

PUBLIC BENEFITS FOR CHILDREN AND FAMILIES



DEPARTMENT OF LEGISLATIVE SERVICES DECEMBER 2020

Public Benefits for Children and Families

**Department of Legislative Services
Office of Policy Analysis
Annapolis, Maryland**

December 2020

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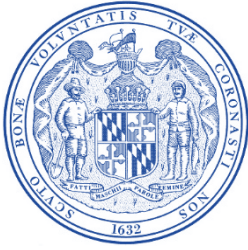
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DEPARTMENT OF LEGISLATIVE SERVICES
OFFICE OF POLICY ANALYSIS
MARYLAND GENERAL ASSEMBLY

Victoria L. Gruber
Executive Director

Ryan Bishop
Director

December 19, 2020

The Honorable Bill C. Ferguson, President of the Senate
The Honorable Adrienne A. Jones, Speaker of the House of Delegates
Members of the Maryland General Assembly

Ladies and Gentlemen:

The attached report, titled *Public Benefits for Children and Families*, catalogues the benefits available to low-income families across Maryland. Tables comparing the after tax income and value of benefits provided to families of income levels ranging from below poverty to the State median income are provided for illustrative purposes. Tables are included for every county as variations in local tax rates and the value of certain forms of assistance, such as housing vouchers and subsidized child care, result in significant differences among jurisdictions.


One must be cautioned that the tables include numerous assumptions about family circumstances and the availability of benefits. Changes in any of the assumptions will alter the bottom line and in most cases will decrease the value of benefits for the low-income families. Therefore, please view the tables as a mere snapshot of the sample family depicted and review the notes closely before reaching any conclusions.


The information contained in the program descriptions and county tables were updated during calendar 2020 to reflect any federal or State changes in eligibility, benefit amounts, or funding.

The goal in providing you this data is to provide a comprehensive source of information on the programs that benefit low-income families and the impact of these programs on families of different incomes. We hope you find it both informative and useful.

This report was prepared by Amberly E. Holcomb, Grace M. Pedersen, and Robert J. Rehrmann, under the general direction of Jennifer B. Chasse and Tonya D. Zimmerman. Emily R. Haskel, Laura H. Hyde, Simon G. Powell, and Anne P. Wagner also contributed to the report. Madeline H. Ross provided administrative support. Your questions and comments are welcomed.

Sincerely,


Victoria L. Gruber
Executive Director


Ryan Bishop
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Public Benefits for Children and Families

Introduction

Public Benefits for Children and Families catalogues and describes the benefits available to low-income families across Maryland. Tables comparing the after tax income and the value of benefits provided to families of income levels ranging from below poverty to the State median income supplement the guide. Tables are included for every county as variations in local tax rates and the value of certain forms of assistance, such as housing vouchers and subsidized child care, result in significant differences among jurisdictions.

The Department of Legislative Services prepares this report to enhance understanding of the existing safety net programs and to serve as a starting point for an informed debate concerning the value of benefits received by Maryland's lowest income families.

Section I of the report provides general observations about select programs included in the report. This information focuses on analysis of the households receiving benefits and the benefit levels to provide a more complete understanding of the programs.

Section II provides a snapshot of the various State and federally funded tax credit and assistance programs that target low-income families. A brief program description is supplemented by information on eligibility, participation, benefit levels, regional variations, accessibility, and funding. A number of programs included in this report are pending federal reauthorization actions, including Temporary Cash Assistance (TCA) and Emergency Assistance to Families with Children. Reauthorization actions could alter the programs as described in this report. County programs are not considered, which may understate the value of the benefits available in a certain jurisdiction but should not skew the findings significantly. Section II also addresses specific program modifications made as a result of the COVID-19 pandemic. These actions are generally time-limited, and in some cases are uncertain, and should not be considered part of the program on an ongoing basis.

Section III provides an estimate of the public benefits received and taxes paid by families with the same income across jurisdictions. All of the comparisons assume a family of three consisting of a mother and two children (ages three and seven). Differences are found among the counties with the variations driven primarily by regional differences in the child care and housing benefits. Housing benefits vary largely due to differences in housing cost. Energy assistance benefits vary regionally due to differences in the cost of energy, weather conditions, and housing stock.

Section IV presents a comparison of the combined value of after tax income and public benefits available to sample families of three in each county based on four different income levels: (1) no income; (2) income equivalent to 100% of federal poverty guidelines (FPG) for 2020 (\$21,720); (3) income equivalent to 200% FPG (\$43,440); and (4) income equivalent to the estimated federal fiscal 2020 State median family income (\$104,500) as developed by the U.S. Department of Housing and Urban Development (based on the 2017 American Community Survey updated for inflation).

These four income levels were selected as they allow for analysis of the changes in tax liability and the availability of benefits as household income increases.

The comparisons in Section IV, which also form the basis for the charts in Section III, include numerous assumptions that are documented through extensive footnotes. Each of the assumptions has a significant impact on the bottom line and thus should be considered carefully by the reader before any conclusions are drawn. Most notably, the analysis assumes that:

- families will apply for and receive all benefits for which they are eligible, including the federal and State earned income tax credits;
- the ages of the children in the sample household are three and seven. Children attend school or child care in-person on a full-time basis during a typical year and there are no unanticipated school or child care closures due to public health concerns. Older children will cost less as demand for child care scholarships with both children in school will decline. In contrast, the value of some benefits such as child care would rise if an infant was included in place of the three-year-old;
- housing subsidies are received by eligible families despite the long waitlists for Housing Choice Vouchers in most parts of the State;
- the housing subsidy for households in subsidized housing *includes* utility costs; therefore, totals including housing assistance *exclude* energy assistance benefits, which in turn reduces the Supplemental Nutrition Assistance Program (SNAP) benefit due to having no utility responsibility. Some housing subsidy residents are responsible for utility expenses and may receive energy assistance, which also increases SNAP benefits;
- the value of certain employer-sponsored benefits (pension contributions, health care, and deferred compensation match) are excluded from the calculations for working families, despite the likelihood that at least some families at 200% FPG and the State's median family income will receive such benefits;
- the older child receives meals through the Summer Food Service Program and school programs during a typical school year when there are no unanticipated school closures due to public health concerns. The younger child receives meals through the Child and Adult Care Food Program year-round as would occur in a typical year without closures related to public health concerns;
- the value of the child care scholarship is based on more expensive center-based care rather than less expensive family or informal care;
- households receiving SNAP benefits also receive child care scholarships and energy assistance benefits, and housing costs are assumed to be 30% of income. If shelter

expenses, including utility and child care expenses, are higher than what would be expected in these circumstances, the SNAP benefit level would rise. SNAP benefits may be lower if the household is not responsible for utility costs or rent or child care costs are lower;

- less direct public benefits such as Head Start and employment training for TCA recipients or other eligible households are excluded; and
- no member of the family has a disability.

Given these caveats, Sections III and IV provide a sense of the differences in the benefits available to families of different incomes.

For reference, the **Appendix** provides the legal basis for each program.

Section I

Overview

General Observations

The COVID-19 pandemic created new and worsened existing financial hardships for many Maryland residents, including unpredictable school and workplace closures, lost employment income and health insurance, and insufficient funds to pay for usual household expenses. The end of fiscal 2020 and the beginning of fiscal 2021 have seen some temporary changes to many State and federal safety net programs as more individuals qualify for and turn to these services for different forms of assistance.

Although these temporary changes have lessened or deferred crises for many households, the pandemic is likely to create significant challenges to economic stability in future months, and possibly future years. In addition, as of December 2020, many temporary flexibilities have already expired or are set to expire in coming months. At the same time, the possibility of further federal assistance to states remains unclear, leaving the State with many residents struggling to achieve economic stability.

Prior to the pandemic, the proportion of Maryland residents facing economic hardship was relatively low when compared to prior years, and when compared to many other states. Nevertheless, even then some programs in the State's safety net could not serve all eligible applicants. Several programs changed since the 2018 version of this report, occasionally resulting in services provided to a greater number of participants, or expanding eligibility to include new types of participants. This section of the report offers general observations about trends and notable changes in programs that offer income, medical, nutrition, housing, or energy assistance.

Income Assistance

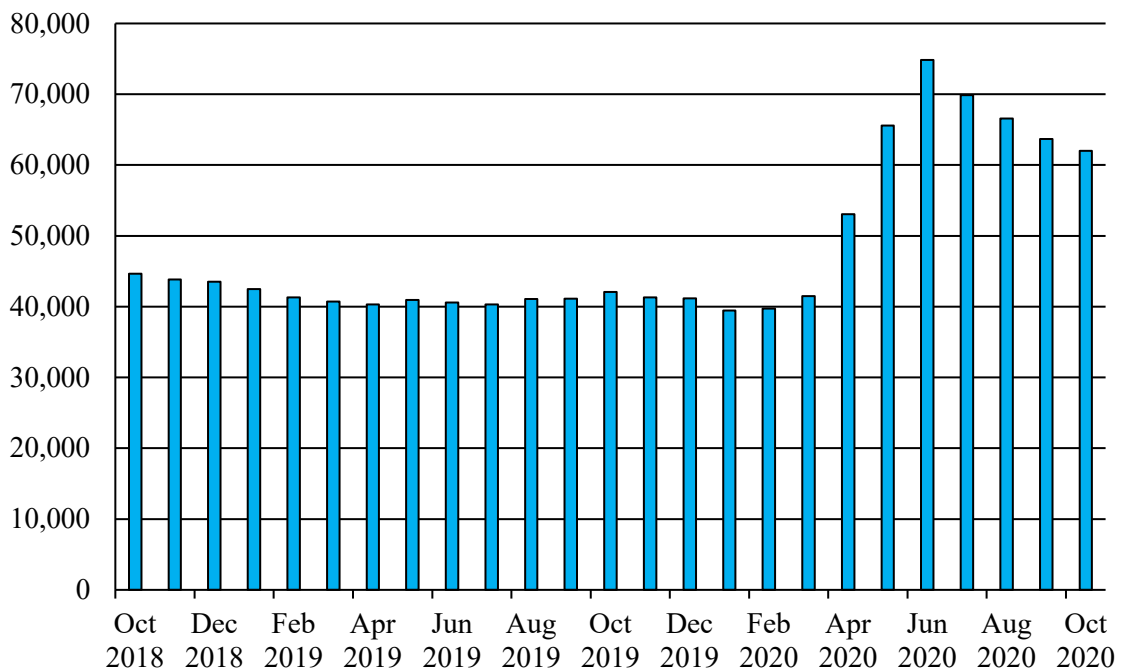
Prior to the COVID-19 pandemic, programs designed to increase income or decrease costs for eligible families saw substantial programmatic changes at the State level. The child support pass through was implemented, allowing recipients of Temporary Cash Assistance (TCA) to receive some child support income for the first time in Maryland, while still receiving TCA. In addition, the Transitional Support Services (TSS) initiative was implemented to assist families achieving financial independence transition out of public assistance programs. Prior to the pandemic, enrollment in TCA was at all time program lows; however, participation increased substantially beginning in March 2020 (nearing Great Recession-related peaks) and has remained at elevated levels.

Temporary Cash Assistance

TCA is Maryland's Temporary Assistance for Needy Families (TANF) Program. TCA is provided to families with dependent children when available resources do not fully address the family's needs, and while preparing program participants for financial independence. Given the program's extensive work requirements, TCA is intended to create an incentive for individuals to seek employment opportunities, rather than rely on benefits.

Prior to the pandemic, the number of TCA recipients had been generally declining since October 2015. However, from the onset of the pandemic, widespread unemployment placed increased stress on families, causing many new families to seek assistance. As seen in **Exhibit 1**, between February and June 2020, the number of TCA recipients increased by 88.5% with consecutive month increases of more than 10,000 recipients in April and May. These monthly increases far exceeded any one month increase in prior program history.

Exhibit 1
Monthly Temporary Cash Assistance Participants
October 2018-October 2020

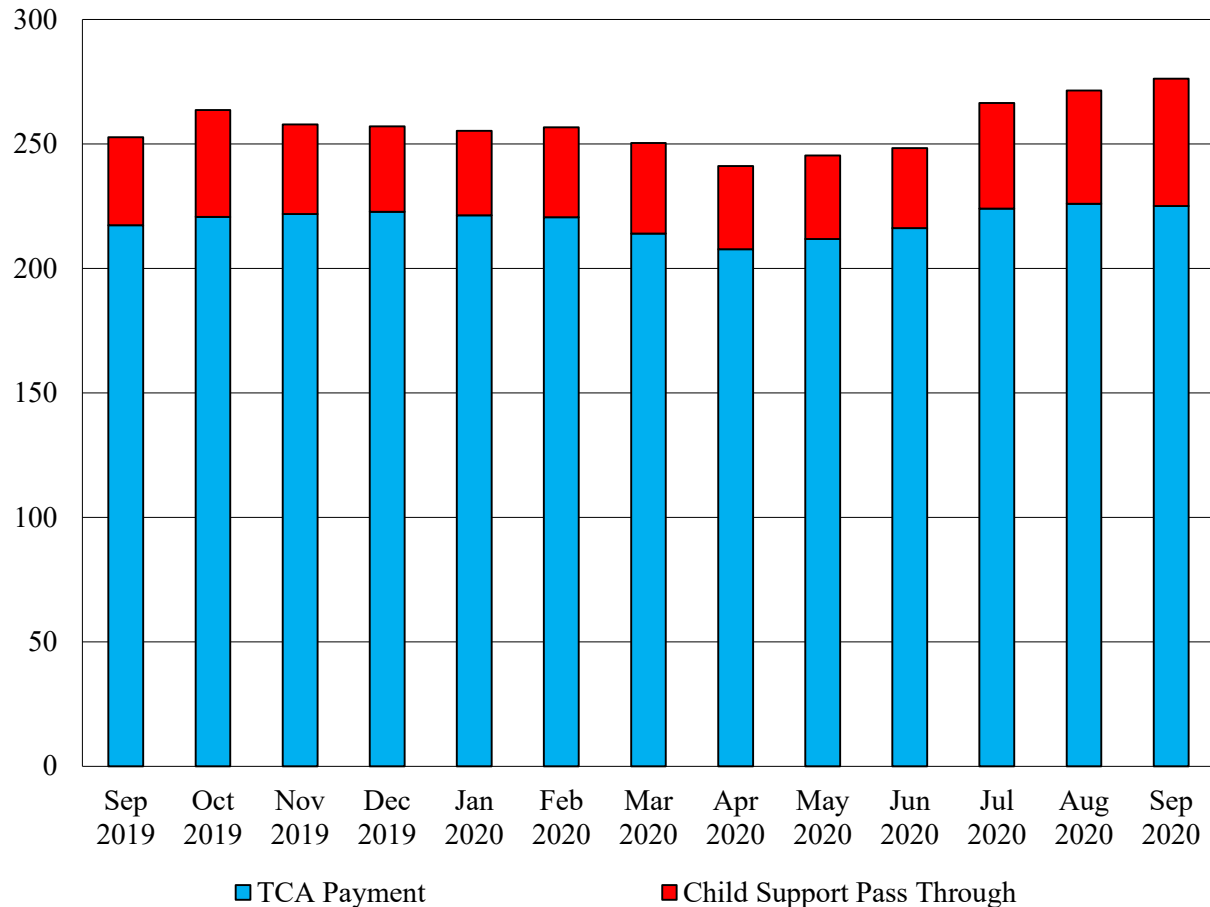


Source: Department of Human Services; Department of Legislative Services

Child Support Pass Through

Under the child support pass through, for collections on TCA-related cases, current child support collections of up to \$100 for one child or \$200 for two or more children are passed through to the TCA recipient instead of being used to reimburse the State and federal government for the cost of supporting the TCA case (as occurred before fiscal 2020). The amounts passed through are also disregarded from income for purposes of determining eligibility and benefit levels. As shown in **Exhibit 2**, between September 2019 and September 2020, the pass through program provided average monthly payments to recipients ranging between \$32 and \$51, which is in addition to their TCA payment. During this same period, the average TCA benefit per recipient was \$219.

Exhibit 2
Average TCA Payment and Child Support Pass Through
September 2019-September 2020



TCA: Temporary Cash Assistance

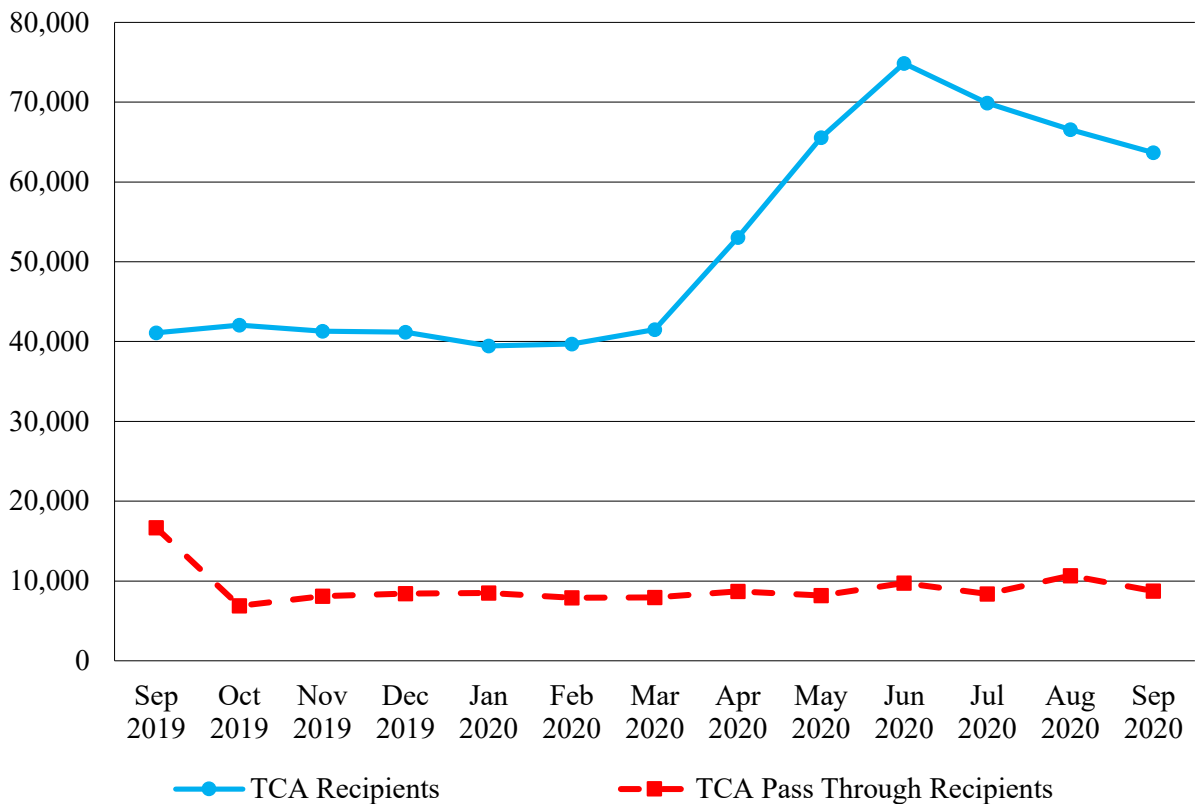
Note: Data is for illustrative purposes. Not all TCA recipients have a current support order, nor do all cases receive a payment on that order each month. For example, in September 2020, 3,641 cases received a pass through payment out of a total of 25,283 TCA cases. Exhibit includes most recent full year of data available as of December 2020.

Source: Department of Human Services; Department of Legislative Services

The total amount of child support passed through, and the number of recipients of the pass through, varies each month. However, after March 2020, there was a noticeable increase in the number of recipients of passed through child support. From the time the pass through was implemented (July 2019) through February 2020, on average, 8,148 recipients received the pass through.

As shown in **Exhibit 3**, from March 2020 through September 2020, the average number of recipients that received the pass through was 8,899, or 9% higher than prior to March 2020. The federal Coronavirus Aid, Relief, and Economic Security Act provided economic impact payments, enhanced unemployment insurance (UI), and UI for independent contractors. Independent contractors are usually difficult to reach with conventional enforcement tools. Child support was intercepted from economic impact payments, enhanced UI, and independent contractors' UI, providing a temporary boost in support collected. In addition to the increase in cases that received a pass through, the average number of TCA recipients increased by 52%, to an average of 62,160 from March 2020 through September 2020, compared to 40,779 from July 2019 through February 2020.

Exhibit 3
TCA and TCA Pass Through Recipients
September 2019-September 2020



TCA: Temporary Cash Assistance

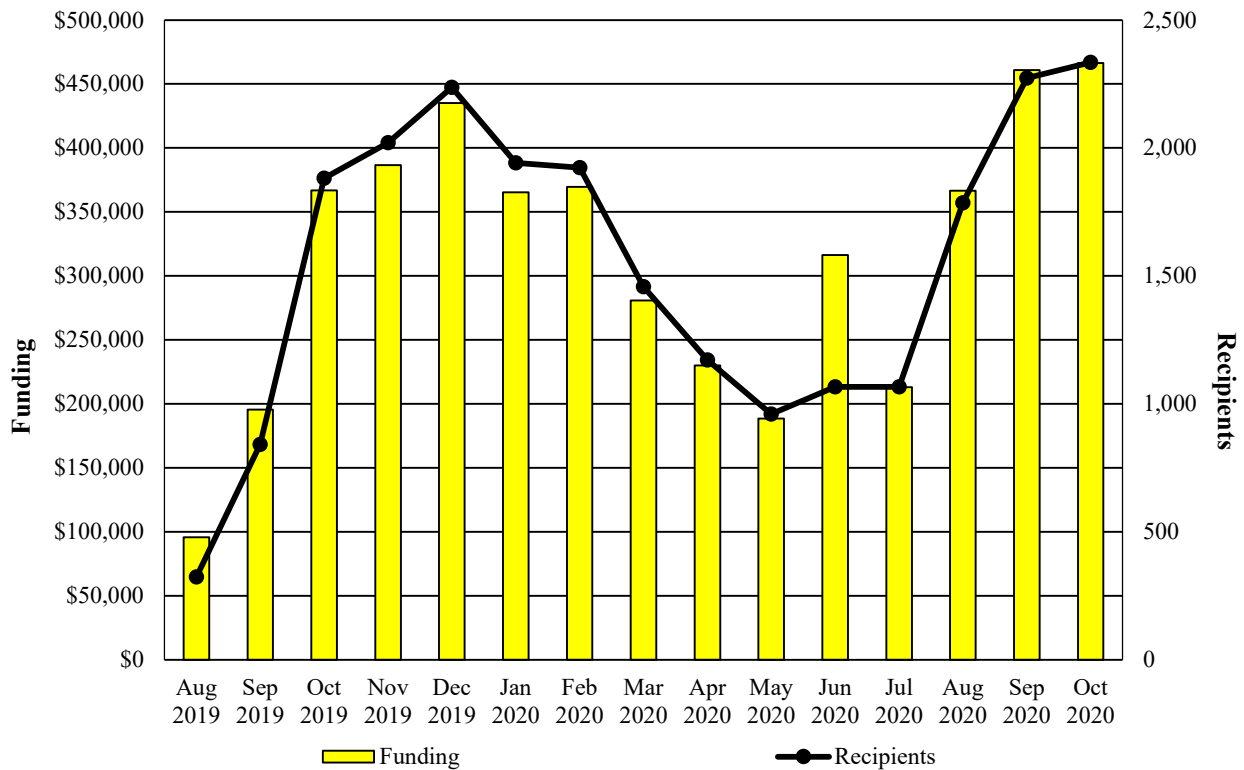
Note: Exhibit includes most recent full year of data available as of December 2020.

Source: Department of Human Services; Department of Legislative Services

Transitional Support Services Initiative

The TSS initiative, sometimes referred to as the “Cliff Initiative,” is intended to assist those who exit TCA with the transition to self-sufficiency by providing benefits for three months at the same level as the case received prior to exit (if the case is closed for income or employment reasons). The benefit was first made available in August 2019. The average benefit received from August 2019 through October 2020 was \$212. As shown in **Exhibit 4**, when the TCA caseload rose substantially starting in March 2020, the number of recipients of TSS inversely decreased. However, in recent months participation has since increased beyond pre-pandemic levels. This benefit is supported with TANF.

Exhibit 4
Monthly Funding and Participant Levels for TSS
August 2019-October 2020



TSS: Transitional Support Services

Note: Exhibit includes most recent full year of data available as of December 2020.

Source: Department of Human Services; Department of Legislative Services

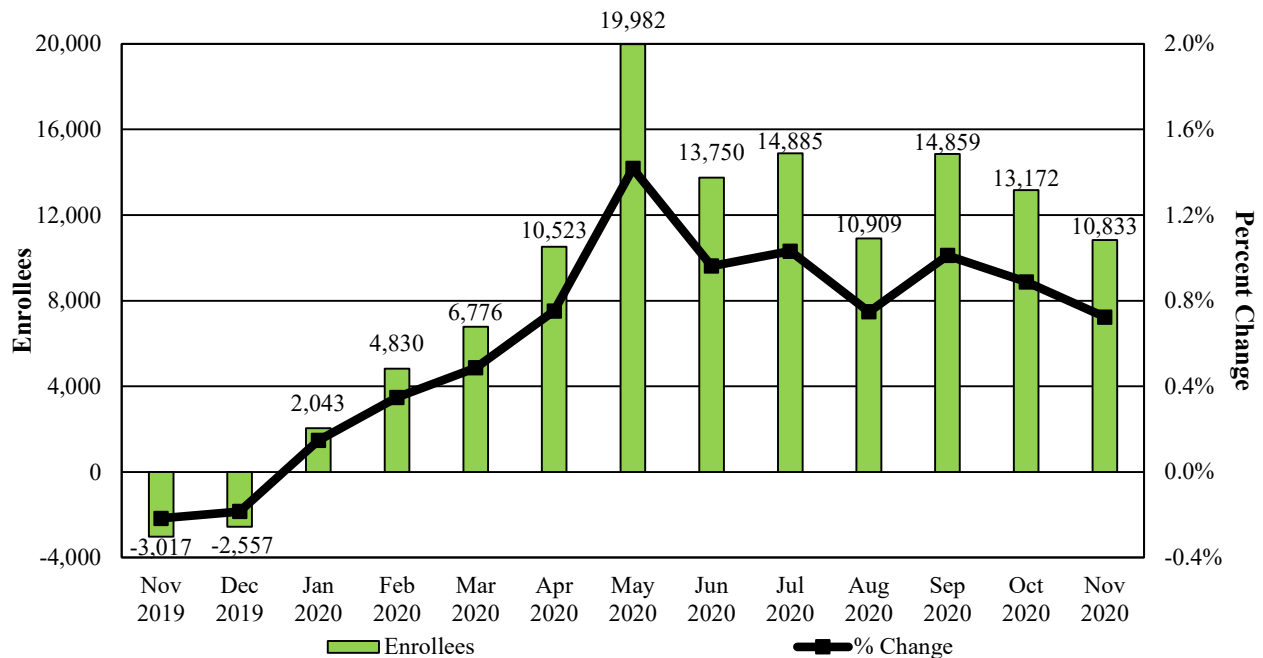
Medical Assistance

During the national COVID-19 public health emergency, Maryland will receive an enhanced federal match of 6.2% on eligible expenditures. Many programmatic requirements have been waived and certain flexibilities have been offered, including flexibilities for telehealth and reporting requirements, suspension of screening requirements for some patients and providers, and suspension of certain enforcement activities. A requirement to receive the enhanced match is that annual eligibility redeterminations are suspended, meaning that only individuals who actively wish to leave the Medicaid program will do so. At the same time, the economic dislocation caused by COVID-19 means more individuals are joining the program. As a result, enrollment has grown markedly since March 2020.

As shown in **Exhibit 5**, since April 2020 enrollment has grown at least 0.75% in each month. Enrollment increased nearly 1.5% in May due to returning enrollees who were redetermined as ineligible in March, but whose coverage was restored in compliance with federal requirements to receive the enhanced federal match. As of November 2020, Medicaid enrollment was just over 1.5 million, up from just under 1.4 million in March 2020. This represents the highest level of Medicaid enrollment the program has ever seen. Nearly one in four Marylanders is now getting health care through Medicaid.



Exhibit 5
Month-over-month Change in Medicaid Enrollment
November 2019-November 2020



Note: Exhibit includes most recent full year of data available at the time of this writing.

Source: Maryland Department of Health; Department of Legislative Services



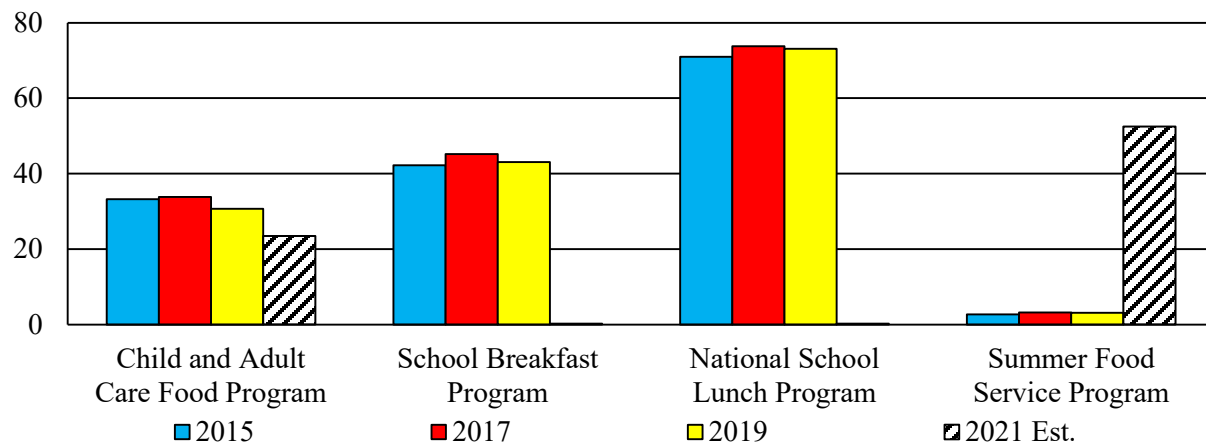
Nutrition Assistance

Schools are a critical partner in supporting children’s food security. The U.S. Department of Agriculture (USDA) indicates that five billion lunches were served in school cafeterias in federal fiscal 2019, nearly three-quarters of which were provided free or at a reduced price. With school closures due to the pandemic, children’s access to food changed. Several food programs have been temporarily modified to reach children outside the classroom.

School Nutrition Programs

The USDA Food and Nutrition Service issued School Nutrition Program waivers that provided program flexibilities and shifted how meals are provided to eligible children during the pandemic. The School Breakfast Program and National School Lunch Program provide meals in school and typically make up a majority of all meals served in a year, combined serving more than 115 million meals in fiscal 2019. However, in fiscal 2021, participation is expected to decrease to less than 400,000 combined meals due to partial and full in-person school closures, as shown in **Exhibit 6**. In the same year, the Maryland State Department of Education expects to serve approximately 17 times the number of meals it typically serves through the Summer Food Service Program, reflecting federal waivers’ flexibilities allowing more children to be served through this program during the period of partial or full in-person school closures.

Exhibit 6
Meals Served in the School Nutrition Programs
(Millions)
Fiscal 2015-2021 Est.



Note: This exhibit includes actual data for fiscal 2015, 2017, and 2019, as reported in the 2016, 2018, and this 2020 update to *Public Benefits for Children and Families*. The number of meals served in fiscal 2021 is an estimate.

Source: Maryland State Department of Education; Department of Legislative Services

Pandemic Electronic Benefits Transfer

The Supplemental Nutrition Assistance Program (SNAP) provides benefits solely for the purchase of food items to families and individuals who meet income and resource requirements. In response to the pandemic, the federal Families First Coronavirus Response Act of 2020 authorized an increase in SNAP benefits to the maximum allowable level for household size, known as emergency allotments. As a result, SNAP recipients have increased at unprecedented rates beginning March 2020. Before the pandemic, the number of SNAP recipients in the State was on a steady decline; however, the number of SNAP recipients increased for four consecutive months between April 2020 and July 2020. The number of SNAP recipients increased by 44.6%, with increases exceeding 60,000 recipients in three consecutive months and a one-month increase exceeding 90,000 in May 2020. The number of participants decreased in August 2020, due partially to recertifications that were suspended by six months for those with recertifications due from March through June 2020.

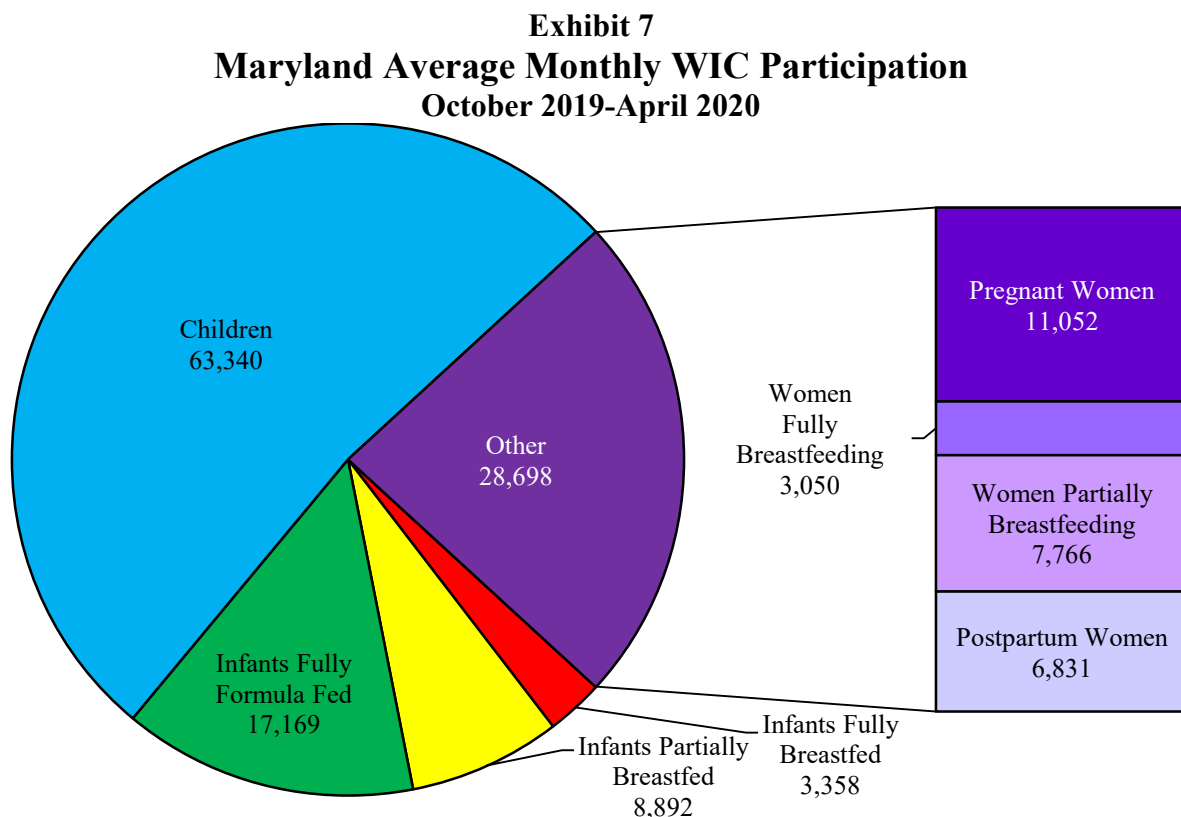
The Act also authorized a pandemic electronic benefit program (P-EBT) through September 30, 2020, which allowed for issuance of a SNAP benefit equivalent to daily reimbursement for a free breakfast and lunch for children eligible for free or reduced-price school meals for days in which schools were closed for five consecutive days due to the pandemic. The State issued benefits of \$370.50 per child for the 2019-2020 school year to more than 450,000 children, totaling \$167 million. P-EBT benefits were also issued for school closures in September 2020, to approximately 439,500 children for an estimated total of \$47.5 million. The federal Continuing Appropriations Act, 2021 and Other Extensions Act extends P-EBT for the 2020-2021 school year through the end of September 2021. On November 16, 2020, USDA issued guidance to states on the extended program; however, as of December 2020, no state has been approved for the extended program.

Summer Supplemental Nutrition Assistance Program

Chapters 635 and 636 of 2019 created a supplemental SNAP benefit for households with school-aged children called Summer SNAP. Effective July 1, 2020, a State and local supplemental benefit is provided to some households with school-aged children in select jurisdictions that provides an additional \$20 per child per month during summer months, and \$10 in December while children are not traditionally in school. Beginning in fiscal 2021, the State budget is to allocate \$200,000 for Summer SNAP purposes. Additional funds are also available from a local contribution. The local contribution is equivalent to the required match for the jurisdiction in the Public School Construction Program. With the introduction of P-EBT, benefits were provided later than originally anticipated for the summer benefits. Benefits were paid in four jurisdictions (Baltimore City and Kent, Montgomery, and Prince George's counties). However, due to budgetary limitations, the program served only 3,621 children combined in those jurisdictions.

Special Supplemental Nutrition Program for Women, Infants, and Children

The Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) is a federal program designed to promote adequate nutrition in mothers and young children. As shown in **Exhibit 7**, most participants are infants or children, while women comprise less than one-quarter of Maryland participants according to available federal fiscal 2020 data.



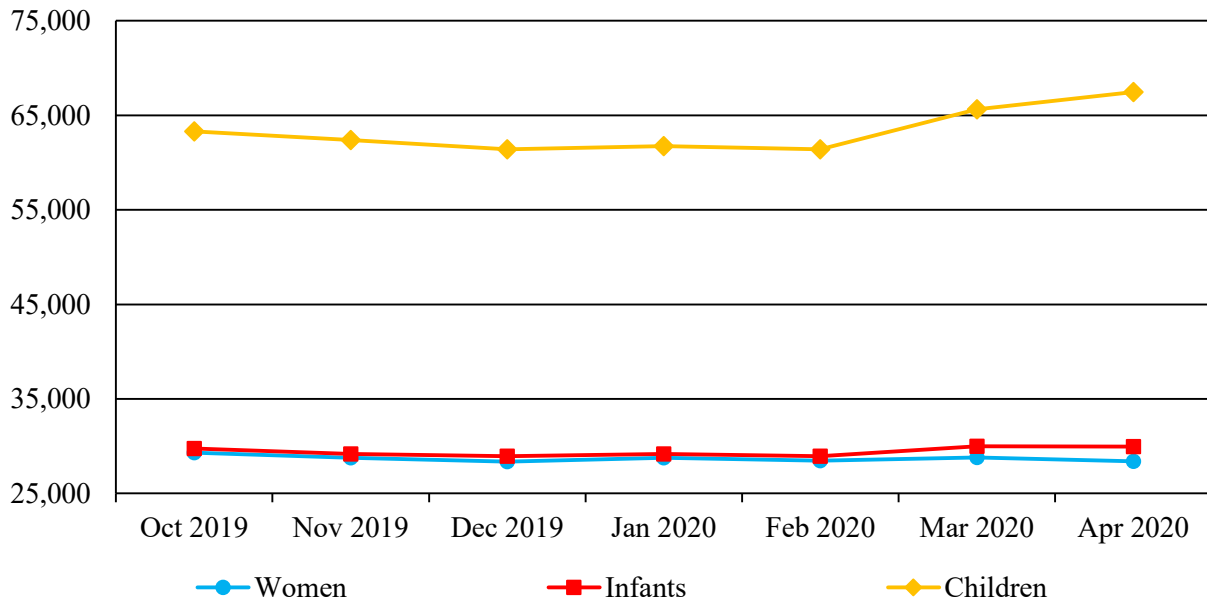
WIC: Special Supplemental Nutrition Program for Women, Infants, and Children

Note: As of December 2020, federal fiscal 2020 data after April is not yet available. The U.S. Department of Agriculture, Food and Nutrition Service identified significant issues with the accuracy of state-reported data as a result of COVID-19, and May data is not being released at this time.

Source: U.S. Department of Agriculture, Food and Nutrition Service; Department of Legislative Services

Preliminary data through April 2020 shows a noticeable increase in WIC participation for Maryland during March and April 2020, compared to the average of prior months in federal fiscal 2020. March 2020 data indicates a 3% increase in infants' and a 6% increase in children's participation from the averaged October to February levels. April 2020 data indicates children's participation grew another 3%, bringing children's April participation to 9% higher than the average participation from October through February 2020, as shown in **Exhibit 8**.

Exhibit 8
Monthly Participation in WIC
October 2019-April 2020



WIC: Special Supplemental Nutrition Program for Women, Infants, and Children

Note: As of December 2020, federal fiscal 2020 data after April is not yet available. The U.S. Department of Agriculture, Food and Nutrition Service identified significant issues with the accuracy of state-reported data as a result of COVID-19, and May data is not being released at this time.

Source: U.S. Department of Agriculture, Food and Nutrition Service; Department of Legislative Services

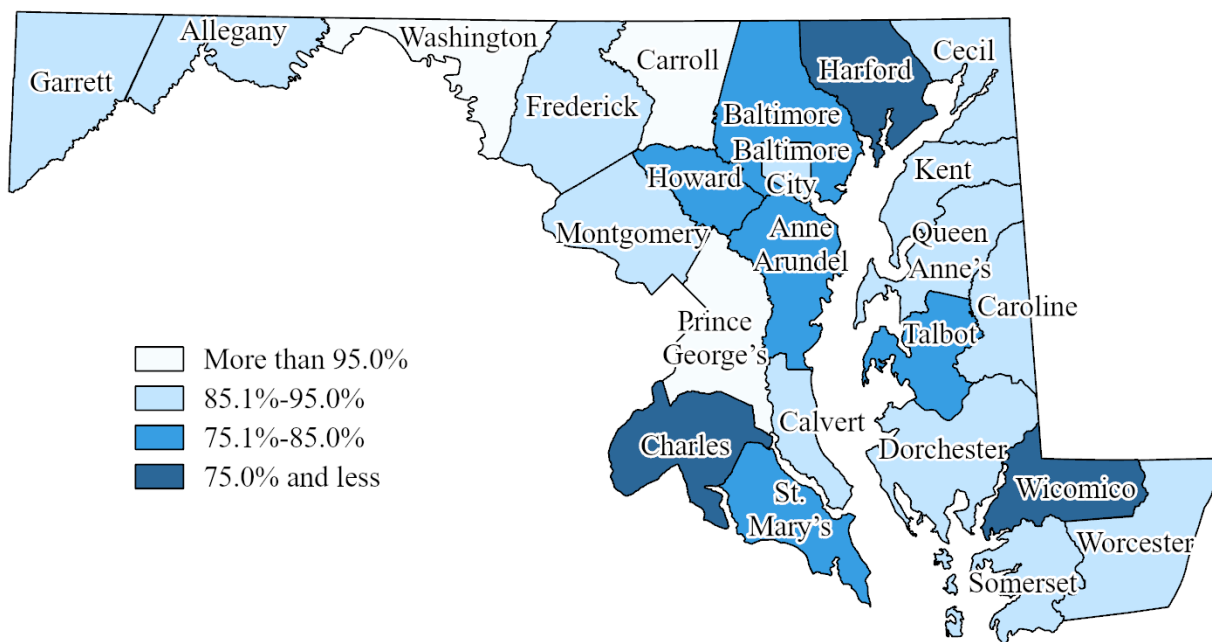
Housing Assistance

The Housing Choice Voucher, Public Housing, and the Homelessness Solutions programs assist Marylanders with affording safe housing and avoiding or escaping homelessness. Although the pandemic has focused attention on housing stability issues, the State's existing housing safety net did not serve all eligible households prior to the pandemic. The pandemic's added challenges exacerbate the strain on these limited services. While temporary eviction moratoria have abated some urgent housing crises, households will be faced with months of back rent and sometimes added fees and interest when moratoria expire. As of December 2020, the long-term effects of the pandemic on housing stability are unclear, and could yet change if further federal assistance becomes available.

Housing Choice Voucher Program

The Housing Choice Voucher Program offers vouchers for rental assistance to help families afford decent housing. Even prior to the pandemic, demand significantly exceeded capacity. As of December 2020, waitlists are closed in six counties. For those on waitlists, wait times can range from several months to more than 15 years. In addition, waitlists can remain closed for years, and sometimes for more than a decade, creating even longer wait times than the prior numbers would indicate. As shown in **Exhibit 9**, at least 70% of vouchers were in use in all counties throughout Maryland, with seven counties reporting more than 90% in use on December 31, 2019. High voucher occupancy rates leave little turnover for individuals on waitlists to receive a voucher.

Exhibit 9
Housing Choice Vouchers in Use
As of December 31, 2019



Source: U.S. Department of Housing and Urban Development, Office of Policy Development and Research; Department of Legislative Services

Homelessness Solutions Program

Newly consolidated in fiscal 2019, the Department of Housing and Community Development (DHCD) administers the Homelessness Solutions Program (HSP), which combined several previous State programs that address homelessness into one grant program. Grant funds

support shelters and homelessness services. In fiscal 2020, \$1.0 million was allocated specifically for youth homelessness services for the first time.

In fiscal 2021, \$11.2 million was allocated for HSP, including \$1.0 million for youth homelessness services. As shown in **Exhibit 10**, Prince George’s County received no allocation of funds for youth homelessness in fiscal 2021 because the county had not yet expended any of its fiscal 2020 award. Fiscal 2021 funds for youth homelessness were redistributed among the remaining grantees, with Carroll, Frederick, Harford, and Washington counties experiencing increases of 30% or more from fiscal 2020 levels. DHCD indicates that the continuums of care in Allegany, Cecil, Garrett, Montgomery, Lower Shore, or Southern Maryland either did not submit applications or were not selected to receive an award based on their application score.

Exhibit 10
Allocations of Youth Homelessness Grant Funding
Fiscal 2020 and 2021

<u>Continuum of Care</u>	<u>2020 Award</u>	<u>2021 Award</u>	<u>Difference</u>	<u>% Change</u>
Anne Arundel	\$96,774	\$105,000	\$8,226	9%
Baltimore City	150,000	150,000	0	0%
Baltimore County	150,000	150,000	0	0%
Carroll	46,208	60,000	13,792	30%
Frederick	96,108	144,000	47,892	50%
Harford	44,000	64,000	20,000	45%
Howard	92,750	92,500	-250	0%
Mid Shore	84,500	84,500	0	0%
Prince George’s	146,590	0	-146,590	-100%
Washington	93,070	150,000	56,930	61%
Total	\$1,000,000	\$1,000,000	\$0	0%

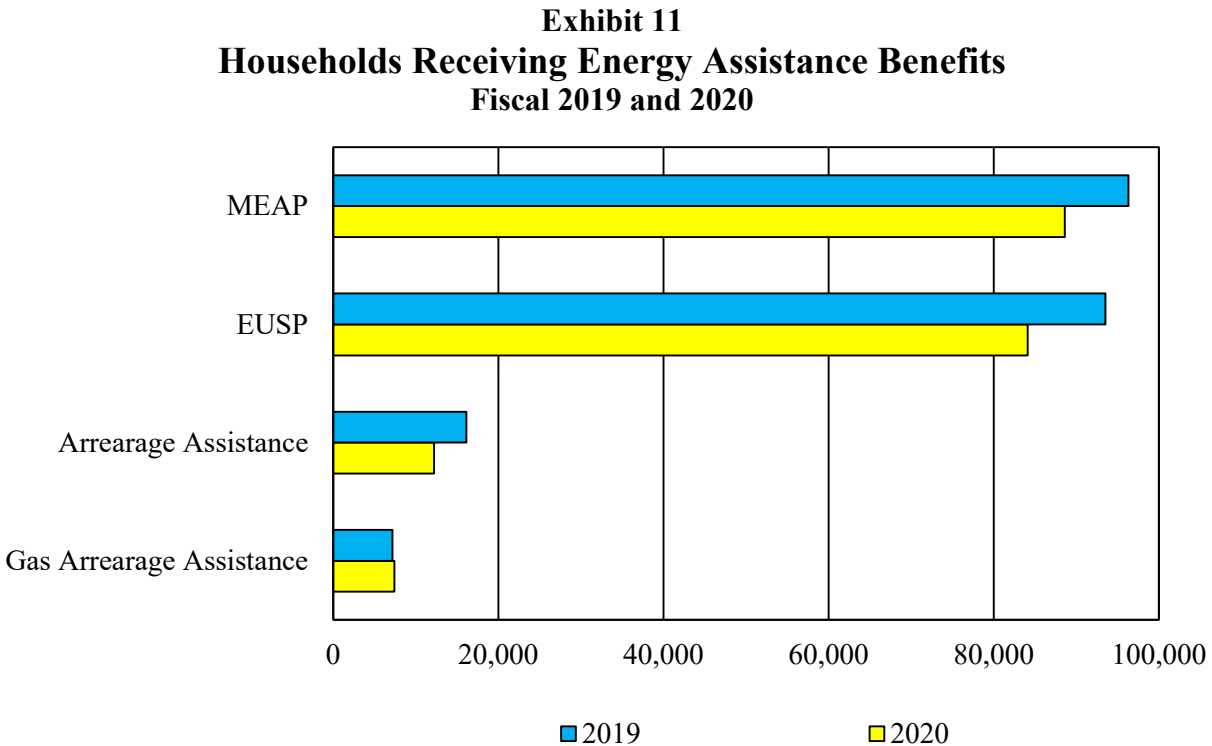
Source: Department of Housing and Community Development; Department of Legislative Services

Energy Assistance

The Electric Universal Service Program (EUSP), Maryland Energy Assistance Program (MEAP), Maryland Weatherization Assistance Program, and the EmPOWER Maryland Low Income Energy Efficiency Program assist Maryland residents with affording energy. From March 16, 2020, through November 15, 2020, the State had a moratorium on utility terminations including gas and electric service. During this period, unpaid bills (arrearages) increased. While service could not be terminated during the moratorium on turnoffs, after utility termination moratoriums expire, customers are responsible for paying any arrearages that accumulated during the moratorium period. As of December 2020, the State utility moratorium on terminations has expired, though some utilities may still delay terminations for an additional period. It is unclear

the effect pandemic challenges will have on households' ability to afford their energy bills, and how demand for assistance programs will be impacted in the near future.

The moratorium on utility terminations partly contributed to a decline in the number of households applying for, and participating in, different forms of energy assistance in fiscal 2020 and the beginning of fiscal 2021, as shown in **Exhibit 11**.



EUSP: Electric Universal Service Program

MEAP: Maryland Energy Assistance Program

Source: Department of Human Services; Department of Legislative Services

Prior to October 2020, utility shut-off notices were not sent. The Office of Home Energy Programs (OHEP) indicates that utility termination notices are a driver of applications. As a result, the moratorium had the impact of reducing the amount of applications OHEP received (despite higher arrearage accumulations). However, before the pandemic, participation in energy assistance programs was already trending downward due to mild winter conditions and the then relatively good economy. With the expiration of the moratorium, applications have begun to return to (or begun to exceed) prior year levels.

Although not a direct benefit of the State's energy assistance programs, the Public Service Commission altered repayment plan requirements so that customers receiving energy assistance

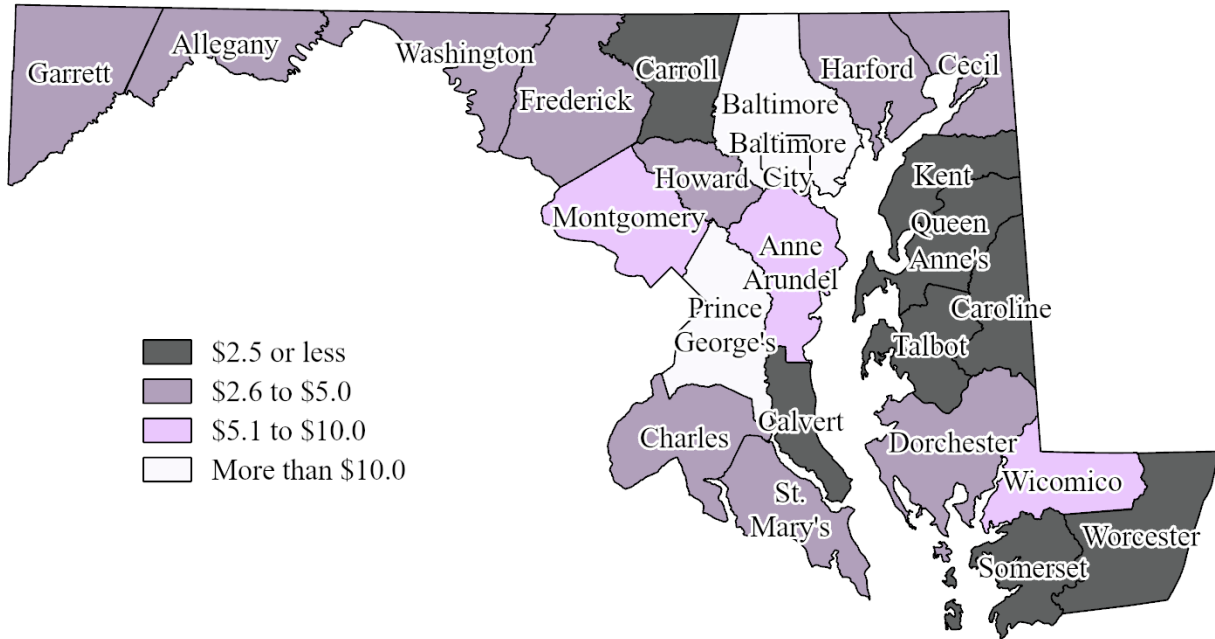
may receive a repayment plan that extends over 24 months instead of the typical 12 months. This may drive an additional increase in recipients in fiscal 2021.

Aligning with participation decreases, the amount of benefits distributed in fiscal 2020 also decreased from fiscal 2019 levels. Of the benefits shown in Exhibit 11, the gas arrearage assistance program, a new benefit in fiscal 2019, is the only benefit to experience an increase in applications, participation, and the amount of benefit distributed, which is to be expected as awareness of the program continues to grow. In fiscal 2020, there were no participants in the gas arrearage assistance program in Caroline, Kent, Somerset, and Queen Anne's counties (impacted by the availability of gas service in some areas of the Eastern Shore).

As shown in **Exhibit 12**, the amount of benefits distributed in various jurisdictions ranges from \$1.1 million in Calvert County to \$22.5 million in Baltimore City. However, program participation and the value of the benefit received varies widely among the jurisdictions due to housing stock, electric and heating costs, variations in temperatures, and income distribution of recipients:

- Baltimore City comprises 21% of the participants in MEAP and EUSP, 26% in the energy arrearage assistance program, and 49% in the new gas arrearage assistance program. However, Baltimore City's average benefit was at least \$30 less than the State average for MEAP, EUSP, and the energy arrearage assistance program, and \$12 more than the State average for gas arrearage assistance;
- Garrett County comprises 2% of program participation, but recipients in the county receive the highest average MEAP benefit, averaging \$955, due to the county's relatively colder winters (which is factored into the benefit calculation);
- St. Mary's and Calvert counties comprise 3% of program participation, but recipients in these counties receive a higher than average EUSP benefit (more than \$650);
- Somerset, Worcester, and Talbot counties comprise 2% of energy arrearage assistance participation, but recipients in these jurisdictions receive the highest average EUSP benefit, with each county reporting an average benefit of more than \$1,000; and
- Montgomery and Prince George's counties comprise 14% of gas arrearage assistance participation, with recipients in these counties receiving the highest average gas arrearage assistance benefit, an average benefit well over \$700 in each county.

Exhibit 12
Cumulative Total Amount of MEAP, EUSP, and Arrearage Assistance
Benefits Distributed by County
(\$ in Millions)
Fiscal 2020



EUSP: Electric Universal Service Program
 MEAP: Maryland Energy Assistance Program

Source: Department of Human Services; Department of Legislative Services

Section II

Program Descriptions

Federal Earned Income Credit

- Program Description:** A refundable tax credit for certain low-income workers.
- Funding Source:** Federal revenues are reduced by the amount of the credit.
- Calendar 2018 Budget:** In tax year 2018, Maryland taxpayers claimed a total of \$939.9 million in credits, of which \$806.3 million was refundable. The U.S. Joint Committee on Taxation estimates that nationwide \$73.1 billion in federal earned income credits will be claimed in federal fiscal 2021.
- Eligibility:** To claim the credit in tax year 2020, an individual must have earned income, \$3,650 or less of investment income, and a modified federal adjusted gross income of less than \$15,820 with no qualifying children, \$41,756 with one qualifying child, \$47,440 with two qualifying children, or \$50,594 with three or more qualifying children. These income limits are currently increased by \$6,000 for individuals who are married and file jointly. Additional requirements must be met to claim the credit.
- Participants:** A total of 406,900 Maryland tax returns in 2018 claimed the credit, of which 354,200 received a refund.
- Value of Benefit:** In tax year 2020, the maximum credit is \$538 with no qualifying children, \$3,584 with one qualifying child, \$5,920 with two qualifying children, and \$6,660 with three or more qualifying children.
- Cost Sharing:** None.
- Accessibility:** Available to all eligible applicants.
- Regional Variations:** None.
- COVID-19 Program Modifications:** None.
- Source: Internal Revenue Service

Maryland Earned Income Credit

- Program Description:** A tax credit for eligible low-income workers receiving the federal earned income credit. Since tax year 1998, the credit has been partially refundable.
- Funding Source:** State general fund revenues and county income tax revenues are reduced by the amount of nonrefundable claims. State general fund revenues are also reduced by the refundable amounts.
- Calendar 2018 Budget:** For tax year 2018, a total of \$265.3 million in State credits were claimed, of which \$166.4 million were refundable credits. These figures exclude the local credits claimed in jurisdictions where these credits are available.
- Eligibility:** To claim the credit, a taxpayer must be eligible for and claim the federal earned income tax credit and be a resident to claim the refundable credit. Beginning in tax year 2018, an individual who is without qualifying children and is younger than age 25 can claim the credit if the individual otherwise meets federal requirements.
- Participants:** In tax year 2018, a total of 293,164 returns claimed the refundable credit and 236,021 returns claimed the nonrefundable credit.
- Value of Benefit:** The maximum value of the nonrefundable portion of the credit allowed against the State income tax is 50% of the federal earned income credit allowed. In tax year 2020, the maximum nonrefundable credit is an estimated \$269 with no qualifying children, \$1,792 with one qualifying child, \$2,960 with two qualifying children, and \$3,330 with three or more qualifying children. The value of the refundable portion of the credit has increased in several steps from the initial value of 10% in tax year 1998. Individuals currently qualify to receive a refundable credit equal to 28% of the federal credit received, minus any pre-credit State tax liability. In tax year 2020, the maximum value of the refundable portion of the credit was \$151 with no qualifying children, \$1,004 for one child, \$1,658 for two children, and \$1,865 for three or more qualifying children.

Cost Sharing: A separate nonrefundable credit is allowed against the county income tax. No county has provided a refundable credit that can be claimed with the income tax return in the method authorized under State law. Montgomery County is the only local jurisdiction that provides a local refundable credit, known as the Working Families Income Supplement, which generally matches the amount of the State refundable credit claimed by county residents.

Accessibility: Available to all eligible applicants.

Regional Variations: None.

COVID-19 Program Modifications: None.

Source: Comptroller of the Treasury; Department of Legislative Services

Poverty Level Income Credit

Program Description:	A tax credit for certain workers intended to ensure that workers earning less than the poverty level do not pay State income taxes.
Funding Source:	State general fund revenues and county income tax revenues are reduced by the amount of the credit.
Calendar 2018 Budget:	In tax year 2018, the poverty level income credits claimed against the State income tax totaled \$2.6 million.
Eligibility:	Both the Maryland adjusted gross income and specified earned income of an individual must be less than a federal poverty standard based upon the number of exemptions claimed by the individual.
Participants:	A total of 18,363 tax year 2018 returns claimed the credit.
Value of Benefit:	The maximum credit is equal to 5% of specified earned income up to the applicable poverty standard, not to exceed the State tax liability remaining after any State earned income credit claimed. For a family of three, the maximum value of the credit in tax year 2019 was \$1,067. The credit is not refundable, and the actual value of the credit will depend on the taxpayer's remaining tax liability after application of the State nonrefundable credit.
Cost Sharing:	A separate poverty level income credit is allowed against the county income tax, in an amount roughly equal to 50% of the State credit allowed, depending on the county income tax rate.
Accessibility:	Available to all eligible applicants.
Regional Variations:	None.
COVID-19 Program Modifications:	None.

Source: Comptroller of the Treasury; Department of Legislative Services

Child Tax Credit

Program Description:	A tax credit for families with qualifying children.
Funding Source:	Federal revenues are reduced by the amount of the credit.
Calendar 2018 Budget:	In tax year 2018, Maryland taxpayers claimed \$2.2 billion in tax credits, of which \$560.3 million was refundable tax credits.
Eligibility:	All taxpayers with qualifying children who are younger than age 17, have a valid Social Security number, and meet other qualifications. Beginning in tax year 2018, the credit begins to phase out at incomes of \$400,000 for married filing joint returns (\$200,000 for all other returns). Taxpayers may also claim a nonrefundable tax credit for each dependent who is not a qualifying child.
Participants:	In tax year 2018, a total of 560,300 Maryland tax returns claimed the credit, and 325,900 returns claimed the additional refundable credit.
Value of Benefit:	In tax year 2020, the maximum credit amount is \$2,000 per child. An additional refundable tax credit of up to \$1,400 may be claimed by certain individuals whose tax credit exceeds the tax liability imposed in the year. The maximum value of the nonrefundable tax credit for each dependent who is not a qualifying child is equal to \$500.
Cost Sharing:	None.
Accessibility:	Available to all eligible applicants.
Regional Variations:	None.
COVID-19 Program Modifications:	None.

Source: Internal Revenue Service; U.S. Joint Committee on Taxation

Federal Child and Dependent Care Tax Credit

Program Description:	A tax credit to offset the child and dependent care expenses incurred in order for a member of the family to work or look for work.
Funding Source:	Federal revenues are reduced by the amount of the credit.
Calendar 2018 Budget:	In tax year 2018, Maryland taxpayers claimed a total of \$107.1 million in federal child and dependent care credits.
Eligibility:	Taxpayers who have earned income and have eligible child and dependent care expenses for qualifying persons if the expenses are incurred to work or look for employment. A qualifying person includes a child younger than age 13 who generally qualifies as a dependent, and a spouse or dependent who is incapable of self-care and who lived with the taxpayer more than one-half of the year. The maximum amount of expenses eligible for the credit is \$3,000 for the first qualifying person and \$6,000 for two or more qualifying persons. Certain limits apply if the taxpayer deducted dependent care benefits or are otherwise reimbursed.
Participants:	In tax year 2018, a total of 171,900 Maryland tax returns claimed the credit.
Value of Benefit:	The maximum value of the credit is between 20% and 35% of qualifying expenses subject to a maximum of \$1,050 for one qualifying person and \$2,100 for two or more qualifying persons.
Cost Sharing:	Not applicable.
Accessibility:	All eligible individuals qualify.
Regional Variations:	None.
COVID-19 Program Modifications:	None.

Source: Internal Revenue Service

Maryland Dependent Care Credit

Program Description: A partially refundable credit against the State income tax for qualified child and dependent care expenses. The credit is in addition to the dependent care subtraction modification allowed under current law.

Funding Source: State revenues are reduced by the amount of the credit.

Calendar 2018 Budget: For tax year 2018, Maryland dependent care credits totaled \$3.5 million.

Eligibility: In tax year 2019, the credit was available to individuals who qualify for the federal child and dependent care credit and whose federal adjusted gross income (FAGI) is \$92,000 or less (\$143,000 if married and filing jointly). The full credit was available to those with a FAGI of \$30,000 or less (\$50,000 or less if married and filing jointly), and phases out for incomes between \$30,000 and \$92,000 (\$50,000 and \$143,000 if married and filing jointly). Beginning in tax year 2020, the applicable income phase-outs are indexed for inflation.

Participants: In tax year 2018, a total of 23,200 tax returns claimed the credit.

Value of Benefit: The maximum credit allowed for child and dependent care expenses is up to 32% of the federal child and dependent care credit claimed by the individual. In tax year 2019, taxpayers with a FAGI of \$50,000 or less (\$75,000 if married filing jointly) could claim a refundable tax credit. The maximum value of the credit was \$336 for care provided to one qualifying dependent (\$672 for two or more dependents). Beginning in tax year 2020, the applicable income phase-outs are indexed for inflation.

Cost Sharing: None.

Accessibility: Available to all eligible participants.

Regional Variations: None.

COVID-19 Program Modifications: None.

Source: Comptroller of the Treasury; Department of Legislative Services

Temporary Cash Assistance

- Program Description:** As one of the components of the Family Investment Program, Temporary Cash Assistance (TCA) provides monetary help to needy families with dependent children when available resources do not fully address the families' needs. Some families who need only short-term assistance may receive a Welfare Avoidance Grant generally of no more than three times the monthly allowable TCA benefits. The grant is paid as a one-time lump-sum payment.
- Funding Source:** Federal, State, and special funds (from a portion of child support collections on behalf of TCA recipients when available).
- Fiscal 2021 Budget:** \$104 million (\$100.9 million in federal funds and \$3.1 million in general funds). Actual expenditures will vary based on eligible recipients and benefit levels.
- Eligibility:** Applicants for, or adults with dependent children receiving TCA, must meet a variety of financial and technical eligibility requirements. There is no restriction on assets, except for certain immigrants. Financial requirements provide that countable earned and unearned income minus disregards cannot exceed the benefit level paid for the assistance unit size. In general, at the time of application there is a 20% disregard for earned income. However, a 40% earned income disregard is generally used in the calculation of net income for benefit calculation. Additional deductions are available for expenses related to child care and child support payments.
- Households must also adhere to conditions of eligibility, including cooperation with child support, participation in work activities (unless the individual is work exempt), and compliance with substance use provisions. Sanctions may be imposed for noncompliance with program requirements. Individuals may be work exempt in certain circumstances, including if the head of household is a caretaker of a young child (younger than age one) or a needy caretaker relative.
- However, Chapter 457 of 2020 prohibits the reduction or termination of assistance provided for noncompliance with work activity requirements if individuals have "good cause," and individuals with good cause must also receive a lesser sanction, particularly individuals who have children in the assistance unit.

Participants:	In fiscal 2020, the program served an average of 46,767 recipients per month. The fiscal 2021 budget assumes an average of 38,263 recipients per month. However, in fiscal 2021 (through October), the program served an average of 65,545 recipients per month.
Value of Benefit:	The fiscal 2021 budget assumes an average of \$226.46 per month per recipient. For federal fiscal 2021, the maximum benefit for a three-person household is \$727 per month.
Cost Sharing:	None. However, individuals must assign child support to the State. A certain portion of these child support collections are distributed to the TCA recipient (\$100 each month for one child or \$200 for two or more children) with the remainder retained by the State. The retained amounts are distributed 50% to the State and 50% to the federal government. The amounts distributed to families are disregarded in the calculation of benefits.
Accessibility:	Applications must be filed, interviews must be conducted, telephone interviews allowed, and all financial and technical eligibility factors must be met prior to benefit issuance. However, all applicants that apply and meet the eligibility requirements are entitled to the benefit subject to other restrictions and requirements of the program.
Regional Variations:	None. However, local departments determine the work programs/ activities offered in the jurisdiction and how these programs are offered (in-house or contracted).
COVID-19 Program Modifications:	In March 2020, the Department of Human Services began waiving work requirements and extended the TCA recertification period by six months for recertifications due through June 2020. Recertifications due between October 2020 and March 2021 have also been extended by another six months due to the ongoing COVID-19 pandemic. Other requirements such as in-person interviews have been waived at various points during the pandemic.

Source: Department of Human Services; Maryland State Budget

Emergency Assistance to Families with Children

- Program Description:** The program is a component of the Family Investment Program and provides cash assistance to families in distress in order to avoid destitution of a child younger than age 21. Emergencies may be related to payment of rent, utilities, or other bills.
- Funding Source:** Federal funds.
- Fiscal 2021 Budget:** \$5.5 million in federal funds.
- Eligibility:** Adults with dependent children applying for assistance must meet the financial and technical eligibility requirements outlined in a local plan. In general, a family must have at least one child younger than age 21 and have an emergency qualifying under the local department plan. In general, individuals must provide evidence of the emergency (such as an eviction notice, utility shut-off notice, or other evidence). To qualify, the emergency cannot result from quitting a job without good cause, and no resources may be available to meet the emergency. The cash payment may be in addition to Temporary Cash Assistance or a Welfare Avoidance Grant.
- Participants:** The fiscal 2021 budget assumes an average of 700 recipients per month. In fiscal 2019, the program had an average of 560 recipients per month.
- Value of Benefit:** Benefits vary by jurisdiction and are governed by local department plans. The fiscal 2021 budget assumes an average grant of \$652.84.
- Cost Sharing:** None.
- Accessibility:** The benefit is not an entitlement. Individuals requesting assistance must file an application and meet the eligibility criteria described in the local department plan.
- Regional Variations:** Benefits vary by county based on local departments of social services' plans. Local department plans provide information on the emergencies covered, application process, maximum benefit amount in a fiscal year, and maximum number of times a household may receive a benefit in a fiscal year.

COVID-19 Program Modifications: On March 16, 2020, Governor Lawrence J. Hogan, Jr. issued a series of executive orders prohibiting the termination of services by utility companies or the eviction of tenants due to lack of payment during the COVID-19 pandemic. Individuals who may typically seek program funds for the payment of rent or utilities were protected under these orders limiting the use of the program during this period. The utility moratorium was officially lifted November 15, 2020, though some utilities have extended the deadlines.

Source: Department of Human Services; Code of Maryland Regulations; Maryland State Budget

Supplemental Nutrition Assistance Program

- Program Description:** The Supplemental Nutrition Assistance Program (SNAP) assists low-income households to purchase food. A State supplemental benefit is provided to households with an individual older than age 62 for the difference between the monthly benefit and \$30. Beginning in fiscal 2021, a State and local supplemental benefit (Summer SNAP) is also provided to some households with school-aged children in select jurisdictions which provides an additional \$30 per child, per month during summer months, and \$10 in December while children are not traditionally in school.
- Funding Source:** Traditional SNAP benefits are 100% federally funded. The supplemental benefit for seniors is 100% State funded. The Summer SNAP benefit is provided through State funds and local funds (based on the Public School Construction contribution rate). Local jurisdictions may also dedicate funds to that program beyond the required contribution. Administrative costs are 50% federal/50% State.
- Fiscal 2021 Budget:** \$931.5 million in federal funds for traditional SNAP benefits. \$4.8 million in general funds for the Supplemental benefit for seniors, and the mandated \$200,000 for Summer SNAP. Actual expenditures will vary based on eligible recipients and benefit levels.
- Eligibility:** Households receiving or authorized to receive Temporary Cash Assistance, Supplemental Security Income, Temporary Disability Assistance Program, Public Assistance to Adults, or Temporary Assistance for Needy Families-funded services or benefits (including certain brochures) are categorically eligible for SNAP benefits.
- Noncategorically eligible households are subject to eligibility requirements, including resource and income limits. Households may have up to \$2,250 in countable resources, which include a bank account. If a member of a household is age 60 or older or is disabled, allowable countable resources increase to \$3,500. Certain resources are excluded, including all vehicles.
- Most noncategorically eligible households must meet both a gross income test (130% of federal poverty guidelines (FPG)) and a net income test 100% FPG). If the noncategorically eligible household includes an elderly person or a person who is disabled, only the net income test must be met.

Deductions from gross income include 20% of earned income, a standard deduction (in federal fiscal 2021, this deduction is \$167 for a three-person household); a dependent care deduction, certain medical expenses for elderly or disabled household members, housing costs in excess of 50% of adjusted net income, and legally owed child support expenses.

Participants: In fiscal 2019, the average monthly number of households was 336,215. The fiscal 2021 budget assumes an average monthly number of households of 346,054, which is the same number as in fiscal 2020. However, in fiscal 2021 (through October 2020), the average monthly number of households was 438,705.

Value of Benefit: The fiscal 2021 budget assumes an average grant of \$224.31 per month for traditional SNAP benefits. In federal fiscal 2021, the maximum benefit for a three-person household is \$509 per month. Typically, benefit levels vary based on expenses of the household, including housing, type of utility, child support payments, and out-of-pocket child care expenses.

Cost Sharing: None. However, the program is intended to supplement, not supplant, food purchases. The benefit calculation assumes a household devotes 30% of income to the purchase of food and reduces the benefit by this amount.

Accessibility: The program is a federal entitlement. Individuals requesting assistance must file an application and complete an interview (that may be completed over the telephone). The applicant must meet all eligibility criteria before the department issues the benefit. The U.S. Department of Agriculture estimates that 89% of eligible households in Maryland received benefits in federal fiscal 2017 (the most recent data available).

Regional Variations: Generally, none. The primary variation is in the availability of local waivers to the able-bodied adults without dependents benefit receipt time limit. However, this time limit does not apply to households with children.

COVID-19 Program
Modifications:

The federal Families First Coronavirus Response Act of 2020 authorized an increase in SNAP benefits to the maximum allowable level for a household size (known as emergency allotments) through the end of the public health emergency or State emergency if it ends earlier. This action drastically increased average benefits per case in Maryland. Recertification has also been extended by six months during most of the pandemic, excluding the months of July through September. Other requirements, such as eligibility related interviews have been waived during portions of the pandemic.

Source: Department of Human Services; U.S. Department of Agriculture; Maryland State Budget

Child Care Scholarship Program (Formerly Child Care Subsidy)

Program Description: The program provides financial assistance with child care costs to recipients of Temporary Cash Assistance (TCA) and families who meet income eligibility requirements.

Funding Source: Federal and State funds.

Fiscal 2021 Budget: Approximately \$139.8 million (\$96.3 million in federal funds from the Child Care and Development Block Grant and \$43.5 million in general funds).

Eligibility: Applicants must meet a variety of technical eligibility requirements. If both parents reside in the same household, then each parent must meet all eligibility requirements to receive a subsidy. All recipients must be working or enrolled in a public school, training program, or a work-related activity. Non-TCA families must also meet income guidelines. Income guidelines vary by family size.

Effective August 1, 2018, an emergency regulation increased the income guidelines to include families earning up to approximately 65% of the State median income. For example, a family of three qualifies for the program with an income of up to \$60,081.

Participants: In fiscal 2021, 21,052 children are expected to be served through the program. In fiscal 2019, 19,468 children were served.

Value of Benefit: In fiscal 2019, the average annual cost per child in the program was \$5,193.

Chapters 563 and 564 of 2018 set minimum reimbursement rates based on certain percentiles of the market rate survey of child care providers, beginning in fiscal 2020. In fiscal 2021, the reimbursement rate for providers in each region cannot be lower than the forty-fifth percentile of the most recent market rate survey, which will likely increase the average annual cost per child compared to fiscal 2019.

Cost of care varies by type of care, age of child, and region of the State.

- Cost Sharing:** Non-TCA and non-Supplemental Security Income families must make a copayment for three or fewer children receiving a child care subsidy. The copayment is on a sliding scale based on family size and income. Copayment amounts also vary based on region of the State.
- Accessibility:** The program is not an entitlement and funding is limited. Priorities for service are (1) TCA applicants or recipients who are working, in job training, or in public school; (2) families who have received TCA within the last six months; and (3) non-TCA families that meet income guidelines and are in public school, working, or in job-related training. Top consideration in each priority category is given to children with disabilities.
- Regional Variations:** Income eligibility levels are standard across the State. The subsidy and copayment rates vary regionally.
- COVID-19 Program Modifications:** Effective July 20, 2020, the Maryland State Department of Education began issuing payments for Child Care Scholarships based on attendance, rather than enrollment. Mandatory copayments are still required, unless a parent requests the suspension of child care services, or the child care provider chose not to reopen amidst the COVID-19 pandemic.

Source: Maryland State Department of Education; Code of Maryland Regulations; Maryland State Budget

Child and Adult Care Food Program

- Program Description:** The program subsidizes eligible child care centers, adult daycare centers, family child care homes, and after school programs for meals and snacks served to children and eligible adults. Meals must meet the meal requirements and nutrition standards established by the U.S. Department of Agriculture (USDA).
- Funding Source:** Federal funds from USDA pass through the Maryland State Department of Education to participating licensed nonprofit daycare centers, sponsors of family child care homes, and certain for-profit centers providing nonresidential care for meals served to enrolled children or adults. The amount of funding available is based upon the number of free, reduced-price, or paid meals and snacks served.
- Fiscal 2021 Budget:** \$56.0 million in federal funds.
- Eligibility:** Children from birth through age 12 and functionally impaired adults enrolled in participating licensed public or private nonprofit daycare centers, family daycare homes, or certain for-profit centers providing nonresidential care are eligible for the program. Participating after school programs may serve children up to age 18. The reimbursement available to the institution for meals served is determined by the household income level of participants. The maximum rate category is free and is received for meals served to individuals whose family income is less than 130% of federal poverty guidelines (FPG). Meals served to individuals whose family income is between 130% and 185% FPG are reimbursed at the reduced-price rate. A modest subsidy is also provided for those with incomes above 185% FPG.
- Participants:** In fiscal 2021, 23.5 million meals are expected to be served through this program. In fiscal 2019, 30.7 million meals were served through the program.

Value of Benefit: Reimbursement is available for a maximum of two meals and one snack per participant, per day. Federal reimbursement rates effective July 1, 2020, through June 30, 2021, for child and adult daycare centers are as follows:

- free meals – \$1.89 for breakfast, \$3.51 for lunch/supper, and 96 cents for snack;
- reduced-price meals – \$1.59 for breakfast, \$3.11 for lunch/supper, and 48 cents for snack; and
- paid meals – 32 cents for breakfast, 33 cents for lunch/supper, and 8 cents for snack.

An additional 24.5 cents is available in value of commodities or cash in lieu. The daily benefit available for a center serving a participant breakfast, lunch, and a snack in the free category is \$6.36 (or \$1,526.40 a year per participant, assuming 240 days of participation). The daily benefit available for a center serving a participant breakfast, lunch, and a snack in the reduced-price category is \$5.18 (or \$1,243.20 a year per participant, assuming 240 days of participation). The daily benefit for a center serving breakfast, lunch, and a snack in the paid category is 73 cents (or \$175.20 a year per participant, assuming 240 days of participation).

Tier 1 family child care providers (low-income providers or providers who live in a low-income area) receive \$1.39 for breakfasts, \$2.61 for lunches and suppers, and 78 cents for snacks served. Tier II higher income family daycare providers receive 50 cents for breakfasts, \$1.58 for lunches and suppers, and 21 cents for snacks served. The daily benefit available for a Tier 1 provider serving a participant breakfast, lunch, and a snack is \$4.78 (or \$1,147.20 a year per participant, assuming 240 days of participation). For Tier II providers, the daily benefit for serving a participant breakfast, lunch, and a snack is \$2.29 (or \$549.60 a year per participant, assuming 240 days of participation). Administrative reimbursement rates are also available to participating sponsors of family child care homes and vary depending on the number of homes sponsored.

Note: These benefits are received by the providers and are not available directly to families. The subsidy is assumed to benefit families indirectly through reduced daycare costs charged to families and enhanced nutrition services for enrollees.

Cost Sharing:	Cost sharing depends on whether a participant is in a pricing or nonpricing program. In nonpricing programs, the center charges one fee that covers tuition, meals, and all other services. In pricing programs, the center charges separate fees for meals.
Accessibility:	Entitlement program.
Regional Variations:	Benefits and eligibility criteria are standard across the State.
COVID-19 Program Modifications:	During the pandemic, USDA began offering non-congregate feeding and meal time waivers to Child and Adult Care Food Program operators in order to provide more than one day's worth of meals to eligible children through a single meal pick-up or delivery.

Source: Maryland State Department of Education; Maryland State Budget; U.S. Department of Agriculture

School Breakfast Program

Program Description: The School Breakfast Program subsidizes public and participating nonprofit private schools of high school grade or lower and participating residential child care institutions for breakfast meals served to children. Breakfasts must meet the meal requirements and nutrient standards established by the U.S. Department of Agriculture (USDA).

Funding Source: Federal funds from USDA pass through the Maryland State Department of Education to participating school systems, schools, and residential child care institutions for breakfast meals served to students. The amount of federal funding available is based upon the number of free, reduced-price, or paid breakfasts served. State matching funds are also available to supplement federal funds.

Fiscal 2021 Budget: \$69.3 million in federal funds. State matching funds are budgeted in the Maryland Meals for Achievement In-classroom Breakfast Program.

Eligibility: All children, regardless of family income, up to age 21 who are enrolled in participating K-12 public schools, nonprofit private schools, and residential child care institutions are eligible. Free breakfasts are available to children whose family income is up to 130% of federal poverty guidelines (FPG), and reduced-price breakfasts are available to children whose family income is between 130% and 185% FPG. A modest subsidy is also provided for breakfast meals served to children from families with incomes above 185% FPG.

The following students are considered categorically eligible for free meals: (1) homeless children or youth as defined under the McKinney-Vento Homeless Assistance Act; (2) youth served under the Runaway and Homeless Youth Act; (3) migratory children as defined under the Elementary and Secondary Education Act of 1965; (4) foster children whose care and placement is the responsibility of a State foster care agency or court; (5) children enrolled in federal assistance programs, such as Supplemental Nutrition Assistance Program; and (6) children enrolled in either federally funded Head Start programs or prekindergarten Even Start programs.

Participants: In fiscal 2021, 157,495 breakfasts are expected to be served through this program, all of which will be provided free. In fiscal 2019, there were approximately 43.1 million breakfasts served, including 12.1 million paid breakfasts, 3.6 million reduced-price breakfasts, and 27.5 million free breakfasts.

Value of Benefit: The federal reimbursement available to schools for meals served is determined by the household income level and household size of the participating children. Federal reimbursement rates effective July 1, 2020, through June 30, 2021, for regular schools are 32 cents for paid breakfasts, \$1.59 for reduced-price breakfasts, and \$1.89 for free breakfasts.

Schools serving at least 40% of the total lunches in the second preceding school year to students eligible for free or reduced-price meals are considered severe need and receive a higher federal reimbursement rate. Federal reimbursement rates effective July 1, 2020, through June 30, 2021, for severe need schools are 32 cents for paid breakfasts, \$1.96 for reduced-price breakfasts, and \$2.26 for free breakfasts.

Note: These benefits are received by the providers and are not available directly to families. The subsidy is assumed to benefit families indirectly through reduced activity costs charged to families and by improved nutritional services.

Cost Sharing: Nonpricing programs provide breakfast to all children at no charge; pricing programs charge children in the paid and reduced-price eligible categories. The price of breakfast to a child from a household with an income level greater than 185% FPG (paid student) is determined by each school system. However, the price to a child eligible for reduced-price meals may not exceed 30 cents for breakfast.

Effective July 1, 2014, all students attending schools considered severe need (40% or more enrolled students eligible for free or reduced-price meal benefits) are able to receive meals at no cost without submitting household applications under a Community Eligibility Provision.

- Accessibility:** Entitlement program that is available in almost all of Maryland's public schools. Section 7-701 of the Education Article of the *Annotated Code of Maryland* requires that every public elementary school offer the School Breakfast Program unless it meets certain standards of exemption. The program is also available in participating nonprofit private schools and participating residential child care centers.
- Regional Variations:** Benefits and eligibility criteria are standard across the State. The price to a paying child is determined locally by each school system.
- COVID-19 Program Modifications:** In fiscal 2021, fewer school breakfast meals are expected to be served through this program, all of which are provided to children at no charge. As an alternative, many schools in the State offer free meal pick-ups for students in need.

Source: Maryland State Department of Education; Maryland State Budget; U.S. Department of Agriculture

Maryland Meals for Achievement In-classroom Breakfast Program

- Program Description:** The program provides an additional subsidy to participating public and private nonprofit schools and residential child care institutions that qualify for paid and reduced-price breakfasts served to children. The additional subsidy offsets the cost normally paid by the student, and as a result, breakfast is provided at no cost to the children. Meals must meet the meal requirements and nutritional standards of the U.S. Dietary Guidelines for Americans established by the U.S. Department of Agriculture.
- Funding Source:** State funds to schools and residential child care institutions to complement the reimbursement for paid and reduced-price meals under the School Breakfast Program. Funding disbursement is based on the number of free, reduced-price, and paid breakfasts served.
- Fiscal 2021 Budget:** \$7.6 million in State funds.
- Eligibility:** All children, regardless of family income, up to age 21 are eligible if they are enrolled in participating K-12 institutions with 40% or more enrolled students eligible for free or reduced-price meal benefits. The Maryland State Department of Education selects participating schools and residential child care institutions based on available funding and geographic and socioeconomic diversity.
- Participants:** In fiscal 2019, approximately 27.0 million breakfasts were served throughout the State, including 8.9 million paid breakfasts, 2.3 million reduced-price breakfasts, and 15.8 million free breakfasts.
- Due to the COVID-19 pandemic, School Nutrition Program waivers were expanded, allowing schools to serve free breakfast and lunch to all students. An estimate for the amount of free breakfasts and lunches served through this program in fiscal 2021 was unavailable as of December 2020.

Value of Benefit: The amount of additional support provided for each breakfast served to a reduced-price eligible student is 30 cents. The amount provided for each paid breakfast ranges from 32 cents to 78 cents based on the percent of free and reduced-price eligible students enrolled in the school. For example, schools with an enrollment of 40% to 50% of students eligible for free or reduced-price breakfasts receive 78 cents per each paid breakfast. Schools with 90% to 100% of students eligible for free or reduced-price breakfasts receive 32 cents per each paid breakfast served.

Note: These benefits are received by the providers and are not available directly to families. The subsidy is assumed to benefit families indirectly through reduced activity costs charged to families and by improved nutritional services.

Cost Sharing: None.

Accessibility: All public schools, nonprofit private schools, and residential child care institutions meeting the eligibility requirements may apply.

Regional Variations: Benefits and eligibility criteria are standard across the State.

COVID-19 Program Modifications: In fiscal 2021, fewer school breakfast meals are expected to be served through this program, all of which are provided to children at no charge. There will be fewer subsidies earned by schools through this program. As an alternative, many schools in the State offer free meal pick-ups for students in need.

Source: Maryland State Department of Education; Maryland State Budget

Special Milk Program

- Program Description:** The program subsidizes public and participating nonprofit private schools of high school grade or lower and participating residential child care institutions for milk served to children who do not participate in other nutrition assistance programs. The milk must meet the nutrient standards established by the U.S. Department of Agriculture (USDA).
- Funding Source:** Federal funds from USDA pass through the Maryland State Department of Education to participating school systems and residential child care institutions for milk served to students. The amount of federal funding available is based upon the number of free or paid half pints of milk served. A small share of State revenue matching funds are also available to supplement federal funds.
- Fiscal 2021 Budget:** \$300,000 in federal funds.
- Eligibility:** All children, regardless of family income, up to age 21 who are enrolled in participating K-12 public schools, nonprofit private schools, and residential child care institutions are eligible if they do not participate in other meal service programs. Schools and child care institutions may offer programs including the School Breakfast Program or the National School Lunch Program while participating in the School Milk Program for children who do not receive meals due to a half-day schedule or other reason. Free milk is available to children whose family income is up to 130% of federal poverty guidelines (FPG). A modest subsidy is also provided for milk served to children from families with incomes above 130% FPG.
- Participants:** In fiscal 2021, 421,190 paid half pints of milk are expected to be served through this program, no free half pints are expected to be provided. In fiscal 2019, there were approximately 1.2 million half pints of milk served including 2,163 free and 1.2 million paid half pints.

Value of Benefit:	<p>The federal reimbursement available for all milk given to nonpricing institutions and paid milk served in pricing institutions is 20.25 cents, effective July 1, 2020, through June 30, 2021. For a pricing institution serving free milk to eligible students, the federal reimbursement equals the average cost of a half pint of milk during the claim period.</p> <p>Note: These benefits are received by the providers and are not available directly to families. The subsidy is assumed to benefit families indirectly through reduced activity costs charged to families and by improved nutritional services.</p>
Cost Sharing:	<p>Nonpricing programs provide milk to all children at no charge, as opposed to pricing programs that charge students in the paid categories. The price of milk to a child from a household with an income level greater than 135% FPG (paid student) is determined by each school system.</p>
Accessibility:	<p>Entitlement program that is available in almost all of Maryland's public schools. The program is also available in participating nonprofit private schools and participating residential child care centers.</p>
Regional Variations:	<p>Benefits and eligibility criteria are standard across the State. The price to a paying child is determined locally by each school system.</p>
COVID-19 Program Modifications:	<p>In fiscal 2021, fewer pints of milk are expected to be served by schools and participating residential child care institutions, reducing the subsidies earned through this program because programs/schools are closed which has altered how meals are served to children.</p>

Source: Maryland State Department of Education; Maryland State Budget; U.S. Department of Agriculture

National School Lunch Program

Program Description: This program subsidizes public and participating nonprofit private schools and participating residential child care institutions for lunches served. There is also a program component that subsidizes participating agencies for snacks served in after-school care programs to children. Meals must meet the meal requirements and nutrient standards established by the U.S. Department of Agriculture (USDA).

Funding Source: Federal funds from USDA pass through the Maryland State Department of Education to participating schools and residential child care institutions. The amount of federal funding available is based on the number of free, reduced-price, and paid lunches and snacks served. State matching funds are also available to supplement federal funds to meet a federal maintenance of effort requirement.

Fiscal 2021 Budget: \$182.9 million in federal funds.

Eligibility: All children, regardless of family income, up to age 21 who are enrolled in participating K-12 public schools, nonprofit private schools, and residential child care institutions are eligible. Free meals are available to children whose family income is up to 130% of federal poverty guidelines (FPG), and reduced-price meals are available to children whose family income is between 130% and 185% FPG. A modest subsidy is also provided for meals served to children from families with incomes greater than 185% FPG.

The following students are considered categorically eligible for free meals: (1) homeless children or youth as defined under the McKinney-Vento Homeless Assistance Act; (2) youth served under the Runaway and Homeless Youth Act; (3) migratory children as defined under the Elementary and Secondary Education Act of 1965; (4) foster children whose care and placement is the responsibility of a State foster care agency or court; (5) children enrolled in federal assistance programs, such as the Supplemental Nutrition Assistance Program; and (6) children enrolled in federally funded Head Start programs and prekindergarten Even Start programs.

Participants:	<p>In fiscal 2021, approximately 231,970 lunches are expected to be served, including 31,815 paid lunches, 8,819 reduced-price lunches, and 191,336 free lunches. In fiscal 2019, there were approximately 73.1 million lunches served, including 22.6 million paid lunches, 6.0 million reduced-price lunches, and 44.5 million free lunches.</p>
Value of Benefit:	<p>A basic subsidy is provided for all meals served to students, with higher subsidy levels provided for free and reduced-price meals. Federal reimbursement rates for July 1, 2020, through June 30, 2021, are currently 33 cents for paid lunches, \$3.11 for reduced-price lunches, and \$3.51 for free lunches. This provides a maximum federal reimbursement per student, assuming 180 school days, of \$59.40 a year for paid lunches, \$559.80 for reduced-price lunches, and \$631.80 for free lunches.</p> <p>Institutions serving 60% or more lunches in the free and reduced-price categories during the second preceding year receive an additional federal subsidy of 2 cents per lunch. Schools can also receive a performance-based reimbursement of 7 cents per lunch if the food meets certain meal pattern and nutrition standard requirements.</p> <p>In the 2020-2021 school year, participating schools will receive commodity foods or cash in lieu, with a value of 24.5 cents for each lunch served. Schools may also get “bonus” commodities, as available from USDA price support and surplus removal programs.</p> <p>Note: These benefits are received by the providers and are not available directly to families. The subsidy is assumed to benefit families indirectly through reduced activity costs charged to families and by improved nutritional services.</p>
Cost Sharing:	<p>Nonpricing programs provide lunch and snacks to all children at no charge. The price to a paying child is determined locally by each school system. The price to a student receiving a reduced-price lunch or snack may not exceed 40 cents for a lunch or 15 cents for a snack.</p> <p>Effective July 1, 2014, all students attending schools considered severe need (40% or more enrolled students eligible for free or reduced-price meal benefits) are able to receive meals at no cost without submitting household applications under a Community Eligibility Provision.</p>
Accessibility:	<p>Entitlement program that is available in all Maryland public and nonprofit private schools and participating residential child care institutions.</p>

Regional Variations: Benefits and eligibility criteria are standard across the State. The price to a paying child is determined locally by each school system.

COVID-19 Program Modifications: In fiscal 2021, fewer school lunches are expected to be served by schools and participating residential child care institutions, reducing the subsidies earned through this program. As an alternative, many schools in the State offer free meal pick-ups for students in need.

The federal Families First Coronavirus Relief Act authorized Pandemic-EBT benefits to be provided if schools are closed for five consecutive days or more related to the pandemic. The benefits were available to be provided to students eligible for free and reduced-price meals. The benefits provided during the 2019-2020 school year closures were \$5.70 per day. The program also provided benefits for school closures in September at \$5.86 per day. The value of the benefit is equivalent to the daily reimbursement for free meals through the national school meals programs. The Continuing Resolutions Act, 2021, extended and expanded the program for the 2020-2021 school year. However, as of December 2020, the extended program has not been implemented.

Source: Maryland State Department of Education; Maryland State Budget; U.S. Department of Agriculture

Fresh Fruits and Vegetables Program

- Program Description:** Provides participating elementary schools with a reimbursement for serving fresh fruits and vegetables. Participating schools must agree to serve free fresh fruits and vegetables throughout the day, separately from lunch or breakfast meal times. The program is targeted to schools with a high percentage of low-income students.
- Funding Source:** Federal funds pass through the Maryland State Department of Education (MSDE) to participating schools.
- Program funds are provided to each state and Washington, DC through annual grants equal to 1% of funds available for a fiscal year to carry out the program. After grants are made, remaining funds are allocated to each state operating the school lunch program based on the proportion of the population of the state relative to the population of the United States.
- Fiscal 2021 Budget:** \$3.3 million in federal funds.
- Eligibility:** To participate, schools must offer the National School Lunch Program and have a minimum of 50% of students eligible for free and reduced-price meals. Schools must apply each year to participate. The program is available only to elementary schools. All children enrolled in participating schools are eligible.
- Participants:** In fiscal 2021, 77,300 children are expected to have access to this program. During the fiscal 2019 school year, 65,500 children had access to this program.

Value of Benefit:	<p>Selected schools receive reimbursement for the cost of making the free fresh fruits and vegetables available to students, including the cost of fruits and vegetables, labor for preparation and service, and some administrative costs.</p> <p>An elementary school selected for this program receives funding based on enrollment. Funding is provided at a value between \$50 and \$75 per student, per year.</p> <p>Note: These benefits are received by the providers and are not available directly to families. The subsidy is assumed to benefit families indirectly through reduced activity costs charged to families and by improved nutritional services.</p>
Cost Sharing:	None.
Accessibility:	Funding is limited. Once all interested and eligible schools at or above 50% of students eligible for free or reduced-price lunch have been selected, federal law permits state agencies to select eligible schools below 50% of students eligible for free or reduced-price lunch.
Regional Variations:	Benefits and eligibility criteria are standard across the State, although the number of schools meeting the requirement of 50% or more of students eligible for free or reduced-price meals varies significantly through the State.
COVID-19 Program Modifications:	Although typically foods may only be provided to students during non-congregate meal services, Maryland has been granted a parent pickup waiver, allowing MSDE to approve participating school food authorities to distribute Fresh Fruits and Vegetables Program (FFVP) foods to a parent or guardian to take home to their children during an unanticipated school closure due to COVID-19. As of December 2020, the waiver is in effect until June 30, 2021. A waiver to offer FFVP foods at alternate sites, which are not elementary schools, is also in effect through June 30, 2021.

Source: Maryland State Department of Education; Maryland State Budget; U.S. Department of Agriculture

Summer Food Service Program

- Program Description:** The Summer Food Service Program, also known as the Summer Meals Program, subsidizes meals and snacks served to children enrolled in eligible summer programs. Meals and snacks must meet the meal requirements and nutrient standards established by the U.S. Department of Agriculture (USDA).
- Funding Source:** Federal funds from USDA pass through the Maryland State Department of Education to participating public and nonprofit private institutions. The amount of federal funding available is based on the number of meals and snacks served.
- Fiscal 2021 Budget:** \$10.6 million in federal funds.
- Eligibility:** All children (age 18 and younger) enrolled in summer programs sponsored by public or nonprofit schools, local government agencies, camps, or similar institutions. Sponsors must document that 50% of the children enrolled in the facility are eligible for free or reduced-price school meals or that 50% of children in an area served by the site are approved for free or reduced-price meals.
- Participants:** In fiscal 2021, 52.5 million meals and/or snacks are expected to be provided through this program, including 25.3 million breakfasts, 25.8 million lunches, 711,660 snacks, and 721,772 suppers. In fiscal 2019, 3.1 million meals and/or snacks were served, including 1.2 million breakfasts, 1.8 million lunches, 56,383 snacks, and 42,492 suppers.
- Value of Benefit:** Federal reimbursement rates for rural or self-preparation sites effective January 1, 2020, through December 31, 2020, are \$2.38 for breakfast, \$4.15 for lunch/supper, and 98 cents for snacks. The federal reimbursement rates for all other types of sites over the same period are \$2.33 for breakfast, \$4.09 for lunch/supper, and 96 cents for snacks. In general, programs may receive reimbursement for up to two meals or snacks per day. In some instances, a program may receive reimbursement for three meals. The maximum daily benefit per child, assuming breakfast and lunch are provided, is \$6.53 (or \$261.20 a year, assuming 40 operating days). Lower daily benefits would be available if a snack was provided in lieu of a meal.

Note: These benefits are received by the providers and are not available directly to families. The subsidy is assumed to benefit families indirectly through reduced activity costs charged to families and by improved nutritional services.

Cost Sharing: None.

Accessibility: Entitlement program.

Regional Variations: Benefits and eligibility criteria are standard across the State.

COVID-19 Program Modifications: Although typically permitted to operate only May through September, USDA has permitted the Summer Food Service Program to operate through June 2021, subject to the availability of funding. This flexibility eliminates the need for schools to verify enrollment, collect meal payments, and track and claim meals by type.

Source: Maryland State Department of Education; Maryland State Budget; U.S. Department of Agriculture

Special Supplemental Nutrition Program for Women, Infants, and Children

Program Description:	The Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) is a federally funded, discretionary public health nutrition program designed to ensure the healthy growth and development of young children. Services include providing nutrition, breastfeeding assessments and education, supplemental foods, and health care and social service referrals to pregnant, postpartum, and breastfeeding women, as well as infants and children up to five years of age.
Funding Source:	75.24% federal, 24.71% manufacturer rebates, and 0.05% State in fiscal 2020. The split between federal, State, and manufacturer rebates varies each year.
Fiscal 2021 Budget:	\$113.5 million federal funds; \$65,000 State funds. Rebates are not included in the State budget for this program.
Eligibility:	Children up to age five, pregnant women, women who gave birth within the last six months or who are breastfeeding up to one year after the date of birth; have a nutritional risk, such as poor diet or anemia; and have a family income below 185% of federal poverty guidelines or are receiving Medicaid, Temporary Cash Assistance, Supplemental Nutrition Assistance Program benefits, or are enrolled in foster care. Eligibility is calculated based on Medicaid eligibility; however, WIC also covers people who are not eligible for Medicaid.
Participants:	As of December 2020, the U.S. Department of Agriculture Food and Nutrition Service estimates that average monthly participation in fiscal 2020 was 121,457 from October 2019 through April 2020. In April 2020, statewide participation totaled 125,794, of which, 29,945 were infants, 67,452 were children, and 28,397 were women. In fiscal 2019, Maryland served 78.7% of eligible infants, 83.7% of eligible women, and 61.6% of eligible children up to age five.
Value of Benefit:	In fiscal 2020, participants received food benefits averaging an estimated \$57.46 before rebates and \$34.06 after rebates per month. The benefits related to nutritional assessment and education are a part of the nutrition services and administrative funding, which was \$24.59 per month per participant in fiscal 2020.

For the most commonly issued WIC foods in fiscal 2020, the percentage of benefits redeemed varied widely from 55.08% redeemed for infant fruits and vegetables to 91.23% redeemed for infant formula. Issued fruits and vegetables, whole milk, and eggs also had a redemption rate greater than 70%.

Cost Sharing: None. However, only certain products may be purchased with benefits; examples of foods eligible for purchase are infant formula, baby food, milk, eggs, cheese, cereal, 100% juice, dried beans, fruit, vegetables, whole grain bread, and brown rice.

Accessibility: WIC is not a federal entitlement. The Maryland Department of Health is responsible for determining participant eligibility after individuals file an application.

Regional Variations: Eligibility criteria are standard across the State. Benefits vary by health/nutritional status of the individual being served.

COVID-19 Program Modifications: As of December 2020, certain active waivers, including Social Distancing and Food Packaging waivers, are extended until 30 days after the end of the national public health emergency under Section 319 of the U.S. Public Health Service Act (42 U.S.C. 247d).

Maryland WIC temporarily added some additional foods to its list of eligible foods to provide families some flexibility while shopping because some WIC foods have become difficult to access during the pandemic.

Source: Maryland Department of Health; Maryland State Budget

Medical Assistance (Medicaid)

- Program Description:** Comprehensive health insurance program for the indigent and medically indigent individuals. Covered services in Maryland include inpatient and outpatient hospital, pharmacy, physician care, nursing facility, behavioral health, medical day care, and various home- and community-based services.
- Funding Source:** Generally 50% federal/50% State. However, states now receive a 90% federal match for the population that became newly eligible under the federal Patient Protection and Affordable Care Act (ACA) effective January 1, 2014.
- Fiscal 2021 Budget:** \$11,815.2 million (\$3,438.9 million in general funds, \$952.2 million in special funds, \$7,354.7 million in federal funds, and \$69.4 million in reimbursable funds). This total includes behavioral health expenditures for Medicaid participants. Actual fiscal 2020 expenditures are anticipated to be lower, at \$11,283.7 million.
- Eligibility:** Recipients of Temporary Cash Assistance and federal Supplemental Security Income benefits automatically qualify for Medicaid. Children in foster care are also automatically eligible. Individuals who were in foster care on their eighteenth birthday are eligible until age 26 regardless of income. Residents of Maryland who are U.S. citizens, meet qualifying immigration statuses, and have lived in the United States for at least five years, or who otherwise qualify, must meet one of the following conditions: younger than age 65; disabled; blind; younger than age 21; caring for a related child in the home; pregnant; or parents of an unmarried child younger than age 21, as well as certain income limitations. Certain elderly individuals may also be eligible for assistance under Medicaid as well as Medicare.
- Participants:** As of December 2020, the Department of Legislative Services estimates that the fiscal 2021 average annual monthly enrollment for Medicaid will be 1.4 million (1,011,526 traditional participants and 364,488 ACA participants).

- Value of Benefit:** The average cost per enrollee, including Medicaid behavioral health and excluding administrative costs, is projected to be \$8,583 in fiscal 2021 for enrollees in the base Medicaid program (*i.e.*, excluding the ACA expansion population) and \$9,279 for the ACA expansion population. Costs vary significantly based on the health care needs of beneficiaries, with elderly and disabled recipients incurring higher than average costs and children incurring lower than average costs.
- Cost Sharing:** Copayments are required of adults for prescriptions and certain transportation services.
- Accessibility:** Entitlement program.
- Regional Variations:** Benefits and eligibility criteria are standard across the State.
- COVID-19 Program Modifications:** The federal Families First Coronavirus Relief Act granted states a 6.2 percentage point enhanced match on qualified Medicaid expenses. This enhanced match is available through the end of the quarter in which there is a declaration of a public health emergency by the U.S. Secretary of Health and Human Services.
- The federal government has granted numerous waivers of requirements through the end of the federal emergency declaration. Waivers pertain to telehealth flexibility, staff and sanitization procedures, and reporting requirements.

Source: U.S. Centers for Medicare and Medicaid Services; Maryland Department of Health; Department of Legislative Services

Maryland Children's Health Program

- Program Description:** Expands comprehensive health insurance coverage to uninsured low-income children. Covered services in Maryland are the same as services provided by Medicaid, including physician care, hospital care, laboratory exams, dental, vision, immunizations, prescriptions, mental health services, and substance abuse services.
- Funding Source:** Typically 65% federal/35% State; however, a temporary enhanced federal match (67.9%) is available for fiscal 2021.
- Fiscal 2021 Budget:** \$363.3 million (\$118.8 million in general funds, and \$244.5 million in federal funds). Expenditures are projected to be higher than fiscal 2020 actuals of \$344.0 million. This amount includes an estimate of behavioral health expenditures, although those expenditures are not separately budgeted within the Medicaid behavioral health budget.
- Eligibility:** Uninsured children from birth up to age 19 living in households with incomes above the Medicaid eligibility limit but at or below 211% of federal poverty guidelines (FPG). Uninsured children from birth up to age 19 living in households with incomes above 211% FPG but below 322% FPG are eligible for premium plans.
- Participants:** As of December 2020, average monthly enrollment of 146,049 participants is expected in fiscal 2021.
- Value of Benefit:** The average cost per participant in fiscal 2021 (including behavioral health and excluding administrative costs) is estimated to be \$2,488.
- Cost Sharing:** No premiums are required of families with incomes at or below 211% FPG. A premium of about 2% of family income is required of child participants with family incomes above 200% of FPG. In 2020, families with incomes between 211% and 322% FPG pay \$57 or \$71 monthly, depending on the household income.
- Accessibility:** Entitlement program.

Regional Variations: Benefits and eligibility criteria are standard across the State.

COVID-19 Program Modifications: The federal Families First Coronavirus Relief Act granted states a 6.2 percentage point enhanced match to their existing Medicaid match rate. The match applies proportionally based on an individual state's Federal Medical Assistance Percentage for the Children's Health Insurance Program throughout the duration of the federal declaration of a public health emergency.

Governor Lawrence J. Hogan, Jr. issued an executive order that suspended premium payments for the Maryland Children's Health Program so that payment would not be due again until the state of emergency issued by the Governor ends.

Source: U.S. Centers for Medicare and Medicaid Services; Maryland Department of Health; Department of Legislative Services

Federal Premium Tax Credit

- Program Description:** Provides a refundable tax credit for eligible individuals and families with low or moderate income to afford health insurance purchased through a health insurance marketplace (in Maryland, Maryland Health Connection, administered by the Maryland Health Benefit Exchange). The tax credit may be paid as a monthly advance credit payment directly to the health insurer, or an individual may claim the credit at the time the tax return is filed.
- Funding Source:** Federal revenues are reduced by the amount of the credit.
- Fiscal 2021 Budget:** The credit is not budgeted through the State budget.
- Eligibility:** To be eligible, an individual (1) must have a household income between 100% and 400% of federal poverty guidelines (FPG); (2) may not file a tax return as married filing separately (except under certain circumstances); (3) cannot be claimed as a dependent by another person; (4) must enroll in coverage through a health insurance marketplace; (5) may not be able to receive affordable coverage through an eligible employer-sponsored plan that provides minimum value; (6) may not be eligible for coverage through a government program such as Medicaid or Medicare; and (7) must pay the share of premiums not paid by advanced credit payments. Eligibility is determined at the time of application for coverage in the health insurance marketplace.
- Participants:** In October 2020, approximately 127,974 enrollees received an advanced premium tax credit (APTC).
- Value of Benefit:** Sliding scale based on income. The amount of the premium tax credit is generally equal to the premium for the second lowest cost silver plan available to the individual, minus a certain percentage of household income. Individuals with lower incomes are therefore eligible for a larger premium tax credit. The value of the tax credit is also impacted by the cost of available insurance, geographic area, and family size. In calendar 2020, the average annual tax credit for households was \$7,262.

Cost Sharing: Individuals receiving the tax credit are required to pay the remaining portion of the premium not covered by the tax credit. The amount of the premium for which participants are responsible varies based on factors including location, “metal level” of health plan, and family size. If an individual has received a higher APTC than the individual is determined eligible for at the time of the tax return filing, the individual may be required to return the credit at the time of the tax filing. The amount of the credit required to be repaid varies by household income and filing status.

Per September 2, 2020 draft instructions, individuals earning less than 200% FPG in tax year 2020 are limited to repaying \$325 if single and \$650 for other filing statuses; individuals earning between 200% and 300% FPG are limited to repaying \$800 if single and \$1,600 for other filing statuses; individuals earning between 300% and 400% FPG are limited to repaying \$1,350 if single and \$2,700 for other filing statuses. Individuals earning 400% FPG or more must repay the full credit.

Accessibility: Available to all eligible applicants.

Regional Variations: Premiums for qualified health plans purchased through Maryland Health Connection vary by region (as well as other factors such as age); therefore, the value of the premium tax credit may vary across regions.

COVID-19 Program Modifications: From March 16 through December 15, 2020, the Maryland Health Benefit Exchange created a coronavirus emergency special enrollment period. A total of 105,852 individuals enrolled, including 71,809 individuals in Medicaid (which does not require an open enrollment period), 23,946 in a qualified health plan with an APTC, and 10,097 in a qualified health plan without financial assistance.

Source: Internal Revenue Service; United States Code; Maryland Health Benefit Exchange

Housing Choice Voucher Program (Section 8 Housing)

- Program Description:** This federally funded and locally administered program provides rental assistance through a voucher that subsidizes the rent of low-income families, elderly individuals, and individuals with disabilities. Voucher recipients may choose any type of rental housing that meets certain safety and health quality standards. Public housing authorities may also offer Section 8 project-based housing assistance as well, which provides assistance at specific locations.
- Funding Source:** Federal funds.
- Federal Fiscal 2021 Budget:** The State's fiscal 2021 appropriation of Section 8 Housing Choice Voucher Funds, for the Department of Housing and Community Development (DHCD) only, is approximately \$20.3 million (a portion of which may be used for administrative expenditures). DHCD operates the program for only some jurisdictions in the State. DHCD funding is ultimately dependent on federal appropriation levels. Specific funding data was not available statewide by local housing authority.
- Eligibility:** Households with annual incomes of 50% or less of the area median income are eligible for the program. Under federal rules, 75% of vouchers must be provided to families with annual incomes at or below 30% of the area median income.
- Participants:** According to the U.S. Department of Housing and Urban Development (HUD), as of December 31, 2019, there were 55,633 vouchers available in Maryland. HUD reported that, on average, 86% were in use. HUD also indicated that there were more than 27,000 units of project-based rental assistance in Maryland, with more than 90% in use on average.

Value of Benefit/
Cost Sharing:

Local housing authorities determine a payment standard for each area. With a housing choice voucher, eligible families may choose a housing unit that rents for more or less than the payment standard for that area. Housing assistance payments paid under the Housing Choice Voucher Program are the difference between the rent (though limited by the local payment standard) and 30% of the family's adjusted income and thus will vary from family to family. Families pay the difference between the actual rent charged by the landlord for the unit they select and the housing assistance payment. Households may be required to pay an additional amount but no more than 40% of the family's adjusted income, if the chosen unit has a higher rent than the payment standard. Rents vary by region, unit size (number of bedrooms), and the size of the household.

A utility allowance is included in the calculation of gross rent. If utility costs are the responsibility of the tenant, the cost is subtracted from the tenant portion of the rent requested by the landlord. The Public Housing Authority would pay the utility directly for master metered units.

For the jurisdictions in which DHCD operates the program, the average tenant payment was \$391 per month, and the average assistance payment was \$670 per month.

Accessibility:

The program is available to all State residents who fall within the income requirements. Individuals access the program through a local housing authority or through DHCD (in parts of the Eastern Shore and Western Maryland). However, the demand for the program exceeds the supply of resources. For example, DHCD had 8,184 individuals on its waitlist as of October 29, 2020, with an average waiting time of 3 to 5 years. Other jurisdictions report wait times from a few months to as much as 15 years. Waiting times vary among each housing authority depending on demand and preferences for removing individuals from the waitlists. 91% of DHCD's vouchers are currently in use. For jurisdictions in which DHCD operates the program, all waitlists are open except in Frederick County. Waitlists are also closed in Baltimore City and Baltimore, Charles, Howard, Prince George's, and Queen Anne's counties, all of which manage their own programs.

Regional Variations:

Rents and income limits vary by region; assistance payments, as explained above, are adjusted to reflect these variations. Local housing authorities determine the local payment standards that can

vary within jurisdictions. Payment standards are, in part, reflective of the Fair Market Rent determined by HUD. Local housing authorities may have a payment standard that is higher or lower than the Fair Market Rent.

COVID-19 Program
Modifications:

Eviction moratoria apply to Housing Choice Voucher landlords. The federal Coronavirus Aid, Relief, and Economic Security (CARES) Act created a moratorium on evictions for failure to pay rent through July 24, 2020, and also prevented late fees and interest from being applied to late rents.

After the CARES moratorium expired, the U.S. Centers for Disease Control and Prevention (CDC) created a new moratorium through the end of calendar 2020. The CDC moratorium prevents evictions but allows landlords to apply late fees and interest.

Maryland has its own moratorium through the end of the state of emergency that prevents courts from ordering the eviction of a tenant that has suffered a substantial loss of income due to COVID-19.

Source: U.S. Department of Housing and Urban Development; Department of Housing and Community Development

Public Housing

Program Description:	This program provides affordable rental housing to low-income families, elderly individuals, and individuals with disabilities.
Funding Source:	Federal funds. This federal program provides a subsidy to public housing agencies for operating and maintaining public housing units. Funds are also provided for major capital improvements to buildings and units.
Federal Fiscal 2019 Budget:	\$4.7 billion nationwide for operating expenses and \$2.8 billion for capital expenses. No Maryland-specific data is available.
Eligibility:	Limited to “low-income” and “very low-income” households. Households with annual incomes of 80% of the area median income are considered low-income. Households with annual incomes of 50% or less of the area median income are considered very low-income.
Participants:	According to the U.S. Department of Housing and Urban Development, there were more than 12,500 units available in Maryland as of December 31, 2019. Of these units, more than 80% were occupied.
Value of Benefit:	This program subsidizes housing authorities; there are no direct assistance payments to tenants. The main benefit to the tenant is the reduced rent.
Cost Sharing:	The tenant’s rent is the highest of the following, rounded to the nearest dollar: (1) 30% of monthly adjusted income; (2) 10% of monthly income; (3) welfare rent, if applicable; or (4) a minimum rent between \$25 and \$50 set by a housing authority.
Accessibility:	The program is available to all State residents who fall within the income requirements, subject to limitations on the availability of units. However, public housing units are only available in certain jurisdictions. Not all public housing authorities have public housing units available.

Regional Variations: Income limits vary by region, and housing authorities have options in determining exclusions from annual income and minimum rents, which impact rent payments.

COVID-19 Program Modifications: Waivers have allowed flexibilities for inspecting housing units, such as virtual indoor inspections.

Source: U.S. Department of Housing and Urban Development

Homelessness Solutions Program

Program Description: Administered by the Department of Housing and Community Development (DHCD), this program provides federally and State-funded grants to the 12 local Continuums of Care (CoC) to support homeless shelters and homeless services programs across the State. Eligible projects include rapid re-housing and homelessness prevention, operating costs and eligible services at emergency shelters, and outreach services for people who are unsheltered. This program includes funds previously managed through six other programs:

- Emergency Solutions Grant;
- Rental Allowance Program;
- Emergency and Transitional Services Program;
- Housing Navigator and Aftercare Program;
- Homeless Women’s Crisis Shelter Homes; and
- Service Linked Housing Program.

Funding Source: General, special, and federal funds. Special funds are available from DHCD’s General Bond Reserve Fund.

Fiscal 2021 Budget: \$11.2 million total, including \$9.4 million in general funds, \$866,698 in special funds, and \$1.0 million in federal funds. General funds include \$1.0 million to address youth homelessness and \$200,000 for the YouthREACH project intended to count homeless youth.

Eligibility: All CoC, or a collaborative applicant of a CoC, can submit an application to DHCD for Homelessness Solutions Program (HSP) funding. HSP funds can be used for housing stabilization services, emergency shelter, outreach, and homeless management information systems.

Participants:	Grantees include 16 local CoC or a collaborative applicant of a CoC. CoC aim to serve people who are homeless or at-risk of homelessness.
Value of Benefit:	Funding is provided as grants to CoC that provide services to participants.
Cost Sharing:	All CoC must provide matching funds of at least 25% of the amount requested.
Accessibility:	Funds are available to eligible CoC within the State of Maryland.
Regional Variations:	Services available in each jurisdiction vary based on decisions made by the service providers as part of the annual grant application process.
COVID-19 Program Modifications:	Where applicable, certain CoC services may be provided virtually. Shelter services may be modified during the pandemic. The U.S. Centers for Disease Control and Prevention has issued guidance for shelters to protect staff and reduce community transmission.

Source: Department of Housing and Community Development; Maryland State Budget; Code of Maryland Regulations

Electric Universal Service Program

Program Description: The program, administered by the Office of Home Energy Programs (OHEP), helps the State's vulnerable populations and other traditionally underserved populations pay their electric bills, minimize crises, and reduce their electric costs. Benefits include bill payment assistance and arrearage retirement assistance. The Department of Housing and Community Development may also provide weatherization benefits from revenues collected for this program as appropriated in the budget.

Funding Source: Funding for the program is provided through fees collected by electric companies and through an allocation of the revenue generated by the Regional Greenhouse Gas Initiative (RGGI) carbon dioxide emission allowances. In fiscal 2021, federal Low Income Home Energy Assistance Program funds will be used to support Electric Universal Service Program (EUSP) benefits.

Fiscal 2021 Budget: \$50.9 million in special funds. \$30.7 million is available from EUSP funds. \$19.9 million from the Strategic Energy Investment Fund (SEIF), and \$400,000 from a condition of approval of a Certificate for Public Convenience and Necessity at Dominion Cove Point. Actual SEIF availability will vary based on RGGI auction results. Funding excludes administrative expenditures.

Eligibility: Families with (1) incomes at or below 175% of federal poverty guidelines (\$38,010 for a household of three for fiscal 2021); (2) an electric bill responsibility; and (3) a household member that is a citizen, legal immigrant, or qualified alien. Households must also agree to a budget billing or monthly crediting plan.

Households are only eligible for arrearage assistance once every seven years except in limited circumstances. Households must also have a past due balance of at least \$300 to receive arrearage assistance.

- Participants:** Participation levels in fiscal 2020 decreased substantially from fiscal 2019 levels due in part to the utility termination moratorium in effect beginning March 16, 2020. In fiscal 2020, 84,079 households received bill payment assistance, and 12,218 households also received arrearage assistance. In fiscal 2019, 93,523 households received bill payment assistance, and 16,115 households received arrearage assistance.
- Value of Benefit:** In fiscal 2020, the average benefit was \$492 for the bill assistance program and \$779 for the arrearage assistance program. The arrearage assistance benefits are limited to a minimum of \$300 and a maximum of \$2,000.
- Cost Sharing:** EUSP benefits are based on a calculation including measures of income, usage, cost of electricity, and utility service territory. Although usage is included in the benefit calculation, the program sets a maximum usage level for which an additional benefit is provided (14,000 kilowatt hours for households without electric heat and 24,000 kilowatt hours for households with electric heat). The measure also includes a percentage of bills to be paid for various poverty level categories. In fiscal 2021, EUSP will pay between 30% and 55% of participants' electric consumption depending on the poverty level of the participant. An additional portion of the electric bill may also be paid through the Maryland Energy Assistance Program (MEAP) if the household uses electric heat. The remainder is paid by the participant.
- Accessibility:** The program is open to all eligible individuals on a first-come, first-served basis and is limited by the availability of funds. A single application is required for this program and MEAP. Arrearage assistance is only available once every seven years except in limited circumstances. In some years, the department imposes a cap of the amount of arrearage assistance available, due to funding limitations.
- Regional Variations:** OHEP indexes an applicant's benefit by a percentage above or below the statewide weighted average depending on the utility territory where the applicant lives to account for price variations among utility service territories.

COVID-19 Program Modifications: Typically distributed over 12 months, utility repayment plans can now stretch up to 24 months for households receiving energy assistance. During the period of the utility termination moratorium, fewer than normal households applied for and received energy assistance as many applications are accompanied by a turnoff notice. However, applications have returned to more typical levels with the lifting of the statewide utility termination moratorium in November 2020.

Source: Department of Human Services; Maryland State Budget

Maryland Energy Assistance Program

- Program Description:** The program, administered by the Office of Home Energy Programs (OHEP), helps the State's vulnerable populations pay their heating bills, minimize crises, and make heating costs more affordable. Benefits include utility and fossil fuel payments, the Utility Service Protection Program, referrals to weatherization services, emergency heating system repairs/replacement, waivers on utility fees, and discounts on fuel purchases. In fiscal 2019, OHEP launched a new gas arrearage component to the program.
- Funding Source:** Federal funds.
- Fiscal 2021 Budget:** \$69.0 million, \$19.2 million of which will be used for Electric Universal Service Program (EUSP) Bill Payment Assistance, \$5.0 million for gas arrearage assistance, \$5.0 million to be transferred to the Department of Housing and Community Development for heating/cooling system repair and replacement, and the remaining \$39.7 million for the traditional Maryland Energy Assistance Program (MEAP) bill payment program.
- Eligibility:** Families with incomes at or below 175% of federal poverty guidelines with a heating bill responsibility and who are U.S. citizens. Roomers and boarders may receive a benefit separate from the household from whom they are renting.
- Participants:** In fiscal 2020, 88,590 households received energy assistance. In fiscal 2020, 7,185 participants received a natural gas arrearage benefit.
- Value of Benefit:** In fiscal 2020, the average benefit per household was \$575. Participants may also receive discounts on fuel purchases, waivers on utility fees, credits on utility bills, and access to other energy-related services. The average gas arrearage benefit was \$636 in fiscal 2020.

- Cost Sharing:** As with EUSP, cost sharing is related to income and usage but also varies with fuel source. In fiscal 2021, the program paid 21% to 25% of participants' electric heating bills if the participant also received EUSP bill payment assistance, 20% to 55% of the electric bill if the participant received only MEAP, 20% to 95% of bulk fuel heating sources, and 30% to 95% of natural gas bills. The remainder is to be paid by the participant.
- Accessibility:** The program is open to all eligible individuals on a first-come, first-served basis. Benefits are subject to the availability of funds. Only one application is required for this program and EUSP.
- Regional Variations:** OHEP will index an applicant's benefit level above or below the statewide weighted average depending on the utility territory where the applicant lives.
- In Garrett County, payments are 110% of the State average grant due to an earlier and longer heating season.
- In Prince George's County, \$72 (a rebate from a local energy tax) is added to the energy grant payment.
- In Montgomery and St. Mary's counties, a local energy tax rebate may be provided by the county, but this has not been available for several years.
- COVID-19 Program Modifications:** The State received \$19.4 million of Low Income Home Energy Assistance Program funds from the federal Coronavirus Aid, Relief, and Economic Security Act. Although as of December 2020, the funds are not currently in the budget, the Department of Human Services has indicated this funding is planned to be used for MEAP in fiscal 2021.
- Typically distributed over 12 months, utility repayment plans can now stretch up to 24 months for households receiving energy assistance.
- During the period of the utility termination moratorium, fewer than normal households applied for and received energy assistance as many applications are accompanied by a turnoff notice. However, applications have returned to more typical levels with the lifting of the statewide utility termination moratorium in November 2020.

Weatherization Assistance Program and EmPOWER Maryland Low Income Energy Efficiency Program

Program Description: The Weatherization Assistance Program, administered by the Department of Housing and Community Development (DHCD), helps eligible low-income households, through the installation of energy conservation materials, to reduce energy consumption and maintenance costs.

The Public Service Commission (PSC) has ordered that DHCD be the sole provider of low-income energy efficiency programs. Utilities provide funding to DHCD to support EmPOWER Maryland low-income energy efficiency programs. DHCD operates the programs in a similar manner as the Weatherization Assistance Program; however, funds are limited to the residents of the utilities required to participate in EmPOWER Maryland. This function is referred to as the EmPOWER Maryland Low Income Energy Efficiency Program (LIEEP).

Funding Source: Federal funds and special funds. Special funds may, but are not always, provided from the Strategic Energy Investment Fund, which receives revenue from Regional Greenhouse Gas Initiative carbon dioxide emission allowance auctions. Special funds are also available for LIEEP through surcharges on customer utility bills to implement low-income energy efficiency programs as directed by PSC.

Fiscal 2021 Budget: Approximately \$4.7 million in federal funds from the Weatherization Assistance Program. Approximately \$26.5 million is available from the EmPOWER Maryland surcharge. A portion of these funds may be used for administration or other programs. Additional funding is available for certain weatherization activities through the Low Income Home Energy Assistance Program, provided by the Department of Human Services. In fiscal 2021, this amount is expected to be \$5.0 million.

- Eligibility:** For both programs, households must have income at or below 200% of federal poverty guidelines. The residents must be able to prove ownership of the property. If it is a rental unit, the landlord must prove ownership and be willing to participate and invest in the program.
- For LIEEP, the household must be a customer of one of the following utilities: Baltimore Gas & Electric (BGE); Delmarva Power; Potomac Edison; Potomac Electric Power Company (Pepco); or the Southern Maryland Electric Cooperative (SMECO).
- Participants:** In fiscal 2019, 286 households were served through the Weatherization Assistance Program, and 3,000 households were served through LIEEP. In fiscal 2021, DHCD expects 395 households to be served through the Weatherization Assistance Program and 3,907 households through LIEEP. However, the fiscal 2021 forecasts are based on normal production and the COVID-19 pandemic may impact the number of households served.
- Value of Benefit:** The average cost of a weatherization project is \$5,500. The maximum cost of a weatherization project is determined annually by the U.S. Department of Energy; this amount is \$7,669 in program year 2020.
- The average cost of an EmPOWER LIEEP project is approximately \$4,526. The amount of assistance allowed under EmPOWER LIEEP may not exceed \$12,000 per unit. Any assistance over \$7,500 requires approval to proceed.
- These programs are also intended to yield future utility savings after weatherization/energy efficiency modifications are completed (*i.e.*, reduced home heating/cooling costs).
- Cost Sharing:** Homeowners are not charged for work under either LIEEP or the Weatherization Assistance Program.
- Accessibility:** Accessibility is limited to the above income limits and amount of funds available. For the Weatherization Assistance Program, priority is given to the elderly, individuals with disabilities, families with children, and those with high energy use.

Regional Variations: For LIEEP, the distribution statewide is based on the number of certified Office of Home Energy Programs' applications per EmPOWER utility service territory. DHCD distributes the funds for LIEEP to local nonprofits, and by a competitive Request for Proposal process to State weatherization contractors, to perform the work for homeowners and tenants. These funds are only available to customers in the service territories of BGE, Delmarva Power, Potomac Edison, Pepco, or SMECO. In BGE's service territory, LIEEP funds are also available to residential customers that heat with gas.

For the Weatherization Assistance Program, the distribution of funds statewide is based on the number of low-income people in each jurisdiction as shown in the most recent data from the U.S. Census Bureau.

COVID-19 Program None.
Modifications:

Source: Department of Housing and Community Development; Maryland State Budget

Section III

Comparisons Across Jurisdictions of Benefits Received and Taxes Paid for Families of Selected Incomes

Comparison for Family of Three with No Income*

	<u>Income After Taxes**</u>	<u>Cash/ SNAP Benefits</u>	<u>Child Care Scholarship</u>	<u>Health Coverage</u>	<u>Other Benefits</u>	<u>Total without Housing</u>	<u>Housing***</u>	<u>Total with Housing****</u>
Allegany	\$0	\$15,485	\$6,740	\$13,213	\$4,853	\$40,290	\$9,180	\$48,066
Anne Arundel	0	15,485	9,695	13,213	4,951	43,343	18,989	60,830
Baltimore City	0	15,485	8,618	13,213	4,700	42,016	19,632	60,397
Baltimore	0	15,485	9,876	13,213	4,673	43,246	16,932	58,954
Calvert	0	15,485	9,695	13,213	5,229	43,621	22,176	64,017
Caroline	0	15,485	7,023	13,213	5,256	40,976	11,928	51,097
Carroll	0	15,485	9,695	13,213	4,978	43,370	15,780	57,621
Cecil	0	15,485	8,345	13,213	5,096	42,139	14,256	54,748
Charles	0	15,485	9,695	13,213	5,281	43,673	22,068	63,909
Dorchester	0	15,485	7,023	13,213	5,015	40,735	11,700	50,869
Frederick	0	15,485	9,876	13,213	4,748	43,321	18,284	60,306
Garrett	0	15,485	6,740	13,213	5,170	40,607	9,660	48,546
Harford	0	15,485	9,876	13,213	5,005	43,578	16,932	58,954
Howard	0	15,485	12,859	13,213	4,725	46,281	20,684	65,690
Kent	0	15,485	7,023	13,213	5,345	41,065	13,200	52,369
Montgomery	0	15,485	12,859	13,213	4,544	46,100	21,012	66,018
Prince George's	0	15,485	9,695	13,213	4,743	43,135	20,004	61,845
Queen Anne's	0	15,485	8,345	13,213	5,266	42,308	16,104	56,596
Somerset	0	15,485	7,023	13,213	4,996	40,716	9,768	48,937
St. Mary's	0	15,485	8,345	13,213	5,346	42,389	16,920	57,412
Talbot	0	15,485	8,345	13,213	4,967	42,009	14,820	55,312
Washington	0	15,485	8,345	13,213	4,751	41,794	11,532	52,024
Wicomico	0	15,485	7,023	13,213	4,897	40,616	13,224	52,393
Worcester	0	15,485	6,740	13,213	4,944	40,381	12,828	51,714

SNAP: Supplemental Nutrition Assistance Program

*Family with one adult and two children ages three and seven.

**Income minus taxes adjusted for both refundable and nonrefundable credits.

***Housing subsidies are not available for new applicants in most jurisdictions. Benefit levels were calculated based on individual housing authority policies when available. Jurisdiction level information was not always available.

****Total with Housing assumes reductions to the food assistance and loss of energy assistance benefits included in the other benefits category due to interactions between benefits.

Note: Detailed footnotes on assumptions are provided in Section IV on page 111.

Comparison for Family of Three with Income at 100% Poverty*

	<u>Income After Taxes**</u>	<u>Cash/ SNAP Benefits</u>	<u>Child Care Scholarship</u>	<u>Health Coverage</u>	<u>Other Benefits</u>	<u>Total without Housing</u>	<u>Housing***</u>	<u>Total with Housing****</u>
Allegany	\$29,466	\$2,684	\$6,740	\$13,213	\$4,729	\$56,832	\$2,664	\$57,111
Anne Arundel	29,466	2,718	9,695	13,213	4,917	60,008	12,473	69,909
Baltimore City	29,466	2,716	8,618	13,213	4,598	58,611	13,116	69,474
Baltimore	29,466	2,727	9,876	13,213	4,553	59,834	10,416	68,042
Calvert	29,466	2,718	9,695	13,213	5,130	60,221	15,660	73,096
Caroline	29,466	2,681	7,023	13,213	5,167	57,549	5,412	60,140
Carroll	29,466	2,718	9,695	13,213	4,834	59,925	9,264	66,700
Cecil	29,466	2,698	8,345	13,213	4,989	58,711	7,740	63,807
Charles	29,466	2,718	9,695	13,213	5,132	60,223	15,552	72,988
Dorchester	29,466	2,681	7,023	13,213	4,886	57,269	5,184	59,912
Frederick	29,466	2,727	9,876	13,213	4,674	59,955	11,768	69,394
Garrett	29,466	2,684	6,740	13,213	5,093	57,196	3,144	57,591
Harford	29,466	2,727	9,876	13,213	4,914	60,195	10,416	68,042
Howard	29,466	2,780	12,859	13,213	4,548	62,866	14,168	74,831
Kent	29,466	2,681	7,023	13,213	5,060	57,442	6,684	61,412
Montgomery	30,604	2,780	12,859	13,213	4,456	63,912	14,496	76,297
Prince George's	29,466	2,718	9,695	13,213	4,680	59,771	13,488	70,924
Queen Anne's	29,466	2,698	8,345	13,213	5,133	58,855	9,588	65,655
Somerset	29,466	2,681	7,023	13,213	4,918	57,300	3,252	57,980
St. Mary's	29,466	2,698	8,345	13,213	5,273	58,995	10,404	66,471
Talbot	29,466	2,698	8,345	13,213	4,901	58,622	8,304	64,371
Washington	29,466	2,698	8,345	13,213	4,687	58,408	5,016	61,083
Wicomico	29,466	2,681	7,023	13,213	4,783	57,165	6,708	61,436
Worcester	29,466	2,684	6,740	13,213	4,872	56,974	6,312	60,759

SNAP: Supplemental Nutrition Assistance Program

*Family with one adult and two children ages three and seven.

**Income minus taxes adjusted for both refundable and nonrefundable credits.

***Housing subsidies are not available for new applicants in most jurisdictions. Benefit levels were calculated based on individual housing authority policies when available. Jurisdiction level information was not always available.

****Total with Housing assumes reductions to the food assistance and loss of energy assistance benefits included in the other benefits category due to interactions between benefits.

Note: Detailed footnotes on assumptions are provided in Section IV on page 111.

Comparison for Family of Three with Income at 200% Poverty*

	<u>Income After Taxes**</u>	<u>Cash/ SNAP Benefits</u>	<u>Child Care Scholarship</u>	<u>Health Coverage</u>	<u>Other Benefits</u>	<u>Total without Housing</u>	<u>Housing***</u>	<u>Total with Housing</u>
Allegany	\$42,730	\$0	\$4,289	\$5,346	\$553	\$52,918	\$0	\$52,918
Anne Arundel	42,755	0	6,364	5,346	553	55,018	0	55,018
Baltimore City	42,714	0	5,552	5,346	553	54,165	0	54,165
Baltimore	42,714	0	6,577	5,346	553	55,190	0	55,190
Calvert	42,735	0	6,364	5,358	553	55,011	0	55,011
Caroline	42,714	0	4,621	5,358	553	53,247	0	53,247
Carroll	42,732	0	6,364	5,346	553	54,996	0	54,996
Cecil	42,735	0	5,632	5,358	553	54,279	0	54,279
Charles	42,732	0	6,364	5,358	553	55,008	0	55,008
Dorchester	42,714	0	4,621	5,358	553	53,247	0	53,247
Frederick	42,739	0	6,577	5,346	553	55,215	0	55,215
Garrett	42,771	0	4,289	5,346	553	52,959	0	52,959
Harford	42,729	0	6,577	5,346	553	55,205	0	55,205
Howard	42,714	0	8,561	5,346	553	57,175	0	57,175
Kent	42,714	0	4,621	5,358	553	53,247	168	53,415
Montgomery	42,714	0	8,561	5,346	553	57,175	0	57,175
Prince George's	42,714	0	6,364	5,346	553	54,978	0	54,978
Queen Anne's	42,714	0	5,632	5,358	553	54,258	0	54,258
Somerset	42,714	0	4,621	5,358	553	53,247	0	53,247
St. Mary's	42,717	0	5,632	5,358	553	54,261	0	54,261
Talbot	42,797	0	5,632	5,358	553	54,341	1,788	56,129
Washington	42,714	0	5,632	5,346	553	54,246	0	54,246
Wicomico	42,714	0	4,621	5,358	553	53,247	192	53,439
Worcester	42,813	0	4,289	5,358	553	53,013	0	53,013

SNAP: Supplemental Nutrition Assistance Program

*Family with one adult and two children ages three and seven.

**Income minus taxes adjusted for both refundable and nonrefundable credits.

***Housing subsidies are not available for new applicants in most jurisdictions. Benefit levels were calculated based on individual housing authority policies when available. Jurisdiction level information was not always available.

Note: Detailed footnotes on assumptions are provided in Section IV on page 111.

Comparison for Family of Three with Income of \$104,500 (State Median Income)*

	<u>Income After Taxes**</u>	<u>Cash/ SNAP Benefits</u>	<u>Child Care Scholarship</u>	<u>Health Coverage</u>	<u>Other Benefits</u>	<u>Total without Housing</u>	<u>Housing***</u>	<u>Total with Housing</u>
Allegany	\$85,070	\$0	\$0	\$0	\$553	\$85,623	\$0	\$85,623
Anne Arundel	85,213	0	0	0	553	85,767	0	85,767
Baltimore City	84,980	0	0	0	553	85,533	0	85,533
Baltimore	84,980	0	0	0	553	85,533	0	85,533
Calvert	85,100	0	0	0	553	85,653	0	85,653
Caroline	84,980	0	0	0	553	85,533	0	85,533
Carroll	85,082	0	0	0	553	85,635	0	85,635
Cecil	85,100	0	0	0	553	85,653	0	85,653
Charles	85,082	0	0	0	553	85,635	0	85,635
Dorchester	84,980	0	0	0	553	85,533	0	85,533
Frederick	85,124	0	0	0	553	85,677	0	85,677
Garrett	85,309	0	0	0	553	85,863	0	85,863
Harford	85,064	0	0	0	553	85,617	0	85,617
Howard	84,980	0	0	0	553	85,533	0	85,533
Kent	84,980	0	0	0	553	85,533	168	85,701
Montgomery	84,980	0	0	0	553	85,533	0	85,533
Prince George's	84,980	0	0	0	553	85,533	0	85,533
Queen Anne's	84,980	0	0	0	553	85,533	0	85,533
Somerset	84,980	0	0	0	553	85,533	0	85,533
St. Mary's	84,998	0	0	0	553	85,551	0	85,551
Talbot	85,459	0	0	0	553	86,012	1,788	87,800
Washington	84,980	0	0	0	553	85,533	0	85,533
Wicomico	84,980	0	0	0	553	85,533	192	85,725
Worcester	85,549	0	0	0	553	86,102	0	86,102

SNAP: Supplemental Nutrition Assistance Program

*Family with one adult and two children ages three and seven.

**Income minus taxes adjusted for both refundable and nonrefundable credits.

***Housing subsidies are not available for new applicants in most jurisdictions. Benefit levels were calculated based on individual housing authority policies when available. Jurisdiction level information was not always available.

Note: Detailed footnotes on assumptions are provided in Section IV on page 111.

Section IV

County-by-county Analysis of Benefits Received and Taxes Paid by Families with Selected Incomes

Allegany County

Income/Service Benefit Levels for Family of Three¹

<u>Annual Benefits, Income, and Taxes</u>	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2020</u>
Income	\$0	\$21,720	\$43,440	\$104,500
Federal, State, and Local Taxes ²	0	-1,138	1,556	19,430
Federal EITC – Refundable Amount	0	5,416	846	0
State EITC – Refundable Amount	0	1,192	0	0
Temporary Cash Assistance (Cash)	8,724	0	0	0
Emergency Assistance (Cash)	653	0	0	0
Child Care Scholarship ^{3, 4}	6,740	6,740	4,289	0
Supplemental Nutrition Assistance Program ⁵	6,108	2,684	0	0
School Lunch Program ⁶	632	632	59	59
School Breakfast Program	340	340	58	58
Women, Infants, and Children	690	690	0	0
Child and Adult Care Food Distribution ⁷	1,526	1,526	175	175
Summer Food Program ⁸	261	261	261	261
Medicaid/MCHP/APTC ⁹	13,213	13,213	5,346	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	9,180	2,664	0	0
Maryland Energy Assistance Program ¹²	859	815	0	0
Electric Universal Service Program ¹²	545	465	0	0
Total with Housing (Value of Benefits/ Income Minus Taxes)¹³	\$48,066	\$57,111	\$52,918	\$85,623
Total with No Housing Assistance¹⁴	\$40,290	\$56,832	\$52,918	\$85,623

APTC: Advanced Premium Tax Credit

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

Note: Detailed footnotes on assumptions are provided in Section IV on page 111.

Anne Arundel County

<u>Annual Benefits, Income, and Taxes</u>	Income/Service Benefit Levels for Family of Three¹			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2020</u>
Income	\$0	\$21,720	\$43,440	\$104,500
Federal, State, and Local Taxes ²	0	-1,138	1,531	19,287
Federal EITC – Refundable Amount	0	5,416	846	0
State EITC – Refundable Amount	0	1,192	0	0
Temporary Cash Assistance (Cash)	8,724	0	0	0
Emergency Assistance (Cash)	653	0	0	0
Child Care Scholarship ^{3,4}	9,695	9,695	6,364	0
Supplemental Nutrition Assistance Program ⁵	6,108	2,718	0	0
School Lunch Program ⁶	632	632	59	59
School Breakfast Program	340	340	58	58
Women, Infants, and Children	690	690	0	0
Child and Adult Care Food Distribution ⁷	1,526	1,526	175	175
Summer Food Program ⁸	261	261	261	261
Medicaid/MCHP/APTC ⁹	13,213	13,213	5,346	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	18,989	12,473	0	0
MD Energy Assistance Program ¹²	715	682	0	0
Electric Universal Service Program ¹²	786	786	0	0
Total with Housing (Value of Benefits/ Income Minus Taxes)¹³	\$60,830	\$69,909	\$55,018	\$85,767
Total with No Housing Assistance¹⁴	\$43,343	\$60,008	\$55,018	\$85,767

APTC: Advanced Premium Tax Credit

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

Note: Detailed footnotes on assumptions are provided in Section IV on page 111.

Baltimore City

<u>Annual Benefits, Income, and Taxes</u>	Income/Service Benefit Levels for Family of Three¹			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2020</u>
Income	\$0	\$21,720	\$43,440	\$104,500
Federal, State, and Local Taxes ²	0	-1,138	1,572	19,520
Federal EITC – Refundable Amount	0	5,416	846	0
State EITC – Refundable Amount	0	1,192	0	0
Temporary Cash Assistance (Cash)	8,724	0	0	0
Emergency Assistance (Cash)	653	0	0	0
Child Care Scholarship ^{3,4}	8,618	8,618	5,552	0
Supplemental Nutrition Assistance Program ⁵	6,108	2,716	0	0
School Lunch Program ⁶	632	632	59	59
School Breakfast Program	340	340	58	58
Women, Infants, and Children	690	690	0	0
Child and Adult Care Food Distribution ⁷	1,526	1,526	175	175
Summer Food Program ⁸	261	261	261	261
Medicaid/MCHP/APTC ⁹	13,213	13,213	5,346	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	19,632	13,116	0	0
MD Energy Assistance Program ¹²	662	641	0	0
Electric Universal Service Program ¹²	589	508	0	0
Total with Housing (Value of Benefits/ Income Minus Taxes)¹³	\$60,397	\$69,474	\$54,165	\$85,533
Total with No Housing Assistance¹⁴	\$42,016	\$58,611	\$54,165	\$85,533

APTC: Advanced Premium Tax Credit

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

Note: Detailed footnotes on assumptions are provided in Section IV on page 111.

Baltimore County

<u>Annual Benefits, Income, and Taxes</u>	Income/Service Benefit Levels for Family of Three¹			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2020</u>
Income	\$0	\$21,720	\$43,440	\$104,500
Federal, State, and Local Taxes ²	0	-1,138	1,572	19,520
Federal EITC – Refundable Amount	0	5,416	846	0
State EITC – Refundable Amount	0	1,192	0	0
Temporary Cash Assistance (Cash)	8,724	0	0	0
Emergency Assistance (Cash)	653	0	0	0
Child Care Scholarship ^{3,4}	9,876	9,876	6,577	0
Supplemental Nutrition Assistance Program ⁵	6,108	2,727	0	0
School Lunch Program ⁶	632	632	59	59
School Breakfast Program	340	340	58	58
Women, Infants, and Children	690	690	0	0
Child and Adult Care Food Distribution ⁷	1,526	1,526	175	175
Summer Food Program ⁸	261	261	261	261
Medicaid/MCHP/APTC ⁹	13,213	13,213	5,346	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	16,932	10,416	0	0
MD Energy Assistance Program ¹²	570	540	0	0
Electric Universal Service Program ¹²	654	564	0	0
Total with Housing (Value of Benefits/ Income Minus Taxes)¹³	\$58,954	\$68,042	\$55,190	\$85,533
Total with No Housing Assistance¹⁴	\$43,246	\$59,834	\$55,190	\$85,533

APTC: Advanced Premium Tax Credit

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

Note: Detailed footnotes on assumptions are provided in Section IV on page 111.

Calvert County

<u>Annual Benefits, Income, and Taxes</u>	Income/Service Benefit Levels for Family of Three¹			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2020</u>
Income	\$0	\$21,720	\$43,440	\$104,500
Federal, State, and Local Taxes ²	0	-1,138	1,551	19,400
Federal EITC – Refundable Amount	0	5,416	846	0
State EITC – Refundable Amount	0	1,192	0	0
Temporary Cash Assistance (Cash)	8,724	0	0	0
Emergency Assistance (Cash)	653	0	0	0
Child Care Scholarship ^{3,4}	9,695	9,695	6,364	0
Supplemental Nutrition Assistance Program ⁵	6,108	2,718	0	0
School Lunch Program ⁶	632	632	59	59
School Breakfast Program	340	340	58	58
Women, Infants, and Children	\$690	\$690	\$0	\$0
Child and Adult Care Food Distribution ⁷	1,526	1,526	175	175
Summer Food Program ⁸	261	261	261	261
Medicaid/MCHP/APTC ⁹	13,213	13,213	5,358	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	22,176	15,660	0	0
MD Energy Assistance Program ¹²	842	837	0	0
Electric Universal Service Program ¹²	938	843	0	0
Total with Housing (Value of Benefits/Income Minus Taxes)¹³	\$64,017	\$73,096	\$55,011	\$85,653
Total with No Housing Assistance¹⁴	\$43,621	\$60,221	\$55,011	\$85,653

APTC: Advanced Premium Tax Credit

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

Note: Detailed footnotes on assumptions are provided in Section IV on page 111.

Caroline County

<u>Annual Benefits, Income, and Taxes</u>	Income/Service Benefit Levels for Family of Three¹			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2020</u>
Income	\$0	\$21,720	\$43,440	\$104,500
Federal, State, and Local Taxes ²	0	-1,138	1,572	19,520
Federal EITC – Refundable Amount	0	5,416	846	0
State EITC – Refundable Amount	0	1,192	0	0
Temporary Cash Assistance (Cash)	8,724	0	0	0
Emergency Assistance (Cash)	653	0	0	0
Child Care Scholarship ^{3, 4}	7,023	7,023	4,621	0
Supplemental Nutrition Assistance Program ⁵	6,108	2,681	0	0
School Lunch Program ⁶	632	632	59	59
School Breakfast Program	340	340	58	58
Women, Infants, and Children	690	690	0	0
Child and Adult Care Food Distribution ⁷	1,526	1,526	175	175
Summer Food Program ⁸	261	261	261	261
Medicaid/MCHP/APTC ⁹	13,213	13,213	5,358	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	11,928	5,412	0	0
MD Energy Assistance Program ¹²	1,012	998	0	0
Electric Universal Service Program ¹²	794	719	0	0
Total with Housing (Value of Benefits/Income Minus Taxes)¹³	\$51,097	\$60,140	\$53,247	\$85,533
Total with No Housing Assistance¹⁴	\$40,976	\$57,549	\$53,247	\$85,533

APTC: Advanced Premium Tax Credit

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

Note: Detailed footnotes on assumptions are provided in Section IV on page 111.

Carroll County

<u>Annual Benefits, Income, and Taxes</u>	Income/Service Benefit Levels for Family of Three¹			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2020</u>
Income	\$0	\$21,720	\$43,440	\$104,500
Federal, State, and Local Taxes ²	0	-1,138	1,554	19,418
Federal EITC – Refundable Amount	0	5,416	846	0
State EITC – Refundable Amount	0	1,192	0	0
Temporary Cash Assistance (Cash)	8,724	0	0	0
Emergency Assistance (Cash)	653	0	0	0
Child Care Scholarship ^{3, 4}	9,695	9,695	6,364	0
Supplemental Nutrition Assistance Program ⁵	6,108	2,718	0	0
School Lunch Program ⁶	632	632	59	59
School Breakfast Program	340	340	58	58
Women, Infants, and Children	690	690	0	0
Child and Adult Care Food Distribution ⁷	1,526	1,526	175	175
Summer Food Program ⁸	261	261	261	261
Medicaid/MCHP/APTC ⁹	13,213	13,213	5,346	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	15,780	9,264	0	0
Maryland Energy Assistance Program ¹²	791	749	0	0
Electric Universal Service Program ¹²	737	636	0	0
Total with Housing (Value of Benefits/Income Minus Taxes)¹³	\$57,621	\$66,700	\$54,996	\$85,635
Total with No Housing Assistance¹⁴	\$43,370	\$59,925	\$54,996	\$85,635

APTC: Advanced Premium Tax Credit

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

Note: Detailed footnotes on assumptions are provided in Section IV on page 111.

Cecil County

<u>Annual Benefits, Income, and Taxes</u>	Income/Service Benefit Levels for Family of Three¹			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2020</u>
Income	\$0	\$21,720	\$43,440	\$104,500
Federal, State, and Local Taxes ²	0	-1,138	1,551	19,400
Federal EITC – Refundable Amount	0	5,416	846	0
State EITC – Refundable Amount	0	1,192	0	0
Temporary Cash Assistance (Cash)	8,724	0	0	0
Emergency Assistance (Cash)	653	0	0	0
Child Care Scholarship ^{3, 4}	8,345	8,345	5,632	0
Supplemental Nutrition Assistance Program ⁵	6,108	2,698	0	0
School Lunch Program ⁶	632	632	59	59
School Breakfast Program	340	340	58	58
Women, Infants, and Children	690	690	0	0
Child and Adult Care Food Distribution ⁷	1,526	1,526	175	175
Summer Food Program ⁸	261	261	261	261
Medicaid/MCHP/APTC ⁹	13,213	13,213	5,358	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	14,256	7,740	0	0
Maryland Energy Assistance Program ¹²	903	898	0	0
Electric Universal Service Program ¹²	744	642	0	0
Total with Housing (Value of Benefits/Income Minus Taxes)¹³	\$54,748	\$63,807	\$54,279	\$85,653
Total with No Housing Assistance¹⁴	\$42,139	\$58,711	\$54,279	\$85,653

APTC: Advanced Premium Tax Credit

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

Note: Detailed footnotes on assumptions are provided in Section IV on page 111.

Charles County

<u>Annual Benefits, Income, and Taxes</u>	Income/Service Benefit Levels for Family of Three¹			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2020</u>
Income	\$0	\$21,720	\$43,440	\$104,500
Federal, State, and Local Taxes ²	0	-1,138	1,554	19,418
Federal EITC – Refundable Amount	0	5,416	846	0
State EITC – Refundable Amount	0	1,192	0	0
Temporary Cash Assistance (Cash)	8,724	0	0	0
Emergency Assistance (Cash)	653	0	0	0
Child Care Scholarship ^{3, 4}	9,695	9,695	6,364	0
Supplemental Nutrition Assistance Program ⁵	6,108	2,718	0	0
School Lunch Program ⁶	632	632	59	59
School Breakfast Program	340	340	58	58
Women, Infants, and Children	690	690	0	0
Child and Adult Care Food Distribution ⁷	1,526	1,526	175	175
Summer Food Program ⁸	261	261	261	261
Medicaid/MCHP/APTC ⁹	13,213	13,213	5,358	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	22,068	15,552	0	0
Maryland Energy Assistance Program ¹²	912	901	0	0
Electric Universal Service Program ¹²	920	781	0	0
Total with Housing (Value of Benefits/Income Minus Taxes)¹³	\$63,909	\$72,988	\$55,008	\$85,635
Total with No Housing Assistance¹⁴	\$43,673	\$60,223	\$55,008	\$85,635

APTC: Advanced Premium Tax Credit

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

Note: Detailed footnotes on assumptions are provided in Section IV on page 111.

Dorchester County

<u>Annual Benefits, Income, and Taxes</u>	Income/Service Benefit Levels for Family of Three¹			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2020</u>
Income	\$0	\$21,720	\$43,440	\$104,500
Federal, State, and Local Taxes ²	0	-1,138	1,572	19,520
Federal EITC – Refundable Amount	0	5,416	846	0
State EITC – Refundable Amount	0	1,192	0	0
Temporary Cash Assistance (Cash)	8,724	0	0	0
Emergency Assistance (Cash)	653	0	0	0
Child Care Scholarship ^{3, 4}	7,023	7,023	4,621	0
Supplemental Nutrition Assistance Program ⁵	6,108	2,681	0	0
School Lunch Program ⁶	632	632	59	59
School Breakfast Program	340	340	58	58
Women, Infants, and Children	690	690	0	0
Child and Adult Care Food Distribution ⁷	1,526	1,526	175	175
Summer Food Program ⁸	261	261	261	261
Medicaid/MCHP/APTC ⁹	13,213	13,213	5,358	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	11,700	5,184	0	0
Maryland Energy Assistance Program ¹²	806	807	0	0
Electric Universal Service Program ¹²	760	631	0	0
Total with Housing (Value of Benefits/Income Minus Taxes)¹³	\$50,869	\$59,912	\$53,247	\$85,533
Total with No Housing Assistance¹⁴	\$40,735	\$57,269	\$53,247	\$85,533

APTC: Advanced Premium Tax Credit

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

Note: Detailed footnotes on assumptions are provided in Section IV on page 111.

Frederick County

<u>Annual Benefits, Income, and Taxes</u>	Income/Service Benefit Levels for Family of Three¹			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2020</u>
Income	\$0	\$21,720	\$43,440	\$104,500
Federal, State, and Local Taxes ²	0	-1,138	1,547	19,376
Federal EITC – Refundable Amount	0	5,416	846	0
State EITC – Refundable Amount	0	1,192	0	0
Temporary Cash Assistance (Cash)	8,724	0	0	0
Emergency Assistance (Cash)	653	0	0	0
Child Care Scholarship ^{3, 4}	9,876	9,876	6,577	0
Supplemental Nutrition Assistance Program ⁵	6,108	2,727	0	0
School Lunch Program ⁶	632	632	59	59
School Breakfast Program	340	340	58	58
Women, Infants, and Children	690	690	0	0
Child and Adult Care Food Distribution ⁷	1,526	1,526	175	175
Summer Food Program ⁸	261	261	261	261
Medicaid/MCHP/APTC ⁹	13,213	13,213	5,346	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	18,284	11,768	0	0
Maryland Energy Assistance Program ¹²	680	691	0	0
Electric Universal Service Program ¹²	619	534	0	0
Total with Housing (Value of Benefits/Income Minus Taxes)¹³	\$60,306	\$69,394	\$55,215	\$85,677
Total with No Housing Assistance¹⁴	\$43,321	\$59,955	\$55,215	\$85,677

APTC: Advanced Premium Tax Credit

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

Note: Detailed footnotes on assumptions are provided in Section IV on page 111.

Garrett County

<u>Annual Benefits, Income, and Taxes</u>	Income/Service Benefit Levels for Family of Three¹			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2020</u>
Income	\$0	\$21,720	\$43,440	\$104,500
Federal, State, and Local Taxes ²	0	-1,138	1,515	19,191
Federal EITC – Refundable Amount	0	5,416	846	0
State EITC – Refundable Amount	0	1,192	0	0
Temporary Cash Assistance (Cash)	8,724	0	0	0
Emergency Assistance (Cash)	653	0	0	0
Child Care Scholarship ^{3, 4}	6,740	6,740	4,289	0
Supplemental Nutrition Assistance Program ⁵	6,108	2,684	0	0
School Lunch Program ⁶	632	632	59	59
School Breakfast Program	340	340	58	58
Women, Infants, and Children	690	690	0	0
Child and Adult Care Food Distribution ⁷	1,526	1,526	175	175
Summer Food Program ⁸	261	261	261	261
Medicaid/MCHP/APTC ⁹	13,213	13,213	5,346	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	9,660	3,144	0	0
Maryland Energy Assistance Program ¹²	1,147	1,157	0	0
Electric Universal Service Program ¹²	574	487	0	0
Total with Housing (Value of Benefits/Income Minus Taxes)¹³	\$48,546	\$57,591	\$52,959	\$85,863
Total with No Housing Assistance¹⁴	\$40,607	\$57,196	\$52,959	\$85,863

APTC: Advanced Premium Tax Credit

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

Note: Detailed footnotes on assumptions are provided in Section IV on page 111.

Harford County

<u>Annual Benefits, Income, and Taxes</u>	Income/Service Benefit Levels for Family of Three¹			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2020</u>
Income	\$0	\$21,720	\$43,440	\$104,500
Federal, State, and Local Taxes ²	0	-1,138	1,557	19,436
Federal EITC – Refundable Amount	0	5,416	846	0
State EITC – Refundable Amount	0	1,192	0	0
Temporary Cash Assistance (Cash)	8,724	0	0	0
Emergency Assistance (Cash)	653	0	0	0
Child Care Scholarship ^{3,4}	9,876	9,876	6,577	0
Supplemental Nutrition Assistance Program ⁵	6,108	2,727	0	0
School Lunch Program ⁶	632	632	59	59
School Breakfast Program	340	340	58	58
Women, Infants, and Children	690	690	0	0
Child and Adult Care Food Distribution ⁷	1,526	1,526	175	175
Summer Food Program ⁸	261	261	261	261
Medicaid/MCHP/APTC ⁹	13,213	13,213	5,346	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	16,932	10,416	0	0
Maryland Energy Assistance Program ¹²	768	784	0	0
Electric Universal Service Program ¹²	788	681	0	0
Total with Housing (Value of Benefits/Income Minus Taxes)¹³	\$58,954	\$68,042	\$55,205	\$85,617
Total with No Housing Assistance¹⁴	\$43,578	\$60,195	\$55,205	\$85,617

APTC: Advanced Premium Tax Credit

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

Note: Detailed footnotes on assumptions are provided in Section IV on page 111.

Howard County

<u>Annual Benefits, Income, and Taxes</u>	Income/Service Benefit Levels for Family of Three¹			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2020</u>
Income	\$0	\$21,720	\$43,440	\$104,500
Federal, State, and Local Taxes ²	0	-1,138	1,572	19,520
Federal EITC – Refundable Amount	0	5,416	846	0
State EITC – Refundable Amount	0	1,192	0	0
Temporary Cash Assistance (Cash)	8,724	0	0	0
Emergency Assistance (Cash)	653	0	0	0
Child Care Scholarship ^{3,4}	12,859	12,859	8,561	0
Supplemental Nutrition Assistance Program ⁵	6,108	2,780	0	0
School Lunch Program ⁶	632	632	59	59
School Breakfast Program	340	340	58	58
Women, Infants, and Children	690	690	0	0
Child and Adult Care Food Distribution ⁷	1,526	1,526	175	175
Summer Food Program ⁸	261	261	261	261
Medicaid/MCHP/APTC ⁹	13,213	13,213	5,346	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	20,684	14,168	0	0
Maryland Energy Assistance Program ¹²	555	493	0	0
Electric Universal Service Program ¹²	721	606	0	0
Total with Housing (Value of Benefits/Income Minus Taxes)¹³	\$65,690	\$74,831	\$57,175	\$85,533
Total with No Housing Assistance¹⁴	\$46,281	\$62,866	\$57,175	\$85,533

APTC: Advanced Premium Tax Credit

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

Note: Detailed footnotes on assumptions are provided in Section IV on page 111.

Kent County

<u>Annual Benefits, Income, and Taxes</u>	Income/Service Benefit Levels for Family of Three¹			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2020</u>
Income	\$0	\$21,720	\$43,440	\$104,500
Federal, State, and Local Taxes ²	0	-1,138	1,572	19,520
Federal EITC – Refundable Amount	0	5,416	846	0
State EITC – Refundable Amount	0	1,192	0	0
Temporary Cash Assistance (Cash)	8,724	0	0	0
Emergency Assistance (Cash)	653	0	0	0
Child Care Scholarship ^{3,4}	7,023	7,023	4,621	0
Supplemental Nutrition Assistance Program ⁵	6,108	2,681	0	0
School Lunch Program ⁶	632	632	59	59
School Breakfast Program	340	340	58	58
Women, Infants, and Children	690	690	0	0
Child and Adult Care Food Distribution ⁷	1,526	1,526	175	175
Summer Food Program ⁸	261	261	261	261
Medicaid/MCHP/APTC ⁹	13,213	13,213	5,358	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	13,200	6,684	168	0
Maryland Energy Assistance Program ¹²	1,163	999	0	0
Electric Universal Service Program ¹²	733	611	0	0
Total with Housing (Value of Benefits/Income Minus Taxes)¹³	\$52,369	\$61,412	\$53,415	\$85,533
Total with No Housing Assistance¹⁴	\$41,065	\$57,442	\$53,247	\$85,533

APTC: Advanced Premium Tax Credit

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

Note: Detailed footnotes on assumptions are provided in Section IV on page 111.

Montgomery County

<u>Annual Benefits, Income, and Taxes</u>	Income/Service Benefit Levels for Family of Three¹			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2020</u>
Income	\$0	\$21,720	\$43,440	\$104,500
Federal, State, and Local Taxes ²	0	-2,277	1,572	19,520
Federal EITC – Refundable Amount	0	5,416	846	0
State EITC – Refundable Amount	0	1,192	0	0
Temporary Cash Assistance (Cash)	8,724	0	0	0
Emergency Assistance (Cash)	653	0	0	0
Child Care Scholarship ^{3, 4}	12,859	12,859	8,561	0
Supplemental Nutrition Assistance Program ⁵	6,108	2,780	0	0
School Lunch Program ⁶	632	632	59	59
School Breakfast Program	340	340	58	58
Women, Infants, and Children	690	690	0	0
Child and Adult Care Food Distribution ⁷	1,526	1,526	175	175
Summer Food Program ⁸	261	261	261	261
Medicaid/MCHP/APTC ⁹	13,213	13,213	5,346	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	21,012	14,496	0	0
Maryland Energy Assistance Program ¹²	498	473	0	0
Electric Universal Service Program ¹²	597	534	0	0
Total with Housing (Value of Benefits/Income Minus Taxes)¹³	\$66,018	\$76,297	\$57,175	\$85,533
Total with No Housing Assistance¹⁴	\$46,100	\$63,912	\$57,175	\$85,533

APTC: Advanced Premium Tax Credit

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

Note: Detailed footnotes on assumptions are provided in Section IV on page 111.

Prince George's County

<u>Annual Benefits, Income, and Taxes</u>	Income/Service Benefit Levels for Family of Three¹			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2020</u>
Income	\$0	\$21,720	\$43,440	\$104,500
Federal, State, and Local Taxes ²	0	-1,138	1,572	19,520
Federal EITC – Refundable Amount	0	5,416	846	0
State EITC – Refundable Amount	0	1,192	0	0
Temporary Cash Assistance (Cash)	8,724	0	0	0
Emergency Assistance (Cash)	653	0	0	0
Child Care Scholarship ^{3, 4}	9,695	9,695	6,364	0
Supplemental Nutrition Assistance Program ⁵	6,108	2,718	0	0
School Lunch Program ⁶	632	632	59	59
School Breakfast Program	340	340	58	58
Women, Infants, and Children	690	690	0	0
Child and Adult Care Food Distribution ⁷	1,526	1,526	175	175
Summer Food Program ⁸	261	261	261	261
Medicaid/MCHP/APTC ⁹	13,213	13,213	5,346	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	20,004	13,488	0	0
Maryland Energy Assistance Program ¹²	643	648	0	0
Electric Universal Service Program ¹²	651	583	0	0
Total with Housing (Value of Benefits/Income Minus Taxes)¹³	\$61,845	\$70,924	\$54,978	\$85,533
Total with No Housing Assistance¹⁴	\$43,135	\$59,771	\$54,978	\$85,533

APTC: Advanced Premium Tax Credit

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

Note: Detailed footnotes on assumptions are provided in Section IV on page 111.

Queen Anne's County

<u>Annual Benefits, Income, and Taxes</u>	Income/Service Benefit Levels for Family of Three¹			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2020</u>
Income	\$0	\$21,720	\$43,440	\$104,500
Federal, State, and Local Taxes ²	0	-1,138	1,572	19,520
Federal EITC – Refundable Amount	0	5,416	846	0
State EITC – Refundable Amount	0	1,192	0	0
Temporary Cash Assistance (Cash)	8,724	0	0	0
Emergency Assistance (Cash)	653	0	0	0
Child Care Scholarship ^{3, 4}	8,345	8,345	5,632	0
Supplemental Nutrition Assistance Program ⁵	6,108	2,698	0	0
School Lunch Program ⁶	632	632	59	59
School Breakfast Program	340	340	58	58
Women, Infants, and Children	690	690	0	0
Child and Adult Care Food Distribution ⁷	1,526	1,526	175	175
Summer Food Program ⁸	261	261	261	261
Medicaid/MCHP/APTC ⁹	13,213	13,213	5,358	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	16,104	9,588	0	0
Maryland Energy Assistance Program ¹²	1,033	1,029	0	0
Electric Universal Service Program ¹²	783	655	0	0
Total with Housing (Value of Benefits/Income Minus Taxes)¹³	\$56,596	\$65,655	\$54,258	\$85,533
Total with No Housing Assistance¹⁴	\$42,308	\$58,855	\$54,258	\$85,533

APTC: Advanced Premium Tax Credit

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

Note: Detailed footnotes on assumptions are provided in Section IV on page 111.

Somerset County

<u>Annual Benefits, Income, and Taxes</u>	Income/Service Benefit Levels for Family of Three¹			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2020</u>
Income	\$0	\$21,720	\$43,440	\$104,500
Federal, State, and Local Taxes ²	0	-1,138	1,572	19,520
Federal EITC – Refundable Amount	0	5,416	846	0
State EITC – Refundable Amount	0	1,192	0	0
Temporary Cash Assistance (Cash)	8,724	0	0	0
Emergency Assistance (Cash)	653	0	0	0
Child Care Scholarship ^{3, 4}	7,023	7,023	4,621	0
Supplemental Nutrition Assistance Program ⁵	6,108	2,681	0	0
School Lunch Program ⁶	632	632	59	59
School Breakfast Program	340	340	58	58
Women, Infants, and Children	690	690	0	0
Child and Adult Care Food Distribution ⁷	1,526	1,526	175	175
Summer Food Program ⁸	261	261	261	261
Medicaid/MCHP/APTC ⁹	13,213	13,213	5,358	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	9,768	3,252	0	0
Maryland Energy Assistance Program ¹²	783	783	0	0
Electric Universal Service Program ¹²	764	686	0	0
Total with Housing (Value of Benefits/Income Minus Taxes)¹³	\$48,937	\$57,980	\$53,247	\$85,533
Total with No Housing Assistance¹⁴	\$40,716	\$57,300	\$53,247	\$85,533

APTC: Advanced Premium Tax Credit

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

Note: Detailed footnotes on assumptions are provided in Section IV on page 111.

St. Mary's County

<u>Annual Benefits, Income, and Taxes</u>	Income/Service Benefit Levels for Family of Three¹			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2020</u>
Income	\$0	\$21,720	\$43,440	\$104,500
Federal, State, and Local Taxes ²	0	-1,138	1,569	19,502
Federal EITC – Refundable Amount	0	5,416	846	0
State EITC – Refundable Amount	0	1,192	0	0
Temporary Cash Assistance (Cash)	8,724	0	0	0
Emergency Assistance (Cash)	653	0	0	0
Child Care Scholarship ^{3, 4}	8,345	8,345	5,632	0
Supplemental Nutrition Assistance Program ⁵	6,108	2,698	0	0
School Lunch Program ⁶	632	632	59	59
School Breakfast Program	340	340	58	58
Women, Infants, and Children	690	690	0	0
Child and Adult Care Food Distribution ⁷	1,526	1,526	175	175
Summer Food Program ⁸	261	261	261	261
Medicaid/MCHP/APTC ⁹	13,213	13,213	5,358	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	16,920	10,404	0	0
Maryland Energy Assistance Program ¹²	976	1,036	0	0
Electric Universal Service Program ¹²	921	788	0	0
Total with Housing (Value of Benefits/Income Minus Taxes)¹³	\$57,412	\$66,471	\$54,261	\$85,551
Total with No Housing Assistance¹⁴	\$42,389	\$58,995	\$54,261	\$85,551

APTC: Advanced Premium Tax Credit

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

Note: Detailed footnotes on assumptions are provided in Section IV on page 111.

Talbot County

<u>Annual Benefits, Income, and Taxes</u>	Income/Service Benefit Levels for Family of Three¹			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2020</u>
Income	\$0	\$21,720	\$43,440	\$104,500
Federal, State, and Local Taxes ²	0	-1,138	1,489	19,041
Federal EITC – Refundable Amount	0	5,416	846	0
State EITC – Refundable Amount	0	1,192	0	0
Temporary Cash Assistance (Cash)	8,724	0	0	0
Emergency Assistance (Cash)	653	0	0	0
Child Care Scholarship ^{3, 4}	8,345	8,345	5,632	0
Supplemental Nutrition Assistance Program ⁵	6,108	2,698	0	0
School Lunch Program ⁶	632	632	59	59
School Breakfast Program	340	340	58	58
Women, Infants, and Children	690	690	0	0
Child and Adult Care Food Distribution ⁷	1,526	1,526	175	175
Summer Food Program ⁸	261	261	261	261
Medicaid/MCHP/APTC ⁹	13,213	13,213	5,358	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	14,820	8,304	1,788	0
Maryland Energy Assistance Program ¹²	751	815	0	0
Electric Universal Service Program ¹²	767	637	0	0
Total with Housing (Value of Benefits/Income Minus Taxes)¹³	\$55,312	\$64,371	\$56,129	\$86,012
Total with No Housing Assistance¹⁴	\$42,009	\$58,622	\$54,341	\$86,012

APTC: Advanced Premium Tax Credit

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

Note: Detailed footnotes on assumptions are provided in Section IV on page 111.

Washington County

<u>Annual Benefits, Income, and Taxes</u>	Income/Service Benefit Levels for Family of Three¹			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2020</u>
Income	\$0	\$21,720	\$43,440	\$104,500
Federal, State, and Local Taxes ²	0	-1,138	1,572	19,520
Federal EITC – Refundable Amount	0	5,416	846	0
State EITC – Refundable Amount	0	1,192	0	0
Temporary Cash Assistance (Cash)	8,724	0	0	0
Emergency Assistance (Cash)	653	0	0	0
Child Care Scholarship ^{3, 4}	8,345	8,345	5,632	0
Supplemental Nutrition Assistance Program ⁵	6,108	2,698	0	0
School Lunch Program ⁶	632	632	59	59
School Breakfast Program	340	340	58	58
Women, Infants, and Children	690	690	0	0
Child and Adult Care Food Distribution ⁷	1,526	1,526	175	175
Summer Food Program ⁸	261	261	261	261
Medicaid/MCHP/APTC ⁹	13,213	13,213	5,346	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	11,532	5,016	0	0
Maryland Energy Assistance Program ¹²	743	743	0	0
Electric Universal Service Program ¹²	559	495	0	0
Total with Housing (Value of Benefits/Income Minus Taxes)¹³	\$52,024	\$61,083	\$54,246	\$85,533
Total with No Housing Assistance¹⁴	\$41,794	\$58,408	\$54,246	\$85,533

APTC: Advanced Premium Tax Credit

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

Note: Detailed footnotes on assumptions are provided in Section IV on page 111.

Wicomico County

<u>Annual Benefits, Income, and Taxes</u>	Income/Service Benefit Levels for Family of Three¹			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2020</u>
Income	\$0	\$21,720	\$43,440	\$104,500
Federal, State, and Local Taxes ²	0	-1,138	1,572	19,520
Federal EITC – Refundable Amount	0	5,416	846	0
State EITC – Refundable Amount	0	1,192	0	0
Temporary Cash Assistance (Cash)	8,724	0	0	0
Emergency Assistance (Cash)	653	0	0	0
Child Care Scholarship ^{3, 4}	7,023	7,023	4,621	0
Supplemental Nutrition Assistance Program ⁵	6,108	2,681	0	0
School Lunch Program ⁶	632	632	59	59
School Breakfast Program	340	340	58	58
Women, Infants, and Children	690	690	0	0
Child and Adult Care Food Distribution ⁷	1,526	1,526	175	175
Summer Food Program ⁸	261	261	261	261
Medicaid/MCHP/APTC ⁹	13,213	13,213	5,358	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	13,224	6,708	192	0
Maryland Energy Assistance Program ¹²	673	669	0	0
Electric Universal Service Program ¹²	774	665	0	0
Total with Housing (Value of Benefits/Income Minus Taxes)¹³	\$52,393	\$61,436	\$53,439	\$85,533
Total with No Housing Assistance¹⁴	\$40,616	\$57,165	\$53,247	\$85,533

APTC: Advanced Premium Tax Credit

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

Note: Detailed footnotes on assumptions are provided in Section IV on page 111.

Worcester County

<u>Annual Benefits, Income, and Taxes</u>	Income/Service Benefit Levels for Family of Three¹			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2020</u>
Income	\$0	\$21,720	\$43,440	\$104,500
Federal, State, and Local Taxes ²	0	-1,138	1,473	18,951
Federal EITC – Refundable Amount	0	5,416	846	0
State EITC – Refundable Amount	0	1,192	0	0
Temporary Cash Assistance (Cash)	8,724	0	0	0
Emergency Assistance (Cash)	653	0	0	0
Child Care Scholarship ^{3, 4}	6,740	6,740	4,289	0
Supplemental Nutrition Assistance Program ⁵	6,108	2,684	0	0
School Lunch Program ⁶	632	632	59	59
School Breakfast Program	340	340	58	58
Women, Infants, and Children	690	690	0	0
Child and Adult Care Food Distribution ⁷	1,526	1,526	175	175
Summer Food Program ⁸	261	261	261	261
Medicaid/MCHP/APTC ⁹	13,213	13,213	5,358	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	12,828	6,312	0	0
Maryland Energy Assistance Program ¹²	733	758	0	0
Electric Universal Service Program ¹²	761	665	0	0
Total with Housing (Value of Benefits/Income Minus Taxes)¹³	\$51,714	\$60,759	\$53,013	\$86,102
Total with No Housing Assistance¹⁴	\$40,381	\$56,974	\$53,013	\$86,102

APTC: Advanced Premium Tax Credit

EITC: Earned Income Tax Credit

FFY: federal fiscal year

MCHP: Maryland Children's Health Program

Note: Detailed footnotes on assumptions are provided in Section IV on page 111.

- ¹ Single mother with two children – ages seven and three. Families receive all benefits for which they are eligible. The value of benefits uses varying years based on available information. Services are provided under typical operations, rather than the modifications occurring during the COVID-19 pandemic state of emergency.
- ² State, federal, and local income and payroll taxes with Earned Income, Poverty, Child Care, and Child Tax Credits applied. All income is assumed to be wage income and family files for tax purposes as a head of household using the standard deduction. To the extent that family income is from other sources or the family itemizes deductions, the results will differ. For Montgomery County, this also includes the Montgomery County nontaxable grant provided to county residents claiming the State refundable earned income credit. As shown in this table, a negative amount reflects a refund, and a positive amount equals taxes paid.
- ³ This scenario assumes that the parent with no income is enrolled in a public school, training program, or welfare work activity that qualifies for a child care scholarship.
- ⁴ This scenario assumes the provided child care occurs at a child care center rate for two children, ages three and seven, minus the appropriate copayment. The older child is assumed to receive child care during nonschool hours/days. This calculation assumes the reimbursement rates in *Code of Maryland Regulations (COMAR) 13A.14.06.11* and the copayments in COMAR 13A.14.06.12. However, Chapters 563 and 564 of 2018 require that the minimum reimbursement rate in fiscal 2021 equal approximately the forty-fifth percentile of the most recent market rate survey.
- ⁵ The calculation for the value of benefits for the Supplemental Nutrition Assistance Program (SNAP) benefit at 100% of poverty calculations assumes family receives a child care scholarship and energy assistance benefits. Child care costs are assumed at only the copayment level and the energy assistance allows a household to receive the standard utility allowance. Housing costs are assumed at 30% of the income (the level assumed to be affordable for households). If child care, utility, or shelter costs vary from these levels, the SNAP benefit will vary.
- ⁶ Total scholarship/benefit is understated for families at each level because the calculation does not include the State funding for nutrition assistance programs, only the federal reimbursement.
- ⁷ Assumes the younger child is receiving child care at a licensed center or family daycare home full time.
- ⁸ Assumes the older child is receiving a breakfast and lunch in nonschool months. If the older child receives a snack in lieu of one of the meals, the amount of the benefit will be lower.
- ⁹ In each relevant case, Medicaid cost assumes family and child rate enrolled in a managed care organization plus an estimate for use of carved out services (dental, pharmacy, and behavioral health). The value of the benefit at 200% of federal poverty guidelines features a different calculation to estimate the value of the advanced premium tax credit than was used in prior years' reports. Families at State Median Income do not receive Medicaid or Maryland Children's Health Program benefits; however, they may receive health benefits from an employer. The Kaiser Family Foundation reports that, across small and large firms, the nationwide average employer health benefit contribution for family coverage in calendar 2019 was \$14,561.
- ¹⁰ The value of Housing Choice Vouchers (Section 8 Housing) is calculated as the local payment standard of two-bedroom rental housing in the jurisdiction minus the standard tenant payment (30% of income) typically paid by a household. A household may pay up to 40% of income for rent if the value of rent exceeds the payment standard. In most parts of the State, no housing assistance is currently available for new applicants. Households waiting for a housing choice voucher or public housing may receive other rental assistance.
- ¹¹ Payment standards and fair market rents are determined at sub county levels in most jurisdictions. Therefore, the value of the benefit may vary within a county depending on the location chosen by an individual in the jurisdiction.
- ¹² The figure provided represents the average benefit provided in the county at the benefit level. Actual benefits will vary based on consumption and other factors. The calculations are overstated for individuals living in subsidized housing.

¹³ Total excludes energy assistance and accounts for a lower value of SNAP benefit than shown in table to account for the interaction of the housing subsidy, SNAP, and energy assistance. In some circumstances, a household receiving housing assistance may still qualify for energy assistance, which could increase the value of the SNAP benefit.

¹⁴ SNAP benefit would increase as housing costs rise. Includes full benefit level listed in table for all benefits, except for housing assistance.

Note: Services provided to low-income families that do not act as income supplements such as the Head Start Program are not included. Employment benefits such as pensions are not included as not all families will receive these benefits. Actual dollar value of benefits may vary for some programs because fiscal 2021 information was not available for all programs.

Appendix

Legal Basis for Tax Credit and Assistance Programs

Federal Earned Income Credit

Federal law. Internal Revenue Code, Section 32.

Maryland Earned Income Credit

Annotated Code of Maryland, Tax – General, Section 10-704.

Poverty Level Income Credit

Annotated Code of Maryland, Tax-General, Section 10-709.

Child Tax Credit

Federal law. Internal Revenue Code, Section 24.

Federal Child and Dependent Care Tax Credit

Internal Revenue Code, Section 21.

Maryland Dependent Care Credit

Annotated Code of Maryland, Tax-General, Section 10-716.

Temporary Cash Assistance

42 United States Code 601-619. Title 5, Subtitle 3 of the Human Services Article of the *Annotated Code of Maryland*.

Emergency Assistance to Families with Children

42 United States Code 601-619. Title 5, Subtitle 3 of the Human Services Article of the *Annotated Code of Maryland*.

Supplemental Nutrition Assistance Program

7 United States Code Sections 2011-2036c. Title 5, Subtitle 5 of the Human Services Article of the *Annotated Code of Maryland*.

Child Care Scholarship Program

42 United States Code 618, 9858. Title 9.5, Sections 111 and 901 of the Education Article of the *Annotated Code of Maryland*. Code of Maryland Regulations 13A.14.06.

Child and Adult Care Food Program

42 United States Code 1758, 1759a, 1762a, 1765, 1766, and 1766a. 7 *Code of Federal Regulations* Part 226. Code of Maryland Regulations 13A.06.01.01.

School Breakfast Program

42 United States Code 1773 and 1779. 7 *Code of Federal Regulations* Part 220. Title 7, Sections 701 through 703 of the Education Article of the *Annotated Code of Maryland*. Code of Maryland Regulations 13A.06.01.01.

Maryland Meals for Achievement In-classroom Breakfast Program

Title 7, Section 704 of the Education Article of the *Annotated Code of Maryland*.

Special Milk Program

42 United States Code 1772 and 1779. 7 *Code of Federal Regulations* Part 215. Code of Maryland Regulations 13A.06.01.01.

National School Lunch Program

42 United States Code 1751-1760, 1769a and 1779. 7 *Code of Federal Regulations* Part 210. Code of Maryland Regulations 13A.06.01.01.

Fresh Fruits and Vegetables Program

42 United States Code 1769a.

Summer Food Service Program

42 United States Code 1758, 1761, 1762a. 7 *Code of Federal Regulations* Part 225. Code of Maryland Regulations 13A.06.01.01.

Special Supplemental Nutrition Program for Women, Infants, and Children

42 United States Code 1786. Section 18-108 of the Health – General Article of the *Annotated Code of Maryland*.

Medical Assistance (Medicaid)

Title XIX of Social Security Act (42 United States Code 1396). Title 15, Subtitle 1 of the Health – General Article of the *Annotated Code of Maryland*.

Maryland Children’s Health Program

Title XXI of Social Security Act (42 United States Code 1397aa – 1397mm). Title 15, Subtitle 3 of the Health – General Article of the *Annotated Code of Maryland*.

Federal Premium Tax Credit

42 United States Code 18071-18082.

Housing Choice Voucher Program (Section 8 Housing)

42 United States Code 1437f and 24 *Code of Federal Regulations* Part 982.

Public Housing

42 United States Code 1437.

Homelessness Solutions Program

24 CFR Part 576. *Annotated Code of Maryland* Housing and Community Development Article 4-1403, 4-1406, 4-2108, 4-2205(a)(4) and 4-2209(b).

Electric Universal Service Program

Section 7-512.1 of the Public Utilities Article of the *Annotated Code of Maryland*.

Maryland Energy Assistance Program

42 United States Code Section 8621-8630. 45 *Code of Federal Regulations* 96 Subpart H. Title 5, Subtitle 5A of the Human Services Article of the *Annotated Code of Maryland*.

Weatherization Assistance Program and EmPOWER Maryland Low Income Energy Efficiency Program

42 United States Code Section 6861 *et seq.* for the Weatherization Assistance Program. Public Service Commission Order 88514. Issued on December 22, 2017, authorized the Department of Housing and Community Development (DHCD) to continue to act as administrator for limited income programs in the calendar 2018 to 2020 program cycle for Empower Maryland, including the Low Income Energy Efficiency Program. At the time of this writing, PSC has not issued an order effective after calendar 2020, but the Department of Legislative Services expects another order will be issued authorizing DHCD to continue administering the program.