



Dear Neighbors,

It is an honor to serve as your state representative. I will consistently and earnestly strive to prove myself worthy.

As we faced many important topics during the 2008 legislative session, such as health care issues, the real estate crisis and the effects of global warming, I am determined to not only take a positive stance on the issues but also to make a positive difference.

Your input and participation is essential to the legislative process and helps me be a more effective state representative. Therefore, I highly encourage you to play an active role in the process. I realize that we have much work ahead of us. Fortunately, the 140th District of Norwalk is and has always been rich with profound opinions and valuable knowledge which help in making decisions that will better our quality of life.

Please feel free to contact me at 800.842.8267 with any questions or concerns you may have. I look forward to hearing from you.

Sincerely,

Bruce V. Morris
State Representative - 140th District

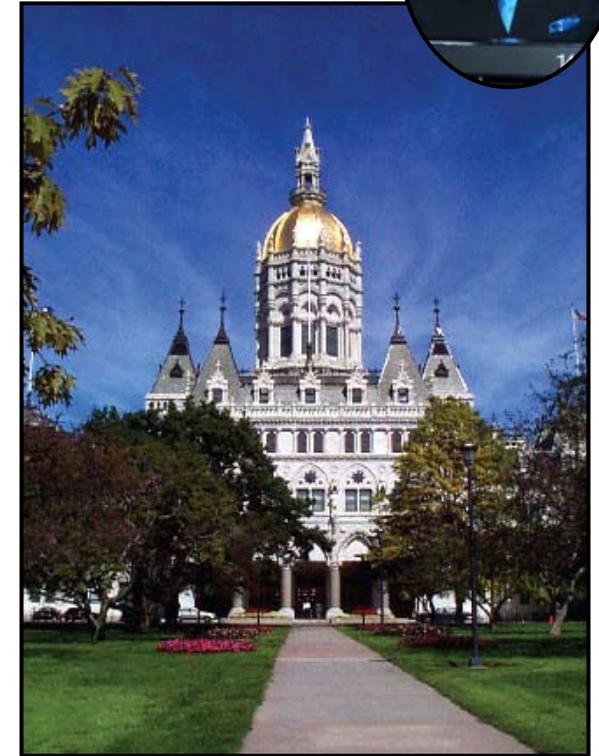
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State Representative Bruce V. Morris

140th District
Serving
The City of Norwalk



2008 Report
from the State Capitol

RESPONSIBLE LENDING AND ECONOMIC SECURITY



The mortgage crisis has hit many Connecticut families hard this year. HB 5577 was drafted to offer assistance to these families through the creation of new (HERO and Mortgage Crisis Job Training), and the enhancement of existing (CT Families and EMAP) state programs for mortgage and foreclosure help. HB 5577 includes the new foreclosure mediation program that the courts will use to determine if and how families can keep making mortgage payments and avoid foreclosure. The bill creates stricter regulations and greater penalties on lenders and brokers when writing loans for people with limited income and who carry higher debt. The agencies to contact regarding these programs are the Department of Banking's Foreclosure Assistance Hotline at 877-472-8313 or the Connecticut Housing Finance Authority at 860-571-3500. (PA 08-176)



THE HOMECARE OPTION PROGRAM FOR THE ELDERLY (HOPE)

The Homecare Option Program for the Elderly (HOPE) offers participants who establish an individual savings account within this state-administered trust fund to provide beneficiaries with funds to pay for qualified home care expenses. Capital gains and dividends earned on contributions to these accounts are exempt from the designated account beneficiary's state income tax. Also, it expands those who benefit from the HOPE account to any beneficiary. Beneficiaries can withdraw funds from the account which would otherwise not be covered by long term health insurance or Medicare. (PA 08-140)



PREVENTION OF FRAUD IN ELECTRONIC TRANSACTIONS

Connecticut residents now have greater protection against online bank fraud. PA 08-5 allows banks adequate time to ensure that an electronic savings deposit is legitimate. It does this by no longer subjecting savings accounts that are opened or funded electronically to federal "expedited availability" laws. This will help reduce the chance of a consumer's funds being stolen. (PA 08-05)

Effective Date: October 1, 2008



CONFIDENTIALITY OF SOCIAL SECURITY NUMBERS

To address the drastic rise in identity theft, the legislature passed a law requiring entities which use social security numbers to destroy personal information prior to its disposal. In addition, firms which collect social security numbers in the normal course of business must create a privacy protection policy which ensures the confidentiality of social security numbers. Persons that violate the provisions of this bill are subject to civil penalties. (PA 08-167)

MONEY FOLLOWS THE PERSON PROJECT

This bill will make sure the people who want to remain at home with their families can be cared for at a level that meets their needs. The Money Follows the Person program reduces reliance on institutional care and develops community-based long-term care opportunities. It will support elderly and disabled Medicaid recipients. Senate Bill 561 expands and improves this program by increasing from 700 to 5,000 the number of individuals who can be served under the program. (PA 08-180)

PERMANENT UNEMPLOYMENT BENEFITS FOR MILITARY SPOUSES



This bill makes permanent the eligibility for unemployment compensation of military spouses who voluntarily leave their jobs to accompany a spouse required to relocate for active-duty service in the U.S. Armed Forces. Current law applied only to spouses who leave their jobs between July 1, 2007 and June 30, 2008. By removing the sunset date of June 30, 2008, these individuals will permanently be eligible to apply for benefits. This legislation will take effect on July 1, 2008. (PA 08-40)

CONNECTICUT GLOBAL WARMING SOLUTIONS

The General Assembly has enacted landmark global warming legislation. The legislation establishes mandatory greenhouse gas emission caps of 10% below 1990 levels that must be attained by 2020 and 80% below 2001 levels by 2050. This law will require low-carbon fuel standards for all motor vehicle and home heating fuels sold in the state. It will also require a revision the State Building Code to reflect more stringent energy standards. (PA 08-98)

