

# Here to Listen.

Dear Neighbor,

For the last few years we have faced very challenging economic times as a nation and as a state.

The next couple of years will not be any easier, as the state faces a projected \$3.7 billion dollar deficit for Fiscal Year 2011-2012. Shared sacrifices will be necessary to weather this economic storm. As your new State Senator, I am committed to working diligently to ensure that our budget is balanced and that we are well-positioned for a successful economic recovery.

As I begin my service in the Senate, it is extremely important that I hear from you. I want to know what issues are most important to you, and I welcome any specific ideas you may have for ways to reduce the budget deficit and increase efficiency in our state.

Sincerely,  
  
Beth Bye  
State Senator



## State Senator **Beth Bye**

**Representing West Hartford, Bloomfield,  
Burlington and Farmington**

Legislative Office Building, Room 3100  
Hartford, Connecticut 06106-1591

**Capitol:** 860-240-0428, or toll-free 1-800-842-1420

**Web Site & Email:** [www.SenatorBye.cga.ct.gov](http://www.SenatorBye.cga.ct.gov)

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# Here to Help: State Senator Beth Bye **HELPFUL COMMUNITY RESOURCES**

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## Healthcare Advocate



The **Office of the Healthcare Advocate** is an independent office dedicated to assisting you in navigating the complicated world of health insurance. Staff is available to help guide you as you make critical decisions regarding insurance coverage. They can also help you understand your rights and the process involved in appealing decisions by your insurance company or medical care provider if you feel you're being denied appropriate care. Contact the **Healthcare Advocate** at **866-HMO-4446**

## Mortgage Assistance

While Connecticut's economy continues to recover, a large number of homeowners are still facing trouble meeting monthly mortgage payments. There are both state and federal programs available to aid borrowers in staying in their homes. The **Connecticut Housing Finance Authority (CHFA)** operates a call center which can discuss various programs with you. Services include temporary payment assistance, possible loan modification or refinancing, or counseling and mediation with your lender.

Contact **CHFA** at **877-571-2432** and ask about the CT FAMILIES, Emergency Mortgage Assistance, and Foreclosure Prevention Counseling programs.



## Help With Your Heating Bill

The **Connecticut Energy Assistance Program (CEAP)** and the **Contingency Heating Assistance Program (CHAP)** help offset the costs of winter heating and pay for weatherization. Department of Social Services (DSS), **1-800-842-1132**; Infoline, **211**

**Operation Fuel** provides energy assistance to income-eligible residents. Infoline, **211**

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Web site links relating to many of the programs on this page can be found at [www.senatedems.ct.gov](http://www.senatedems.ct.gov)