistance to two-parent families and families exempted under state rules from work requirements through state-funded programs and is able to count the funds expended on these cash assistance programs towards required Maintenance of Effort funding.
- **an increase of only \$1 billion in child care funding** over the next 5 years. It is estimated that it will cost the states more than \$12 billion to provide the child care needed to meet the new work requirements.

Medicaid

The Act gives states substantial new flexibility to impose co-payments and premiums on Medicaid participants. While the rules are still complicated, some of the major changes permit states to vary cost-sharing for different groups of participants and to allow providers to refuse to provide services to participants who cannot afford to pay required co-payments.



Utility Day Locations

Saturday, March 11, 2006 - 10:00 a.m. - 2:00 p.m. - Waterbury, NOW, 232 North Elm St.


Saturday, March 18, 2006 - 10:00 a.m. to 2:00 p.m. - Derby - TEAM, INC. - 30 Elizabeth St.

Saturday, March 25, 2006 - 10:00 a.m. to 2:00 p.m. - New Haven, Hall of Records, 200 Orange St.

Saturday, April 1, 2006 - 10:00 a.m. to 2:00 p.m. - New Britain, Connecticut Bar Assoc., 1st Floor, 30 Bank St.

Saturday, April 8, 2006 - 9:00 a.m. to 1:00 p.m. - Hartford, South Congregational Church, 277 Main St.

Free Mammograms

The Charlotte Johnson Hollfelder Foundation covers the cost of mammograms for women with little or no health insurance. 

PPARx (cont. from p.1)

qualify. Help is available in English or Spanish. You can also visit the website at www.pparx.org.

This program is sponsored by America's pharmaceutical companies in partnership with health care providers and community groups.

Mammograms are offered through the Health Center's Department of Diagnostic Imaging and Therapeutics, located on the main floor of the John Dempsey Hospital in Farmington and in the East Hartford office of UConn Health Partners at 99 Ash Street. To make an appointment, call the UConn Health Center in Farmington at (860)-679-2784 or the UConn Health Partners in East Hartford at (860) 282-8523.

CABHN Meetings held 1st Friday of the month

9:30 - 11:30 am

Upcoming Meeting:

Friday, April 7

Community Renewal Team
(CRT)

555 Windsor St., Hartford

*Topics: Mid-Session Legislative
Update*

Medicare Part D

*Analysis of Federal Budget
Proposals See you there!*

The Connecticut Alliance for Basic Human Needs (CABHN) is a statewide network of individuals, community groups and organizations which supports and promotes advocacy on low-income issues. For more information, please call (860) 278-5688.

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Legal Assistance Resource Center of CT
and
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