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CABHN FEVER

Feeling the Crunch this Tax Season? Get Your Refund Fast & Free at a Volunteer Income Tax Assistance (VITA) site!

The VITA Program offers free tax help to low- to moderate-income (generally, \$42,000 and below) people who cannot prepare their own tax returns. IRS certified volunteers receive training to help prepare basic tax returns in communities across the country. In Connecticut VITA sites are generally located at community and neighborhood centers, libraries, and schools. In addition to getting your taxes prepared for free, most sites also offer electronic filing (e-filing), which allows you to receive your refund in half the time compared to returns filed on paper.

VITA sites are open from mid-January through April 15th, most sites are appointment only. To locate a site near you call 2-1-1. Sites open in early January so reserve your appointment soon! Check these income guidelines to find out if you are eligible:

Income Limits		
Individual	Married Filing Jointly	Number of Qualifying Children
\$12,880	\$15,880	0
\$33,995	\$36,995	1
\$38,646	\$41,646	2 or more

Living Paycheck to Paycheck?

The Financial Planning Association (FPA) CT Chapters in partnership with the Office of the State Treasurer established a pro bono network of financial planners that will provide assistance to individuals and families struggling to make sense of their finances.

What is offered:

- Free 30-minute professional consultation on basic financial planning, tax planning, saving for college, coping with job loss or a life crisis and more
- Free follow up personal financial planning toolkit with self-help checklists, articles, and brochures
- Online resources

Contact the FPA Pro Bono Network at 860-721-PLAN (7526) or 1-800-490-4237 to find out if you are eligible.

Free NAMI Classes

NAMI Fairfield is sponsoring a NAMI Basics Education Program that is designed for parents and caregivers of children and adolescents with behavioral health problems or mental illness. The six-week series will be offered on 6 consecutive Mondays from 7:00-9:30 beginning March 2, 2009. It is held at First Church Congregational in the Eliot Room, 148 Beach Road, Fairfield, CT. The course is free but pre-registration is required. Call Rebecca at 203-259-9779. For more info on this course, go to: www.nami.org/template.

Shamrock n' Roll to Support Diaper Bank

Attention all runners! Save the date: Sunday, March 8th for 99.1 WPLR's Shamrock n' Roll. Register to enter the 5k race and donate diapers to The Diaper Bank. Call Janet Stolfi Alfano at 203-934-7009 for more details.

Groundwork Bridgeport Gears Up For Spring

Groundwork Bridgeport will bring the Butterflies Are Teachers program to Bridgeport public schools this spring. This program recruits high school students to teach elementary students the life cycle of the butterfly and includes valuable hands-on lessons about science, math, and ecology. In the process, the city is provided with beautiful butterfly gardens.

High school students who excel in this program are also welcome to join the Green Team, an empowering job training program which both prepares students for life after graduation and instills an appreciation for the natural world outside the city.

The April Park City Sweep, a bi-annual city-wide cleanup event, will proceed as scheduled and all are welcome to participate. The Our Folks program will continue to bring subsidized lawn care to elderly homeowners who cannot maintain their own property or pay for commercial landscapers. All of these programs help Groundwork Bridgeport fulfill its mission to reduce environmental poverty and enhance the urban landscape of Bridgeport. If you have any questions or would like to donate your time, money, or property, call Groundwork's community organizer at 203-335-6126 or e-mail at joseph.gwbpt@sbcglobal.net

Protect Yourself During Flu Season

There are many locations to get a flu shot, including local health clinics, supermarkets and pharmacies. The best way to find a location near you is to visit <http://flucliniclocator.org/> or call 1-888-668-6358 (1-888-No-To-Flu). You can also call the 2-1-1 statewide Infoline.

AmeriCares Free Clinics for Uninsured

To be eligible you must:

- ▶ Have no health insurance
- ▶ Be a resident of the area
- ▶ Provide proof of income
- ▶ Meet income guidelines
- ▶ Provide photo identification

For more information call 1-800-486-HELP or go to:
www.AmeriCaresFreeClinics.org

AmeriCares Free Clinics Income Limits

Household size	Annual income
1	\$20,800
2	\$28,000
3	\$35,200
4	\$42,400
5	\$49,600
6	\$56,800
For each addl. Person add	\$7,200



AmeriCares Free Clinics provide quality medical care to the uninsured in Norwalk, Bridgeport and Danbury. Volunteer doctors and nurses provide primary as well as specialty care for qualifying low-income residents.

All three clinics treat adult patients through walk-in programs. Patients with chronic illnesses, such as diabetes and asthma, can be seen by appointment. In addition, each clinic offers specialty care programs on a limited basis. The Norwalk clinic is the only location

with a pediatric program. Children are examined on Wednesdays from 1 p.m. to 3 p.m.

Lab tests and diagnostic services are available **to patients at no charge** through AmeriCares Free Clinics extensive network of partner hospitals and laboratories. All three clinics also have established relationships with local pharmacies and participate in Patient Assistance Programs to ensure patients get essential prescription medications at little or no charge.

SustiNet: Healthcare We Can Count On

On January 13th, the Universal Healthcare Foundation of Connecticut officially unveiled its much-anticipated public policy proposal to:

- Guarantee all CT residents access to their choice of high quality health coverage and health care.
- Control costs so that health care is affordable and sustainable for individuals, families, businesses, and taxpayers.
- End residents' worries about losing access to care when they change jobs, finish school, start a business, experience other life-changing events or have pre-existing conditions
- Prevent illness and disease where possible and improve health.
- Eliminate racial and ethnic disparities

in health care and health outcomes.

The plan's name, SustiNet, the Latin word for sustains, reflects the proposal's commitment to health and sustainability. In FY 2010, planning and infrastructure development would lay the groundwork for plan implementation, which would begin in FY 2011, phasing in over five years. Coverage expansion would begin January 2011. By 2014, it is projected that only 2% of the population (approx. 50,000 people) would be uninsured, largely consisting of those who opt out of coverage and with incomes too high to qualify for HUSKY. Legislative leadership at the event included Speaker of the House, Rep. Chris Donovan, and Senate President Pro Tempore, Sen. Don Williams. For more information on SustiNet, visit www.healthcare4every1.org.

Responding to Proposed Budget Cuts

In November and December, a small group of activists from the Hartford area met to discuss the economic crisis, the ways that it would affect working people and poor people in our communities, and how we should respond. From these discussions, the People's Economic Justice Coalition formed and adopted the following core organization principles.

- We will develop an agenda and strategy driven by the community members most directly impacted by the economic crisis.
- We will seek to be flexible and mobile enough to respond to a variety of attacks on working class people in the Hartford area.
- We will demand the impossible, that is, everything that members of our class need to survive, even when it is considered outrageous or "off-the-table" by reformist politics.
- We will be a politically independent voice.
- Solidarity with all oppressed peoples: an injury to one is an injury to all!

Save these Dates!

A Community Meeting for a People's Bailout

Wednesday, February 2 - A press conference (to coincide with Governor Rell's budget announcement) to discuss the implications of the budget for working people and poor people, to call for an emergency budget in which there are no cutbacks or lay-offs, and to demand a progressive income tax that shifts the burden to the wealthy and the corporations.

Saturday, February 7, from 1pm-4pm, Hartford City Hall - A Community Meeting for a People's Bailout. This will be a public meeting and speak-out for working people and poor people

See People's Bailout p. 4

Changes at the Legislature

As the new legislative session starts, there are changes in leadership positions that will affect work on issues of importance to CABHN members. Here's a summary of the key changes:

House of Representatives Leadership

Speaker of the House - Rep. Christopher Donovan, Meriden

Majority Leader - Rep. Denise Merrill, Storrs

Committee Chairs

Appropriations - Rep. John Geragosian, New Britain and Sen. Toni Harp, New Haven

Human Services - Rep. Toni Walker, New Haven and Sen. Paul Doyle, Wethersfield

Housing - Rep. Ken Green, Hartford and Sen. Edwin Gomes, Bridgeport

Public Health - Rep. Betsy Ritter, Waterford and Sen. Jonathan Harris, West Hartford

Higher Education and Employment Advancement - Rep. Roberta Willis, Sharon and Sen. Mary Ann Handley, Middletown

Children - Rep. Faith McMahon, Windsor and Sen. Anthony Musto, Bridgeport

Aging - Rep. Joseph Serra, Middletown and Sen. Edith Prague, Eastern CT (Norwich area)

The Housing Committee's status has been changed from a select committee to a regular committee. This means that bills passed by the Housing Committee no longer have to be approved by the Planning and Development Committee. The Children and Aging Committees remain select committees. Their bills must be approved by another committee, usually the Human Services Committee.



Addressing the Fiscal Crisis

The downturn in the national economy is affecting Connecticut. Revenues, the money the state collects from taxes and other sources, are down and the estimates of what the state can expect in revenues in the future keep getting worse. The Governor and the Legislature will have to address the worst budget situation that we have seen in many years.

These problems cannot be addressed by cuts alone and cuts to essential services should be adopted only as a last resort. Other ways to address the expected shortfall in revenues for this year and in the 2-year budget that must be adopted by the Legislature this session include:

- ✓ Use the Rainy Day Fund. We have over \$1 billion in the Budget Reserve or Rainy Day Fund. The state puts money in this Fund in good economic times in order to have some reserves to help when revenues fall in bad economic times.
- ✓ Support the federal stimulus package. Congress and the Obama administration are working on a package of federal spending that would send money to the states to address the states' budget problems. An important component of most proposals is increasing the federal match for Medicaid expenditures (called the FMAP). Connecticut currently gets \$.50 from the federal government for every \$1 it spends in the Medicaid program. Proposals have called for increasing this match to \$.58 or \$.62 per \$1, or even higher. This could bring Connecticut \$500 million or more per year.
- ✓ Raise the state income tax rate on higher income people. Connecticut's income tax rate for everyone except the poorest residents is a flat 5%. The federal income tax and income taxes in many other states are progressive - the tax rate increases as a person's

income increases. Increasing the rate to 6% for couples making more than \$200,000 could raise about \$450 million a year.

This change would also help make the state's overall tax system more fair. Currently, low- and middle-income residents pay a higher percent of their income in taxes, when the impact of income, sales and property taxes are considered, than high income residents.

- ✓ Reform the corporate income tax to ensure that large corporations pay their fair share. Increasingly, multi-state and multi-national corporations are able to organize their businesses so that they do not pay taxes to states with a corporate income tax. This leaves in-state businesses bearing the burden of the corporate income tax. Many states, including recently Massachusetts and New York, have adopted a corporate tax system called "mandatory combined reporting". This system taxes a reasonable amount of the income of profitable multi-state and multi-national businesses in states the corporations do business in. It is estimated that adopting mandatory combined reporting in Connecticut would increase corporate tax revenues by about \$100 million.

HUSKY Changes Continue

Changes in the HUSKY program continue. At the end of December, the Department of Social Services (DSS) announced that it was terminating its arrangements with Anthem BlueCare Family Plan and ending the Traditional Medicaid option for HUSKY participants. On February 1, the HUSKY program will be returning to a full managed care system and Anthem BlueCare will not be part of the system.

See HUSKY Changes p. 4

If you or your organization would like to receive CABHN Fever by email, or would like to be added to our mailing list, please contact esmall@larcc.org or call 860-278-5688 x208.

HUSKY Changes (Cont. from p.3)

Except for people eligible for the Primary Care Case Management pilot (see below), all HUSKY A and B participants must select a managed care organization to manage their health care by January 30. The choices are Community Health Network of Connecticut (CHNCT), AmeriChoice (part of UnitedHealthcare) or Aetna Better Health. If HUSKY participants do not make a choice, DSS will assign the participants to one of these plans. In most cases, the participants will be assigned to either AmeriChoice or UnitedHealthcare.

In order to keep their current providers, participants should contact their providers to find out which managed care organizations the providers are part of and select a plan that their providers have joined.

Primary Care Case Management (PCCM): Some HUSKY participants in Willimantic and Waterbury will receive a separate letter giving them the option to join a pilot project - primary care case management or PCCM. Under this plan, care is managed by your provider rather than by a managed care organization. Again, HUSKY participants who have this option should discuss it with their providers to see what will work best for the participants.

People's Bailout (Cont. from p.2)

from all over the Hartford area, laying the groundwork for the program and the demands of our campaign for a people's budget.

For more information, contact: David Samuels (860) 570-0787, peoplesbailoutct@yahoo.com or visit the blog at <http://peoplesbailoutct.wordpress.com>. Submitted by Peter Gosselin.

**Upcoming
CABHN/FESN Meeting**

**Friday, Feb. 6th
9:30-11:30 A.M.**

**Location & Topics:
Discussion on Governor's
Budget Proposal**

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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❖ of Connecticut, Inc. ❖

44 Capitol Avenue, Suite 301 ❖ Hartford, CT 06106-1764
(860) 278-5688 ❖ FAX (860) 278-2957

Tenants in foreclosure: What protections does a tenant have when the landlord is being foreclosed?

It may surprise you, but tenants in Connecticut have more rights than you might think.

THE RIGHT TO DUE PROCESS AND TIME TO MOVE

- * No tenant can be forced to move without having been made a defendant in a court case. Usually, if the lender wants the tenant to leave, it does not start a case against the tenant until after the foreclosure is over, when it can bring a “summary process” (i.e., an eviction) action. In a smaller number of cases, the lender makes the tenant a defendant in the foreclosure action. If this happens, then the tenant can be forced to vacate when the foreclosure action is complete. In either case, however, the tenant must be served with court papers and has the right to go to court.
- * No tenant can ever be forced to move until at least 30 days after the foreclosure action is complete. Some tenants are guaranteed at least 60 days after the end of the foreclosure. The 60-day period applies to tenants who have written leases and were living in their apartment at least 60 days before the foreclosure action was started. The 30-day period applies to all tenants without a written lease and to tenants who moved into the building during the foreclosure or within the 60 days before the foreclosure action started.

THE RIGHT TO REMAIN A TENANT

Under Connecticut law, not all tenants can be forced to move after a foreclosure.

- * Tenants over the age of 62 or physically disabled who live in buildings with five or more apartments cannot be forced to move after a foreclosure. Such tenants can be evicted only for good cause (such as not paying the rent or breaking the rules), and foreclosure is not such a cause. It does not matter whether the new owner is willing to give the tenant a lease or not. The law itself allows the tenant to stay. Eligible tenants should not hesitate to insist upon this right.
- * The law is still developing, but some courts have ruled that tenants living in subsidized housing cannot be forced to vacate without cause and that tenants with a Section 8 voucher cannot be forced to vacate without cause before their existing lease expires. In addition, a new owner seeking to terminate Section 8 vouchers must follow federal procedures for termination. These special rules apply because these programs are regulated by federal law, and federal law preempts state law.
- * The Economic Stabilization Act of 2008 requires directs federal housing entities “where permissible to permit bona fide tenants who are current on their rent to remain in their homes under the terms of the lease.” Thanks to action by legal aid agencies in Connecticut, a major backer of residential mortgages – Fannie Mae – has issued policies directing that tenants in properties that they acquire by foreclosure will in most cases be offered month-to-month

leases and will not be forced to vacate before a buyer is found for the property. A second major residential backer – Freddie Mac – has stated its intention to do the same.

THE RIGHT TO GET SECURITY DEPOSIT BACK

- * A tenant is entitled to the return of his or her security deposit from whoever owns the building at the time the tenant moves out. If the tenant leaves before the foreclosure is final, the old landlord is responsible for returning the deposit. If the tenant leaves after the foreclosure ends, then the new owner (usually the bank or other lender) must return the deposit. It does not matter whether the new owner actually received the security deposit from the old owner. If the lender fails to return a deposit or provide a written accounting of the deposit within 30 days after the tenant moves, the deposit is doubled by operation of law. Any aggrieved tenant should file a complaint with the Banking Commissioner.

THE RIGHT TO MAINTENANCE OF THE BUILDING

- * The owner of the building is responsible for complying with all housing and building codes and all state and federal landlord-tenant laws. During the foreclosure, the landlord still owns the building and is responsible. As soon as the foreclosure ends, the lender (or other purchaser) becomes the owner and becomes responsible. If the new owner does not comply, a complaint should be made to the appropriate code enforcement agency.

THE RIGHT THAT “CASH FOR KEYS” OFFERS BE FAIR

- * In order to induce tenants to move out quickly, some lenders have been offering to pay them to leave (“cash for keys”). This is legal, but many “cash for keys” offers are deceptive, because they are offered instead of, rather than in addition to, the security deposit. Some are intimidating, because the tenant is not told about the right to stay or to get time to move. Now there is a new law that sets minimum standards for “cash for keys” offers. For tenants who can document the security deposit, the new law requires that “cash for keys” payments include the return of the security deposit, plus an amount equal to the security deposit (i.e., the total must be at least double the security deposit). For tenants who do not have evidence of the security deposit or had no security deposit at all, a “cash for keys” offer must be equal to at least two months’ rent or \$2,000, whichever is more.

WHAT PROTECTIONS ARE STILL NEEDED?

- * The right to keep their tenancy for all tenants in all foreclosed buildings, not just for elderly or disabled tenants in larger buildings.
- * The right to complete their leases, so that foreclosure no longer terminates leases.
- * The right to have their cases heard in the housing courts, with access to housing specialists as mediators. Lenders should not be able to force tenants to defend their rights in foreclosure court, where they have no access to mediation.
- * The right to have the foreclosing party held responsible for maintaining the building during the foreclosure action itself if the landlord fails to make repairs.