



### *Member Agencies:*

Advocates for Children and Youth  
Baltimore Jewish Council  
CASA of Maryland, Inc.  
Catholic Charities  
Energy Advocates  
Episcopal Community Services  
Health Care for the Homeless  
Homeless Persons  
Representation Project  
Interfaith Works  
Jewish Community Relations Council  
of Greater Washington  
Job Opportunities Task Force  
League of Women Voters of Maryland  
Maryland Budget & Tax Policy Institute  
Maryland CASH Campaign  
Maryland Catholic Conference  
Maryland Community Action Partnership  
Maryland Family Network  
Maryland Hunger Solutions  
Maryland Interfaith  
Legislative Committee  
National Council on Alcoholism & Drug  
Dependence – Maryland Chapter  
Public Justice Center  
St. Vincent de Paul Society  
United Way of Central Maryland  
Welfare Advocates

### *Maryland Alliance for the Poor*

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[Marylandallianceforthe poor.blogspot.com](http://Marylandallianceforthe poor.blogspot.com)

# MARYLAND ALLIANCE FOR THE POOR

## 2010 *Briefing Book*

MAP THANKS ALL WHO HELPED MAKE THIS  
YEAR'S BRIEFING BOOK POSSIBLE:

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MARYLAND ALLIANCE  
FOR THE POOR

**2010**  
*Briefing Book*

FOR MORE ON MAP, VISIT:  
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# Introduction

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*The Maryland Alliance for the Poor (MAP)* is a coalition of service providers, faith groups, and other organizations working together to advocate for statewide public policy and programs that help Marylanders living in or near poverty. Since 1988, MAP has worked to be a voice for the voiceless – speaking out on issues relating to welfare and other income supports, housing and homelessness, energy assistance, food and nutrition, health care, child care – and other issues of importance to Maryland’s most vulnerable residents.

For years now, MAP has begun each legislative session by releasing a “Briefing Book” – a document that describes the issues impacting Marylanders in need and provides information on federal, state, local, and even private programs aiming to assist them. In your hands, you hold the 2010 version of this publication.

For the third year in a row, the MAP Briefing Book contains information provided by Seedco – a national nonprofit intermediary dedicated to creating opportunities for workers and their families. (To learn more about Seedco, please visit [www.seedco.org](http://www.seedco.org).) MAP thanks Seedco for generously sharing information from *EarnBenefits* – a comprehensive initiative that connects individuals and families with benefits that increase household income and promote sustainable employment. Local community-based organizations use the *EarnBenefits* tool with their clients to streamline the process of connecting to benefit programs. (To learn more about *EarnBenefits*, please visit <http://baltimore.earnbenefits.org>.) You’ll find Seedco’s *EarnBenefits* pages in each section of this book, describing in detail many programs available to help Marylanders in need, along with information on how to apply for them.

This year’s briefing book also contains information on some additional assistance programs, which are indicated by the headline, “*Resources for*”. These pieces – included alongside the *EarnBenefits* pages – provide contact information for valuable federal, state, local, and private assistance available to those in need.

Both the *EarnBenefits* pages and the “*Resources for*” pieces are organized into seven sections in our Guide to Programs that Help. The sections relate to Financial Planning and Taxes, Income, Housing, Utilities, Food and Nutrition, Health, and Children.



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Our Briefing Book begins with more resources for Marylanders in need – and those aiming to help them find the assistance they require. Just after this introduction, you’ll find a page on standard poverty measures. As many assistance programs use the federal poverty guideline or other poverty measures to determine eligibility, these annually-updated figures are important to keep on-hand.

Immediately following our Measuring Poverty section, we have a section on State Agencies that Help. Here, you’ll find lists of the local offices that are often the front-line in efforts to get assistance to those who need them. The section includes contact information for the Local Departments of Social Services (Family Investment Centers), One-Stop Career Centers, Local Home Energy Program Offices, WIC Agencies, and Local Health Departments. You’ll see references to several of these agencies in the *EarnBenefits* and “*Resources for*” pages. Hopefully, their inclusion in this year’s Briefing Book will be a helpful resource for those seeking assistance.

We close our Briefing Book with a list of MAP’s members. We’re pleased to say that we’ve grown in the past year, adding four new members to our ranks. We hope you’ll take a look at these pages, which provide another glimpse of who we are.

Finally, MAP would like to draw attention to our two new resources for the 2010 legislative session. One is an upcoming publication called “Their Voices,” which, made possible by the generous support of the Moriah Fund, chronicles stories from Marylanders across the state who struggle with poverty. Copies will be made available to all members of the Maryland General Assembly. Anyone else wishing a copy should contact MAP’s Chair, whose information is included on the Briefing Book’s cover. The second resource is MAP’s new blog, which includes stories from the book, as well as other MAP publications and resources. The blog can be found at: [www.marylandallianceforthe poor.blogspot.com](http://www.marylandallianceforthe poor.blogspot.com).

Thanks for taking a look at MAP’s 2010 Briefing Book. We hope it proves to be a helpful resource for those seeking assistance. Even more, we hope that it provides some insight into the state of poverty in Maryland and the challenges for those who experience it.



## Measuring Poverty

The federal government measures poverty two ways:

- The **poverty threshold** is used by the Census Bureau for statistical purposes to measure how many Americans are poor.
- The **poverty guidelines** are a simplification of the poverty thresholds, so they are similar in magnitude but use more round numbers (*see Table 1*).<sup>1</sup> Poverty guidelines are set annually by the U.S. Department of Health and Human Services (HHS) to determine eligibility for various assistance programs.

Both the poverty threshold and guidelines are adjusted for price changes in a given year, as well as for family size. Because the Census Bureau looks back (i.e., how many people were poor in 2008?) and HHS looks forward (i.e., how poor must you be to qualify for assistance in 2009?), the 2008 threshold is similar to the 2009 guideline in timeliness.<sup>2</sup>

**The federal poverty threshold (and the poverty guidelines derived from them) is a widely used indicator of poverty but not an especially good one.** It only considers whether a family has enough earned income to purchase a minimally adequate diet. It does not consider the impact of tax credits, even though we know that the Earned Income Credit is the single most effective anti-poverty tool we have for families.<sup>3</sup> It also does not consider the costs of housing and healthcare, which are more significant budget drivers than food for modern American households. Finally, it fails to consider the cost of work, in childcare and transportation, even though we know that the ranks of the working poor are growing.<sup>4</sup>

Table 1. 2009 Federal Poverty Guidelines			
At 100% of federal poverty:			
<i>a family of</i> ___	<i>makes</i> ___	<i>annually, or</i>	<i>___ monthly</i>
1	\$10,830		\$903
2	\$14,570		\$1,214
3	\$18,310		\$1,526
4	\$22,050		\$1,838
5	\$25,790		\$2,149
6	\$29,530		\$2,461

**In the absence of a modern measure of poverty, research on basic needs and self-sufficiency suggests that a livable income is actually closer to 200% of the federal poverty level**<sup>5</sup> (*see Table 2*). In high-cost urban areas, a self-sufficiency standard approaches 300% of poverty, while in more affordable areas, it may be slightly under 200%. Even though Maryland is a wealthy state, three in ten Marylanders lives below 200% of poverty.<sup>6</sup> Figures (1) through (5) in the following section of this briefing book show how many programs' income eligibility requirements reach as high as 200% of poverty.

Table 2. 2009 Federal Poverty Guidelines			
At 200% of federal poverty:			
<i>a family of</i> ___	<i>makes</i> ___	<i>annually, or</i>	<i>___ monthly</i>
1	\$21,660		\$1,805
2	\$29,140		\$2,428
3	\$36,220		\$3,052
4	\$44,100		\$3,675
5	\$51,580		\$4,298
6	\$59,060		\$4,922



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## *Local Departments of Social Services<sup>7</sup> (Family Investment Centers)*

For additional information please call the appropriate DSS office or visit [www.dhr.state.md.us/county.htm](http://www.dhr.state.md.us/county.htm)

### *Allegany County*

- One Frederick Street  
Cumberland, MD 21502  
Phone: (301) 784-7000  
Fax: (301) 784-7222

### *Anne Arundel County*

- *Annapolis Office*  
80 West Street  
Annapolis, MD 21401  
Phone: (410) 269-4500  
Fax: (410) 974-8566  
Email: aacodss@dhr.state.md.us
- *Glen Burnie Office*  
7500 Ritchie Highway  
Glen Burnie, MD 21061  
Phone: (410) 421-8500  
Fax: (410) 508-2079

### *Baltimore City*

- Talmadge Branch Building  
1910 N. Broadway St  
Baltimore, MD 21213  
Phone: (443) 378-4600  
Fax: (443) 378-4613

### *Baltimore County*

- *Towson Office*  
6401 York Road  
Baltimore, MD 21212  
Phone: (410) 853-3000 or (410) 853-3352  
Fax: (410) 853-3955  
Email: baltocountydss@dhr.state.md.us

- *Catonsville Office*  
910 Frederick Road  
Baltimore, MD 21228  
Phone: (410) 853-3451
- *Dundalk Office*  
1400 Merritt Blvd - Suite C  
Dundalk, MD 21222  
Phone: (410) 853-3402
- *Essex Office*  
439 Eastern Avenue  
Baltimore, MD 21221  
Phone: (410) 853-3810
- *Reisterstown Office*  
130 Chartley Drive  
Reisterstown, MD 21136  
Phone: (410) 853-3009

### *Calvert County*

- 200 Duke Street  
Prince Frederick, MD 20678  
Phone: (443) 550-6900  
Fax: (410) 286-7429  
Email: calvdss@dhr.state.md.us

### *Caroline County*

- 207 South Third Street  
Denton, MD 21629  
Phone: (410) 819-4500  
Fax: (410) 819-4501  
Email: carolndss@dhr.state.md.us  
Mailing Address  
P.O. Box 400  
Denton, MD 21629



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### Carroll County

- 10 Distillery Drive  
Westminster, MD 21157  
Phone: (410) 386-3300  
Fax: (410) 386-3429  
Email: carrodss@dhr.state.md.us

### Cecil County

- Elkton District Court/MultiService Building  
170 East Main Street  
Elkton, MD 21921  
Phone: (410) 996-0100  
Fax: (410) 996-0464

### Charles County

- 200 Kent Avenue  
La Plata, MD 20646  
Phone: (301) 392-6400  
Fax: (301) 870-3958  
Email: CharlesCoDSS@dhr.state.md.us

### Dorchester County

- 627 Race Street  
Cambridge, MD 21613  
Phone: (410) 901-4100  
Fax: (410) 901-1047  
Mailing Address  
P.O. Box 217  
Cambridge, MD 21613

### Frederick County

- 100 East All Saints Street  
Frederick, MD 21701  
Phone: (301) 600-4555  
Fax: (301) 600-4550  
Email: fcdssinfo@dhr.state.md.us  
Website: www.fcdss.info  
Mailing Address  
P.O. Box 237  
Frederick, MD 21705

### Garrett County

- 12578 Garrett Highway  
Oakland, MD 21550  
Phone: (301) 533-3000  
Fax: (301) 334-5449  
TTY: (301) 334-5426

### Harford County

- 2 South Bond Street  
Bel Air, MD 21014  
Phone: (410) 836-4949  
Fax: (410) 836-4945

### Howard County

- 7121 Columbia Gateway Drive  
Columbia, MD 21046  
Phone: (410) 872-8700  
Email: howcodss@dhr.state.md.us

### Kent County

- 350 High Street  
Chestertown, MD 21620  
Phone: (410) 810-7600  
Fax: (410) 778-1497  
Mailing Address  
P.O. Box 670  
Chestertown, MD 21620

### Montgomery County

- 401 Hungerford Drive, 5<sup>th</sup> Floor  
Rockville, MD 20850  
Phone: (240) 777-1245  
Fax: (240) 777-1342  
TTY: (240) 777-1245
- Silver Spring Office  
8818 Georgia Avenue  
Silver Spring, MD 20910  
Phone: (240) 777-3075  
Fax: (240) 777-1002  
TTY: (240) 777-1478



- *Germantown Office*  
12900 Middlebrook Rd  
Germantown, MD 20877  
Phone: (240) 777-3261  
Fax: (240) 777-3261  
TTY: (240) 777-3071

#### *Prince George's County*

- 805 Brightseat Road  
Landover, MD 20785  
Phone: (301) 909-7000  
Fax: (301) 909-7001  
pgcdss@dhr.state.md.us

#### *Queen Anne's County*

- 125 Comet Drive  
Centreville, MD 21617  
Phone: (410) 758-8000  
Fax: (410) 758-8110  
TTY: (410) 758-5164

#### *St. Mary's County*

- Joseph D. Carter Building  
23110 Leonard Hall Drive  
Leonardtwn, MD 20650  
Phone: (240) 895-7000  
Mailing Address  
P.O. Box 509  
Leonardtwn, MD 20650
- *Lexington Park Office*  
21775 Great Mills Road  
Lexington Park, MD 20653

#### *Somerset County*

- 30397 Mt. Vernon Road  
Princess Anne, MD 21853  
Phone: (410) 677-4200  
Fax: (410) 677-4300  
Mailing Address  
P.O. Box 369  
Princess Anne, MD 21853

#### *Talbot County*

- 301 Bay Street  
Easton, MD 21601  
Phone: (410) 770-4848  
Fax: (410) 820-7117

#### *Washington County*

- 122 North Potomac Street  
Hagerstown, MD 21747  
Phone: (240) 420-2100  
Fax: (240) 420-2125  
Mailing Address  
P.O. Box 1419  
Hagerstown, MD 21741

#### *Wicomico County*

- 201 Baptist Street, Suite 27  
Salisbury, MD 21801  
Phone: (410) 713-3900  
Fax: (410) 713-3910

#### *Worcester County*

- 299 Commerce Street  
Snow Hill, MD 21863  
Phone: (410) 677-6800  
Fax: (410) 677-6810  
Mailing Address  
P.O. Box 39  
Snow Hill, MD 21863



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## *One-Stop Career Centers*<sup>8</sup>

For more information, please call the general information line at 410. 767.2173

### *Allegany*

- Allegany County One-Stop Job Center  
McMullen Building  
138 Baltimore Street  
Cumberland, Maryland 21502  
Telephone (301) 777-1221  
Fax: (301) 784-1702

### *Anne Arundel*

- Anne Arundel One-Stop Career Center  
7480 B&A Blvd  
Glen Burnie, MD 21061  
Telephone: (410) 424-3240  
Fax: (410) 508-2333

### *Baltimore City*

- Eutaw Street One-Stop Job Center  
1100 North Eutaw Street  
Baltimore, Maryland 21201  
Telephone: (410) 767-2148  
Fax: (410) 333-7858
- Eastside One-Stop Career Center  
3001 E. Madison Street  
Baltimore, MD 21205  
Phone: 410-396-9030 Fax: 410-396-4063
- Northwest One-Stop Career Center  
(Re-entry Center)  
Mondawmin Mall, Suite 302  
2401 Liberty Heights Avenue  
Baltimore, MD 21215  
Phone: 410-523-1060 Fax: 410-523-0970

### *Baltimore County*

- Baltimore County Workforce  
Development Center at Eastpoint  
7930 Eastern Boulevard  
Baltimore, Maryland, 21224  
Telephone (410) 288-9050 ext. 424  
Fax: (410) 288-9260
- Baltimore County Workforce  
Development Center at Hunt Valley  
11101 McCormick Road, Suite 102  
Hunt Valley, Maryland 21031  
Telephone (410) 887-7940  
Fax: (410) 329-1317

### *Calvert*

- Southern Maryland Workforce Services  
Louis L. Goldstein Multi-Purpose Center  
200 Duke Street, Suite 1400  
Prince Frederick, Maryland 20678  
Telephone: (443) 550-6750  
Fax: (301) 855-1961

### *Caroline*

- Caroline County Career Center  
P.O. Box 400, 300 Market Street, Ste 201  
Denton, Maryland 21629  
Telephone: (410) 819-4549  
Fax: (410) 819-4503

### *Carroll*

- Business and Employment Resource Center.  
224 N. Center St., 2nd Floor  
Westminster, MD 21157  
Telephone: (410) 386-2820  
Fax: (410) 848-9699



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### Cecil and Harford

- Bel Air Workforce Center  
Mary Risteau Building  
2 South Bond Street  
Bel Air, Maryland 21014  
Telephone: (410) 836-4603  
Fax: (410) 836-4640
- Cecil County Workforce Center  
1275 West Pulaski Hwy  
Elkton, MD 21921  
Telephone: (410) 996-0550  
Fax: (410) 996-0555
- Aberdeen Workforce Center  
Aberdeen Community Services Bldg.  
34 North Philadelphia Blvd. 3rd Floor  
Aberdeen, Maryland 21001  
Telephone: (410) 272.5400

### Charles

- Southern Maryland Workforce Services  
175 Post Office Road  
Waldorf, Maryland 20602  
Telephone: (301) 645-8712  
Fax: (301) 645-8713

### Dorchester

- Dorchester County Career Center  
627-A Race Street  
Cambridge, Maryland 21613  
Telephone: (410) 901-4250  
Fax: (410) 221-1817

### Frederick

- Frederick County Business and  
Employment Center  
5340 A Spectrum Drive  
Frederick, Maryland 21703  
General Information: 301-600-2255  
Fax: 301-600-2906

### Garrett

- Garrett County One-Stop Job Center  
221 South Third Street  
Oakland, MD 21550  
Telephone: (301) 334-3972 or  
(301) 245-4137

### Howard

- Columbia Workforce Center  
7161 Columbia Gateway Drive  
Columbia MD 21046  
Telephone (410) 290-2600  
Fax: (410) 312-0834

### Kent

- Kent County Career Center  
Shared Opportunity, Inc.  
601 High Street  
Chestertown, MD 21620  
Telephone: (410) 778-3525  
Queen Anne's County residents:  
410-758-1998  
Fax: (410) 778-3527

### Montgomery

- MontgomeryWorks One-Stop Center  
Wheaton Plaza South Office Building  
11002 Veirs Mill Road  
Wheaton, MD 20902  
Telephone: (301) 929-4350  
Fax: (301) 929-4383
- Germantown One-Stop Center  
12900 Middlebrook Road  
Germantown, MD 20874  
Telephone: (240) 777-2050  
Fax: (240) 777-2070



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### Prince George's

- Prince George's One-Stop Career Center  
1100 Mercantile Lane, Suite 100  
Largo, Maryland 20774  
Telephone (301) 618-8400  
Fax: (301) 386-5533
- Prince George's One-Stop Career Center  
312 Marshall Avenue, Suite 504  
Laurel, Maryland 20707-4824  
Telephone (301) 362-9714  
Fax: (301) 362-9719  
By appointment only.

### Queen Anne's

- Queen Anne's County Career Center  
125 Comet Drive  
Centreville, MD 21617  
Telephone: (410) 758-8044  
Fax: 410-820-9966  
Open on Tuesdays and  
Wednesdays Only

### Somerset, Wicomico, and Worcester

- Lower Shore Job One-Stop Job Market  
917 Mt. Hermon Road, Suite 1  
Salisbury, Maryland 21804  
Telephone (410) 341-8533  
Fax: (410) 334-3454

### St. Mary's

- Southern Maryland Workforce Services  
Joseph D. Carter Multi-Service Center  
23110 Leonard Hall Dr., P.O. Box 282  
Leonardtown, Maryland 20650  
Telephone: (301) 880-2800  
Fax: (301) 475-4106

### Talbot

- Talbot County Career Center  
301 Bay Street, Suite 301  
Easton, Maryland 21601  
Telephone: (410) 822-3030  
Fax: (410) 820-9966

### Washington

- Washington County One-Stop Job Center  
14 N. Potomac Street, Suite 100  
Hagerstown MD 21740  
Telephone (301) 393-8200



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## *Local Home Energy Program Offices<sup>9</sup>*

For more information, please call 410.767.7218 or 800.352.1446.  
(TTY for the hearing impaired: 410.767.7025)

### **Allegany County Human Resources Development Commission, Inc.**

125 Virginia Avenue  
P.O. Box 2006  
Cumberland, MD 21502-221  
(301) 777-8550

### **Anne Arundel County Equal Opportunities Committee, Inc.**

251 West Street  
P.O. Box 1951  
Annapolis, MD 21404-1951  
(410) 626-1910

### **Baltimore City Dept. of Housing and Community Development**

Human Services Division  
(OHEP Main Office)  
2700 N. Charles St.  
Baltimore, MD 21218  
(410) 396-5555

### **For Application Intake Only - Baltimore City Local Districts**

- First (1) Districts - Southwest  
Community Action Center  
3411 Bank Street, 21224  
(410) 545-6518 or (410)545-6512
- Second (2) Districts - Eastern  
Community Action Center  
1400 E. Federal Street, 21231  
(410) 545-0136
- Third (3) Districts - Northern  
Community Action Center  
5225 York Road, 21212  
(410) 396-6084

- Fourth (4) Districts - Western  
Community Action Center  
Office Closed - **Please visit other  
centers**
- Fifth (5) Districts - Northwest  
Community Action Center  
3939 Reisterstown Road, 21215  
(410) 396-4770 / (443) 984-1384
- Six (6) Districts - Southern Community  
Action Center  
606 Cherry Hill Road, 21225  
(410) 545-0900

### **Baltimore County Dept. of Social Services**

Drumcastle Center  
6401 York Road  
Baltimore, MD 21212  
(410) 853-3385

### **Calvert County**

Southern MD Tri County Community  
Action Committee, Inc.  
Luther Stuckey Bldg.  
Box 280, 8371 Leonardtown Road  
Hughesville, MD 20637-0280  
(410) 535-1010 / (301) 274-4474  
1(800) 255-5313

### **Caroline County Dept. Social Services**

P.O. Box 400, 300 Market Street  
Denton, MD 21629-1229  
(410) 819-4500



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**Carroll County Human Service Programs**

10 Distillery Drive  
P.O. Box 489  
Westminster, MD 21157-5045  
(410) 857-2999

**Cecil County Dept. of Social Services**

135 E. High Street  
Elkton, MD 21921-5624  
(410) 996-0270

**Charles County**

Southern MD Tri County Community  
Action Committee, Inc.  
Luther Stuckey Bldg.  
Box 280, 371 Leonardtown Road  
Hughesville, MD 20637-0280  
(410) 535-1010 / (301) 274-4474  
1(800) 255-5313

**Dorchester Co. Dept. of Social Services**

627 Race St.  
P.O. Box 217  
Cambridge, MD 21613  
(410) 901-4100

**Frederick County Dept. of Social Services**

100 E. All Saints Street  
P.O. Box 237  
Frederick, MD 21701  
(301) 600-2410

**Garrett County Community Action  
Committee, Inc.**

104 E. Center Street  
Oakland, MD 21550-1397  
(301) 334-9431

**Harford County Community Action  
Agency, Inc.**

1321 B Woodbridge Station Way  
Edgewood, Maryland 21040  
(410) 612-9909

**Howard County Community Action  
Council, Inc.**

6751 Columbia Gateway Drive, 2nd Floor  
Columbia, MD 21046-2150  
(410) 313-6440

**Laurel and Savage Location**

Laurel MultiService Center  
9105 All Saints Road  
Whiskey Bottom Shopping Center  
Laurel, Maryland 20723  
(301) 498-7509

**Kent County Dept. of Social Services**

350 High Street  
P.O. Box 670  
Chestertown, MD 21620  
(410) 810-7716

**Montgomery County Department of  
Health and Human Services**

1301 Piccard Drive  
Rockville, MD 20850  
(240) 777-4450

**Prince George's County Dept. of Social  
Services**

425 Brightseat Road  
Landover, Md. 20785  
(301) 909-6300  
Mailing Address:  
805 Bright Seat Rd.  
Landover, MD 20785

**Queen Anne's County Department of  
Social Services**

125 Comet Drive  
Centreville, MD 21617  
(410) 758-8000



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**Somerset County**

Shore Up! Inc.  
12409 Lorreta Road  
Princess Anne, MD 21853  
(410) 651-1805

**St. Mary's County**

Southern MD Tri County Community  
Action Committee, Inc.  
Luther Stuckey Bldg.  
Box 280, 371 Leonardtown Road  
Hughesville, MD 20637-0280  
(410) 535-1010 / 301-274-4474  
1(800) 255-5313

**Talbot County**

Neighborhood Service Center  
126 Port Street  
Easton, MD 21601-2631  
(410) 822-5015

**Wicomico County**

Shore Up!, Inc.  
520 Snow Hill Road  
P.O. Box 430  
Salisbury, MD 21803-0430  
(410) 749-1142

**Worcester County**

Shore Up!, Inc.  
6352 Worcester Hwy.  
Newark, MD 21841  
(410) 632-2075

**Washington Co. Community Action  
Council, Inc.**

101 Summit Avenue  
Hagerstown, MD 21740-5562  
(301) 797-4161



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## *Women, Infants, and Children (WIC) Agencies<sup>10</sup>*

For more information, please call **800-242-4WIC**

Allegany County	(301) 759-5020
Anne Arundel County	(410) 222-6797
Anne Arundel Spanish	(410)-222-0139
Baltimore City (Health Department)	(410) 396-9427
Baltimore City (Johns Hopkins)	(410) 614-4848
Baltimore County	(410) 887-6000
Calvert County	1-877-631-6182
Caroline County	(410) 479-8060
Carroll County	(410) 876-4898
Cecil County	(410) 996-5255
Charles County	(301) 609-6857
Dorchester County	(410) 479-8060
Frederick County	(301) 600-2507
Garrett County	(301) 334-7710
Grantsville Residents	(301) 895-3111
Harford County	(410) 273-5656
Howard County	(410) 313-7510
Kent County	(410) 810-0125
Montgomery County (CCI)	(301) 762-9426
Prince George's County (Health Dept. )	(301) 856-9600
Prince George's County (Greenbelt Area)	(301) 762-9426
Prince George's County ( Greater Baden )	(301) 324-1873
Queen Anne's County	(410) 758-0720
Somerset County	(410) 749-2488
St. Mary's County	1-877-631-6182
Talbot County	(410) 479-8060
Washington County	(240) 313-3335
Wicomico County	(410) 749-2488
Worcester County	(410) 749-2488



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## *Local Departments of Health<sup>11</sup>*

### *Allegany*

Box 1745 12501-12503  
Willowbrook Rd SE  
Cumberland, MD 21501  
Phone: 301-759-5000  
Fax: 301-777-5674

### *Anne Arundel*

Health Services Buildings  
3 Harry S. Truman Parkway  
Annapolis, MD 21401  
Phone: 410-222-7094  
Fax: 410-222-4436

### *Baltimore City*

1001 East Fayette Street  
Baltimore, MD 21202  
Phone: 410 396 4387 / 410-396-4398  
Fax: 410-396-1617

### *Baltimore Co.*

Drumcastle Government Center  
6401 York Road, 3rd Floor  
Baltimore, MD 21212  
Phone: 410-887-2702  
Fax: 410-377-9646

### *Calvert*

P.O. Box 980  
975 Solomons Island Rd.  
Prince Frederick, MD 20678  
Phone: 410-535-5400 ext 306  
Fax: 410-535-5285

### *Caroline*

403 South 7th Street  
P.O. Box 10  
Denton, MD 21629  
Phone: 410-479-8030  
Fax: 410-479-0554

### *Carroll*

Box 845  
290 S. Center St  
Westminister, MD 21158-0845  
Phone: 410-876-2152  
Fax: 410-876-4988

### *Cecil*

John M. Byers Health Center  
401 Bow Street  
Elkton, MD 21921  
Phone: 410-996-5550  
Fax: 410-996-5179

### *Charles*

Location Address:  
4545 Crane Highway  
White Plains, MD 20695  
Mailing Address:  
P.O. Box 1050  
White Plains, MD 20695  
Phone: 301-609-6901  
Fax: 301-934-4632

### *Dorchester*

3 Cedar Street  
Cambridge, MD 21613  
Phone: 410-228-3223  
Fax: 410-901-8194



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**Frederick**

350 Montevue Lane  
Frederick, MD 21702  
Phone: 301-600-1029  
Fax: 301-600-3111

**Garrett**

1025 Memorial Drive,  
Oakland, MD 21550  
Phone: 301-334-7700  
Fax: 301-334-7701

**Harford**

119 S. Hays Street, Box 797  
Bel Air, MD 21014-0797  
Phone: 410-877-1016  
Fax: 443-420-3446

**Howard**

7178 Columbia Gateway Drive  
Columbia, MD 21046  
Phone: 410-313-6300  
Fax: 410-313-6303

**Kent**

125 S. Lynchburg Street  
Chestertown, MD 21620  
Phone: 410-778-1350  
Fax: 410-778-6119

**Montgomery**

401 Hungerford Drive, 5th Floor  
Rockville, MD 20850  
Phone: 240-777-1603  
Fax: 240-777-1494

1701 McCormick Drive  
Largo, MD 20774  
Phone: 301-883-7834  
Fax: 301-883-7896

**Queen Anne's**

206 N. Commerce Street  
Centreville, MD 21617  
Phone: 410-758-4426  
Fax: 410-758-2838

**Somerset**

7920 Crisfield Highway  
Westover, MD 21871  
Phone: 443-523-1700  
Fax: 410-651-5680

**St. Mary's**

21580 Peabody Street  
Leonardtown, MD 20650  
Phone: 301-475-4330  
Fax: 301-475-4350

**Talbot**

100 S. Hanson Street  
Easton, MD 21601  
Phone: 410-819-5600  
Fax: 410-819-4703

**Washington**

1302 Pennsylvania Avenue  
P.O. Box 2067  
Hagerstown, MD 21742  
Phone: 240-313-3200  
Fax: 240-313-3301

**Wicomico**

108 East Main Street  
Salisbury, MD 21801  
Phone: 410-543-1244  
Fax: 410-543-6975

**Worcester**

P.O. Box 249  
6040 Public Landing Rd.  
Snow Hill, MD 21863  
Phone: 410-632-1100  
Fax: 410-632-0906



*Innovations in Economic Opportunity*

## *EarnBenefits*

*EarnBenefits*® is a comprehensive initiative that connects individuals and families with benefits that increase household income and promote sustainable employment. Local community based organizations (CBO) use the *EarnBenefits* tool with their clients to streamline the process of connecting to benefit programs.

### **How *EarnBenefits* Online Works:**

*EarnBenefits* Online (EBO) is a case management tool that helps people access income-enhancing benefits such as Supplemental Nutrition Assistance Program, childcare subsidies, health insurance and the earned income tax credit (EITC). *EarnBenefits* Online is a password protected system used in community based organizations around Baltimore. Anyone can access the *EarnBenefits* public web site to learn more about benefits they may be eligible for but not receiving. If you would like to be screened for benefits please visit one of the local community-based organizations. To find an organization in your area please visit our website at <http://baltimore.earnbenefits.org>

1. **Marketing and Education** - local organizations were selected to implement *EarnBenefits*. Part of their role is to inform the community they serve of available benefits with user-friendly materials that include the web site.
2. **Eligibility Screening and Application Assistance** - using a web-based technology tool, *EarnBenefits* Online (EBO) partner organizations can more easily determine benefit eligibility and complete applications for over 20 different benefits. The information is password protected and tracking of submitted applications for benefits such as child care vouchers, tax credits and health insurance. *EarnBenefits* counselors, are stationed at partner organizations and use EBO to perform screenings and application assistance to the community they serve.
3. **Benefits Management** - Case managers work with people over time to manage their benefits and determine eligibility for other benefits and supports as household income increases or life circumstances change.

*EarnBenefits* was developed by Seedco, a national nonprofit intermediary dedicated to creating opportunities for workers and their families. To learn more about Seedco please visit [www.seedco.org](http://www.seedco.org).



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## *Financial Planning and Tax Credits*

Despite a high median household income, Maryland residents still have an exceptionally high level of credit card debt (\$3,391) and installment debt (\$16,250) compared to national statistics.<sup>12</sup> Maryland residents also have very low levels of savings for emergencies, retirement, and college education. More than 22% of all Maryland residents do not utilize a bank account. Marylanders' lack of savings contributes to a statewide asset poverty rate of 18.6%.<sup>13</sup>

Asset poverty is defined as the inability of a household to live on their savings for at least three months at the poverty level<sup>14</sup>. Many Maryland residents cannot miss one paycheck, much less three months of pay. Today's economic conditions demonstrate the devastating effects of long-term unemployment and insufficient savings.

There are several types of programs available to help Maryland residents to become more financially secure. *Financial education* is offered by hundreds of organizations across the state including non-profits, financial institutions, realtors, faith-based institutions, employers, and academic institutions. Education can range from basic budgeting to homeownership to investing. Two state-wide groups, the Maryland CASH Campaign and the Maryland Coalition for Financial Literacy, seek to operate as clearinghouses to better coordinate existing activities and broaden access to financial education for all Maryland residents.

*Financial counseling and coaching* are services to help analyze income and expenses, identify barriers, and create/monitor a budget. Such services are generally provided by non-profit organizations and are short-term solutions to help residents over a three- to six-month period. Staff are trained through a variety of resources from within and outside of Maryland including the University of Maryland Cooperative Extension, Tax Help New Mexico, and others.

*Credit counseling* is a service geared primarily to the remediation of negative credit issues. Credit counselors are nationally certified and, until 2008, were exclusively housed at non-profits. Credit counselors analyze credit issues, create a budget, and create a plan to repair the issues. The solutions could include a short-term credit plan, a debt management plan, debt consolidation, or bankruptcy.

Households that make less than \$49,000 could be eligible for *free tax preparation services*. Also called Volunteer Income Tax Assistance (VITA), Military VITA, and Tax Counseling for the Elderly (TCE), these programs receive federal oversight and certification by the Internal Revenue Service. Federal and state returns are electronically filed by hundreds of volunteers each year. Volunteers must take an annual training course and pass an annual exam. The returns prepared are generally very basic returns and do not include full small business returns, rental property, capital gains, or complex schedules. Volunteers in Maryland prepare close to 100,000 returns each year.



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*Pro-bono or low-bono legal services* assist income-eligible families with back tax issues, including representation in tax court. Such programs are referred to as Low-Income Taxpayer Clinics and are governed by the Internal Revenue Service, Office of Taxpayer Advocate.

Marylanders have access to several *tax credits* designed to support individuals and families. Tax credits can be refundable or non-refundable. Non-refundable credits can reduce tax liability to zero. Refundable tax credits generate a tax refund even if there is not a tax liability. For many low-income taxpayers, refundability is very important because they have very little or zero tax liability. Though some taxpayers are not required to file a tax return due to their low income, it may nonetheless benefit them to do so, if they are eligible for refundable tax credits.

The largest federal tax credit, the *Earned Income Tax Credit*, rewards work and lifts millions of families out of poverty. The federal Earned Income Tax Credit is matched locally by the *Maryland Earned Income Credit*. Montgomery County also offers a county-level tax credit. These credits are only available through the accurate filing of a federal and state tax return. The following section also includes information about the *Advance Earned Income Credit*, the *Renter's Tax Credit*, the *Homeowner's Property Tax Credit*, the *Federal Child and Dependent Care Tax Credit*, and the *Child Tax Credit*. Additionally, the section provides information on two programs that can improve Marylanders' financial stability: the *Child Support Payment Incentive Program* and *Ways to Work*.

The section begins with even more *Resources for Financial Counseling and Education*, *Pro-bono and Low-Bono Legal Services*, and *Free Tax Preparation*.



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## *Resources for Financial Counseling and Education*

### **Maryland Money HelpLine** - 877.254.1097

- The Maryland Money HelpLine is a partnership between non-profits including Consumer Credit Counseling Services of Maryland and Delaware, the Maryland CASH Campaign, and the Baltimore CASH Campaign. Any Maryland resident can call and receive free assistance with budgeting or credit issues. Anyone can call regardless of income or debt levels. The phone line is staffed by over 70 certified credit counselors and is open more than 60 hours each week.

### **Maryland CASH Academy** - 410.528.8006 or [www.mdcash.org](http://www.mdcash.org)

- The Maryland CASH Academy is a new financial education clearinghouse set to launch in January 2010. Maryland residents can view class schedules and register for classes online, through the phone, or via mail. All instructors are carefully vetted and monitored to insure no product or service sales, heavy branding, or other marketing efforts occur within the classes.

## *Resources for Pro-bono and Low-bono Legal Services*

### **Community Tax Aid** - 202.547.7773 or [www.communitytaxaiddc.org](http://www.communitytaxaiddc.org)

### **Maryland Volunteer Lawyers Services** - 800.510.0050 [www.mvlslaw.org](http://www.mvlslaw.org)



## *Resources for Free Tax Preparation*

**Maryland CASH Campaign** - 410.528.8006 or [www.mdcash.org](http://www.mdcash.org)

- Maryland CASH (Creating Assets, Savings, and Hope) Campaign coordinates a network of free tax preparation sites throughout the state. All services are provided by local partner agencies or coalitions in counties throughout the state. The groups prepare over 20,000 tax returns each year.

**AARP Tax Aide** - <http://www.aarp.org/money/taxaide/>

- AARP offers free tax preparation to seniors over 60 years old across the state.

**Internal Revenue Service** - 800.829.1040 or on the web at:

<http://www.irs.gov/localcontacts/article/0,,id=98284,00.html>

- The Internal Revenue Service prepares free federal tax returns at eight taxpayer assistance centers across the state.

**Comptroller's Office** - 800.MD.TAXES or on the web at:

<http://individuals.marylandtaxes.com/taxhelp/localoffices.asp>

- The Comptroller of Maryland offers free state tax return preparation at 12 Local Taxpayer Service Offices.

## *Earned Income Tax Credit (EITC)*

### WHAT IS IT?

Up to thousands of dollars in tax credits for working families and individuals.

### WHAT ARE THE ELIGIBILITY REQUIREMENTS?

If you *do not* have children AND cannot be claimed as a dependent on someone else's tax return you must:

- Have lived in the U.S. for at least 6 months
- Be between the ages of 25 and 65
- Have an investment income of less than \$3,100
- Have a Social Security number and be a U.S. citizen or resident alien.

You are also eligible if you *do* have children and:

- Have investment income of less than \$3,100
- Have a Social Security number and be a U.S. citizen or resident alien
- Meet the following annual income guidelines.

# of Children	Single	Married (filing jointly)	Maximum Credit
0	\$13,440	\$18,440	\$457
1	\$35,463	\$40,463	\$3,043
2	\$40,295	\$45,295	\$5,028
3+	\$43,279	\$48,279	\$5,657

### HOW DO I APPLY?

You claim the EITC when you file your federal income taxes. Qualifying families or individuals can have their taxes done for **FREE** by a qualified tax preparer. To determine your return amount yourself or have the IRS figure the EITC for you, follow instructions on page 25 of IRS publication 596. Call **800.TAX.FORM** for instructions on how to get the EITC.

Free Tax Preparation is offered by non-profit organizations across the state, visit [www.mdcash.org](http://www.mdcash.org) or call 2-1-1 or 1-800-492-0618 to make an appointment or find a location in your area. (See page 20 for more information.)



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## **WHAT DO I NEED TO BRING?**

(See page 75 for more information.)

- Identification and birth date for yourself and the people in your household
- Social Security card for yourself and the people in your household
- W-2 for all jobs you held in the year you are filing for
- Form 1099-G if you received unemployment insurance in the year you are filing
- Form 1099-INT if you received interest from a bank account in the year you are filing
- Any other tax-related documents
- Proof of household's resources
- Proof of child care expenses if you are claiming child care expenses. You'll need the child care provider's ID or social security number.
- If you're filing your taxes with a spouse, you'll both need to be present to sign the tax return
- Bank account and routing numbers if you want to direct deposit your refund

## **HEADS UP!**

- This information is current for the 2009 tax year.



## *Maryland Earned Income Credit (EIC)*

### **WHAT IS IT?**

Maryland also offers a tax credit for working families. If you qualify for the Federal EITC and live in Maryland, you also qualify for the Maryland EIC. The Maryland EIC is worth 25% – 50% of the Federal EITC.

### **WHAT ARE THE ELIGIBILITY REQUIREMENTS?**

To claim the Maryland state credit, you must be a resident of Maryland and eligible to receive the Federal Earned Income Credit.

For more information visit the Tax Credit Resources site at [www.taxcreditsources.org/index.cfm](http://www.taxcreditsources.org/index.cfm).

### **HOW DO I APPLY?**

When preparing your taxes:

- You must complete the State Earned Income Credit Worksheet and file Form 502 (line 25) or Form 503 (line 7a).
- If you are claiming the refundable Maryland EITC, you must complete the Refundable Earned Income Credit Worksheet and file Form 502 (line 43) or 503 (line 18).
- You can call **1.800.MD.TAXES** to request these forms or to get instructions on filing your taxes.
- Visit [www.baltimorecashcampaign.org](http://www.baltimorecashcampaign.org) or call 410.234.8008, to make an appointment or find a location in your area.

### **WHAT DO I NEED TO BRING?**

(See page 75 for more information.)

- All W-2s, 1099s, and proof of other income (if any) for you and your spouse
- A copy of last year's tax return (if available)
- Bank account and routing numbers (for direct deposit)
- Social Security card or Individual Tax Identification Number (ITIN) for yourself, your spouse (if you have a spouse), and any dependents you are including on your tax return

### **HEADS UP!**

- State income tax forms can usually be picked up wherever federal tax forms can be obtained (e.g., post offices, libraries, etc).
- You will have to complete your federal tax return first before filling out your state tax return.
- If your state EIC is more than the taxes you owe to the state you will get a refundable return. That means you end up paying no money to the state, instead the state pays money to you.



## ***Advance Earned Income Credit***

### **WHAT IS IT?**

The Advance Earned Income Credit (EIC) is a federal tax credit for working families. It allows you to get part of your Federal Earned Income Credit in every paycheck. The payments are tax-free, and your employer is required to participate if you qualify.

### **WHAT ARE THE ELIGIBILITY REQUIREMENTS?**

You qualify if you:

- Expect to have at least one qualifying child
- Expect that your earned income will be less than \$35,463 (\$40,463 if Married Filing Jointly)
- Expect to be able to claim the Federal Earned Income Credit for 2009

There are some instances when you should not apply for the Advance EIC:

- You do not have Social Security or Medicare taxes withheld from your paychecks
- You are self-employed
- You have more than one job
- Your spouse works (unless you both take advance payments)
- You expect that your income could change a lot, either going up or down

### **HOW DO I APPLY?**

Fill out a Form W-5 and give it to your employer. If your situation changes during the year, fill out a new Form W-5 and give it to your employer. If you receive the Advance EIC, you are required to file a tax return for that year.

### **WHAT DO I NEED TO BRING?**

(See page 75 for more information.)

- Form W-5

### **HEADS UP!**

- Your employer is required by law to provide Advance EIC payments if you qualify.
- You cannot get more than \$1,826 in Advance EIC payments throughout the year. If you qualify for a higher Federal EIC, you will receive the remaining balance as a refund when you file your tax return.
- If your income changes a lot, either going up or down, you should file a new Form W-5. If you no longer qualify for the Advance EIC, you will have to pay back all funds received when you file your tax return.

## *Renter's Tax Credit*

### WHAT IS IT?

This program provides qualified renters with a property tax credit similar to that of someone who owns a home. The program is based upon the idea that a percentage of how much rent you pay to your landlord goes to yearly property taxes for the home.

### WHAT ARE THE ELIGIBILITY REQUIREMENTS?

**If you are under the age of 60:** during the previous year you had at least one dependent under 18 living with you; you did not receive federal or state housing subsidies; you have lived in your current home for at least 6 months; and the combined income of all tenants is no greater than:

Family Size	Yearly Income
2	\$14,291
3	\$16,530
4	\$21,203
5	\$25,080
6	\$28,323
7	\$32,222
8	\$35,816
9	\$42,739

**If you are over age 60 or 100% disabled:** Use the chart below to figure out if you may be eligible for this credit. If your rent (across from your income) is higher than the rent shown, you may want to apply.

Total Income	Rent
\$1 - 5,000	14
\$6,000	28
\$7,000	42
\$8,000	56
\$9,000	86
\$10,000	117
\$11,000	147
\$12,000	178
\$13,000	219
\$14,000	261
\$15,000	303
\$20,000	544
\$25,000	794
\$30,000	1,044



## **HOW DO I APPLY?**

The deadline for filing for this credit is September 1<sup>st</sup> of each year. Applications are available February 1<sup>st</sup> of the New Year. Visit here for up-to-date information on the new application: [www.dat.state.md.us/sdatweb/rtc.html](http://www.dat.state.md.us/sdatweb/rtc.html). You can also get an application by calling the Tax Credits Telephone Service at 410.767.4433 (Baltimore Area) or toll free at 800.944.7403.

Once your application is complete, mail to:

**State Department of Assessments & Taxation**  
Tax Credit Program  
301 W. Preston Street, Room 900  
Baltimore, MD 21201-2395

## **WHAT DO I NEED TO BRING?**

(See page 75 for more information.)

- Proof of rent paid (lease, canceled checks)
- Proof of lease
- Proof of received public assistance
- The applicant may need to provide additional information to verify what was reported on the application. This request may include a statement of living expenses when it appears that the applicant has reported insufficient means to pay the rent and other living expenses.

## **HEADS UP!**

- If the rent includes gas, electric and heat, you may need to have as much as 18% higher monthly rent to qualify for a credit.
- The applicant must be a lease holder for the property and be legally responsible for the rent. If the dwelling that is rented is owned by a tax exempt, charitable organization or is exempt in any way from property taxation, a tax credit cannot be granted.



## *Homeowner's Property Tax Credit*

### **WHAT IS IT?**

This program provides homeowners with a reduction in their property tax bill. If the property taxes are above a certain percentage of the owner's gross income, he or she may be eligible.

### **WHAT ARE THE ELIGIBILITY REQUIREMENTS?**

Your household income must not exceed \$60,000 per year. You also must be a resident of Maryland, you must own or have a legal interest in the property (i.e. you will inherit the house), the home that you are receiving the credit for must be your primary residence (you must live in at least 6 months a year) and your net worth cannot exceed \$200,000 (excluding your property value).

### **HOW IS THE CREDIT FIGURED?**

The tax credit is based upon the amount the property taxes exceed a percentage of your income according to the following formula:

- 0% of the first \$8,000 of the combined household income;
- 4% of the next \$4,000 of income;
- 6.5% of the next \$4,000 of income; and
- 9% of all income above \$16,000

*\* In other words, your taxes in the right column must exceed what you owe. For example, if you make \$12,000, any amount you pay over \$160 will be refunded to you.*

Household Income	Tax Limit
\$1 - 8,000	\$0
\$9,000	\$40
\$10,000	\$80
\$11,000	\$120
\$12,000	\$160
\$13,000	\$225
\$14,000	\$290
\$15,000	\$355
\$16,000	\$420
\$17,000	\$510
\$18,000	\$600

\*See [www.dat.state.md.us/sdatweb/htc.html](http://www.dat.state.md.us/sdatweb/htc.html) for higher incomes.

### **HOW DO I APPLY?**

The deadline for filing for this credit is September 1<sup>st</sup>. You can download the application at [www.dat.state.md.us/sdatweb/HTC-60.pdf](http://www.dat.state.md.us/sdatweb/HTC-60.pdf) or you can request to have an application sent to you by calling 800.944.7403.

Send your application and most recent tax return to:

State Department of Assessments & Taxation  
Homeowners' Tax Credit Program  
301 W. Preston Street, Room 900  
Baltimore, Md. 21201-2395

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## ***Federal Child and Dependent Care Tax Credit***

### **WHAT IS IT?**

A tax credit that allows you to get refunded for money that you paid to have either a child or adult dependent taken care of. You cannot get back a larger refund than what you paid in overall taxes for the year. The maximum credit you can get per child or dependent adult is \$1,050.

### **WHAT ARE THE ELIGIBILITY REQUIREMENTS?**

Families can claim a percentage of their care expenses, up to \$3,000 for one child or dependent and \$6,000 for two or more children or dependents. The percentage drops as family income increases, from 35 percent for families with incomes up to \$15,000, to 20% for families with incomes above \$43,000. The maximum value of the credit is \$2,100.

### **HOW DO I APPLY?**

If you choose to file your taxes yourself, and without the assistance of a free tax preparation site, you will need the following information:

- If you file a 1040A, you can claim the credit on this form and you can figure the credit on Schedule 2, the Child and Dependent Care Expenses form. You must attach Schedule 2 to your 1040A when you file your taxes.
- If you file 1040, you can claim the credit on this form and figure the credit on Form 2441 and attach it to your 1040.
- You can call 800.TAX.FORM to request these forms or to get instructions on filing your taxes.

### **WHAT DO I NEED TO BRING?**

(See page 75 for more information.)

- Valid picture ID
- Proof of social security or a record of the correct social security number(s) or Individual Tax Identification Number (ITIN) cards for yourself and your spouse (if you have a spouse) and any dependents you are including in your tax form
- List of the correct birthdates for each person in your household
- All W-2s, 1099s, and proof of other income (if any) for you and your spouse
- A copy of last year's tax return (if available)

### **HEADS UP!**

- There are places where you can get **FREE** tax preparation assistance and help applying for the Child Tax Credit. Free tax preparation assistance sites can help you figure out exactly how much money you should get back in tax credits. (See page 20.) Visit [www.baltimorecashcampaign.org](http://www.baltimorecashcampaign.org) to find a location near you.
- This tax information is from the 2008 return year. For up-to-date information, visit *EarnBenefits* online.

## *Child Tax Credit*

### **WHAT IS IT?**

The Child Tax Credit allows families to reduce the amount of taxes they owe or even get money back from the federal government. The credit is not refundable, which means that you can't get more money back from the credit than you paid in taxes throughout the year. The amount of credit depends on your family's size and income.

### **WHAT ARE THE ELIGIBILITY REQUIREMENTS?**

Families with dependent children who are under the age of 17, U.S. citizens, or legal residents and have a social security number meet the eligibility requirements.

### **HOW DO I APPLY?**

If you choose to file your taxes yourself, and without the assistance of a free tax preparation site, you will need the following information:

- To claim the Child Tax Credit, you must file form 1040 or Form 1040A. You **cannot** claim the Child Tax Credit on Form 1040EZ.
- If you file a 1040, you can claim the credit on line 51 of this form. If you file a 1040A, you can claim the credit on line 33 of this form. In most cases, you can use the Child Tax Credit Worksheet in Form 1040 or Form 1040A's instructions to figure the credit.
- Make sure you check the box on Form 1040, line 6c, column (4), for each qualifying child.
- You can call **800.TAX.FORM** to request these forms or to get instructions on filing your taxes.

### **WHAT DO I NEED TO BRING?**

(See page 75 for more information.)

- Valid picture ID
- Proof of Social Security number(s) or a record of the correct social security number(s) or Individual Tax Identification Number (ITIN) cards for yourself and your spouse (if you have a spouse) and any dependents you are including in your tax form
- List of the correct birthdates for each person in your household
- All W-2s, 1099s, and proof of other income (if any) for you and your spouse
- A copy of last year's tax return (if available)

### **HEADS UP!**

- There are places where you can get **free** tax preparation assistance and help applying for the Child Tax Credit. Free tax preparation assistance sites can figure out exactly how much money you should get back in tax credits. Call 2-1-1 or 1-800-492-0618 to find a place near you. (See page 20.)
- This tax information is from the 2008 return year. For up-to-date information, visit *EarnBenefits* online.

## *Child Support Payment Incentive Program*

### **WHAT IS IT?**

This program helps you reduce your child support debt as long as you agree to make full child support payments for the next one to two years.

### **WHAT ARE THE ELIGIBILITY REQUIREMENTS?**

You qualify for the Baltimore Child Support Payment Incentive Program if you:

- Are the non-custodial parent of a child by Maryland court order
- Have not been previously terminated from this program 3 times
- have a qualifying income (see table below)

Payment Incentive Program Income Limits		
family size	monthly income	annual income
1	\$1,950	\$23,400
2	\$2,625	\$31,500
3	\$3,300	\$39,600
4	\$3,975	\$47,700
5	\$4,650	\$55,800
6	\$5,325	\$63,900
7	\$6,000	\$72,000
8	\$6,675	\$80,100

### **HOW DO I APPLY?**

You can apply by submitting the application form to the agency nearest to you. (See <http://www.dhr.state.md.us/csea/local.php>.) You will need to provide copies of your most recent pay stubs.

## ***Ways To Work***

*(Available in Baltimore City only)*

### **WHAT IS IT?**

Ways to Work provides a small, low interest loan to help you buy a car for the purposes of keeping a job, staying in school or other vital activities that require transportation.

### **WHAT ARE THE ELIGIBILITY REQUIREMENTS?**

You qualify for Ways to Work if you:

- Are a resident of Baltimore City
- Are a parent and have children under 18 years of age living in your household
- Are employed 20 hours/week and for at least 6 months or pursuing postsecondary education
- Have sufficient disposable income of \$80 monthly available to repay the loan
- Are not presently in a state of bankruptcy

**AND**

- Meet the income limit in the table below

Ways To Work Income Limits		
Family Size	Monthly Income	Annual Income
1	\$3,442	\$41,300
2	\$3,933	\$47,200
3	\$4,425	\$53,100
4	\$4,917	\$59,000
5	\$5,308	\$63,700
6	\$5,704	\$68,450
7	\$6,069	\$73,150
8	\$6,492	\$77,900

### **HOW DO I APPLY FOR WAYS TO WORK?**

You can get an application and instructions for filling it out from the Board of Childcare at:

**Board of Child Care's  
Ways to Work Program**

1212 N. Wolfe Street  
Baltimore, MD 21213

Tel: 410-534-1388

Fax: 410-534-0075



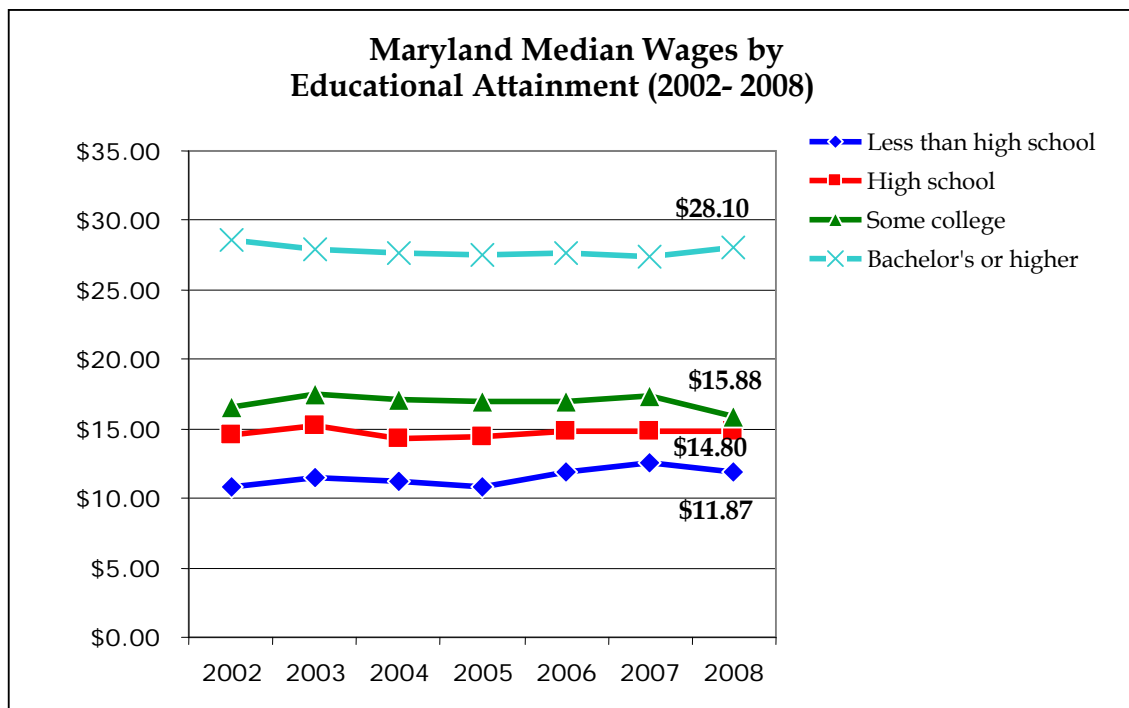
**To apply for this benefit, you will need:**

- Identification for yourself and the people in your household
- Proof of residency
- Proof of income
- Proof of employment or school attendance
- If you've ever been bankrupt, you must provide forms that state that your bankruptcy has been discharged by the court.
- You might be asked to provide proof of the price of the vehicle you wish to buy.



## Income

Maryland has the highest median household income of any state in the nation at \$70,545.<sup>15</sup> This means that half the households in the State live on less. Female householders with children have a median income of \$38,548 and female householders without children have a median income of \$57,935.<sup>16</sup> Female householders with children represent 14% of Maryland's population and female householders without children represent 7% of Maryland's population.<sup>17</sup> When breaking-out median wages by educational attainment, there are vast differences in income.



Source: Economic Policy Institute analysis of 2008 Current Population Survey data<sup>18</sup>

Over the past decade, there has been less income growth among low-income Marylanders than among people with higher incomes. Looking at income data from 2001 to 2008, the latest economic growth period, researchers conclude that, **the increase [in Maryland's median household income] seems to have been driven mostly by income growth among affluent and upper-middle class Marylanders, not middle-class, blue and pink-collar workers.**<sup>19</sup> Similarly, people leaving welfare are not strangers to the work force and earning money; however, many still do not have earnings that can efficiently sustain a family of three even 12 years after they leave welfare. For example, the Family Welfare Research and Training Group (2009) finds that the average annual earnings begin at \$11,602 in the first year, rise in every subsequent year, and top out at \$22,533 at the last follow-up point.<sup>20</sup>



Cash assistance and tax credits, especially refundable ones, are two primary ways to help people increase their cash income. A few such programs, and their income eligibility limits, are shown in **Figure (1)**. The Child Support Payment Incentive Program is included because it provides greater financial security to both non-custodial parents (through forgiveness of arrears) and custodial parents and children (through consistent receipt of child support owed).

The primary form of cash assistance to families is Temporary Cash Assistance (TCA). TCA generally requires that adults participate in work activities, but some exemptions are available. The TCA caseload has dropped considerably from its pre-welfare reform levels, as many employable adults left welfare.<sup>21</sup> In Fiscal 2009, nearly three-quarters (72.5%) of TCA cases were child cases and over one-quarter (27.4%) were adult cases.<sup>22</sup> According to the Department of Legislative Services, the Maryland Department of Human Resources (DHR) tracks recipients needing employment services dividing the caseload into two main groups- (1) the “core” caseload; and (2) cases headed by an employable adult. The core cases include child only cases, women with children under age one, disabled cases, caretaker relatives, and other cases exempted from work requirements.<sup>23</sup> From the start of the recession (December 2007) until October 2009 (which is the most recent data available) the TCA total caseload has increased nearly 30% (from 53,316 to 69,194 cases).<sup>24</sup>

Tax credits either erase a person’s tax burden, or in the case of refundable credits, can yield a cash payment to the filer. **The Earned Income Credit is credited with being the most effective anti-poverty tool to help working families.** Maryland is a leader among states with a Maryland EIC that is both refundable and available, in part, to childless adults as well as families.

There are also cash assistance programs specifically for people with disabilities. At the federal level, Supplemental Security Income (SSI) and Social Security Disability Income (SSDI) provide disability benefits. At the state level, the Temporary Disability Assistance Program provides help to childless adults either with a short-term disability or awaiting receipt of federal disability benefits.

## *Resources for Federal Disability Benefits*

### **Supplemental Security Income (SSI)**

- SSI provides benefits to people who have low income and few resources and are over age 65, blind, or disabled.
- Apply online at <https://secure.ssa.gov/apps6z/i3369/ee001-fe.jsp> or for more information, call the Maryland Department of Disabilities at 410.767.3656.

### **Social Security Disability Income (SSDI)**

- SSDI provides benefits to blind or disabled workers, widow(er)s or adults disabled since childhood.
- Apply online at <http://www.socialsecurity.gov/applyfordisability> or for more information, call the Maryland Department of Disabilities at 410.767.3656.



## *Temporary Cash Assistance (TCA)*

### ABOUT TCA

Temporary Cash Assistance (TCA) provides you with money towards your bills when other resources are not enough to make ends meet.

### HOW TO APPLY FOR TCA

1. Call or visit your local Family Investment Center. (See page 4.) Some Family Investment Centers are open late or on weekends.
2. You will then receive either a phone call or an appointment notice in the mail notifying you of a date and time for an interview.
3. Once you have completed your interview, you will need to gather copies of the following documentation and either mail it in or take it to your local Family Investment Center. If you can, bring this documentation to your interview in order to save time in processing your application. (See page 75.)
  - Identification for yourself and the people in your household
  - Pay stubs from employers (provide at least 2 months, or 8 weeks of income for weekly pay periods)
  - Proof of all other sources of income
  - Proof of Social Security Number (SSN) for yourself and the people in your household
  - Proof of residency
  - Proof of citizenship or immigration status for yourself and the people in your household
  - Proof of household's expenses
  - Proof of child or dependent care expenses
  - Proof of resources

TCA Income Limits		
Family Size	Monthly Income	Annual Income
1	\$259	\$3,108
2	\$453	\$5,436
3	\$575	\$6,900
4	\$695	\$8,340
5	\$805	\$9,660
6	\$885	\$10,620
7	\$995	\$11,940
8	\$1,095	\$13,140
for each additional person, add	+\$109	+\$1,308



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### **AFTER APPLYING FOR TCA**

You will be notified of your status within 30 days of applying.

### **HEADS UP!**

- You can only receive TCA for up to 5 years (60 months) in your lifetime.
- You will need to re-apply (recertify) for TCA between one month and one year after receiving the benefit.
- Make sure to watch for an interview notice in the mail. If you miss your interview, it will be very hard to reschedule and you may have to reapply.
- If you move while receiving TCA, make sure to let your case worker know. This way you will ensure you will get your recertification notice when it's time to reapply. If you miss your recertification deadline, you will lose your benefits.
- If you receive TCA you will need to comply with any job search requirements requested by DSS.
- If receiving TCA, you will need to file for and cooperate with child support.



## *Temporary Disability Assistance Program (TDAP)*

### ABOUT TDAP

The Temporary Disability Assistance Program (TDAP) provides cash, medical and housing assistance to disabled adults without children living in the home.

### HOW TO APPLY FOR TDAP

1. Call or visit your local Family Investment Center. (See page 4.) Some Family Investment Centers are open late or on weekends.
2. You will then receive either a phone call or an appointment notice in the mail notifying you of a date and time for an interview.
3. Once you have completed your interview, you will need to gather copies of the following documentation and either mail it in or take it to your local Family Investment Center. If you can, bring this documentation to your interview in order to save time in processing your application. (See page 75.)
  - Proof of identity
  - Pay stubs from employers (provide at least 2 months, or 8 weeks of income for weekly pay periods)
  - Proof of all other sources of income
  - Proof of Social Security Number (SSN) for yourself and all people in your household seeking benefits
  - Proof of residency
  - Proof of disability
  - Proof of citizenship or immigration status for yourself and the people in your household
  - Proof of household's expenses
  - Proof of resources
  - Proof of child or dependent care expenses
  - Proof of eviction or cut-off notice (if applicable)

You qualify for TDAP if you:
• Are a U.S. Citizen or a qualifying alien
• Have no children under 18 living with you
• Have a disability
• Are not working
• Are not collecting unemployment
• Are not receiving SSI or SSDI
• Have a countable income of less than \$185 per month

For more information about applying, call (800) 332-6347.



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### **AFTER APPLYING FOR TDAP**

It can take up to 30 days to hear if you will receive TDAP.

### **HEADS UP!**

- TDAP recipients may receive benefits for only 12 months out of a 36-month period unless they are pursuing SSI or appealing an SSI decision.
- Make sure to watch for an interview notice in the mail. If you miss your interview, it will be very hard to reschedule and you may have to reapply.
- If you have a drug or alcohol problem, someone else must handle your TDAP money.



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## Housing

The cost of housing in Maryland remains high, even with the recent struggles in the real estate market and significant declines in median home prices. In the Washington metro area, the median price for single-family homes is the 14<sup>th</sup> highest in the country (\$324,700), despite a 24.7% decline since 2006. The decline in median sale price was less dramatic in the Baltimore metro area (-6.7% over the same period), ranking 18<sup>th</sup> in the country (\$261,100).<sup>25</sup> The rental market is similarly costly. Maryland ranks as the 6<sup>th</sup> most expensive state in the country for renters (7<sup>th</sup> if the District of Columbia is included). Even rural areas of Maryland are expensive: Maryland ranks 7<sup>th</sup> again when considering only non-Metro areas.

On average, to afford a two-bedroom apartment at Fair Market Rent, a family must earn \$44,232, which is slightly more than 200% of poverty for a family of four and 250% for a family of three. Assuming a 40-hour work week at 52 weeks per year, this level of income translates into a Housing Wage of \$21.27 – far above Maryland’s minimum wage and the average wage of renters in Maryland (\$14.80 per hour).<sup>26</sup> Although the housing market is stabilizing (e.g., the median home price in the Washington metro area fell only 2.5% in the past year), many Marylanders continue to find housing costs far out of reach.

Despite the high cost of rental housing, the Renter’s Tax Credit (see page 25) is traditionally underutilized. Unlike homeowners, many renters are not aware they may qualify for a tax credit related to their dwelling. The deadline for filing for the credit is September 1, not a time during the year when renters are generally thinking about filing taxes.

For different reasons, the Maryland Rental Allowance Program (RAP) also reaches relatively few Maryland renters. RAP provides grants to local governments to provide rental subsidies to low-income families who are homeless, in danger of becoming homeless, or have an emergency housing need. Eligible households have incomes at or below 30% of the statewide or area median income, whichever is higher (generally about \$20,000 a year). The Program’s current funding of \$1.7 million a year enables it to provide subsidies to only a very small percentage of the Maryland families who are eligible for and in need of rental assistance.<sup>27</sup> The Department of Housing and Community Development (DHCD) reports that on average the program serves 325 households per month.<sup>28</sup>

In addition to RAP, Marylanders may receive housing assistance from at least two other sources. First, the Section 8/Housing Choice Voucher Program is a rental assistance program that subsidizes the rent of lower-income families through the use of federal funds. While the program is often administered through local housing authorities, the Maryland Department of Housing and Community Development (DHCD) administers the Section 8/Housing Choice Voucher Program in jurisdictions across the state that do not have legislative authority to act as a public housing authority or do not choose to administer a Section 8 program.<sup>29</sup> As jurisdictions increasingly move away from publicly-owned housing for households with low



incomes, the Section 8/Housing Choice Voucher Program is increasingly the assistance that enables low-income tenants to pay landlords' advertised market rent.

Unfortunately, many landlords are unwilling to accept Section 8/Housing Choice Vouchers even from applicants who meet the landlords' legitimate qualifications and are able to pay the rent. A number of states, counties, and localities – including Howard and Montgomery Counties and the City of Frederick – have passed legislation that prohibits landlords from rejecting a potential tenant based on the applicant's lawful source of income provided that the applicant meets commercially reasonable qualifications that are fairly applied to all potential tenants.

Emergency Assistance to Families with Children (EAFC) can be another source of assistance with rent or utilities. Local departments of social services have discretion over the use of these federal funds, which are generally distributed in one-time grants. Limited EAFC funding can be exhausted early in the year.

For the tens of thousands of Marylanders who find themselves without stable housing each year, the programs funded by the State's Emergency and Transitional Housing and Services Program (ETHS) can mean the difference between a better life and sleeping on the street. ETHS provides State funding for emergency shelter, transitional housing, and eviction/foreclosure prevention assistance in all 24 Maryland jurisdictions. In FY07 (the last year for which the Department of Human Resources (DHR) has published data) Maryland's emergency and transitional shelters provided shelter to 36,599 individuals. Children (ages 0 – 17) represented 26.9% of those served by the ETHS providers that reported demographic data.<sup>30</sup> Despite the rising costs associated with running ETHS-funded programs, ETHS has remained level-funded for more than a decade. To make matters worse, local jurisdictions recently received cuts to their ETHS funding. These reductions leave thousands of Maryland's most vulnerable men, women, and children without an emergency safety net. In FY07, before the onset of the national recession and the most recent cuts to the program, DHR reported that Marylanders were refused shelter placements on 41,922 occasions because of lack of space or lack of funds.<sup>31</sup>

The following section includes more detailed information on *RAP*, as well as *Resources* for the Section 8/Housing Choice Voucher Program, Emergency Assistance to Families with Children, and Emergency and Transitional Shelters.



## ***Resources for the Section 8 / Housing Choice Voucher Program***

The **Section 8 / Housing Choice Voucher Program** is a federally-funded rental assistance program that subsidizes the rent of low-income families, paying the difference between the rent a household can afford and the rent charged by a landlord.

- In Maryland, the program is administered by local public housing authorities and by the Department of Housing and Community Development (DHCD) in jurisdictions that do not have legislative authority to act as a public housing authority or do not choose to administer a Section 8 program.
- For more information, contact DHCD at 410.514.7490 or visit: <http://www.dhcd.state.md.us/Website/programs/section8/Default.aspx>

## ***Resources for Emergency Assistance to Families and Children***

**Emergency Assistance to Families with Children (EAFC)** is a program that provides a limited amount of federal funds to local departments of social services, which have discretion over their use.

- The funds are generally distributed in one-time grants, and can be exhausted early in the year.
- For more information, call the Department of Human Resources (DHR) at 800.332.6347 or visit: <http://www.dhr.state.md.us/how/cashfood/efac.htm>

## ***Resources for Emergency and Transitional Shelters***

### **Directory of Maryland Emergency Shelters and Transitional Housing Programs**

- For a full list (updated March 2008) of the emergency shelters and transitional housing programs included on the following pages (with complete contact information and service specifications), go to <http://www.dhr.state.md.us/transit/pdf/homelist.pdf>
- *Note:* this document does not list any emergency shelters or transitional housing programs for Garrett, Kent, Queen Anne's, or Somerset Counties.



## ***Resources for Emergency and Transitional Shelters, continued***

### **Allegany County**

- Allegany County Human Resources Development Commission, Cumberland - 301.777.8286
- Central YMCA, Cumberland - 301.724.5445
- Family Crisis Resource Center, Inc., Cumberland - 301.759.9246
- Union Rescue Mission of Western Md., Inc., Cumberland - 301.724.1585

### **Anne Arundel County**

- Light House Shelter, Annapolis - 410.263.1835
- Anchor House, Annapolis - 410.268.0182
- Chrysalis House, Crownsville - 410.974.6829
- HAVEN (HIV/AIDS) Volunteer Enrichment Network, Arnold - 410.224.2437
- Sarah's House, Fort Meade - 410-421-8416
- Winter Relief for the Homeless, Arundel House of Hope, Glen Burnie - 410.863.4888
- YWCA Arden House, Arnold - 410.626.7800

### **Baltimore City**

- Abundant Life Community Services - 443.872.7897
- Agapé House - 410.728.2222
- AIDS Interfaith Residential Services, (AIRS), Inc. - 410.576.5070
- American Rescue Workers of MD - 410.566.3300
- A Step Forward, Inc. - 410.462.6001
- At Jacob's Well - 410.235.8877
- Baltimore Rescue Mission - 410.342.2533
- Baltimore Station - 410.523.6006
- Bea Gaddy's Family Center, Inc. - 410.563.2749
- Bright Hope House - 410.462.5510
- Brown's Memorial Shelter - 410.542.5700
- Carrington House (Light Street Housing) - 410.947.7900
- Christopher Place Employment Academy - 443.986.9044
- Collington Square - 410.563.3459
- Cottage Ave. Community Transitional Housing - 410.728.8741
- Door to Recovery - 410-534-2133
- Earl's Place - 410.522.0225
- Foundation of Hope - 410.383.6144
- Frederick Ozanam House - 410.732.1892
- Harris House - 410.385.1200



## *Resources for Emergency and Transitional Shelters, continued*

### *Baltimore City, continued*

- Helping Up Mission - 410.675.5003
- House of Hope - 410-644-6078
- House of Ruth - 410-889-0840
- I Can Inc. - 410-467-8623
- Jobs, Housing, & Recovery - 410.522.2232
- Karis Home - 410-342-1323
- Learn to Live Foundation, Inc. - 410.675.0300
- Love Center for Women & Children - 410.889.1620
- Marian House - 410.467.4121
- Maryland Center for Veterans' Education and Training - 410.576.9626
- Mattie B. Uzzle Outreach Center - 410.342.6858
- Mission Possible Ministries, Inc. - 443.858.7010
- Mt. Zion Apostolic Faith Churches of Jesus - 410.367.4400
- My Sister's Place Lodge - 410.528.9002
- Patrick Allison House, Inc. - 410.225.0326
- Peggy's Place - 410.522.9605
- Positive Image Life Change Ministry, Inc. - 410.669.0695
- Prisoner's Aid Association of Maryland - 410.662.0351
- Project F.R.E.S.H. - 410.261.6777
- Project PLASE Women's Shelter - 410.539.5177
- Project PLASE Men's Shelter - 410.837.1481
- Project PLASE Co-ed Transitional House - 410.244.0006
- Resurrection, Inc. - 410.669.9925
- RISK Foundation, Safe Haven - 410.551.5847
- Safe Haven - 410.323.7123
- St. Ambrose Housing Aid Center, Inc. - 410.366.8550
- Salvation Army-Booth House - 410.685.8878
- Seton Hill Station - 410.462.2588
- South Baltimore Station - 410.752.5917
- Temple House - 410.462.1876
- Transitional Housing Program/Rutland - 410.675.0540
- Women's Housing Coalition - 410.235.5782
- YES House, Ltd - 410.367.8213
- YMCA Transitional Housing - 410.728.1600
- YWCA: Eleanor D. Corner House - 410.385.1460
- YWCA: Druid Heights Transitional Housing - 410.685.1460



## ***Resources for Emergency and Transitional Shelters, continued***

### **Baltimore County**

- Family Crisis Center of Baltimore County, Baltimore - 410.285.4357
- Hannah More, Reisterstown - 410.526.0150
- INNterim, Baltimore - 410.486.8175
- Lansdowne Transitional Housing, Lansdowne - 410.247.7947
- Nehemiah House, Inc., Baltimore - 410.682.6333
- Turnaround, Inc., Towson and Rosedale - 410 837-7000
- YWCA: Eleanor D. Corner House, Arbutus - 410.247.6286

### **Calvert County**

- Project ECHO, Inc., Prince Frederick - 410.257.0003
- Safe Harbor, Prince Frederick - 410.257.7225

### **Caroline County**

- Mid-Shore Council on Family Violence, Denton - 410.479.1149
- St. Martin's House, Ridgely - 410.634.2537

### **Carroll County**

- Human Services Programs of Carroll Co., Inc. Family, Men's and Women's Shelters & Safe Haven, Westminster - 410.857.2999
- Westminster Rescue Mission, Westminster - 410.848.2222

### **Cecil County**

- Cecil County Domestic Violence Shelter, Elkton - 410.996.0333
- Clairvaux Farm, Earleville - 410.275.8990
- Settlement House, Elkton - 410.392.8066
- Wayfarer's House, Elkton - 410.398.4381

### **Charles County**

- Catholic Charities Angel's Watch Shelter, Hughesville - 301.274.0680
- New Life Advocacy Council, Waldorf - 301.638.2377
- Robert J. Fuller Transitional House, Waldorf - 301.645.2933

### **Dorchester County**

- Dorchester Community Development Corporation Transitional Shelter, Cambridge - 410.228.3600
- Salvation Army, Cambridge - 410.228.2442



## *Resources for Emergency and Transitional Shelters, continued*

### **Frederick County**

- Advocates for Homeless Families, Inc., Frederick - 301.662.2003
- Frederick County Cold Weather Shelter, Frederick - 301.694.2450
- Frederick Rescue Mission, Beacon House, Frederick - 301.695.6633
- Frederick Rescue Mission, Faith House, Frederick - 301.662.3032
- Frederick Transitional Shelter for Homeless Families, Frederick - 301.694.1506
- Heartly House, Frederick - 301.662.8800

### **Harford County**

- Anna's House, Bel Air - 410.638.1479
- Faith Communities & Civic Agencies United, Bel Air - 410.836.4541
- Holy Family House, Inc., Churchville - 410.273.6700
- Sexual Assault/Spouse Abuse Resource Center, Inc., Bel Air - 410.879.3486

### **Howard County**

- Congregations Concerned for the Homeless, Columbia - 410.884.5408
- Domestic Violence Center of Howard Co., Inc., Columbia - 410.997.0304
- Grassroots Crisis Intervention Center, Inc., Columbia - 410.531.6677

### **Montgomery County**

- The Abused Persons Program, Rockville MD - 240.777.4673
- Bethesda House, Bethesda - 301.907.9597
- Carroll House, Silver Spring - 301.495.4900
- Crossway Community, Inc., Kensington - 301.929.2505
- Dorothy Day Place, Rockville - 301.762.8314
- The Dwelling Place, Gaithersburg - 301.948.1988
- Helping Hands Shelter, Rockville - 301.340.2796
- Housing Opportunities Commission, Kensington - 240.773.9000
- Interfaith Works, Chase Partnership House - 301.762.8682
- Interfaith Works, Community Based Shelter - 301.762.8682
- Interfaith Works, Interfaith Housing Coalition - 301.762.8682
- Interfaith Works, Sophia House - 301.762.8682
- Montgomery County Coalition for the Homeless, Adrienne's House, Rockville - 301.217.0314
- Montgomery County Coalition for the Homeless, Laytonsville Haven - 301.217.0314
- Montgomery County Coalition for the Homeless, Silver Spring Haven - 301.217.0314



## ***Resources for Emergency and Transitional Shelters, continued***

### ***Montgomery County, continued***

- Montgomery County Coalition for the Homeless, Takoma Park Haven - 301.217.0314
- Men's Emergency Shelter, Rockville - 410.217.0314
- National Center for Children & Families, Betty Krahnke Center, Bethesda - 301.365.4480
- National Center for Children & Families, Family Stabilization Program, Bethesda - 301.365.4480
- National Center for Children & Families, Greentree Shelter, Bethesda - 301.365.4480
- The Open Door, Rockville - 301.770.0193
- Rainbow Place, Rockville Presbyterian Church, Rockville - 301.762.3363
- Seneca Heights Transitional, Gaithersburg - 240.364.8451
- Silver Spring Interfaith Housing Coalition, Silver Spring - 301.562.0520
- Stepping Stones Shelter, Rockville - 301.251.0567
- University House, Silver Spring - 301.562.0520
- Watkins Mill House, Gaithersburg - 301.444.3355
- Wells/Robertson House, Gaithersburg - 301.258.6390

### ***Prince George's County***

- American Rescue Workers, Jericho House and Pricilla's Place, Capitol Heights - 301.336.6200
- Caithness Shelter Home, Silver Spring - 301.924.2514
- Community Ministry of Prince George's County Warm Nights Shelter, Seat Pleasant - 888.731.0999
- Family Crisis Center, Inc. of Prince George's County, Brentwood - 301.731.1203
- Family Emergency Shelter, Adelphi - 301.431.4570
- Hearts and Homes for Youth, Langworthy House - 301.345.0590
- Hearts and Homes for Youth, Second Mile House - 301.927.1386
- Laurel Advocacy & Referral Services, Winter Haven, Laurel - 301.776.0442
- Prince George's County DSS Transitional Housing, Landover - 301.345.6175
- Reality, Inc., Laurel - 301.953.7207
- St. Ann's Infant & Maternity Home, Hyattsville - 301.559.5500
- St. Matthew's Housing Corp., Bowie - 301.513.5700
- Shepherd's Cove, Capitol Heights - 301.322.3093
- Starting Over Program, New Carrollton - 301.731.0019
- Transition Center at Prince George's House, Capitol Heights - 301.808.5317



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## ***Resources for Emergency and Transitional Shelters, continued***

### **Saint Mary's County**

- Leah's House Shelter, Inc., Callaway - 301.994.9580
- Three Oaks Center, Lexington Park - 301.863.9535
- Walden Sierra, Inc., Leonardtown - 301.997.1300

### **Talbot County**

- Neighborhood Service Center, Inc., Easton - 410.822.5015

### **Washington County**

- CASA: Citizens Assisting and Sheltering the Abused, Hagerstown - 301.739.4990
- Hagerstown Rescue Mission, Hagerstown - 301.739.1165
- REACH, Inc., Hagerstown - 301.733.2371
- St. John's Shelter, Inc., Hagerstown - 301.791.9411
- Salvation Army, Hagerstown - 301.733.2440
- Washington County Community Action Council, Inc., Hagerstown - 301.797.4161

### **Wicomico County**

- Christian Shelter, Inc., Salisbury - 410.749.5673
- House Next Door, Hudson Health Services, Inc., Salisbury - 410.219.9000
- Joseph House Village, Salisbury - 410.860.5981
- Life Crisis Center Safe Home, Salisbury - 410.749.0771

### **Worcester County**

- Diakonia, Inc., Ocean City - 410.213.0923
- Reachout, Inc., Pocomoke - 410.957.3968
- Samaritan Shelter, Pocomoke City - 410.957.4310



## *Rental Allowance Program*

### WHAT IS IT?

The Rental Allowance Program (RAP) gives rent money to people who have been forced out of their homes or who will soon be forced out of their homes. It is run by the Maryland Department of Rental and Housing Assistance.

### HOW DO I QUALIFY?

You qualify for Rental Allowance if you:

- Are unable to get a Section 8 housing voucher
- Meet the RAP income limits AND at least one of the following is true
- You are homeless but able to live independently
- You are about to lose your housing because of a natural disaster, an abusive partner, or landlord eviction

Rental Allowance Program Income Limits		
Family Size	Monthly Income	Yearly Income
1	\$1,384	\$16,611
2	\$1,582	\$18,984
3	\$1,780	\$21,357
4	\$1,978	\$23,730
5	\$2,136	\$25,628
6	\$2,294	\$27,527
7	\$2,452	\$29,452
8	\$2,610	\$31,324

### HOW DO I APPLY FOR RENTAL ALLOWANCE?

You can apply for the RAP at your local administering agency. For a complete list, visit <http://www.dhcd.state.md.us/Website/Programs/rap/agency.aspx>

For more information, call Multifamily Housing at the Maryland Department of Housing and Community Development's Community Development Administration – 410.514.7436.



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## Utilities

Marylanders living below 175% of the federal poverty level may get help with their gas, electric, and home heating bills through the Maryland Office of Home Energy Programs (OHEP).<sup>32</sup> They can apply for assistance at local Home Energy Program offices. (See page 10 for a complete list.) The state application includes three programs:

- **Maryland Energy Assistance Program** (MEAP) – a program to assist with home heating costs funded through the federal Low Income Home Energy Assistance Program (LIHEAP) block grant. The grant is a one-time only payment per heating season. Limited assistance is available to replace furnaces.
- **Electric Universal Service Program** (EUSP) – a state-mandated program to assist with electric costs funded by ratepayers through electric rates. Participants can receive help with a current bill once a year or help with a past due bill if they have not received an “arrearage” benefit in the past 7 years.<sup>33</sup> The maximum arrearage benefit is \$2,000. Participants must participate in budget billing.
- **Weatherization Assistance Program** (WAP) – OHEP refers income-eligible customers to the Maryland Department of Housing and Community Development (DHCD) for weatherization services and provides limited funds for furnace replacement.

By the end of December 2009, Maryland had received over 121,200 applications for energy assistance – a more than 20% increase from the same time the previous year.<sup>34</sup> Both MEAP and EUSP are experiencing record high requests for assistance. To make matters worse, federal LIHEAP dollars for Maryland have decreased. In fiscal year 2009 the grant total was \$110,189,188 (a combination of the basic grant of \$101,296,011, contingency dollars of \$7,800,000, and leveraging of \$1 million.) So far in fiscal year 2010, the LIHEAP allocation total is \$82,601,914, plus an additional \$6.4 million in LIHEAP contingency funds that will be released to the state.<sup>35</sup> Because of the lower level of LIHEAP funding in 2010, OHEP has reduced the average grant to applicants to allow for the increase in households being served. The MEAP grant is currently \$332; the EUSP grant is \$597.<sup>36</sup>

Other programs are available. The **Utilities Service Protection Program** (USPP), which is required by the Public Service Commission, helps protect low-income Maryland families from utility shut-offs. USPP allows families who are eligible for MEAP to enter into a year-round even monthly payment program with their utility company.

Marylanders may also receive utility assistance through the **Maryland Emergency Assistance to Families with Children** Program (EAFC). Local departments of social services have discretion over the use of these federal funds, which are generally distributed in one-time grants. Limited EAFC funding can be exhausted early in the year. (For more information on EAFC, see page 41.)

After families receive assistance through the above-mentioned government programs, if they still have need, the **Fuel Fund of Maryland** (FFM) is another resource. FFM is a private, non-



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profit organization that assists low income families with home heating needs. FFM also sponsors Watt Watchers -- an outreach and education program to help residential customers lower their energy usage and costs.

Home energy costs have remained very high since rate caps were eliminated in 2006 – an increase experienced by every Maryland utility residential customer. Marylanders living below the federal poverty level spend between 21% and 72% of their income on home energy bills.<sup>37</sup> However, under current state regulations, utilities are only required to offer alternate payment plans to identified low-income customers, prior to service termination for non-payment.<sup>38</sup> As arrearages continue to grow, Maryland should consider innovative ways to address the affordability gap, reduce terminations, and increase the number of regular bill payers.

As an important health and safety measure, in 2009, the General Assembly passed legislation preventing utilities from terminating customers for non-payment during extremely cold (32 degrees or below) or extremely hot (95 degrees or above) weather.<sup>39</sup> Additional efforts to help low-income utility customers are continuing. The *Maryland Strategic Energy Investment Program*, established in 2008 as part of the Regional Greenhouse Gas Initiative (RGGI), supports energy efficiency programs to help residential customers reduce energy usage.<sup>40</sup> In addition, the *EmPOWER Maryland* Energy Efficiency Act of 2008 has caused utilities to provide energy efficiency audits and measures to low-income Marylanders at no cost to the customer.<sup>41</sup> Maryland residents should be advised to contact their utility company for more information on these programs.

The *Tel-life* (Lifeline) program is available to assist low-income Marylanders obtain affordable telephone service. The service includes reduced telephone rates and discounts on line connection and wiring charges. Tel-Life is most helpful to people who make fewer than 30 calls per month, as additional costs are incurred if customers exceed that amount.<sup>42</sup> In order to be eligible for the program, applicants must receive Temporary Cash Assistance (TCA), Public Assistance to Adults (PAA), Food Supplement Program (FSP), Medical Assistance (MA), Temporary Disability Assistance Program (TDAP), Electric Universal Service Program (EUSP), Maryland Energy Assistance Program (MEAP), and/or Supplemental Security Income (SSI). Interestingly, Maryland has amongst the lowest levels of Tel-life program recipients in the United States.

*SafeLink Wireless* offers customers who receive TCA, TDAP, FSP, MA, MEAP, EUSP, and/or SSI a free wireless phone with 64 free minutes and access to emergency services (911). This program enables low-income households to have access to phone service for emergencies or to help them secure employment or public assistance. Customers can purchase additional minutes on a TracFone Airtime card at a reduced rate. No bills and no contract are involved. Contact Safelink Wireless at 800.977.3768 or [www.safelink.com](http://www.safelink.com).

The following section includes more information on *Maryland Utility Assistance Programs*, the *Fuel Fund of Maryland*, and *Tel-Life*.



## ***Maryland Utility Assistance Programs (MEAP, EUSP, USPP)***

### **ABOUT UTILITY ASSISTANCE**

MEAP provides assistance with home heating costs. The application will also allow you to apply for EUSP (Electric Universal Service Program) and sign up for USPP (Utility Service Protection Program). EUSP helps pay for electricity costs and USPP is a payment plan that can help protect you from having your service cut-off.

### **HOW TO APPLY FOR UTILITY ASSISTANCE**

1. Call or visit your local Home Energy Program Office. (See page 10.) Some OHEP offices have walk-in appointments available.
2. Gather copies of the following documentation to submit with your application. (See page 75.)
  - Photo identification
  - Pay stubs from employers (provide at least one month, or four weeks of income for weekly pay periods) for all household members
  - Proof of all other sources of income
  - Proof of Social Security Number (SSN) for yourself and the people in your household
  - Proof of residency (renters must show a lease or subsidized housing agreement)
  - Current utility bills (both electric and gas)
  - Utility shut-off notification (if applicable)
3. Once you have gathered all necessary documentation, you can either mail in your application or call your local Office of Home Energy Programs (OHEP) to set up an appointment. Your EB counselor will provide you with the address of the nearest office.

<b>MEAP Income Limits</b>		
<b>Family Size</b>	<b>Monthly Income</b>	<b>Annual Income</b>
1	\$1,579	\$18,953
2	\$2,125	\$25,498
3	\$2,670	\$32,043
4	\$3,216	\$38,588
5	\$3,761	\$45,133
6	\$4,307	\$51,678
For each additional person, add:	\$546	\$6,552



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**AFTER APPLYING FOR UTILITY ASSISTANCE**

It can take up to 6 weeks before you find out if you will receive utility assistance

**HEADS UP!**

- Home visits can also be arranged for senior citizens or other persons with special medical needs for the application interview. Call (800) 352-1446 to arrange an in-home interview.
- You can only receive this benefit once a year. You will need to re-apply each year to receive it again.



## *Fuel Fund of Maryland*

### WHAT IS IT?

Fuel Fund of Maryland, Inc. is a 501 (C)3 charitable organization whose mission is to supplement the resources of those experiencing hardship with their home energy needs.

### WHAT ARE THE ELIGIBILITY REQUIREMENTS?

You may qualify for Fuel Fund Assistance if you:

- Are a Maryland Resident
- Are a U.S. Citizen or a qualifying alien
- Have a qualifying income level (see the table below)
- Have not received help from the Fuel Fund in the past 12 months
- Have received assistance from MEAP but are still unable to pay your energy bills
- Have a turn-off notice for your gas or electric service or you are out of a bulk fuel such as heating oil.
- Have received a turn off notice from your utility company
- Have paid something towards your utility bills

Fuel Fund Income Limits		
Family Size	Monthly Income	Yearly Income
1	\$1,734	\$20,800
2	\$2,334	\$28,000
3	\$2,934	\$35,200
4	\$3,534	\$42,400
5	\$4,134	\$49,600
6	\$4,734	\$56,800
for each additional person, add	+\$600	+\$7,200

### HOW DO I APPLY?

You will need to collect your needed documents and contact **(410) 821-3022 x-1** to locate the office nearest you. Or go to [www.fuelfundmaryland.org](http://www.fuelfundmaryland.org) for more information.



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## *Tel-Life*

### **ABOUT TEL-LIFE**

Tel-Life provides reduced telephone rates and discounts on line connection and wiring charges.

### **HOW TO APPLY FOR TEL-LIFE**

1. Find your case number for any of the following benefits that you receive: Food Stamps, TCA, Medicaid, MEAP, TDAP, or SSI.
2. Call Verizon at (800) 525-0145. You will be interviewed over the phone. The interview should be less than 15 minutes. At this time you will be asked to provide your case number.
3. Once they verify that you are receiving one of the above public benefits, you will be told during the interview if you qualify.

### **AFTER APPLYING FOR TEL-LIFE**

Once you are found eligible for the benefit, Verizon will put in your order to connect service immediately, and it should be available within a few days.



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## *Food and Nutrition*

According to the U.S. Department of Agriculture, in 2008 nearly 10% of households in Maryland suffered from food insecurity because they could not afford an adequate diet. In other words, people in these households went hungry.<sup>43</sup>

With the economy in crisis, more people find themselves in need of help. As a result, food banks are experiencing alarming increases in need. In November 2009, the Baltimore Sun reported that, "demand for services [from food pantries and soup kitchens in Maryland] has gone up 50 percent in some areas, with the biggest increases coming among the working poor and the newly unemployed..." Food banks serve as a safety net, providing emergency assistance to those in need. In the face of persistent need, food banks struggle with limited resources. "Last year, the [Maryland] food bank distributed some 18.6 million pounds of food across the state, and that was only enough to satisfy a fraction of the need. Officials estimate the food bank would have to distribute nearly 80 million pounds a year to end hunger in Maryland."<sup>44</sup>

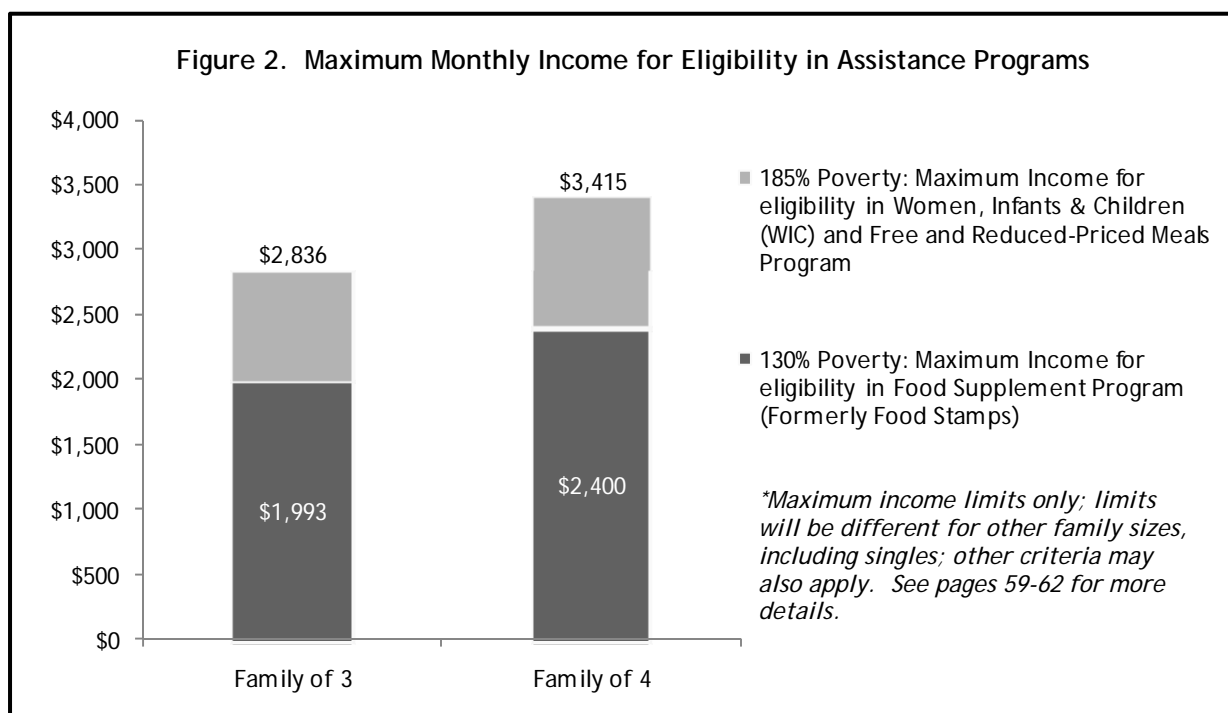
Though food banks are a critical resource for those they serve, federal nutrition programs have a significantly larger budget and are structured in a way that provides sustainable, consistent assistance to participants. In addition to helping low-income individuals and families, nutrition programs provide an economic benefit to the State. For example, just one dollar through the Food Supplement Program generates nearly double that amount in local economic activity.<sup>45</sup>

The demonstrated growing demand for food assistance indicates that the 2008 USDA estimate of food insecurity may not reflect the impact of the current recession and the true number of Marylanders going hungry. According to data from October 2008, state-wide enrollment in the *Free and Reduced-Price Meals* program increased by nearly 9, 700 students between the 2007-2008 and 2008-2009 school years. As schools reach out to families hurt by the economy and as new families are impacted by the deepening recession, even more families will use the free and reduced-price meals served at school to help ensure that their children do not go hungry.

The September 2009 level of participation in the *Food Supplement Program* (formerly Food Stamps) increased by more than 31%<sup>46</sup> over the previous year. *WIC* increased by nearly 7% from August 2008 to August 2009.<sup>47</sup> In three counties—Prince George's, Calvert and Queen Anne's—the increase in the Food Supplement Program was greater than 40%. Despite significant increases in the number of Marylanders receiving benefits from the Food Supplement Program, many eligible families are missing out on the much-needed assistance. The USDA estimates that in 2007, only 59% of people in Maryland who were eligible for Food Stamps participated in the program.<sup>48</sup> At the same time, demand for Food Stamps is surpassing the capacity of the organizations that process applications. Maryland should make it a priority to ensure that all eligible families receive benefits in a timely manner.



The federal government provides for a number of Food Supplement and Child Nutrition Programs, including WIC and the Food Supplement Program (the eligibility limits for which appear in Figure 2), as well as *Summer Meals* and the *Child and Adult Care Food Programs*. These programs provide meals in congregate settings for seniors, children in after-school care, summer programs, and early childhood settings, including center-based and home-based childcare. As of March 2009, Maryland was one of only 14 states (including the District of Columbia) able to operate the very important *Afterschool Suppers Program*, which provides nutritional suppers to after-school and youth development programs in low-income areas.<sup>49</sup> The Afterschool Supper Program is a crucial support for struggling parents, who can count on it to help them stretch their food budget and provide their children with healthy food.



The federal nutrition programs generally require little or no State matching funds for the benefits, although the State may incur administrative costs. For example, through the Maryland Meals for Achievement in-classroom state breakfast program, every \$1 invested results in an additional \$3 in federal reimbursements to the State.<sup>50</sup> With the staffing and infrastructure to administer these programs effectively, Maryland can help families, stimulate the economy, and maximize revenue.



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Although participation in some of the nutrition programs is rising, there are still opportunities to reach out to Maryland residents who are eligible but may be unaware of them. During the 2008-2009 school year, only 45.7 eligible low-income children across the state participated in the School Breakfast Program for every 100 who participated in the National School Lunch Program.<sup>51</sup> Children who start the day hungry do less well in school and have more visits to the nurse, so increasing breakfast participation will do more than combat hunger. Similarly, during the summer of 2008, only 20 students participated in a summer meals program for every 100 that participated in lunch during the year.<sup>52</sup> Hunger does not take a vacation, and as other states are able to reach a much larger proportion of their hungry children during the summer, Maryland can and should do better.

The following section includes more detailed information on the *Food Supplement Program*, *WIC*, and *Maryland Free and Reduced Price Meals*. It begins with *Resources* for organizations aiming to secure funding to serve meals in summer programs, child and adult care settings, and after-school programs.



## ***Resources for Organizations Aiming to Secure Funding to Serve Meals***

### **Summer Food Service Program**

- Local organizations receive a set reimbursement for providing free, nutritious meals and snacks for low-income children (ages 18 and under) during the summer.
- Eligibility Requirements: The site must be located in an area in which at least 50% of children qualify for free or reduced-price school meals, or at least 50% of children served at the site must be eligible for free or reduced-price meals. Meals must meet USDA nutritional guidelines.

### **Nutrition for Child and Adult Care Settings**

- Eligible child or adult care centers and family child care homes may generally provide up to two meals and one snack per day to children ages 12 and under, or adults attending a participating adult day care facilities. Sites receive a set reimbursement for serving nutritious foods to children.
- Eligibility Requirements: A center must be a licensed public, nonprofit or for-profit child or adult care provider. The program is designed to meet the nutritional needs of low-income children in child care settings and adults in care centers. Eligibility requirements are determined by the type of center. All food served through the program must meet USDA nutritional guidelines.

### **At-Risk After School Snacks and Suppers Programs**

- After school programs receive a set reimbursement for serving nutritious meals and/or snacks to children ages 18 and under. Hot or cold meals and snacks can be served during the school year at any time after school hours and when school is out, including weekends and breaks.
- Eligibility Requirements: Programs must include educational or enrichment activities and be located in an area in which at least 50% of children are eligible for free and reduced-price school meals. All food must meet USDA nutritional guidelines.

### **FOR INFORMATION ON HOW TO APPLY FOR THESE PROGRAMS, CONTACT:**

Maryland State Dept. of Education School and Community Nutrition Branch:

[www.eatsmartmaryland.org](http://www.eatsmartmaryland.org)

Summer Food Service Program	410-767-0225
Child Care Center Meals and Snacks	410-767-0214
Family Child Care Home Meals and Snacks	410-767-0208
After School Snacks and Suppers Program	410-767-0225



## ***SNAP/Food Stamps (Maryland)***

### **ABOUT SNAP**

Supplemental Nutrition Assistance Program (SNAP) provides you with money to buy food.

### **HOW TO APPLY FOR SNAP**

1. Call or visit your local Family Investment Center. (See page 4.) Some Family Investment Centers are open late or on weekends. You may be able to complete an application online via the Maryland SAIL website.
2. If you apply via SAIL you will receive a call within 24-48 hours from a case manager at Department of Social Services who will conduct an interview with you over the phone. If they cannot reach you by phone, they will send you an appointment letter with the time and date of either a phone or in-person interview.

If you complete a paper application, you will mail or return it to your local Family Investment Center. You will be contacted within seven days for an interview.

3. Once you have completed your interview, you will need to gather copies of the following documentation and either mail it in or take it to your local Family Investment Center. If you can, bring this documentation to your interview in order to save time in processing your application. (See page 75.)

- Identification for yourself and the people in your household
- Pay stubs from employers (provide at least one month, or four weeks of income for weekly pay periods)
- Proof of all other sources of income
- Proof of Social Security Number (SSN) for yourself and the people in your household
- Proof of residency
- Proof of citizenship or immigration status for yourself and the people in your household
- Proof of household's expenses
- Proof of child or dependent care expenses
- Proof of resources

SNAP Income Limits		
Family Size	Monthly Income	Annual Income
1	\$1,174	\$14,088
2	\$1,579	\$18,948
3	\$1,984	\$23,808
4	\$2,389	\$28,668
5	\$2,794	\$33,528
6	\$3,200	\$38,400
7	\$3,605	\$43,260
8	\$4,010	\$48,120
for each additional person, add	+\$406	+\$4,872



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### **AFTER APPLYING FOR SNAP**

- You will be notified of your status within 30 days of applying.
- Once approved, you'll get an Electronic Benefit Transfer (EBT) card, called an Independence Card, that you can use like a credit card to buy almost any food item at any supermarket or store that accepts SNAP. Sales tax cannot be charged on items bought with SNAP.

### **HEADS UP!**

- You will need to re-apply (recertify) for Food Stamps between one month and one year after receiving the benefit.
- Make sure to watch for an interview notice in the mail. If you miss your interview, it will be very hard to reschedule and you may have to reapply.
- If you move while receiving Food Stamps, make sure to let your case worker know. This way you will ensure you will get your recertification notice when it's time to reapply. If you miss your recertification deadline, you will lose your benefits.
- If you are an able-bodied adult between the age of 16-60 and are not working when you apply for SNAP, you will have to register for work, accept an offer of suitable work, or take part in an employment and training program to qualify for the program.



## *Women, Infants, and Children (WIC)*

### ABOUT WIC

WIC gives women, infants and children nutritious food and education in order to improve their health and diet.

### HOW TO APPLY FOR WIC

1. Gather the following documentation. (See page 75.)
  - Identification
  - Proof of Residency
  - Proof of your household's income
  - Proof of Pregnancy
2. Set up an appointment to apply at your nearest WIC office. (See page 13.)

WIC Income Limits		
Family Size	Monthly Income	Annual Income
1	\$1,604	\$19,240
2	\$2,159	\$25,900
3	\$2,714	\$32,560
4	\$3,269	\$39,220
5	\$3,824	\$45,880
6	\$4,379	\$52,540
7	\$4,934	\$59,200
8	\$5,489	\$65,860
for each additional person, add	+\$555	+\$6,660

### AFTER APPLYING FOR WIC

- You will find out during your appointment if you qualify and be given vouchers immediately.
- Pregnant women can get WIC for up to 6 weeks after they give birth and may be able to extend it for up to 6 months longer. Breastfeeding women can get WIC for up to one year after birth. Children can get WIC until they are five. Every six months you will have to recertify for WIC. 'Recertify' means showing the WIC office that your children still qualify.
- Your local WIC office will let you know when you are due for recertification and will schedule an appointment.

### HEADS UP!

- It may take longer for children who come in with fathers to be certified than if they are with the mother.



## *Maryland Free and Reduced Price Meals*

### **WHAT IS IT?**

The Maryland Free and Reduced Price Meal program is a government sponsored program that provides free or low-cost meals to children in school.

### **WHAT ARE THE ELIGIBILITY REQUIREMENTS?**

Your children qualify for free or reduced-price meals from the Child Nutrition Program, if you:

- Get Food Stamps or TCA (Temporary Cash Assistance) OR
- Have a qualifying income (see the table below).

Free and Reduced Meal Program Income Limits		
Family Size	Monthly Income	Yearly Income
1	\$1,670	\$20,036
2	\$2,247	\$26,955
3	\$2,823	\$33,874
4	\$3,400	\$40,793
5	\$3,976	\$47,712
6	\$4,533	\$54,631
7	\$5,130	\$61,550
8	\$5,706	\$68,469
for each additional person, add	+\$577	+\$6,919

### **HOW DO I APPLY FOR THE CHILD NUTRITION PROGRAM?**

Apply at your child's school. Applications are sent home at the beginning of each school year. To obtain an application at another time, contact your child's school. Applications should be sent to your youngest child's school.

For more information, please call the Office of Food & Nutrition Services at 410.887.7860.

### **WHAT DO I NEED TO BRING?**

If you receive Food Stamps or TCA (Temporary Cash Assistance), you'll need your Food Stamps or TCA case number.



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## Health

During 2007-2008, 1,426,000, or 29.1% of Marylanders under the age of 65 did not have health insurance coverage. Nearly three-quarters (73.6%) of this estimate was uninsured for six months or more.<sup>53</sup> In 2006, 38% of Marylanders were covered by Medicaid.<sup>54</sup> As of 2003, Maryland exceeded the national average in the number of small business employers who provide health insurance to employees, but the proportion was still less than half of small businesses.<sup>55</sup> Among all employers, 64% offered health insurance coverage in 2005, more than the national average of 56%.<sup>56</sup> According to new Census Bureau data released in September 2009, 70.8% of insured Marylanders from 2007-2008 were receiving employer-based coverage.<sup>57</sup>

While a comprehensive assessment of the health and well-being of Marylanders is beyond the scope of this book, a few basic indicators follow.<sup>58</sup>

- The life expectancy for an infant born in 2008 was 78.4 years. Four of the five jurisdictions with the lowest poverty rates also had the longest life expectancies (Carroll, Frederick, Howard, and Montgomery). Similarly, four of the five jurisdictions with the highest poverty rates had the shortest life expectancies (Baltimore City, Somerset, Wicomico, and Dorchester).
- The incidence of low birth weight in the State was 9.3%.
- The infant mortality rate was 8.0 per 1,000 live births. Again, four of the five counties with the lowest poverty rates also had the lowest infant mortality rates. Three of the five jurisdictions with the highest poverty rates also had among the highest infant mortality rates.<sup>59</sup>
- Both low birth weight and infant mortality were higher among black Marylanders than among white Marylanders.

In 2007, Maryland attempted to improve access to health insurance with the *Working Families and Small Business Coverage Act* (Chapter 7 of 2007). Effective July 1, 2008, it increased the Medicaid income eligibility for parents and caretaker relatives of dependent children from about 46% to 116% of poverty. Over 50,000 Marylanders have been enrolled in this Medicaid expansion – including 10,000 children who were already eligible but not enrolled.<sup>60</sup>

On January 1, 2010, the Primary Adult Care (PAC) benefit package for childless adults is due to continue its planned expansion, covering community-based substance abuse treatment services and emergency services (i.e., hospital bills for medical emergencies), toward the goal of providing full Medicaid coverage for childless adults up to 116% of poverty by Fiscal 2013. The aforementioned legislation made this expansion contingent on a waiver from the federal government, as well as the availability of funds. The current budget crisis – as well as federal legislation – will likely impact the planned expansion.



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Another important health resource in the state is its local health departments, which are located in Maryland's twenty-three counties and Baltimore City. The departments are overseen by the Public Health Services of the Department of Health and Mental Hygiene. Each local health department administers and enforces State, county and municipal health laws, regulations, and programs. Public health programs tailored to community needs provide preventive care; immunizations; health education; drug and alcohol abuse counseling; and rabies and communicable disease prevention. Information about these and all other health-related state programs may be found by contacting local health departments. <sup>61</sup> (See page 14.)

The following section includes information on four programs available to help Marylanders access health care: Medical Assistance for Families (Medicaid), the Maryland Children's Health Program (MCHP), Primary Adult Care (PAC), and the Maryland Health Insurance Plan (MHIP).



## *Medical Assistance for Families (Medicaid)*

### ABOUT MEDICAID

Medicaid provides you with health coverage for some or all of your medical bills.

### HOW TO APPLY FOR MEDICAID

1. Call or visit your local Family Investment Center. (See page 4.) Some Family Investment Centers are open late or on weekends.
2. You will then receive either a phone call or an appointment notice in the mail notifying you of a date and time for an interview.
3. Once you have completed your interview, you will need to gather copies of the following documentation and either mail it in or take it to your local Family Investment Center. If you can, bring this documentation to your interview in order to save time in processing your application. (See page 75.)
  - Identification for yourself and the people in your household
  - Pay stubs from employers (provide at least one month, or four weeks of income for weekly pay periods)
  - Proof of all other sources of income
  - Proof of Social Security Number (SSN) for yourself and the people in your household
  - Proof of residency
  - Proof of citizenship or immigration status for yourself and the people in your household
  - Proof of child or dependent care expenses
  - Proof of resources

Medical Assistance for Families Income Limits		
Family Size	Monthly Income	Annual Income
2	\$1,400	\$16,300
3	\$1,700	\$20,500
4	\$2,100	\$24,600
5	\$2,400	\$28,800
6	\$2,800	\$33,000

Medical Assistance for Aged, Blind and Disabled		
Family Size	Monthly Income	Annual Income
1	\$350	\$2,500
2	\$392	\$3,000
3	\$434	\$3,100
4	\$475	\$3,200
5	\$521	\$3,300
6	\$573	\$3,400

### AFTER APPLYING FOR MEDICAID

- It will take between 30 and 45 days to find out if you will receive Medicaid.
- You will need to re-certify (prove that you are still eligible) every 12 months.



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**HEADS UP!**

- If you are a parent under 21, and have not been found eligible, you may qualify if you apply again with your own parents.
- Make sure to watch for an interview notice in the mail. If you miss your interview, it will be very hard to reschedule and you may have to reapply.
- If you move while receiving Medicaid, make sure to let your case worker know. This way you will ensure you will get your recertification notice when it's time to reapply. If you miss your recertification deadline, you will lose your benefits.



## Maryland Children's Health Program (MCHP)

### ABOUT MCHP

Maryland Children's Health Program (MCHP) provides full health coverage for children under 19 and pregnant women.

### HOW TO APPLY FOR MCHP

1. Call or visit your local Family Investment Center. (See page 4.) Some Family Investment Centers are open late or on weekends.
2. You will then receive either a phone call or an appointment notice in the mail notifying you of a date and time for an interview.
3. Once you have completed your interview, you will need to gather copies of the following documentation and either mail it in or take it to your case manager. If you can, bring this documentation to your interview in order to save time in processing your application.
  - Proof of identity
  - Pay stubs from employers (provide at least 2 months, or 8 weeks of income for weekly pay periods)
  - Proof of all other sources of income
  - Proof of Social Security Number (SSN) for all applicants
  - Proof of health insurance (if applicable)
  - Proof of residency
  - Proof of household's expenses
  - Proof of resources
  - Proof of child or dependent care expenses

MCHP Monthly Income Limits		
Family Size	MCHP for Children	MCHP for Pregnant Women
2	\$2,333	\$2,916
3	\$2,933	\$3,667
4	\$3,533	\$4,417
5	\$4,133	\$5,167
6	\$4,733	\$5,917

MCHP Premium Monthly Income Limits		
Family Size	\$46/Month Premium	\$58/Month Premium
2	\$2,900	\$3,500
3	\$3,700	\$4,400
4	\$4,400	\$5,300
5	\$5,200	\$6,200
6	\$5,900	\$7,100

\*\*Pregnant women always count as 2 people.

### AFTER APPLYING FOR MCHP

You should find out within three weeks of applying if you will receive the benefit.

### HEADS UP!

- If you make too much to qualify for MCHP, you may be able to get the benefit by paying a monthly premium.



## Primary Adult Care (PAC)

### ABOUT PAC

Primary Adult Care provides limited, free health services. These include visits to a primary care doctor, mental health services and prescription drug discounts. Primary Adult Care is designed specifically for single adults and childless couples. Children and other family members are not counted towards household size – only you and your spouse, for a maximum household size of two. Families with children are encouraged to seek assistance through the Medical Assistance program.

### HOW TO APPLY FOR PAC

1. Call toll-free at 1-800-226-2142. Ask for a PAC application form. Or, print an application at <http://www.dhmh.md.gov/mma/pac/pdf/RevisedPACApplication2007.pdf>
2. Gather copies of the following documentation to mail in with your application. (See page 75.)
  - Identification for yourself and the people in your household
  - Pay stubs from employers (provide at least one month, or four weeks of income for weekly pay periods)
  - Proof of all other sources of income
  - Proof of Social Security Number (SSN) for yourself and the people in your household
  - Proof of citizenship or immigration status for yourself and the people in your household
  - Proof of resources
3. Mail your application and copies of all documents to the address below:  
 PAC Eligibility Services  
 PO Box 386  
 Baltimore, MD 21203-0386  
**Phone number:** (800) 226-2142

PAC Income Limits		
Family Size	Monthly Income	Annual Income
1	\$1,047	\$12,564
2	\$1,409	\$16,908

### AFTER APPLYING FOR PAC

It can take up to 45 days to find out if you will receive the benefit. Notification will be sent via the mail.

### HEADS UP!

- PAC does not pay for hospital stays, emergency room visits or specialty care.
- If you are enrolled in the Maryland Family Planning Program and are approved for PAC, your Family Planning will be cancelled. You cannot be in both programs at the same time. PAC has more benefits including all family planning services except sterilization.



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## ***Maryland Health Insurance Plan (MHIP)***

### **WHAT IS IT?**

The Maryland Health Insurance Plan (MHIP) is a state-sponsored health insurance program for individuals who are uninsured or under-insured and need help accessing quality health care.

There are two plans based on income:

- The Maryland Health Insurance Plan provides health insurance to certain individuals who do not have access to health care. MHIP connects individuals who are hard to insure due to certain health reasons.
- The Maryland Health Insurance Plan+ is a discounted health insurance plan for individuals with moderate to low household incomes. MHIP+ reduces the cost of premiums and expenses but provides the same coverage as MHI

### **WHAT ARE THE ELIGIBILITY REQUIREMENTS?**

- You have been denied individual health coverage within the last 6 months due to health reasons
- You currently have been offered individual health coverage that:
  - Provides limited or restricted coverage for a specific medical condition
  - Excludes coverage for a specific medical condition
  - Has a premium which exceeds the MHIP Premium for a similar coverage due to a health condition
- You are a child who qualifies under eligibility category #1 or #2 above or has a medical condition listed below, and submits an application through a parent or legal guardian.
- Are not eligible for group health coverage, COBRA, the Maryland Medical Assistance or Children's Health Programs, Medicare or any other government-sponsored health insurance program;
- You have permanently moved to Maryland and are transferring from another state's high-risk pool and have no more than a 63-day break in coverage.
- You are age 55 to 64 and qualify for a Federal Health Coverage Tax Credit through your receipt of a pension through the Pension Benefit Guaranty Corporation.
- Your job has been affected by competition from foreign trade and you are currently receiving a Trade Readjustment Allowance or Unemployment Insurance and qualify for the Federal Health Coverage Tax Credit.
- You meet the income limits in the table below. (Note: There are no income limits for MHIP. The income limits are only for MHIP+, which is for moderate to low-income households. Recipients pay lower premiums for the same coverage. For more detailed information, visit the MHIP website: <http://www.marylandhealthinsuranceplan.net/mhip/html/HowtoEnroll.html>.)



MHIP+ Monthly Income Limits		
Family Size	Plans 1 & 2 (lower premiums)	Plans 3 & 4 (higher premiums)
1	\$1,733	\$2,167
2	\$2,333	\$2,917
3	\$2,933	\$3,667
4	\$3,533	\$4,417
5	\$4,133	\$5,167
6	\$4,733	\$5,917
7	\$5,333	\$6,667
8	\$5,933	\$7,417
for each additional person, add	+\$600	+\$750

### **HOW DO I APPLY?**

To apply, call toll free **888.444.9016** or **443.738.0667** to have a copy of the application mailed to you, or visit the [www.marylandhealthinsuranceplan.state.md.us](http://www.marylandhealthinsuranceplan.state.md.us), and download an application and instructions on enrolling. You can also get help with the application by calling one of the above phone numbers.

If you would like to apply for MHIP+, you must complete both the MHIP Application and the MHIP+ Application. You can get a copy of the MHIP+ application from the link above. After you have completed the application(s), please mail it to:

**Maryland Health Insurance Plan**  
Individual Enrollment and Billing/rr-291  
10455 Mill Run Circle  
Owings Mills, MD 21117

For additional help with MHIP and MHIP+, please call **866.780.7105**.

### **WHAT DO I NEED TO BRING?**

(See page 75.)

- Proof of residency
- Birth certificate or adoption papers if you are applying for coverage of a dependent child



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## *Children*

Supports such as child care make it possible for breadwinners in fragile families to begin and maintain employment. In addition, high quality child care, including early education programs, help families break the cycle of poverty by preparing their children for school and lifelong learning.

The U.S. Department of Health and Human Services (HHS) recommends that no family spend more than 10% of its income on child care. On average, families in every Maryland county and Baltimore City spend more than the HHS-recommended level. The lowest average spending on child care is in Calvert County at 18.1% of income, and the highest is in Baltimore City, at 34.4%.<sup>62</sup> Over the next four years, the Maryland Family Network expects spending to remain well above the HHS-standard.<sup>63</sup>

The following section includes information on three programs to provide childcare and early education to vulnerable Maryland families: the *Child Care Subsidy Program*, *Head Start*, and *Early Head Start*.



## *Child Care Subsidy Program*

### **WHAT IS IT?**

Purchase of Child Care (POC) is a Maryland state program that helps families who are working, in job training, or in public school pay for early childhood and school-age care. POC is for children under age 13 (or under age 18 if they have special needs).

### **WHAT ARE THE ELIGIBILITY REQUIREMENTS?**

Your children qualify for POC, if you work full or part-time, attend a job training program, attend public school (if you attend college, you must also work), are pursuing child support (if applicable), have a qualifying income (see the table below)

OR

receive Temporary Cash Assistance (TCA) or Supplemental Security Income (SSI) and are pursuing child support (if applicable). The children must be under age 13, up-to-date on their immunizations, and U.S. citizens or qualifying aliens

POC Income Limits		
Family Size	Monthly Income	Annual Income
2	\$2,023	\$24,277
3	\$2,499	\$29,990
4	\$2,975	\$35,702
5	\$3,451	\$41,414
6	\$3,927	\$47,127
7	\$4,016	\$48,198
8	\$4,106	\$49,296
9	\$4,195	\$50,340
10	\$4,284	\$51,411

To learn more about the program, including how to apply, please visit:

[http://www.marylandpublicschools.org/MSDE/divisions/child\\_care/purchase\\_of\\_care/](http://www.marylandpublicschools.org/MSDE/divisions/child_care/purchase_of_care/)



## *Head Start*

### **WHAT IS IT?**

Head Start is a government education program for children between ages three and five. The program helps prepare young children for school.

### **WHAT ARE THE ELIGIBILITY REQUIREMENTS?**

Your child is eligible if they are between the ages of 3 and 5, you are pregnant, have a qualifying income, you have foster children or are receiving TCA. The income requirements are as follows:

Head Start Income Limits		
Family Size	Monthly Income	Annual Income
1	\$903	\$10,830
2	\$1,214	\$14,570
3	\$1,526	\$18,310
4	\$1,838	\$22,050
5	\$2,149	\$25,790
6	\$2,461	\$29,530
7	\$2,773	\$33,270
for each additional person, add	+\$320	+\$3,740

### **HOW DO I APPLY?**

To apply for Head Start, contact the program in your community. For more information, visit: [http://www.marylandpublicschools.org/MSDE/programs/familylit/famresource/Head\\_Start.htm](http://www.marylandpublicschools.org/MSDE/programs/familylit/famresource/Head_Start.htm)

### **WHAT DO I NEED TO BRING?**

(See page 75.)

- Proof of identity
- Proof of residency
- Proof of household's income
- Proof of school enrollment (if student)
- Proof of immunization
- Proof of child support requirements (if applicable)

### **HEADS UP!**

- You can only enroll in a Head Start program located in your zip code. If there are none, contact Head Start. (The Baltimore City Head Start Program can be reached at 410.396.7415.)

## *Early Head Start*

### **WHAT IS IT?**

Early Head Start is a program that promotes healthy pregnancies and early education for infants and children between ages six weeks and three years. Programs normally run during school hours.

### **WHAT ARE THE ELIGIBILITY REQUIREMENTS?**

Your child is eligible if they are under age 3, you are pregnant, have a qualifying income, you have foster children or are receiving TCA. The income requirements are as follows:

Early Head Start Income Limits		
Family Size	Monthly Income	Annual Income
1	\$903	\$10,830
2	\$1,214	\$14,570
3	\$1,526	\$18,310
4	\$1,838	\$22,050
5	\$2,149	\$25,790
6	\$2,461	\$29,530
7	\$2,773	\$33,270
for each additional person, add	+\$320	+\$3,740

### **HOW DO I APPLY?**

To apply for Early Head Start, contact the program in your community. For more information, visit: [http://www.marylandpublicschools.org/MSDE/programs/familylit/famresource/Head\\_Start.htm](http://www.marylandpublicschools.org/MSDE/programs/familylit/famresource/Head_Start.htm)

### **WHAT DO I NEED TO BRING?**

(See page 75.)

- Proof of child's age
- Proof of residency
- Proof of household's income
- Proof of child's immunization, health exam and dental exam
- Proof of identification
- Proof of social security number

### **HEADS UP!**

You can only enroll in an Early Head Start program located in your zip code. If there are none, contact Head Start. (The Baltimore City Head Start Program can be reached at 410.396.7415.)



## *Needed Documents*

### *How Do I Prove Identity?*

#### Driver's License

##### **TO RENEW YOUR MARYLAND LICENSE, PLEASE BRING:**

- Complete the forms available on-line at [www.marylandmva.com](http://www.marylandmva.com)
- Bring two (2) forms of proof of residency (*Passport, Military ID, Birth Certificate, Social Security Card, and items proving someone lives in Maryland like a rental agreement, voter registration card, or utility bill. A complete list is available online.*)
- There is a \$30 – \$40 processing fee when you turn in your application
- You may need to take a vision test
- If you are exchanging an Out-of-State license that has been expired for one year, you are required to take the knowledge and skills tests in addition to the vision test.

\* **Please Note:** *If you have **NEVER** had a driver's license before, no matter what your age, you must take a driver's education course and pass the written and driver's test. Driver's education classes and materials are available online at [www.marylandmva.com](http://www.marylandmva.com).*

#### State Non-Driver Identification Card

The application for an identification card is available online. There is a \$15 fee to apply for this card (*special circumstances are excused.*) You will need to show proof of name, identity, age, and residency to apply for this card.

#### Birth Certificate

You can get a copy of your birth certificate through the Maryland Vital Statistics Department. [www.vsa.state.md.us](http://www.vsa.state.md.us). To obtain a birth certificate you must have valid photo ID. If no photo ID is available then two separate forms of proof of ID are required.

#### Marriage Records

In order to find a marriage that occurred from 1997 to present you must contact the circuit court of the jurisdiction where you think it took place. Marriage records dating before 1997 can be found through the Maryland State Archives [www.msa.md.gov](http://www.msa.md.gov).

#### Official School Record

Parents have the right to review the complete school records of their children. Students who are 18 years of age or older also have the right to review all of their school records. Parents may review their child's school records by making a request to the principal or the school's records manager.



## *Social Security Cards*

### **I LOST MY SOCIAL SECURITY CARD. WHAT SHOULD I DO?**

You can replace your Social Security card for free if it is lost or stolen. However, you may not need to get a replacement card. Knowing your Social Security number is what is important.

To replace a lost Social Security card:

- Complete an application for a social security card; and
- Show us documents proving your identity.
- Show us documents proving your U.S. citizenship if our records do not already contain that information.
- Show us documents proving your current, lawful, work-authorized status if you are not a U.S. citizen.

In most cases, you can mail or take your application and original documents to your local Social Security office. All documents must be either originals or copies certified by the issuing agency. Photocopies or notarized copies of documents are not accepted.

### **HOW DO I PROVE IT IS MY SOCIAL SECURITY NUMBER?**

Provide one of these documents as proof of a social security number:

- Application for Social Security Number (Form SS-5)
- Letter from the Social Security Administration
- Tax Return (W-2s, 1099s, 1040s, Schedules, or other self-employed income tax returns)

You can apply for the Earned Income Tax Credit and other benefits using an Individual Tax Identification Number (ITIN) instead of a Social Security Number. To apply for an ITIN, call the IRS at 212.436.1000 or visit [www.irs.gov](http://www.irs.gov)

## *How do I prove household's income?*

You may need to provide one or more of these documents from each category as proof of income if it applies to your household:

### **Earned Income (*wages and salary*)**

- Recent paycheck stubs
- Letter from employer on company letterhead (*signed and dated*)
- Income tax return
- Business records



If you do not get regular pay stubs from your employer(s), you should get a notarized letter from your employer that says the amount of wages you've earned and the amount of time you have worked at each job. You can have something notarized at a bank, city hall, or at a business like Mailboxes, etc. You should also bring your W2, a Schedule C, or any tax return from the previous year to show your income.

### **Self-employment Earnings**

- Signed and dated income tax return and all Schedules
- Record of earnings and expenses

### **Unemployment Benefits**

- Award letter or certificate
- Benefit check

### **Private Pensions/Annuities:**

- Statement from pension or annuity

### **Social Security Benefits**

- Award letter or certificate
- Benefit check
- Letter from the Social Security Administration

### **Child Support/Alimony**

- Letter from the person providing support
- Letter from the court
- Child support or alimony check stub

### **Worker's Compensation**

- Award letter or check stub

### **Veteran's Benefits**

- Award letter or Benefit check stub
- Letter from the Veterans Administration<sup>64</sup>



*Endnotes and  
MAP Membership*

# Endnotes and MAP Membership



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# Endnotes and MAP Membership



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# Endnotes and MAP Membership



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# Endnotes and MAP Membership



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# Endnotes and MAP Membership



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## Health Care for the Homeless

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# Endnotes and MAP Membership



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## Maryland Budget & Tax Policy Institute

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# Endnotes and MAP Membership

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