

Highlights in this issue:	
Food Stamp Changes	p 1
Income Tax Refund	p 1
2003 Poverty Guidelines	p 2
State Legislative Update	p 3
TANF Re-authorization	p 3

CABHN FEVER

Tips on Keeping More of Your Tax Refund

Before you spend some of your tax refund on paying someone to prepare your taxes, take a look at your options. Here are a few choices:

■ **Get FREE help filling out the forms** through a program called VITA (Volunteer Income Tax Assistance). Call your local library or the IRS at 1-800-829-1040 to find the site nearest you. (Also, see list of clinics at the end of this article).

■ **Fill out the forms yourself.** Forms are at the library and post office. You fill in the needed information and the IRS will calculate the rest.

■ **Pay a commercial tax preparer.** Fees for this can be \$40-\$55 **plus more** for electronic filing and even more for "quick refunds".

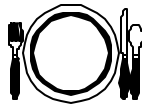
What is a "Quick Refund"? A quick refund means a commercial tax preparer files a tax return and gives the taxpayer a "refund" check within a few days. Actually the "refund" is not coming from the IRS but from the tax preparer as a loan. The fee for this is really an interest payment on the loan which is paid up front. It is easy to be persuaded to take a "quick refund" since the costs of preparing your tax return and the loan charges are taken out of the amount of your expected refund. *Caution:* If the EITC does not come back from the IRS in the amount expected, the taxpayer will have to repay the difference.

Free income tax clinics include:
Access Agency, Willimantic, 860-465-2733, Thursdays, 2 pm- 6 pm, Feb 13 - April 12 and Saturdays, 10 am - 2 pm.
New Haven Legal Assistance, 203-946-4811, 11 am-2 pm, Saturday, March 22.
Valley Legal Assistance at TEAM offices, 203-736-5420, Fridays 1:30-4:30 (except April 4).

For more information, call Debbie at CABHN 860-278-5688 x 12.❖

Changes Ahead: Federal Food Stamp Benefit Restorations for Legal Immigrants

Since 1996, states have been barred from using federal funds to provide food stamps to many legal immigrants who entered the country after August of 1996. Connecticut has provided these benefits with state funds. Recent federal legislation has restored federal funding for many legal immigrants. The new eligibility rules are outlined below: On October 1, 2002, legal immigrants who are disabled and receiving disability benefits (SSI, disability-related Medicaid, or similar state benefits) became eligible for federal food stamps without a waiting period. Sponsor deeming and sponsor liability apply to disabled immigrants who entered the U.S. after December 19, 1997 and have enforceable affidavits of support.



On April 1, 2003, qualified immigrants (lawful permanent residents, refugees/asylees, those granted withholding of deportation, parolees <1 year, Cuban-Haitian entrants and certain abused immigrants) will become eligible after they have lived in the United States for five years. Full eligibility is restored for refugees and asylees. Sponsor deeming and sponsor liability apply to legal immigrants who entered the U.S. after December 19, 1997 and have enforceable affidavits of support.

The largest group of legal immigrants will become eligible for federal food stamps in April 2003 and the Department of Social Services will begin accepting food stamp applications in March 2003.

On October 1, 2003, legal immigrant children under the age of 18 will become eligible for federal food stamp benefits, regardless of when they entered the United States. Sponsor deeming rules *will not* apply to children.

Call End Hunger Connecticut! at (860) 296-1127 if you have any questions regarding these changes.❖

Help with Housing Problems

The Connecticut Fair Housing Center is a statewide, private non-profit organization that was established in 1994 to address issues of housing discrimination throughout Connecticut. The Center's mission is to ensure that all people have equal access to housing opportunities in Connecticut. The Center's main office is located in Hartford, with a satellite office in New Haven. We are the only organization in Connecticut that operates a fair housing testing program to assist people who have experienced housing discrimination.

With a particular focus on removing barriers to full housing choice within

(continued, see HOUSING, p. 2)

Free Assistance for Crime Victims



The Salvation Army offers free, confidential services in a safe environment to adult victims of crime. Crisis counseling, outreach, advocacy, and assistance with compensation for lost wages or medical expenses are provided in the Victim Assistance Program. It is open to individuals who are 18 years or older, disabled or elderly, who have experienced a robbery, assault, stalking, and a number of other crimes. A police report is not needed to get assistance. The program is open to those living in Hartford, East Hartford, West Hartford, Bloomfield, Newington, Manchester, Wethersfield, and Windsor. Please call Rachel Voisine at 860-246-3251 x. 105.❖

Want to Buy Your Own House?

The Hartford Area Habitat for Humanity will work with you to build your dream home. The Hartford Area Habitat for Humanity builds houses with people in need, sells them at no profit and doesn't charge interest. You may be eligible for one of their homes if you have: A **need** for simple, affordable housing, the ability to pay for that housing, and a willingness to work with Habitat for Humanity.

For more information, you can go to one of the next Applicant Information Meetings, March 8 or April 12, 8:45 a.m. at the Salvation Army Chapel, 100 Nelson St., Hartford. If you can't make it to a meeting, but would like more information, call 860-541-2208 and ask for a homeownership packet or visit them on the website at www.hartfordhabitat.org.

Become An AmeriCorps*VISTA Volunteer

Hartford Area Habitat for Humanity seeks an AmeriCorps VISTA Volunteer to serve as a Family Recruitment Coordinator. Hartford Area Habitat's goal is eliminating poverty housing in the Hartford area through home ownership partnerships with low-income, working families. The VISTA will help recruit Habitat homeowner families, develop a financial literacy training program for Habitat program participants and serve as a supportive liaison between Habitat and prospective/current homeowners. The VISTA must be able to handle multiple tasks simultaneously, present well in public venues, be computer literate and conversant with Microsoft software, and be committed to Habitat's mission. An AmeriCorps VISTA must be 18 years old, an American citizen, or have a college degree. In addition to an annual stipend, VISTAs receive a living allowance and health coverage. For more information contact Sarah Santora at 860-541-2208 x 227 or email questions to sarah@hartfordhabitat.org.



The Tenant Book

The Housing Education Resource Center, a valued and respected resource among the rental community, has developed a new publication, *"The Business of Being a Tenant"*. This book will provide you with detailed descriptions of tenant rights and responsibilities. In addition it will provide clear explanations of the Fair Housing guidelines and Housing Court procedures, such as the Summary Process and Housing Code Enforcement.

For details on how to get a copy of *"The Business of Being a Tenant"* please call 860-296-4372.

Housing Center (from p. 1)

Connecticut's metropolitan areas, the Center: ■ Provides community education, technical assistance and capacity building in the area of fair housing; ■ Provides assistance to individuals pursuing legal rights and remedies related to fair housing; ■ Offers fair housing referral and counseling services; ■ Plus many more services!

Please call the Connecticut Fair Housing Center if you would like to help us investigate Discrimination Complaints or if you have experienced Housing Discrimination.

Greater Hartford Area: 860-247-4400, Greater New Haven Area: 203-772-3247, Toll Free: 888-247-4401.

ACORN Community Organizer Training


ACORN is accepting applications for the March 22-24 ACORN Community Organizing Training Academy. Training will include: seminars on community organizing, fundraising, & leadership; breakout groups focusing on campaign planning and implementation; guest instructors from local labor, community & activist organizations and more.

ACORN will be hiring qualified candidates for full time community organizer positions in many East Coast cities. Minorities and people of color are strongly encouraged to apply.

Space is limited. Call Jeff Ordoer at ACORN: 203-333-2676 ext.22 or apply on line at ctacorn@acorn.org.

Did you know?

Your landlord can not deny you access to heat in your rental apartment if the temperature drops below 65 degrees outside on ANY day of the year. Winter months bring added problems for landlords and tenants regarding housing rights and responsibilities. If you live or own rental property in the Capitol Region, the Housing Education Resource Center (HERC) has answers you need for your rental housing concerns. Just call HERC's Counseling line at 860-296-4372.



Annual Update:
HHS Poverty Guidelines

*Agency: Department of Health and Human Services.
2003 Poverty Guidelines for the 48 Contiguous States and D.C.*

Size of family unit	Poverty guideline
1.....	\$ 8,980
2.....	12,120
3.....	15,260
4.....	18,400
5.....	21,540
6.....	24,680
7.....	27,820
8.....	30,960

Family units with more than 8 members, add \$3,140 for each additional member.



TANF Re-authorization Passes in the House

On February 13 the House of Representatives in Washington, DC passed HR 4, Personal Responsibility, Work, and Family Promotion Act of 2003. This bill is almost identical to what the President proposed and House passed last year. The bill includes:

- A requirement that to meet federal requirements, adults counted as working must be engaged in approved activities for 40 hours a week;
- Stricter definitions of what counts as work;
- A gradual increase in the percent of adults receiving cash assistance who must be working or engaged in work-related activities - up to 70% in 2007;
- A ban on providing TANF-funded benefits or Medicaid or SCHIP benefits to recent legal immigrants;
- Provisions for a "Superwaiver" and experimental block granting of the federal food stamp funds;
- Funding for marriage promotion activities;
- Modest improvements in the child support enforcement system to ensure that more child support is received by the children for whom it is paid.

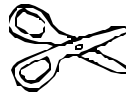
The Senate Finance Committee, now chaired by Republican Senator Charles Grassley, is working on a Senate version of TANF re-authorization, which will then be considered by the full Senate. It is likely that there will be differences between the House and Senate versions of the bill, which will be reconciled in a conference committee. The conference committee version will then be voted on by both the House and the Senate. Senator Grassley has indicated a desire to have Senate Finance Committee action on this bill by mid-April, although that is considered optimistic.

Senators Lieberman and Dodd have taken leadership roles in the Senate on TANF reauthorization, even though neither is on the Senate Finance Committee.

State Budget Update

The legislature has adopted and the Governor has signed a deficit-reduction package for this fiscal year, which ends June 30, 2003. Despite determined efforts by members of *One Connecticut*, state employee unions, big city mayors and many Democratic members of the House and Senate, the package:

- eliminates medical coverage for parents of children enrolled in HUSKY in families with incomes over 100% of the federal poverty level;
- reduces the income at which families are eligible for transitional child care assistance from 75% of state median income to 55% of state median income;
- reduces (from three to two) the number of six-month extensions available to families receiving Temporary Family Assistance unless the family can demonstrate significant barriers to employment;
- reduces the food stamp benefit available to legal immigrants through the state-funded food stamp program by 25%.



The Governor's rescissions announced in January were adopted, but it is unclear whether cuts proposed by the Governor as "forced lapses" are still in effect.

There remain many questions about effective dates of these changes and about the legality or practicality of implementing them.

The Governor and the Legislature relied on a half-percent across-the-board increase in the income tax rate, from 4.5% to 5%, rather than adopting a more graduated rate that would require a greater contribution from richer residents. The exemptions from the income tax for very low-income residents and the 3% rate for low-income residents are not changed.

Despite this disappointing overall result, the work that many advocates and legislators did to urge the adoption of a progressive revenue structure and avoid cuts did move the debate. There was more reliance on revenue increases than would otherwise have happened. And, the debate on next year's budget -- a debate which will start with the Governor's address on March 4 -- will include discussions of raising taxes on high-income residents and on corporations as alternatives to cuts. ♦

Major Changes Proposed In Medicaid

The Bush Administration is proposing major changes in Medicaid and SCHIP (State Children's Health Insurance Program), which could radically limit the health care available to people currently served by these two programs.

In a proposal reminiscent of the 1996 welfare reform proposal, the Administration is advocating offering states a block grant for medical programs, rather than the current matching programs. Details are still somewhat

sketchy, but it appears that states would be offered the option of continuing their medical assistance programs under the current rules with the same federal match or accepting increased federal funds in a block grant with more flexibility than the current programs. After seven years, states would be required to repay some of the additional federal funds that they had received.

The flexibility offered would allow states to design their benefit packages for "optional" beneficiaries in whatever way they chose. Optional beneficiaries include many senior citizens and people with disabilities. In a change from existing requirements, states would be able to offer "optional" services to selected

(Continued...see Medicaid, p. 4)

Concerns about the issues raised in TANF Re-authorization should be communicated to them. **Senator Joseph Lieberman** 860-549-8463 or 202-224-4041. **Senator Christopher Dodd** 860-258-6940 or 202-224-2823. ♦

Medicaid Changes Proposed (con't from p. 3)

groups of recipients. Optional services include prescription drugs and dental and vision services.

In contrast to this radical change, Congress is considering proposals to assist states with the cost of medical assistance by increasing the federal match rate for Medicaid. This match rate is called the FMAP (Federal Medical Assistance Percentage). An increase in the FMAP would provide immediate financial assistance to states without requiring that medical assistance to vulnerable populations be placed at risk.

These proposals will be considered by Congress in the coming months. If you are concerned about medical assistance for low-income people, contact your US Representative and Senators to express your ideas. More information about these proposals is available on the Center on Budget and Policy Priorities' website: www.cbpp.org.

The Breast Cancer Site Needs you!

The Breast Cancer Site is having trouble getting enough people to click on it daily to meet its quota of donating at least one free mammogram a day to an underprivileged woman. It takes less than a minute to go to the site and click on "donating a mammogram" for free (pink window in the middle). And, it does not cost you a thing. Here is the website: <http://thebreastcancersite.com>.

Save the Date!

Please join us at the 3rd Annual New Haven Legal Assistance Fundraising Auction on May 15 at 6:00 p.m. This year we are proud to announce that the auction is being held in memory of Joe Goldstein, a long-time board member and friend of LAA. All proceeds will go to the Goldstein Fellowship Fund, which will fund a full-time law student each summer in our office. Call 203-946-4811.

Legal Assistance Resource Center of CT and CABHN (Connecticut Alliance for Basic Human Needs)
80 Jefferson Street
Hartford, CT 06106

CABHN Meetings **held 2nd Friday of the month**

10 - Noon

Friday March 14th

Community Renewal Team
555 Windsor St., Hartford

Topics:

- ✓ Legislative & Budget Update
- ✓ *Presenter* - Douglas G. Edwards
from Real Dads Forever, The
Fatherhood Initiative
- ✓ And more

April meeting:

Friday, April 11th at CRT

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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