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CABHN FEVER

Are You Facing Foreclosure?

Here's What You Can Do:



1. **Talk to your lender.** Let it know that you are having problems but want to work something out. Depending on your problem, you may be able to get some cooperation.
2. **Call the Banking Department Hotline at 1-877-472-8313.** The Hotline can answer some of your questions and provide written materials, including how to contact a housing counseling agency. It will not help you negotiate with the lender, but it's a good starting point. Call SOON.
3. **Call a HUD-approved housing counselor.** You can get a list of names and contact information from the Banking Department Hotline, or you can get the list on-line at www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?&webListAction=search&searchstate=CT. It's best to go to a housing counselor who is HUD-approved. Call SOON.
4. **Get a lawyer.** The Pro Bono Foreclosure Attorney Panel has a limited number of attorneys who will help homeowners at no charge. To see if the Panel can get you an attorney, call Statewide Legal Services at 1-800-453-3320 or 860-344-0380.
5. **Call the Connecticut Housing Finance Authority (CHFA) at 1-877-571-2432 or 860-571-3500.** You may be eligible for one of its three programs to help homeowners facing foreclosure:
 - a. **Emergency Mortgage Assistance Program (EMAP):** Your lender or servicer must send you a notice about this program before starting a foreclosure action against you. If you are eligible, CHFA can help you get caught up on your arrearage and assist you with your mortgage payments for up to five years, but only if there is reason to believe that you will be able in the end to afford to resume payments on your mortgage or refinance into a mortgage with a better rate. You must apply for EMAP within 60 days after you get the notice about the program. DON'T DELAY.
 - b. **HERO:** This program is for homeowners whose home has declined in value, so that you now owe more on your mortgage than your house is worth. CHFA can bargain with your lender to pay off your mortgage and refinance you into a less expensive mortgage. You must, however, be able to afford the new CHFA mortgage.
 - c. **CT FAMLIES:** This program is for homeowners with a mortgage that has a variable interest rate (an "adjustable rate mortgage") that has gone up or is about to go up. CT FAMLIES can help refinance your mortgage. You have to be able to show that you can afford a fixed-rate mortgage and that, except for the new higher interest, you have a good record in making mortgage payments.

(See Facing Foreclosure, p. 2)

(See Charter Oak, p. 2)

New Charter Oak Health Insurance Plan

The new Charter Oak Health Plan began taking applications on July 1st with coverage to begin in August. Premiums vary between \$75 and \$279/month with an annual cap on services of \$100,000, in addition to the lifetime \$1 million cap. Annual deductibles range from \$150 to \$900 and above that amount, consumers will have to pay 10% of inpatient hospital bills and 20% of outpatient surgery. The three participating health plans are Community Health Network, Aetna Better Health and AmeriChoice (United Health Plan).

Charter Oak covers hospital care, doctor or clinic visits, X rays and lab tests, prescriptions, and some mental health and substance abuse treatment. There is no pre-existing condition exclusion and subsidies in premiums and deductibles are based on income.

While Charter Oak is an important new option for CT's uninsured, it may not be right for everyone. As with all insurance, consumers need to do their homework.

Charter Oak may not be right for consumers who:

- have insurance now – (with some exceptions, you may not be eligible if you've had insurance in the last six months)
- don't have money in the bank available for health costs (\$900 deductibles plus 10% of hospital stays can get very expensive)
- have high prescription needs (prescriptions are limited to \$7,500/year)

Facing Foreclosure (Continued from p. 1)

What If You Are Already In Court?

You can apply through the court for the Foreclosure Mediation Program. Your foreclosure papers will have a notice about this new program. It is available to every homeowner against whom a foreclosure action is brought. The mediators work for the court system and will try to help you and your lender negotiate a workout. You will get a form attached to the foreclosure complaint on which you can request participation in the program. You can also download the form at <http://www.jud2.ct.gov/webforms/forms/CV093.pdf>. If you want mediation, you must ask for it within 15 days after the "return day." DON'T MISS THE DEADLINE. If you ask, you are guaranteed at least one mediation session.

Here are some hints on how to make the Foreclosure Mediation Program work for you:

If at all possible, take a housing counselor or a lawyer with you to the mediation session. See 2, 3 and 4 above about how to get one. Try to see a housing counselor or a lawyer before you ask for court mediation. They can advise you about when you should file your request.

Keep in mind...the mediator *cannot* make the lender agree to anything but may be able to convince the lender to be more flexible. If the lender won't agree, however, you won't be able to get an agreement.

Apply on time...You must apply within 15 days after the return day. You can apply at any time after you are served with the court papers, which will include a mediation request form.

IMPORTANT! Include an "appearance form" along with your request for court mediation. Download an appearance form at www.jud2.ct.gov/webforms/forms/cl012.pdf.

Don't agree in mediation to move out of the house. If you can't work out a satisfactory agreement, ask to be heard by the judge.

IMPORTANT NUMBERS!

Banking Department Hotline: 1-877-472-8313

Pro Bono Attorney Foreclosure Network 1-800-453-3320 or 860-344-0380

Connecticut Housing Finance Authority 1-877-571-2432 or 860-571-3500

IMPORTANT DEADLINES:

EMAP: 60 days after the notice is mailed to you

Foreclosure Mediation Program 15 days after the "return day"

Charter Oak (Continued from p. 1)

- Need to see a specific doctor (the provider panel is likely to be very limited)
 - Need dental or vision care (they are not covered)
 - Need mental health or substance abuse treatment (coverage is limited)
- Consumers who want more information or to sign up can go to <http://www.charteroakhealthplan.com/> or call 1-877-77CTOAK (1-877-772-8625).
- This information is taken from the CT Health Policy Project website www.cthealthpolicy.org

Reaching Home Directory Update

This summer, the Reaching Home Campaign, with assistance from the Office for Workforce Competitiveness, will be updating the Connecticut Supportive Housing Employment and Training Services Directory. If you are aware of a new employment or training program that serves individuals exiting homelessness please email Kate Kelly, Reaching Home Campaign Manager at kate@ctpartnershiphousing.com. The current directory, in PDF format, is available at www.ctreachinghome.org under "Resources."

Half-in-Ten: From Poverty to Prosperity

On Thursday, July 10, Sen. John Edwards made appearances in Hartford and Bridgeport to promote his campaign "Half-in-Ten: From Poverty to Prosperity." Edwards chairs the campaign, which is co-sponsored nationally by ACORN, the Center for American Progress Action Fund, the Coalition on Human Needs, and the Leadership Conference on Civil Rights. Together, Edwards and these organizations aim to reduce poverty in the United States by half over the next ten years, specifically focusing their efforts to:

- Elevate and sustain a focus on the situations facing the poor and middle class today
- Build and strengthen an effective constituency to demand legislative action on poverty and economic mobility
- Advance specific legislative and policy proposals that will deliver real benefits to struggling American families

While speaking at the Boys and Girls Club of Northwest Hartford, Edwards indicated the campaign is

(See Half in Ten, p. 3)

Unemployment Compensation Benefits Extended



A federal Extended Unemployment Compensation Benefits bill was signed into law on June 30, 2008 that will provide up to 13 weeks of additional unemployment benefits to individuals who meet the federal guidelines. Individuals who may meet the federal guidelines will be receiving initial letters of their potential eligibility by the end of July.

Individuals have been identified as potentially eligible based on the following criteria:

- They have filed an unemployment claim effective May 1, 2006, or later, on which they have exhausted benefits;
- They are fully unemployed (or partially unemployed and working part-time) as of July 6, 2008;
- They have no rights to unemployment benefits from any state, the federal government or Canada;
- They are legally authorized to work in the United States;
- They are able and available for and seeking employment.

A second notice will be sent in August with specific instructions on how to apply for the federal extension. Once an application has been received, the agency will make a determination regarding individual eligibility. For most claimants who are unemployed as of the program start date (July 6, 2008), eligibility and benefits will be retroactive to July 6, 2008.

For general questions about the federal extension, you can contact the Department of Labor's Benefits Assistance Center, weekdays, from 8:30 a.m. to 4:30 p.m., at 1-877-LABOR-11 or 1-877-522-6711 or go to their website at www.ctdol.state.ct.us.

Half In Ten (Cont. from p. 2)

about work and making work pay by seeking policy changes that raise the minimum wage, expand the federal Earned Income Tax Credit, and make childcare more available and affordable, among other goals. It is Edwards's goal to make sure that he uses his voice as a megaphone to ensure that people whose voices are ignored have their voices heard through him and through this campaign. The events on July 10th were co-sponsored by CT ACORN, CT Working Families, and the Connecticut Association of Human Services along with dozens of other supporting organizations and elected officials.

To find out more about the Half-in-Ten Campaign, visit www.halfinten.org.

Find out how you can be a part of building prosperity in Connecticut. ↓

SAVE THE DATE!
September 22 & 23
"Prospering Communities, Thriving Families"
A Conference Featuring
Senator John Edwards (invited)
Rocky Hill Marriott Hotel

Co-sponsored by CAHS, CAFCA, CABHN, EHC!, CRCC
For more info; rhonda@cafca.org

Summer Food: What's Cool When It's Hot



It's officially summertime and the kids are out of school and looking for things to do. This year, there are 39 Connecticut towns serving FREE breakfast, lunches, and snacks to kids. More families are feeling increased financial pressure this summer with the rising costs of fuel and food; it is important families are aware summer meal programs are FREE and available to ALL kids 18 and under. Summer meals provide the necessary nutrition kids need throughout the year to stay healthy.

Three easy ways to find the site nearest you:

- Call Infoline 2-1-1
- View info on the CT State Dept of Education website by going to <http://www.sde.ct.gov/sde/cwp/view.asp?a=2626&q=320652>
- Call End Hunger CT! (860) 560-2100

Fair Housing Publications

The Commission On Human Rights and Opportunities (CHRO) 14 page booklet and tri-fold pamphlet, both entitled "Your Right to Equal Opportunity Housing," are now available for downloading on line at www.ct.gov/chro click on "Publications" in the upper blue bar. Inquiries, questions or concerns regarding fair housing can be directed to the CHRO at 1-800-477-5737

Clean Slate Celebration **Save the Date:** **September 20, 2008**

The Clean Slate Committee (CSC) will be hosting a block party on Saturday, July 26 from 1 PM to 5 PM on Martin Street in Hartford, to celebrate CSC's defeat of the Three Strikes bill in addition to the one year birthday of the group. Martin Street will be closed off for the event pending permit approval from the City of Hartford. CSC hopes to see you there!

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.

"An Agenda for the Common Good – Moving Politics from Beyond Selfishness and Division Nationally and Locally"

This event will be held at Saint Joseph College, West Hartford, CT, from 9:00 a.m. to 1:00 p.m. and is co-sponsored by the Collaborative Center for Justice, Division of Student Affairs Saint Joseph College and the Office of International Studies St. Joseph College. Presenter: NETWORK – A National Catholic Social Justice Lobby. The event is free and open to the public but registration will be required. To register contact: advocacy@ccfj.org or (860) 692-3066.

CABHN Meetings

Upcoming Meeting

**CABHN/FESN Meeting
Friday, Sept. 5**

9:30-11:30 am

**Community Renewal Team
(CRT)**

555 Windsor St., Hartford

**Focus on health disparities and
universal health care**

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.

Return Service Requested

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**Legal Assistance Resource Center of CT and
CABHN (Connecticut Alliance for Basic Human Needs)**
44 Capitol Ave., Suite 301
Hartford, CT 06106