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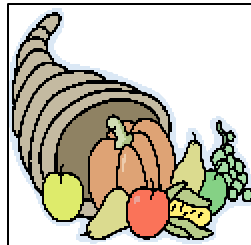
CABHN FEVER

New Guidelines for the Food Stamp Program

Effective October 1st, 2004

If your gross monthly income (your paycheck before taxes are taken out) fits into the chart below than YOU should apply for Food Stamps.

Family Size	Monthly Income (before taxes)
1 person	\$1,008 or less
2 people	\$1,353 or less
3 people	\$1,697 or less
4 people	\$2,042 or less
5 people	\$2,386 or less
6 people	\$2,731 or less
7 people	\$3,075 or less
8 people	\$3,420 or less
Each Additional Person – Add \$345	



To apply for Food Stamps, please call the nearest state of Connecticut Department of Social Services office. Not sure where that is? Call INFOLine at 2-1-1.

If you have questions or difficulty applying for the Food Stamp Program, please contact End Hunger CT!: Suzette Strickland (860) 560-2100 ext. 12 or Carl Asikainen (860)874-5349.✦

IDA Programs Help You Save Money!



For many low-income families in our community, home ownership, starting a small business, education, buying a car, or coming up with a security deposit for a home rental has always been an elusive dream. Now, thanks to funding provided by a combination of federal funds and monies contributed by organizations such as Connecticut Light & Power, Fannie Mae, People's Bank, Savings Institute and Fleet Bank, that dream can become a reality for many through an "Individual Development Account" or IDA.

The IDA program is a matched savings plan that helps families save for a home, small business, education, automobile, or rental housing. This

can be accomplished by maintaining a careful budget, making scheduled deposits and attending required financial literacy educational classes. When an individual's goals are met, these funds will be matched dollar for dollar.

The IDA program focuses on assisting families achieve economic independence and self-sufficiency. For additional information about the IDA Program in the Willimantic area, please call Allison Mackay at The ACCESS Agency (860) 465-2733.

There are similar programs in other parts of the state. To see if there is a program in your area, call your local Community Action Agency.✦

Help Them Call Home!

Donate your old cell phone to soldiers overseas. For more info, go to www.cellphonesforsoldiers.com or call 781-826-5801.✦

Unemployment Comp Update



The maximum weekly Unemployment Compensation benefit will increase to \$447 effective with new claims filed the week beginning October 3, 2004.

Reminder: Unemployment Compensation claimants may receive the dependency allowance on top of the maximum weekly benefit rate. That means a claimant could receive a total of \$522-\$447 plus \$75 (the maximum dependency allowance of \$15 x 5 dependents.)

For more information about Unemployment Compensation, please go to the Department of Labor's Website <http://www.ctdol.state.ct.us/> to read "A Guide to Your Rights & Responsibilities When Claiming Unemployment Benefits in Connecticut" .✦

Don't Have Health Insurance?

The Connecticut Breast and Cervical Cancer Program offers FREE Screenings.

Breast and cervical cancer screening is a comprehensive program implemented throughout Connecticut for medically underserved women. The primary objective of the screening program, offered free of charge through the Connecticut Department of Public Health and the federal Centers for Disease Control and Prevention, is to significantly increase the number of women who receive breast and cervical cancer screening services and diagnostic follow-up, as appropriate. Call to enroll: **1 (860) 509-7804.**✦

Credit Education And Re-Establishment Program

State Treasurer Denise L. Nappier and Fleet Bank, with Consumer Credit Counseling Service of Southern New England and The ACCESS Agency, will begin a new four-week financial education initiative to help low-and moderate-income individuals in Windham learn the basics of money management and how to re-establish and build a positive credit history.

Credit When Credit is Due is a program aimed at providing a foundation for individuals to achieve economic security and financial self-sufficiency. This program has already been launched in the cities of Hartford, Bridgeport, Danbury and New Haven. The program is a 4 week (one evening a week) course designed to help individuals gain a better knowledge of money issues and responsibilities regarding credit.

The Windham area pilot program is scheduled to begin on Wednesday evenings this fall from October 20, through November 10th. The course will be conducted in the evening from 6:00 – 9:00. Approximately 25 people will be accepted into the program. Individuals may obtain information on the program by contacting Patricia Woolwich, Director of Employment & Empowerment programs at The ACCESS Agency, Inc in Willimantic, CT at 860-450-7146. ❖

Energy Assistance - Start Now!



The Energy Assistance Program will begin on November 1st, but you can make an appointment to apply now. Please contact your local Community Action Agency and make an appointment to apply for Energy Assistance. Benefit amount will be based on your household income and how many people live in your household. For more details on income limits, what documents you need to

Voter Registration Is Down Among Low-Income Population: Nonprofits Can Help!



Did you know that only 48% of citizens in households earning \$15,000 or less per year are registered to vote versus 78% in households earning over \$75,000?

Here are some key steps that your non-profit organization can take to help bring those numbers up:

✓ Obtain Voter Registration Applications:

Applications are available from local registrars (usually at town halls) or the office of the Secretary of State. Go to this web site to download English and Spanish versions of the form: <http://www.sots.state.ct.us/ElectionsDivision/Elecform.html>

✓ Train Staff to Register Voters and Organize Regular Voter Registration Drives

✓ Post Signs and let visitors to your office know that registration help is available on-site. Make voter registration part of all interactions with clients in or out of the office.

✓ Deliver Completed Applications on Time! The deadline is October 19th.

A voter must register 14 days prior to Election Day to be eligible to vote in Connecticut. All applications must be postmarked on or before October 19th to be valid.

✓ Track Results and Recognize Success!

Keep track of the number of clients that are registered and recognize individuals for their efforts and achievements in the registration process.

Encouraging and actively assisting citizens to register to vote is fully allowed by the Internal Revenue Code. ***A tax exempt organization must simply conduct registration without bias – i.e., without supporting or opposing a party or candidate, and must select the target audience based upon neutral criteria.***

Contributed by Andrew Fleischmann, representing Connecticut's 18th Assembly District in West Hartford since 1995. He is a consultant to the NVRA Implementation project, a nationwide effort to improve voter registration among low-income populations.

bring to your appointment, and to get the contact information for your local Energy Assistance office, please call INFOLine at 2-1-1 DON'T DELAY! Funds are limited this year and may run out before the heating season is over. ❖

TANF Reauthorization Update

On September 30, the House and Senate both passed H.R. 5149, the "Welfare Reform Extension Act, Part VIII." This bill extends TANF and related funds for another six months, through March 31, 2005. The bill is expected to be signed by the President very soon.

This almost certainly means that there will be no further movement on reauthorization legislation this year. Congress is scheduled to adjourn on October 8. They do plan to reconvene in mid-November for a "lame duck" session, but their focus will be on finishing up the appropriations bills. It is unlikely that TANF reauthorization or any other controversial legislation will be considered during that November session. ❖

Interactive ADA Game

Check out the interactive ADA Game at <http://www.adagame.org>. It's easy to play and is a powerful advocacy tool for anyone interested in disability policy and advocacy. ❖

NEW HUD FAIR MARKET RENTS THREATEN SECTION 8 PROGRAM



Already reeling from a retroactive refusal by HUD to pay housing authorities for all of their Section 8 rental obligations and from Administration proposals to underfund Section 8 in next year’s budget (see CAHBN Fever, July/August 2004), Section 8 is again being jeopardized by HUD’s reduction of many area fair market rents (FMRs). The new FMRs took effect on October 1.

HUD’s plan will lower FMRs for 2-, 3-, and 4-bedroom apartments in all parts of the state except the Hartford area, with especially big reductions in the Waterbury and New Haven areas. These reductions are the result of HUD’s recalculation of FMRs based on the 2000 census (known as “rebenchmarking”), without conducting surveys to validate them. The proposed rent levels for 2, 3 and 4-BR apartments seem to be below the actual market rents for such apartments.

HUD had originally proposed to restructure rent regions by county. In Connecticut, this would have put Bridgeport into the Stamford-Norwalk region, resulting in huge and unrealistic FMR decreases for Stamford-Norwalk. Under heavy pressure, HUD backed off of that change; but it insisted in implementing rebenchmarking.

While retaining existing rent regions reduced the harm for most parts of the state, it did not come close to eliminating the harm. It is already difficult for Section 8 tenants to find housing. If the HUD proposal is not changed, it will become even harder to use a Section 8; and tenants will find themselves either locked into the lowest income neighborhoods, forced to pay well over 30% of their income for rent, or unable to find any apartment at all.

Even though the new FMRs are now in effect, HUD is accepting comments until November 5. Letters

HUD’s changes in monthly FMRs

	2-BR	3-BR	4-BR
Waterbury	-\$126	-\$194	-\$294
New Haven-Meriden	-\$ 36	-\$124	-\$212
New London-Norwich	-\$ 23	-\$ 71	-\$105
Stamford-Norwalk	-\$ 56	-\$128	+\$ 52
Danbury	+\$ 25	-\$ 82	-\$ 57
Bridgeport	+\$ 46	-\$ 21	-\$ 88

to HUD from individuals or organizations should reference Docket #FR-4937-N-01 and should be addressed to HUD at: Office of the General Counsel, Rules Docket Clerk, Room 10276, HUD, 451 Seventh St. SW, Washington, DC 20410-0001. HUD should be urged to restore the 2004 FMRs until it has completed a survey-based review of the accuracy of its proposed 2005 FMRs. ♦

State of Working Connecticut, 2004

CT Voices for Children has released the fourth annual State of Working Connecticut Report. The full report is available on the Voices website: www.ctkidslink.org. Important findings include:

- **The rate of Connecticut job losses over the past three years exceeds national and regional average job loss rates.** Connecticut has lost 63,200 jobs since July, 2000 and 39,100 since the end of the national recession.

- **State residents with lower educational attainment have been hardest hit by unemployment.** In 2003, residents without a high school degree were four times more likely to be unemployed than those with a bachelor’s degree.

- **Connecticut’s low-wage workers have lost ground and the gap between high- and low-wage earners is growing.** Between 1990 and 2003, inflation-adjusted (real) wages for the state’s high-wage workers (in the 80th percentile) increased by 18%. The wages of low-wage workers (in the 20th percentile) increased only 3% and for the lowest-wage workers (in the 10th percentile), wages actually declined by 1%.

To address the problems created by these trends, CT Voices calls for:

- ✓ increasing public investment in education,
- ✓ requiring state economic development initiatives to measure success by, among other things, the number of higher-wage jobs created and
- ✓ creating a better system of supports for the families of low-wage workers and workers who have lost jobs. Such supports should include: a refundable state earned income tax credit; child care, housing and health care assistance; and extended unemployment benefits. ♦

Medicaid Eligibility

The Legislative Program Review and Investigations Committee is studying the state’s system for Medicaid eligibility determinations. The Committee staff presented its report on initial findings to the Committee in September. Highlights of the report’s finding include:

- Caseloads are up by 41% since 2002. Pending applications and overdue applications are increasing.
- DSS has lost about a quarter of its staff, compared with about 10% on average for other state agencies.

Continued, see Medicaid, pg. 4

Medicaid (cont. from pg.3)

- There is no consistent tracking process for applications. This makes it difficult for clients to determine the status of their applications.
- There is inadequate technological support for eligibility determinations. EMS is outdated, complex and inflexible.
- Connecticut has relatively low administrative program costs compared with other states.

The Committee will be receiving staff recommendations on actions to improve the Medicaid Eligibility Determination system in December. ❖

Upcoming Job Fair

The Fairfield County Job Fair takes place on Oct. 18th at the Trumbull Marriott. The event will run from 11 a.m. until 3 p.m. Directions to the job fair location, along with registration information, are at www.ctjobsfair.com. ❖

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

Statewide Legal Services

If you are low income and think you have a legal problem, please call us for free advice and information. Our client phone lines are now open with extended hours:

Mon	Tues	Wed	Thurs	Fri
9-4	9-7	9-3	9-7	9-3

Call 344-0380 in the Middletown and Hartford exchanges. Our toll-free number is 1-800-453-3320. Se habla español. ❖

Summary of 2004 Public and Special Acts

This book is a detailed description of new CT legislation impacting the poor. Subject areas include welfare, housing, elder, family, disability and more.

To order, fill out the form below and mail it with your \$15 payment to LARCC, 80 Jefferson St., Hartford, CT 06106. Call (860) 278-5688.

Name _____
Street _____
Town _____ State _____ ZIP _____
Phone _____

CABHN Meetings held 1st Friday of the month

9:30 - 11:30 am

Upcoming Meetings: November 5th

Community Renewal Team
(CRT)

555 Windsor St., Hartford

Topics:

Election Results,

SAGA Medical implementation &
more!

See you there!

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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