

Protecting your credit

You can block fraudulent access to your credit history that could be used to secure illegal loans, mortgages or credit cards in your name.



Did you know you can ask credit bureaus to put a security freeze on your credit report so you can control who views it?

Since January 1, 2006, under Public Act 05-148, credit agencies must freeze the release of a credit report at the consumer's request. The agencies must keep the freeze in effect unless the consumer authorizes its temporary or permanent removal.

The bureaus have five business days from the date of a request to freeze the report and 10 business days thereafter to send a written confirmation with a unique personal identifier code. The consumer can use this identifier to lift the freeze and release the report to authorized parties.



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State Representative Kevin Ryan

139th District - *Serving*
Bozrah - Franklin - Lebanon - Montville

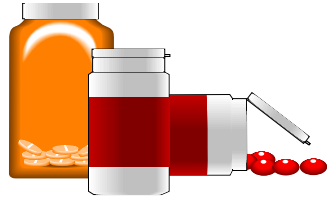


*Helpful Programs for
You and Your Family*

The Partnership for Prescription Assistance

Many people have difficulty affording health care, including prescription medicines. The Partnership for Prescription Assistance helps those who lack prescription coverage. As a member, you can:

- Enroll in more than 150 company patient assistance programs.
- Access more than 1,200 medicines for free or nearly free.
- Learn how to contact government programs for which you may qualify, such as Medicaid, Medicare or the State Children's Health Insurance Program.



For more information please call **1-888-477-2669** or visit the web site at **www.pparx.org**.



Locating Affordable Rental Housing

The Department of Economic and Community Development (DECD) has joined with Socialserve.com, a non-profit housing search company, to create a free housing registry to help people find accessible and affordable rental housing in Connecticut. www.CTHousingSearch.org is a statewide listing service allowing renters to search for up-to-date vacancies and get landlord contact information. Units that are accessible for people with disabilities will be identified. A bilingual call center will be available to assist landlords and renters. For more information go to **www.CTHousingSearch.org** or call **(877) 428-8844**.

Legal Service Programs

Connecticut Legal Services is a private, non-profit, civil law firm dedicated to helping low-income families and individuals obtain justice. For more information, call statewide toll-free **1-800-453-3320**.

Tax Credits for Families

You could get up to thousands of dollars in tax credits for you and your family. Whether or not you owe income tax, if you work and have children you could qualify for:

- Up to \$2,100 from the federal Child and Dependent Care Tax Credit;
- Up to \$4,716 from the federal Earned Income Credit; and
- Up to \$1,000 per child from the federal Child Tax Credit.



To get these credits, you must file a tax return.

Find out where you can get FREE help with your taxes by calling the IRS toll-free at **(800) TAX-1040** or **(800) 829-1040**.

CONNECT-ABILITY

CONNECT-ABILITY can assist those who have had a disability for years or have recently experienced an illness or injury, with the information, support and tools necessary to gain meaningful employment. To contact CONNECT-ABILITY's Career Center please call **1-866-844-1903** or e-mail: **info@connect-ability.com**.

Statewide Respite Care Program

This program offers relief to stressed caregivers by providing information, support and services for the individual with Alzheimer's Disease or related dementias. There is a maximum of \$3500 in services available per year to each applicant, and a maximum of 30 days of out of home respite care services (excluding Adult Day Care) available per year to each applicant. For more information on the Connecticut Statewide Respite Program, call **1-800-994-9422**. The Eastern Connecticut Area Agency on Aging in Norwich can be reached at **(860) 887-3561**.

Questions?

Contact me at **Kevin.Ryan@cga.ct.gov**
(860) 240-8585 or toll-free **1-800-842-8267**