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CABHN FEVER



New Foreclosure Relief Programs

In HB5577, passed by the legislative session, the General Assembly committed almost \$100 million to two new and one reactivated program to help owner-occupants of one- to four-family homes save their homes from foreclosure.

Foreclosure mediation: The bill provides the Judicial Branch with \$2 million for 2008-2009 to hire foreclosure mediators to try to resolve foreclosure cases against homeowners. A conspicuous notice of the right to request mediation must be attached to each foreclosure complaint, and the homeowner will have 15 days after the action begins to file a mediation request. If a request is filed, the court must provide at least one no-cost mediation session to which the lender must send a representative authorized to agree to a proposed settlement. There is no requirement that the lender in fact agree to anything, so that any mortgage modification or workout is voluntary for the lender. Unless extended by the legislature, the mediation program will end in two years on June 30, 2010.

Emergency Mortgage Assistance Program (EMAP): The bill provides \$64 million in

state funding to reactivate the EMAP program. EMAP, administered by the Connecticut Housing Finance Authority (CHFA), was adopted in 1993 with a \$4 million budget but had ceased to accept new applicants by 1995 when funding ran out. The program is designed to help homeowners in foreclosure who, with time, could resume full mortgage payments. For such homeowners, EMAP pays their mortgage while the foreclosure action is stayed for up to three years. The homeowner pays CHFA 35% of income to help cover mortgage costs. The CHFA payments are treated as a loan which becomes a lien on the house, to be repaid at a later date or upon sale of the property. H.B. 5577 also expands EMAP to cover those who cannot afford an increased reset interest rate on their mortgage. It can serve as a bridge to a refinancing of the mortgage.

Homeowner's Equity Recovery Opportunity Loan Program (HERO): The bill redirects \$30 million of CHFA bonds to fund this program, and intends to help homeowners whose mortgage debt is greater than the value of the home, making it nearly impossible for them to refinance. Under HERO, CHFA buys the homeowner's mortgage from the lender and rewrites the mortgage to an affordable level.

Discounted Prescription and OTC Drug Plans

Wal-Mart has expanded its discount program to offer three-month supplies of about 350 generic medications for \$10. Customers will also be able to purchase 30-day supplies of generic medications for osteoporosis, breast cancer, menopause, hormone deficiency, and various other medications related to women's health for \$9, according to the Wall Street Journal. Wal-Mart pharmacies will also offer more than

1,000 over-the-counter medications at \$4 or less—including generic versions of Zantac, Pepcid, and Claritin. Target Corporation has also announced that it will match Wal-Mart's generic drug and OTC drug plans.

Summer Lunch Programs for Kids!

To find out the site nearest you, call: Infoline 2-1-1.

Safe At Home Program

The Safe At Home or Address Confidentiality Program (ACP) provides services to victims of crime. The goal of the ACP is to help crime victims (family violence, sexual assault, injury or risk of injury to a minor, or stalking) keep their new address confidential.

The ACP became effective on January 1, 2004 and program participants are residents of the State of Connecticut who have recently relocated and whose new location is unknown to the abuser and undocumented in government records.

The ACP offers its participants two services, each of which helps keep the victim's new location secret. One part is the participant's use of an ACP substitute mailing address. The ACP provides cost-free mail forwarding services. The Office of the Secretary of the State serves as each program participant's legal agent for service of process and receipt of first class mail. The second part of the program prevents public access to a participant's actual address on government records including voter registry lists and keeps marriage records confidential. For more information on how to apply, go to www.sots.ct.gov and click on Resources and then Address Confidentiality/Safe At Home Project. You may also contact the Connecticut Sexual Assault Crisis Services www.connsacs.org at (888) 999-5545 or the Connecticut Coalition Against Domestic Violence (CCADV) www.

The Walk is On!

Latino Community Services will hold its 3rd Annual AIDS Walk on Sunday, June 8, 2008 in Bushnell Park, Hartford from 10 a.m. to 2 p.m. To register online for this event, go to www.lcs-ct.org

Income Gaps and its Consequences to Children

Connecticut's children feel the impact of the income gap between wealthy and poor. This gap is growing faster in Connecticut than in any other state. A new report released by Connecticut Voices for Children, "Income Gaps are Harming Connecticut's Children," indicates children living in low-income homes consistently fare worse than children living in higher-income families.

This report suggests that this growing income inequality affects opportunities and outcomes for Connecticut's poorest children. The gap between Connecticut's low-income and higher-income children in overall measures of child well-being is the 4th greatest among all states.

Connecticut often ranks well in measures of child well-being when all of its children are compared to other states, but the picture changes dramatically when income groups are separated. The report found that Connecticut children in low-income families were at least twice as likely as children in higher-income families to:

- have health problems;
- have a physical limitation that prevents them from engaging in activities with other children;
- be overweight;
- have emotional or behavioral difficulties;
- be at risk for developmental delay in speech and comprehension, motor skills, or behaviors; and
- have a learning disability.

Although Connecticut is a relatively wealthy state, one in four (25%) Connecticut children live in families with income under 200% of the federal poverty level (\$33,200 for a family of three). The well-being of the state's low-income children is of great importance not only to the children themselves, but to the future prosperity of Connecticut as these children represent a quarter of

the state's future workforce. For a full copy of the report and its findings, see www.ctkidslink.org.

HUSKY Changes

The HUSKY health care program continues to undergo changes. As of mid-May, contracts with the Managed Care Organizations (MCOs) which submitted bids to manage the new combined HUSKY/Charter Oak program are being negotiated. The MCOs which submitted bids are Community Health Network of Connecticut (CHNCT) which currently serves HUSKY families, Schaller-Anderson, a subsidiary of Aetna, and AmeriChoice, a subsidiary of United Health Group.

HUSKY families currently served by Anthem or in traditional Medicaid will have to move to one of the new MCO contractors. DSS anticipates that HUSKY families will be gradually enrolled in the new health plans one county at a time over a three to six month period starting in August. HUSKY participants will be receiving a letter from DSS about these changes in July but no mandatory enrollment changes will occur before August. Anthem has committed to continuing in its current role during the transition, at least until the end of 2008.

Dental Services "Carveout"

By July 1, DSS also anticipates taking over the administration of dental services for HUSKY families. The State will contract with one Administrative Services Organization (ASO) to administer the program, which, as of mid-May, has not been identified.

Payment rates for participating dentists were raised effective April 1. Rates for children's care went up significantly. Rates for adult care are lower - 52% of the rates for children's care.

HUSKY participants will be receiving information on the lawsuit settlement and the new arrangements from DSS soon.

For updated information go the CT Voices for Children website at www.ctkidslink.org. If you have trouble accessing care, contact Statewide Legal Services at 1-800-453-3320.

Divine Mortgage Solutions

Bridgeport is a city that has seen over 5,200 foreclosures over the past several months. As Connecticut's largest city, it is at the top of the list in foreclosures. Connecticut is at the top of the national list.

In order to be part of the solution to an ever-growing community problem, a small grassroots group was formed by Rev. Marjorie Nunes and William Kaddish, a Milford accountant. The group is called Divine Mortgage Solutions, and the goal is to help families and individuals in foreclosures negotiate with the lenders, achieving more affordable arrangements. Assistance is also offered in negotiating loan modifications, resulting in lower fixed interest rates in the cases of high adjustable loans. To date, Divine Mortgage Solutions has successfully helped five families and is working with several more.

The program advocates for families and individuals who have become stressed and overwhelmed as they face the mortgage crisis. The next mortgage workshop will be held on Thursday, May 22 at 7 PM at Summerfield United Methodist Church, 110 Clermont Avenue, Bridgeport, CT. For more information call (203) 367-8783.

Correction!



Please note this correction to last month's dates of Camp CONNRI's Caregiver Respite Camp. The correct dates are 7/28 - 8/2.

For more information on week-long summer Senior Vacations or special weekends, contact Majors Ronald and Pamela Santmyer at (860) 429-6840.

Summary of 2008 Legislative Session

The 2008 legislative session ended at midnight on May 7. The final results reflect the impact of a “do nothing” budget deal struck by Gov. Rell and Democrats, that keeps in place the provisions of the biennium budget passed last session. This deal was struck because of the growing state deficit, despite CT’s \$1.4 billion rainy day fund. Any proposals costing money were not adopted with the exception of criminal justice bill that increases penalties for repeat offenders and hires new staff to deal with these changes.

There is speculation that there will be a special session to deal with extending the real estate conveyance tax and perhaps some other issue. Here’s a brief overview of how some of the major issues we followed this session fared:

Health Care

CT Healthcare Partnership - HB 5536 - passed both Houses but it is unclear that Governor will sign. Allows municipalities, certain municipal service contractors, nonprofit organizations, and small businesses with 50 employees or less, to join the state employee health insurance plan.

HUSKY Delay Bill - HB 5618 - Died on the House Calendar. The bill contained language to delay to 7/1/09 another change in healthcare delivery systems for HUSKY clients, provisions for a feasibility and cost study of the various HUSKY health care delivery systems available and a separation of HUSKY from the Charter Oak Health Care program.

Revisions to Charter Oak Health Plan - HB 5617 - Died on the Senate Calendar after passing the House with only language providing for mental health parity.

Optional Services Covered under Medicaid - SB 558 Includes hospice care as a covered service under Medicaid. To be implemented on 1/1/09.

Presumptive Eligibility for Pregnant Women in Medicaid - SB 659, PA 08-68. Passed. Allows state to grant immediate health care coverage to women without initially requiring a full Medicaid eligibility determination. Also prohibits DSS from counting a tax refund received under the federal Economic Stimulus Act of 2008 as income or resources when determining eligibility for or amounts of services and benefits. This prohibition applies to the month the tax refund is received and the following two months.

Employment

Minimum Wage - HB 5105, PA 08-92 - passed both Houses but not clear that Governor will sign. Raises the minimum wage from \$7.65 to \$8 on 1/1/09 and to \$8.25 on 1/1/10.

Mandatory Paid Sick Leave - SB 217 - passed out of the Senate but died on the House Calendar on the last day. Required employers with 50 or more employees to provide employees with paid sick leave.

The CT IDA Initiative - HB 5624, PA 08-23 - Expands the permitted use of IDA funds to include the costs of education or job training for a dependent child.

Income Support/Poverty Reduction

Earned Income Tax Credit (in Taxpayer Relief Plan - SB 657 - died in the Senate. Language would have created a 10% refundable state EITC.

Family Prosperity and the Recommendations of the Child Poverty and Prevention Council - SB 344 - Establishes a Food Stamp Employment and Training grant program.

An Act Concerning the Reduction of Child Poverty – SB 666 – Died on the Senate Calendar. One component of this bill would have

increased the amount of child support passed through to families receiving Temporary Family Assistance.

Two Important Public Housing Programs In Jeopardy

In 2007, the legislature created a \$10 million State-Assisted Housing Sustainability Fund to provide money for repairs to state-assisted public housing. It neglected, however, to include explicit language saying that the money would remain available, even if it were not spent during the 2007-2008 fiscal year. \$6 million is currently unspent and a statutory amendment appears to be necessary to keep these funds from going back into the general budget.

In 2007, the General Assembly also defunded two programs that helped subsidize housing for very low-income households. The Payment in Lieu of Taxes program (PILOT) paid the property tax obligation for housing authorities that operate state-assisted family public housing (known as “moderate rental” housing), thereby making it unnecessary to build property tax costs into the tenants’ rent. The Tax Abatement program paid part of the local property taxes of subsidized non-profit housing. The loss of funding would have resulted in large rent increases for very low-income tenants, more than 10,000 units of housing. The General Assembly restored the two programs retroactively for the 2007-2008 budget year. Because the legislature made no changes to the 2008-2009 budget, the public housing PILOT project was not refunded for the coming year. A new state public housing tenant will again face rent increases if this is not corrected.

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 dbrown@larcc.org or call 860-278-5688.

School Nurses Make A Difference

The function of the school nurse has changed and broadened through the years. School nurses today need to know about a vast variety of health problems, syndromes, and conditions, ranging from physical to emotional; from monitoring blood sugars to how to care for G tubes, tracheostomies, broken legs and broken hearts. They know the laws about health care and education and participate in Emergency Planning, Pandemic flu and Indoor Air Quality initiatives.

If that isn't enough, school nurses are now in the legislative arena, advocating for school nursing, health care, and the needs of kids. Most recently, they gained support for a Task Force to look at school nursing, school health, and how to provide every child with a qualified school nurse.

School nurses are doing more than ever to keep students in school, in class and ready to learn.

Do you know who is caring for your children and grandchildren? Do you know if there is a nurse at your school? The Association of School Nurses is a great source of information about school health and children. You can contact them by calling 203-238-1207 Ext. 27 or on the internet at info@ctschoolnurses.org.

Join Us June 6th!

The next CABHN/FESN meeting will feature a legislative update with special focus on housing and mortgage foreclosure programs. Guest presenters will be Erin Kemple of the CT Fair Housing Center and Rafie Podolsky, Housing Specialist of Legal Assistance Resource Center.

CABHN Meetings

Upcoming Meeting

**CABHN/FESN Meeting
Friday, June 6**

9:30-11:30 am

**Community Renewal Team
(CRT)**

555 Windsor St., Hartford

**Legislative update with
focus on housing & mortgage
foreclosure programs.**

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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