

CAR TAX RELIEF

Hartford car-owners currently pay 74.29 mills on their car taxes. A new state law will provide much-needed car tax relief. As an example, a 2014 Toyota Camry-owner in Hartford currently pays \$1,359.51 in annual car taxes. Under the new law, that same car owner can expect to save \$773.91 in 2016, and over \$800 in 2017. This budget is going to save the majority of Hartford families hundreds of dollars a year on their car taxes. Below is a chart that demonstrates the cost of the current and the new mill rate for taxpayers with some of the more popular cars in Hartford:

2014 model year most popular models	Car Value	Current Tax at 74.29 mills	New Tax at 32 mills	New Tax at 29 mills	1st year savings	2nd year savings	Total 2 Yr Savings
Toyota Camry	\$22,413	\$1,359.51	\$585.60	\$530.70	\$773.91	\$828.81	\$1,602.72
Nissan Altima	\$17,753	\$1,360.25	\$585.92	\$530.99	\$774.33	\$829.26	\$1,603.59
2010 model year most popular models	Car Value	Current Tax at 74.29 mills	New Tax at 32 mills	New Tax at 29 mills	1st year savings	2nd year savings	Total 2-Yr Savings
Honda Accord	\$10,925	\$750.33	\$323.20	\$292.90	\$427.13	\$457.43	\$884.56
Toyota Corolla	\$10,667	\$585.41	\$252.16	\$228.52	\$333.25	\$356.89	\$690.14

STATE REPRESENTATIVE

DOUGLAS MCCRORY

REPRESENTING HARTFORD | 7TH ASSEMBLY DISTRICT

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Hartford, CT 06106-1591
Capitol: 860-240-8500
www.housedems.ct.gov/McCrory

Dear Friends,

First, I want to thank you for your support as it is my honor to serve another term as your State Representative. I will continue to work diligently to improve our social and economic state as the goal is to improve our quality of life.

To help keep you both informed and engaged in the legislative process, you may receive updates on the actions taken by the legislature, particularly on the issues directly affecting our community. I hope you find this information to be of use and please know that I will represent Hartford to the best of my ability.

Sincerely,

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STATE REPRESENTATIVE

**Douglas
MCCRORY**



SUPPORT FOR SMALL BUSINESSES

There are many state programs that provide entrepreneurial support for people interested in starting or enhancing their businesses. The Department of Economic and Community Development (DECD) offers the Small Business Express Program (EXP) providing loans and grants to Connecticut's small businesses to spur job creation and growth. For more information, call 860-270-8052 or go online www.ct.gov/ecd. You may also want to learn more about Connecticut Innovations (CI). This program offers financing and strategic guidance to help businesses thrive. For more information on CI, call (860) 563-5851 or go online www.ctinnovations.com



Rep. McCrory with students from the City of Hartford at the CT Invention Convention

PAYING FOR COLLEGE

The beginning of senior year in high school is the best time to start inquiring about financial aid. A student may be eligible for assistance from federal or state government, local banks, civic or church groups or colleges themselves. To learn more, go online to our state's Office of Higher Education website at www.ctohe.org. You will find useful information under the "Reports & Publications" and the "Programs & Initiatives" tabs. You may also contact the Federal Student Aid Information Center at 800-433-3243 www.StudentAid.gov or CHESLA (CT Higher Education Supplemental Loan Authority) at 800-252-3357 www.CHESLA.org.

PROTECTING YOUR CREDIT

Identity theft is the number-one source of consumer fraud in the United States. Using strong passwords for credit cards and bank accounts as well as strong computer protection software can help protect against identity theft. When shopping online, use one credit card specifically for online purchases and look for the lock image to ensure you are on a secure site. Never give out personal information like a SSN or bank account number unless it is with a company you know. Review a copy of your credit report at least once each year to watch for signs of identity theft. You can get one free Credit Report every year from each of the three credit bureaus, for a total of three reports per year by visiting www.annualcreditreport.com or calling 1-877-322-8228.

If you are the victim of identity theft, report the crime to police and keep a copy of the police report to share with creditors. You should also contact your bank, creditors, the IRS, your utilities and all service companies. Call the fraud department of one of the three major credit bureaus below and ask them to flag your file with a fraud alert and to include a statement that creditors should get your permission before opening any new accounts in your name.

- Equifax 1-800-525-6285
- Experian 1-888-397-3742
- TransUnion 1-800-680-7289



RENTERS' REBATE PROGRAM

If you are elderly or disabled, you may be eligible to participate in the Renters' Rebate Program provided your income does not exceed certain limits. Based on your income and the amount of your rent and utility payments (excluding telephone), the rebate can be up to \$900 for married couples or \$700 for single persons. Depending on where you live, you may apply at the local social service agency or Assessor's Office between April 1st and October 1st. Starting July 6th, Renters' Rebate applications will be processed by appointments only. You must call 860-757-4736 to schedule an appointment. No calls will be accepted prior to June 15th. You may also call the Renters' Rebate Program Hotline at 860-418-6377.



AVOIDING FORECLOSURE

If you or someone you know is having difficulty making the mortgage payments or is in foreclosure, one of the most important things to do is seek assistance. First, contact your lender as soon as you are unable to make your monthly payments and make your lender aware of your financial difficulties. Your lender may be willing to make arrangements with you as they are typically in the best position to know the facts of your situation and would be best able to assist you in correcting mistakes or working out a payment plan. Please do not ignore letters from your lender.

For additional advice and guidance regarding mortgage issues and foreclosure case status, call the **Foreclosure Hotline at 1-877-472-8313** or visit the Department of Banking's website at www.ct.gov/dob and go to Avoiding Foreclosure and the Foreclosure Hotline Bulletin. There are state and federal programs that you may qualify for and state and federal agencies that may be of assistance to you.