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CABHN FEVER



Phone Application for Unemployment Compensation Begins in Some Towns

Applying for unemployment compensation benefits by telephone has started in six areas -- Willimantic, Norwich, New London, Danielson, Ansonia and Danbury. Other areas of the state will begin filing initial unemployment benefits by telephone later this summer. In some situations, you'll be able to apply in person. For example, you may be told to apply in person if the computer system is not working when you call. Other examples include: you don't have a phone, you have a physical or mental disability, you have trouble using the telephone system, or the Department of Labor staff think it makes more sense for you to apply in person.

When your job ends--whether you are fired, laid off or you quit--you should be given a "separation packet". This packet explains your right to apply for unemployment. It also has a "pink slip" that your employer will fill out. You do not need this pink slip to apply for unemployment.

Did You Know?

- ✓Victims of domestic violence who quit work to keep themselves or their children safe may be able to collect unemployment comp.
- ✓You don't need a pink slip to apply.
- ✓You can challenge a decision if you are denied benefits.

Hints:

- Call Statewide Legal Services (SLS)** for advice before you file. There are times when it might make sense to wait to apply. For example, it might be better to wait if you can't meet the requirements of being able to work because of a health issue or domestic violence. Call SLS.
- Remember you don't need a "pink slip" to apply.**
- Claim your dependents.** You can get more unemployment benefits if you have people who depend on you for support. (\$15 each week to a max of \$75) for each dependent. A dependent is: a child under 18; a child under 21 who is either a full-time student or is handicapped; a husband or wife who is not working.
- Challenge the decision if you are denied benefits.** If you are denied benefits,

Statewide Legal Services 1-800-453-3320 or 860-344-0380. Mon-Fri: 9-3 & Th: 5:30-7:30pm

Free Summer Meals for Kids!

When school is out, where can Connecticut children go for a nutritious meal? Any of the Summer Food Service Program (SFSP) sites in parks and schools around the state! Any child from ages 1 to 18 can come to a site and receive a **free meal**. (Note: 18 year olds are eligible--we gave you the wrong age in last month's *CABHN Fever*). There are no applications to fill out or income verification. Most sites serve only lunch,

but a few also have breakfast. Although there is clearly a need, only 20% of the children who eat free/reduced price school meals during the school year also eat at summer food sites. Help spread the word that summer meals are available!

To find the site closest to you, call Infoline at 211. For more information on the SFSP call End Hunger CT! at 860-296-1127.❖



Think You're on a Section 8 Waiting List?

Think again. If you applied last year for a Section 8 voucher or a Rental Assistance Program (RAP) certificate at a Community Action Agency during the spring of 2000, you must fill out another application. **Even people who think they are on the waiting list must re-apply.**



Last year community action agencies were handling the Section 8 waiting list for the Department of Social Services. This year a different company, D'Amelia Associates, is processing the applications. A variety of problems led to the decision to throw out the old list and start again. Community Action Agencies who opened their lists last spring include Community Renewal Team (CRT), New Opportunities for Waterbury (NOW), Norwalk Economic Opportunity Now (NEON), Thames Valley Community Action Agency and Community Action Agency of New Haven.

The process has not been finalized, but the waiting list should open in July or August. Applications will be available at many community agencies or you can get an application from DSS on the web at www.dss.state.ct.us.

Getting Your Energy Bills Under Control

Have you heard about the REACH Program? It's a way to help low income households with high energy bills so they will be able to pay their home energy costs without having a "back bill" or other payment issues. Services are also offered to resolve problems with employment, child care, transportation, job training, and substance abuse.

For information, call the Community Renewal Team at 860-560-5894.❖

Refundable Child Tax Credit Passes Congress

A significant silver lining--a partially refundable child credit for low-income families--exists in the terrible tax legislation passed by Congress recently. The final tax bill includes a version of the proposal from the National Campaign for Jobs and Income Support, a project of the Center for Community Change. This final bill would make the credit refundable for families earning more than \$10,000 per year. The net effect is that a family with one child earning \$17,000 would eventually get a \$1,000 refund check back from the IRS. The provision would help about 17 million children who would have received nothing under the President's proposal and will lift 500,000 children above the poverty line. The refundable child credit adopted by Congress:



- ✓Increases the value of the credit from \$500 per child to \$1000 per child in four steps over the next 10 years.
- ✓Makes the credit partially refundable for families with earnings over \$10,000 per year.
- ✓Phases in refundability so families can get up to 10% of every thousand dollars they earn above \$10,000 between 2001-2004 as a refund. The phase in rises to 15% in 2005.
- ✓The refundable credit is not considered income for purposes of determining eligibility under any federal or state benefits program.
- ✓The provision becomes effective in calendar year 2001.

Few believed that it would be possible to win major anti-poverty legislation in the current political climate. And in fact, the proposal for refundability for all families did not pass. The effort however, shows that sustained grassroots pressure can result in major policy changes even in this political climate.

For more information, contact Ruth Cohen, the National Campaign for Jobs and Income Support, 202-342-0567 or cohenr@commchange or visit on the web at www.communitychange.org.

Immigrant Benefits Remain for This Year Thanks to Hard Work by Rep. Giannaros

Immigrant benefits were preserved (for one year) as the result of heroic last-minute efforts led by Rep. Demetrios Giannaros to overturn the deal on immigrant benefits made by budget negotiators. While it is a little unclear, it appears that the original deal was to continue cash and food stamp benefits for immigrants currently receiving these benefits but to accept new applicants only in the food stamp program. Medical and home care benefits would have been cut off July 1.



When the budget proposal was announced to legislators, Rep. Giannaros questioned the provisions relating to immigrants and worked to get 65 co-sponsors to an amendment to restore full benefits. At the same time, legal advocates were finalizing work on a lawsuit which would have challenged the constitutionality of state discrimination against legal immigrants and, if successful, ensured continued benefits for those currently receiving them.

Faced with strong opposition to cuts to benefits for legal immigrants in the House of Representatives, the leadership and the Governor first agreed to continue cash and medical benefits, as well as food stamps, for immigrants currently receiving these benefits. Then, as it became clear that the final bill needed to end the session might be in jeopardy, budget negotiators agreed that all cash and medical benefits programs for legal immigrants would remain open to current recipients and new applicants through June 30, 2002.

While this is a significant and exciting win, it is discouraging that it took enormous work and political courage, threats of lawsuits and a statement by the Attorney General that the proposals to cut benefits raised significant constitutional questions, all in the last days of the legislative session, to save these programs, which, while vitally important to recipients, cost the state very little.

SSI & Other Benefits Protected by New Law

The General Assembly has passed a bill which will protect recipients of Social Security, SSI, and veterans' benefits from having their bank accounts attached for a debt. The act applies only if those benefits go into a bank account by direct deposit. In such a case, the bank must protect the first \$800 in the account from attachment (even if that amount includes money from other sources). The \$800 cannot be frozen or paid over to a creditor and will therefore remain available to the recipient of the benefits. The law will take effect on January 1, 2002.

A study will be done of how to make sure that other types of exempt funds can be protected from attachment. For example, \$256 per week in wages or alimony is supposed to be exempt from creditors, as are such sources of income (e.g., child support, pensions, etc). In addition, every person is allowed a general cash exemption of an additional \$1,000. In spite of these debtor protection laws, creditors are routinely able to have this money removed from bank accounts to pay judgments.

New Tax Laws Might Put \$ Back in Your Pocket

Here's how it works. The IRS will send you a letter in July--this is one you will want to open--telling you if you qualify for an *Advance Payment Check*, the amount of the check, and when you'll receive it. Checks will be mailed out between July 23 and September 24, 2001.



Married couples could get up to \$600 and singles up to \$300. Not everyone is eligible for this check. For example, you need to have earned a minimum amount and have a tax liability which was more than your non-refundable credits.

You don't have to do anything to receive this check. But, if you've moved since filing your tax return, give the U.S. Postal Service your new address.

Call the IRS (1-800-829-4477) or visit their website www.irs.ustreas.gov.



Legislature Finally Completes Budget and Related Program Changes

On the last day of the state's fiscal year, the Legislature completed work on the state's budget for the next two years. It was not a good year for poor people in Connecticut with few expansions in services to poor people and some very significant cutbacks.

In addition to disturbing results of the session, the budget-setting process was also disturbing. To an even greater extent than in past years, the basic decisions about the budget were made by a small group of legislative leaders and the Governor's staff. Decisions by the committees, even the "powerful" Appropriations and Finance, Revenue and Bonding Committees, were ignored. Below is a summary of major wins and losses.

Temporary Family Assistance (TFA)

Time Limits. Most families will be limited to 39 months of assistance, with an absolute limit of 5 years for all families except those who cannot work because of domestic violence. (*See Extension article this page for details.*) These changes cut \$17 million from the TFA program.

Other TFA Changes. ■ The amount of the first sanction was increased to 25% of the benefit (from 20%).

■ The child support disregard in determining eligibility for benefits during the first 21 months of cash assistance was reduced from \$100 to \$50.

■ Unmarried minor parents who have not graduated from high school must participate in a program leading to a high school diploma or equivalency.

State Administered General Assistance (SAGA) Medical Benefits

Non-emergency medical transportation will no longer be provided by the SAGA medical program as a covered expense. DSS may also develop a primary care case management system for people receiving medical assistance under the SAGA medical program.

Post-Secondary Education and Training Work-Study Program

This program received wide support in the legislature and funding of \$1 million a year was provided in the Appropriations Committee budget. *However*, the funding appears to have been removed during the leadership negotiations.

Project SOAR

\$1 million from surplus funds was allocated to Project Soar for the FY starting July 1, 2001.

Individual Development Accounts (IDAs)

\$400,000 from surplus funds was included in the budget for IDAs.

Benefits for Legal Immigrants

State-funded benefits were continued for one year (*see article p. 2*).

Refundable Earned Income Tax Credit

Despite wide support and adoption by both the Appropriations and Finance, Revenue and Bonding Committees, a state refundable earned income tax credit was not included in the final budget.

Community Employment Incentive Program (CEIP)

The final budget included \$1.5 million for each of the two years of the budget, from surplus funds, for CEIP.

Rental Assistance Program (RAP)

Funding which ensures that the increased fair market rent levels can be used without cutting back on the number of available RAP certificates was included in the budget.

Security Deposit Guarantee

Changes effective October 1 will make it easier to get and use the security deposit guarantee program. A person will now be eligible for a security deposit guarantee at any time after receiving a Notice to Quit (previously, there had to be an eviction judgment). The guarantees can be for two months' rent. If 18 months have passed since a payment was made against a previous guarantee, the applicant is eligible for a full security deposit guarantee. Even during the 18 months after a payment, there will be no deduction unless the applicant was given an opportunity for a fair hearing to contest the deduction. ♦

Effective Oct. 1st

TFA Extension Policy Changes

■ Eligibility for cash assistance is limited to 3 six-month extensions after the initial 21 months of eligibility for most families. This means that most families will be limited to 39 months of cash assistance in a lifetime.

■ A family can qualify for more than 3 extensions if:

- the adult is unable to work because of domestic violence (or another reason beyond the adult's control but this exception has generally been limited to natural disasters such as fires or floods);

- the adult has at least 2 substantiated barriers to employment, including but not limited to: lack of available child care, substance abuse or addiction, severe mental or physical health problems, a severe learning disability, domestic violence or a child with a serious physical or behavioral health problem;

- the adult works at least 35 hours a week and earns less than the amount of the cash benefits that the family is eligible for (this affects large families); or

- the adult works less than 35 hours a week because of a disability or the need to care for a member of the family with a disability, provided the adult works as many hours as possible.

* 60 months of benefits is a lifetime maximum for families subject to time limits, except in domestic violence situations. Cash assistance received in another state counts toward the 60 month limit. ♦

New Law Will Require Receipt for Rent/Security Deposit Paid In Cash

Under P.A. 01-44, which has been signed by the Governor, as of October 1, landlords will be required to give receipts when they accept payment for rent or security deposit in cash. The receipt must state the date and amount of the payment and the purpose for which it was received. The law previously required the landlord to give a receipt for cash only if the tenant asked for one. It applies only to cash payments and not to payment by check or money order. ♦



Applications for Section 8 Being Taken

The Ansonia Housing Authority is accepting applications for the Section 8 rental assistance program. The voucher is **for the following people only:**

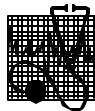
(1) Individuals and families who are living in, or have at least one adult member working in or attending a full time training program in Ansonia, Shelton or Seymour; and

(2) Individuals and families with at least one adult who is employed at least 20 hours a week for the past three months, or has at least one adult who is a full time training program participant, or whose head of household or spouse is at least 62 years old or is unable to work based upon their disability.

If you meet the above two factors, you can get an application from the Ansonia Housing Authority, 36 Main St, Ansonia. **Applications without all requested information will be rejected.** You must prove the above information when you apply.❖

Low-Interest Mortgage & Rehab Programs

A new mortgage program designed to increase home ownership in urban areas offers low-interest financing.



This program is available to State, municipal, and private sector employees working, purchasing, and rehabilitating a home in one of 16 targeted cities. In addition to reduced mortgages, rehabilitation loans of \$25,000 to \$35,000 are available. Applications will be accepted starting July 16. *Call the CT Housing Finance Authority (CHFA) at 860-571-4374.* ❖

You're Invited

Please join community action programs from CT, MA and RI for a relaxing, fun and informative conference on August 20-22. This year's theme is "Back to the Future: Empowerment, Advocacy and Excellence in Community Action". *For information Contact David MacDonald at 860-560-5847.* ❖

Upcoming CABHN Meetings

Meetings are held the second Friday of the month from 10 am - 12 pm. *Please join us.*

July 13 - CRT, Hartford

August - no meeting

Sept 14 - Willimantic Housing Authority. **Directions:** From Rt. 84 East, take Exit 59 (Rt. 384 East). Stay on Rt 384 for about 8 miles to Rt. 6 East (Willimantic/Prov.). Stay on Rt 6 for about 13 miles. Take Rt. 32 exit. Turn right onto Rt. 32 South. Go about 1 mile, turn left onto West Ave. (across from McDonalds). The Housing Authority is one block up at the corner of Valley & West Ave.

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.

Connecticut Alliance for Basic Human Needs

80 Jefferson Street
Hartford, CT 06106



Dear Readers:

CABHN Fever will be published twice this summer -- June/July and August/September.

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