

PUBLIC BENEFITS FOR CHILDREN AND FAMILIES



DEPARTMENT OF LEGISLATIVE SERVICES FEBRUARY 2023

Public Benefits for Children and Families

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

February 2023

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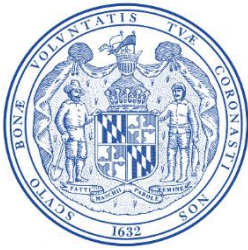
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DEPARTMENT OF LEGISLATIVE SERVICES
OFFICE OF POLICY ANALYSIS
MARYLAND GENERAL ASSEMBLY

Victoria L. Gruber
Executive Director

Ryan Bishop
Director

February 24, 2023

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

Dear President Ferguson, Speaker Jones, and Members:

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 2022 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 Samuel M. Quist, under the general direction of Jennifer B. Chasse and Tonya D. Zimmerman. Emily R. Haskel, Laura H. Hyde, Heather N. MacDonagh, Robert J. Rehmann, 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
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Contents

Letter of Transmittal	iii
Introduction.....	1
Section I Overview	5
General Observations.....	7
Income Assistance	7
Temporary Cash Assistance	7
Medical Assistance	8
Nutrition Assistance.....	10
Supplemental Nutrition Assistance Program	10
Special Supplemental Nutrition Program for Women, Infants, and Children.....	13
Child Care Assistance	15
Housing Assistance	16
Emergency Rental Assistance Program.....	17
Housing Choice Voucher Program.....	19
Homelessness Solutions Program.....	19
Energy Assistance	20
Low Income Household Water Assistance Program.....	23
Distribution of Energy Assistance Across Jurisdictions	23
Section II Program Descriptions	25
Federal Earned Income Credit	27
Maryland Earned Income Credit.....	28
Poverty Level Income Credit	30
Child Tax Credit.....	31
Federal Child and Dependent Care Tax Credit	32
Maryland Dependent Care Credit	33
Temporary Cash Assistance.....	34
Emergency Assistance to Families with Children	36
Supplemental Nutrition Assistance Program	38
Child Care Scholarship Program (Formerly Child Care Subsidy).....	41
Child and Adult Care Food Program	43
School Breakfast Program.....	46
Maryland Meals for Achievement In-classroom Breakfast Program	49
Special Milk Program	51
National School Lunch Program.....	53
Fresh Fruits and Vegetables Program	56
Summer Food Service Program	58

	Special Supplemental Nutrition Program for Women, Infants, and Children	60
	Medical Assistance (Medicaid)	62
	Maryland Children’s Health Program	64
	Federal Premium Tax Credit	66
	Housing Choice Voucher Program (Section 8 Housing)	68
	Public Housing	71
	Homelessness Solutions Program	73
	Electric Universal Service Program	75
	Maryland Energy Assistance Program	77
	Weatherization Assistance Program and EmPOWER Maryland	
	Low Income Energy Efficiency Program	79
	Low Income Household Water Assistance Program	82
	Emergency Rental Assistance Program	84
Section III	Comparisons Across Jurisdictions of Benefits Received and Taxes Paid for Families of Selected Incomes	87
	Comparison for Family of Three with No Income.....	89
	Comparison for Family of Three with Income at 100% Poverty	90
	Comparison for Family of Three with Income at 200% Poverty	91
	Comparison for Family of Three with Income of \$91,781 (State Median Income)	92
Section IV	County-by-county Analysis of Benefits Received and Taxes Paid by Families with Selected Incomes	93
	Allegany County	95
	Anne Arundel County	96
	Baltimore City	97
	Baltimore County	98
	Calvert County	99
	Caroline County	100
	Carroll County	101
	Cecil County.....	102
	Charles County.....	103
	Dorchester County	104
	Frederick County	105
	Garrett County.....	106
	Harford County	107
	Howard County	108
	Kent County	109
	Montgomery County	110
	Prince George’s County	111
	Queen Anne’s County	112
	Somerset County	113
	St. Mary’s County	114

	Talbot County.....	115
	Washington County.....	116
	Wicomico County	117
	Worcester County.....	118
Appendix	Legal Basis for Tax Credit and Assistance Programs	121

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. 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 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 2022 (\$23,030); (3) income equivalent to 200% FPG (\$46,060); and (4) income equivalent to the estimated federal fiscal 2022 State median family income (\$117,500) as developed by the U.S. Department of Housing and Urban Development (based on the 2019 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 Temporary Cash Assistance 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. Compounding these lingering effects, record consumer price increases driven by heightened inflation have created new and worsened existing financial hardships for some residents. According to the U.S. Bureau of Labor Statistics, the Consumer Price Index increased by 9.1% over the 12-month period ending June 2022, the largest annual percentage increase in more than 40 years. Certain household goods saw record or near-record price increases, including food (10.4%) and energy (41.6%). Additionally, the U.S. Department of Housing and Urban Development has reported significant increases in rental and home sale prices since 2021.

Temporary changes to State and federal safety net programs and implementation of new assistance programs through federal stimulus funding have increased available assistance. However, while many benefits have increased or suspended eligibility redeterminations, some enhanced benefits are funded with federal stimulus money or have enhancements or waivers dependent on continuation of the national public health emergency (which, as of December 2022, is effective through January 11, 2023). Thus, the landscape of public benefits may change significantly in calendar 2023.

As noted, several programs have changed since the 2020 edition of this report, often resulting in services being provided to a greater number of participants or the expansion of program eligibility to new participants. However, even prior to the pandemic, some programs could not serve all eligible applicants. For example, waitlists for vouchers for housing assistance have extended to several years in many jurisdictions. This section of the report offers general observations about trends and notable changes in key programs that offer income, medical, nutrition, child care, housing, and energy assistance.

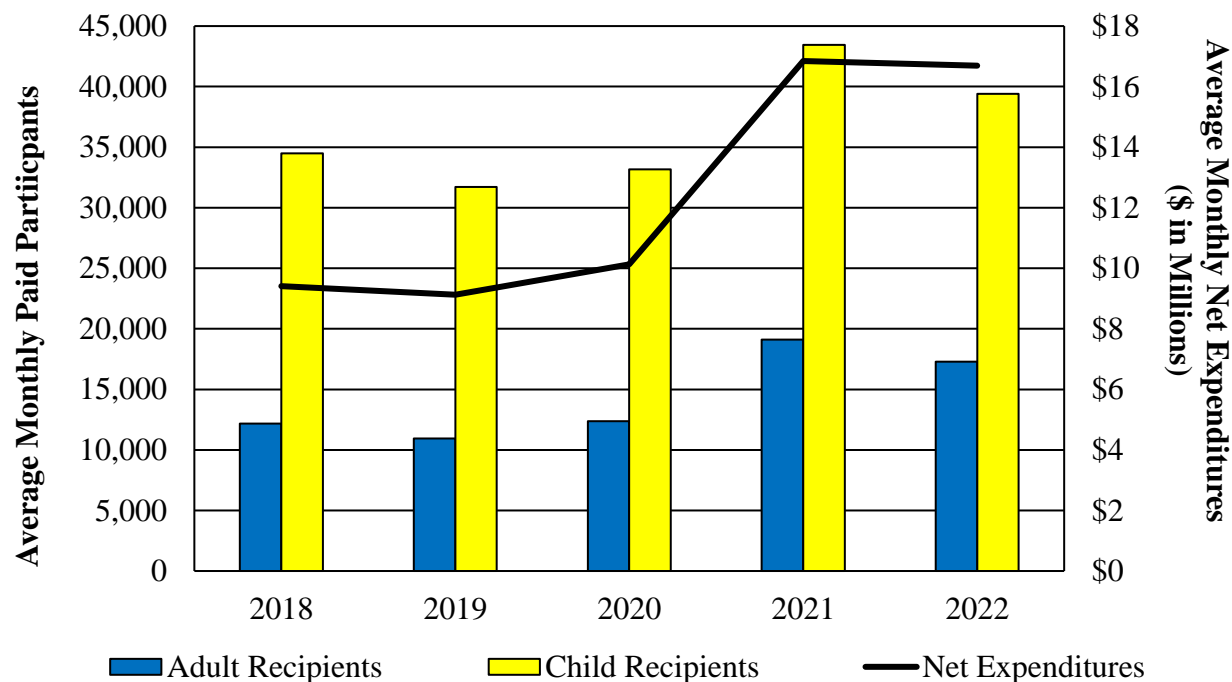
Income Assistance

Temporary Cash Assistance

Temporary Cash Assistance (TCA) is Maryland's Temporary Assistance for Needy Families 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 COVID-19 pandemic, the number of TCA recipients had generally declined. However, since the onset of the pandemic, many new families sought assistance. As shown in **Exhibit 1**, the amount of assistance distributed increased substantially, with average monthly net expenditures rising 66% from \$10.1 million in fiscal 2020 to \$16.9 million in fiscal 2021. Net expenditures decreased slightly in fiscal 2022 to \$16.7 million.

Exhibit 1
Average Monthly Net Temporary Cash Assistance Expenditures and
Monthly Participation by Type of Recipient
Fiscal 2018-2022
(\$ in Millions)



Source: Department of Human Services

Pandemic-driven increases in TCA participation started in fiscal 2020 but rose to historic levels in fiscal 2021, with 62,552 recipients participating on average each month. Not only did participation increase, but the composition of the TCA caseload changed. Overall, the average number of monthly participants in fiscal 2021 grew 37%. Growth in child participation was 31%, while adult participation rose 54%, reaching a historic high of 19,097 monthly adults paid on average. The increase in adult participation is indicative of the overall economic instability felt by many households that year.

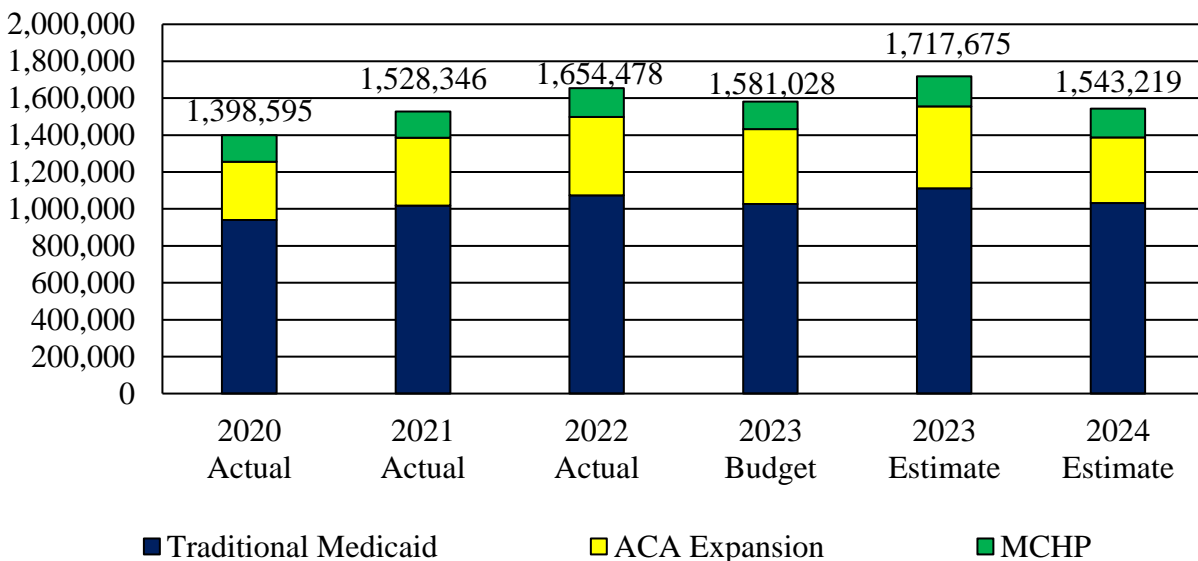
Medical Assistance

Maryland's Medical Assistance Program (Medicaid), Maryland Children's Health Program (MCHP), and Employed Individuals with Disabilities program, are joint federal/state

programs that provide comprehensive health care coverage to eligible low-income individuals. Federal funding is based on a matching rate known as the federal medical assistance percentage (FMAP) that varies based on a state's per capita income relative to the national average. Maryland's FMAP is generally 50% of Medicaid costs and 65% of MCHP costs. Some Medicaid populations receive a higher FMAP of up to 90% under the federal Patient Protection and Affordable Care Act (ACA).

The Families First Coronavirus Response Act of 2020 authorized a 6.2% increase in the Medicaid FMAP and a 4.34% increase in the MCHP FMAP during the national COVID-19 public health emergency (PHE) through the last quarter in which the PHE ends. The federal Consolidated Appropriations Act, 2023 creates a phase-out schedule beginning April 2023, with the enhanced FMAP ending at the end of December 2023. As a condition of receiving enhanced FMAP, state Medicaid programs were required to suspend eligibility redetermination and disenrollment (with limited exceptions). Thus, caseloads increased substantially, as shown in **Exhibit 2**. Average monthly Medicaid and MCHP enrollment grew from just under 1.4 million in fiscal 2020 to 1.65 million in fiscal 2022, an 18% increase. Adults covered under the ACA expansion experienced the highest growth rate (34%) as average monthly enrollment increased from 316,313 in fiscal 2020 to 367,288 in fiscal 2022.

Exhibit 2
Medicaid and MCHP Average Monthly Enrollment
Fiscal 2020 Actual-2024 Estimate



ACA: Patient Protection and Affordable Care Act

MCHP: Maryland Children's Health Program

Source: Maryland Department of Health; Department of Budget and Management; Department of Legislative Services

States were initially required to provide continuous enrollment through the end of the national public health emergency. Under the Consolidated Appropriations Act, 2023, the expiration of this condition is now March 31, 2023. The Maryland Department of Health (MDH) plans to resume eligibility redeterminations in April 2023. The Department of Legislative Services (DLS) estimates a fiscal 2023 minimum average monthly enrollment of approximately 1.72 million, an all-time high for the program.

Based on guidance from the federal Centers for Medicare and Medicaid Services (CMS) states will have up to 12 months to initiate, and 14 months to complete, a renewal for all individuals enrolled in Medicaid and MCHP. Thus, MDH is expected to take 12 months to finish its initial redetermination cycle and then return to its regular redetermination processes. Average monthly caseloads are, therefore, expected to fall significantly to an average of 1.54 million in fiscal 2024, a 10% decline over the estimated fiscal 2023 enrollment. DLS estimates assume that enrollment among the ACA expansion group will decrease at a faster rate than other eligibility groups, considering this group made up the largest share of caseload growth during the PHE. MDH is developing outreach materials and paid marketing to notify Medicaid participants about upcoming redeterminations. By working with providers, managed care organizations, focus groups of Medicaid enrollees, and other stakeholders on these outreach efforts, MDH is trying to prevent Medicaid-eligible individuals from being improperly disenrolled due to not having updated contact information on file or not knowing to complete the renewal process.

Legislation from the 2022 session expanded Medicaid coverage to include adult dental services and coverage for noncitizen pregnant women. Chapters 302 and 303 of 2022 require Medicaid to cover diagnostic, preventive, restorative, and periodontal dental services for adults with household incomes up to 133% of the federal poverty level beginning January 1, 2023. Previously, comprehensive dental benefits were only provided to children and certain adults, including income-eligible pregnant women, certain former foster care adolescents, and adults enrolled in the Rare and Expensive Case Management program. Chapter 28 of 2022 requires Medicaid to provide comprehensive medical care and other health care services to noncitizen pregnant women who would be eligible for Medicaid, but for their immigration status, and codifies the requirement that Medicaid cover their children up to the age of one. MDH is working with CMS to meet all federal requirements to expand coverage to this new eligibility group, with implementation expected to start in July 2023.

Nutrition Assistance

Supplemental Nutrition Assistance Program

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. SNAP benefit levels are calculated based on the U.S. Department of Agriculture's (USDA) Thrifty Food Plan (TFP), which estimates the cost of purchasing healthy and economical groceries

for a family of four. The federal 2018 Farm Bill required USDA to reevaluate the TFP in August 2021 and to subsequently reevaluate the TFP every five years.

The August 2021 evaluation found that the TFP was insufficient to afford a nutritious, practical, cost-effective diet. As a result, USDA substantially increased SNAP benefits in federal fiscal 2022. On average nationally, the new TFP resulted in a \$36 monthly benefit increase per recipient in federal fiscal 2022. USDA projected Maryland's allocation of SNAP benefits increased by approximately \$349 million compared to what it would have been. Using the prior TFP, the maximum monthly allotment for a household of three was \$509 in federal fiscal 2021. Under the new TFP, this maximum allotment rose by 29% to \$658 in federal fiscal 2022. In federal fiscal 2023, it rose further to \$740. USDA indicates this increase represents the first growth in SNAP benefits' purchasing power since 1975.

Emergency Allotments

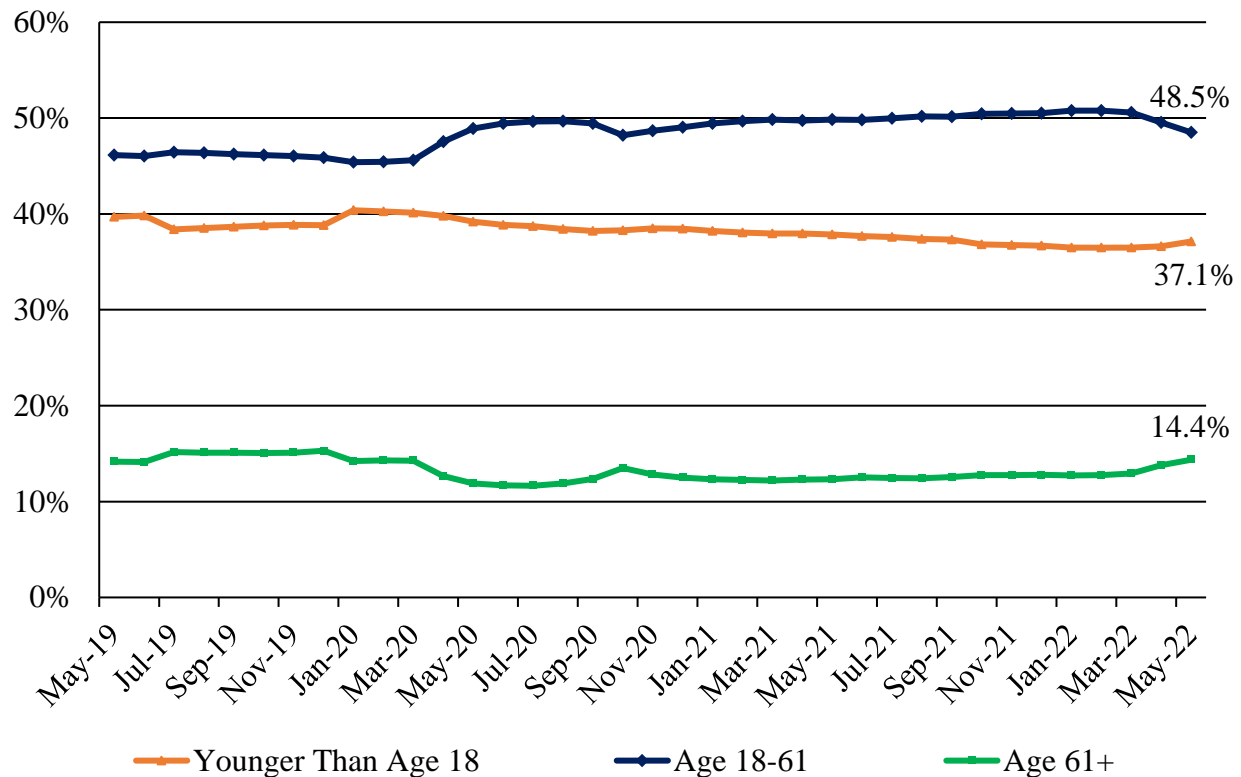
In addition to increases in the base SNAP benefit due to reevaluation of the TFP, Maryland has continued to receive extensions for emergency allotments throughout the COVID-19 pandemic. Since April 2020, emergency allotments have provided the maximum SNAP allotment based on the household size regardless of other eligibility criteria. October 2022 estimates indicate that 323,643 households received the emergency allotments and approximately \$63.1 million in benefits is distributed per month.

The federal Consolidated Appropriations Act, 2023 created a set end date for emergency allotments, which will end after the February 2023 issuance. When emergency allotments end, SNAP benefits will again be calculated based on a household's eligibility criteria. At that time, many households' benefits will likely be substantially reduced. It is unknown what the average benefit levels will be when this occurs as the caseload has significantly grown and potentially changed in composition since prior to April 2020.

Summer Supplemental Nutrition Assistance Program

Children consistently account for more than one-third of total SNAP participants, as shown in **Exhibit 3**. In May 2022, 260,856 children participated in SNAP. Of these participants, 26% were age 4 and younger, while 74% were age 5 to 17. Five jurisdictions accounted for two-thirds of the children served through the program in that month: Baltimore City (18%) and Prince George's (18%); Baltimore (14%); Montgomery (10%); and Anne Arundel (7%) counties. The remaining counties each accounted for 4% or less of the child caseload.

Exhibit 3
Proportion of Supplemental Nutrition Assistance Program Participants by Age
May 2019 to May 2022



Source: Department of Human Services

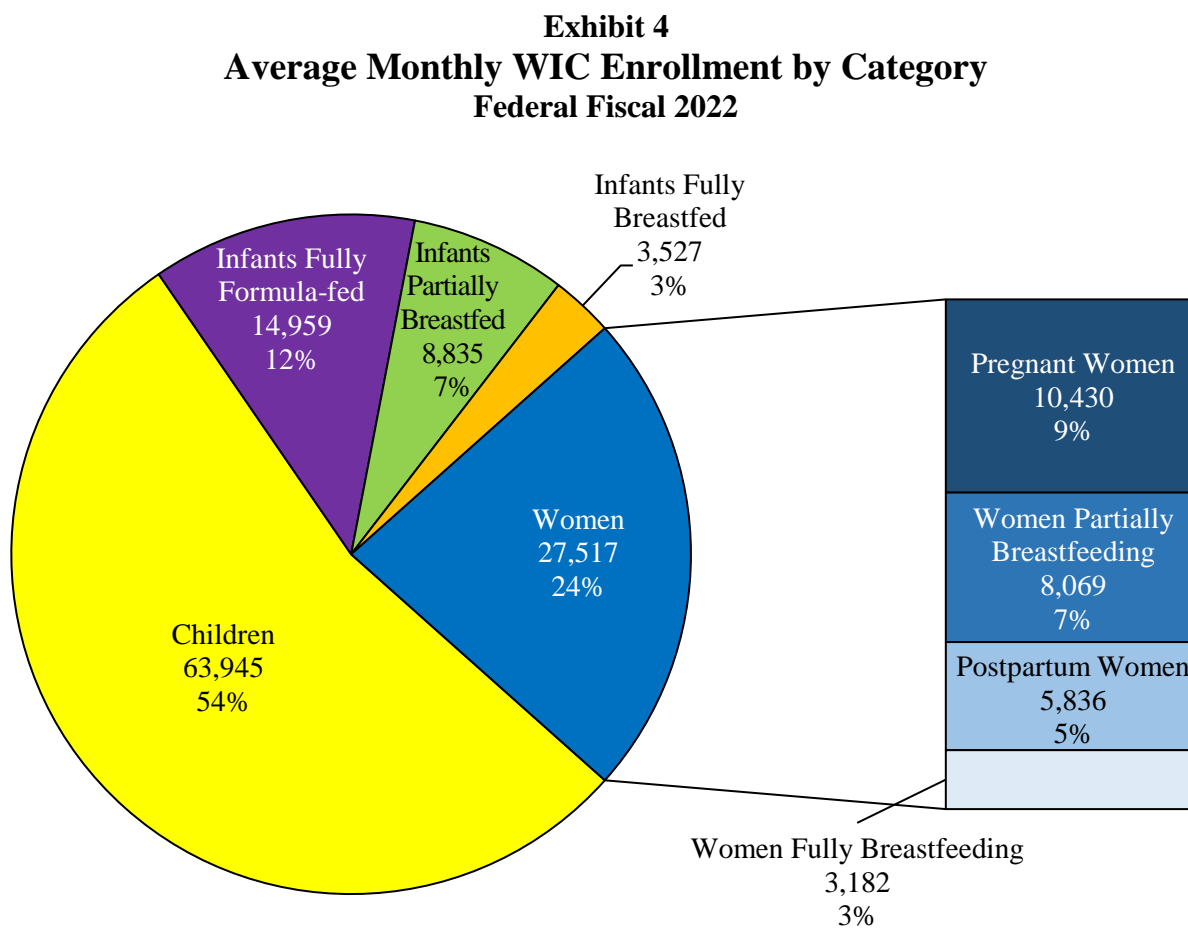
While receiving SNAP, many children also benefit from school nutrition programs. During school breaks, food insecurity may increase for some households with school-aged children. Chapters 635 and 636 of 2019 created a supplemental SNAP benefit for households with school-aged children called Summer SNAP. Under this program, which began July 1, 2020, a State and local supplemental benefit is provided to some households with school-aged children in select jurisdictions during summer months and December.

In its first two years of operation, Summer SNAP was allocated \$200,000 in general funds. Additional funds are also available from a local contribution equivalent to the required match for the jurisdiction in the Public School Construction Program. With the original allocation, a supplemental benefit of \$20 per month in summer months and \$10 in December was provided to children in select jurisdictions but did not serve all children eligible for the program. The program's

appropriation increased substantially in fiscal 2023 to \$5 million in general funds. The increased appropriation will allow approximately 50,000 children to be served through the program and to increase the supplemental summer benefit to \$30 per month.

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. WIC also provides nutrition education, breastfeeding promotion and support, and referrals to social and health services. As shown in **Exhibit 4**, most participants are infants or children, while women comprise less than one-quarter of Maryland participants.

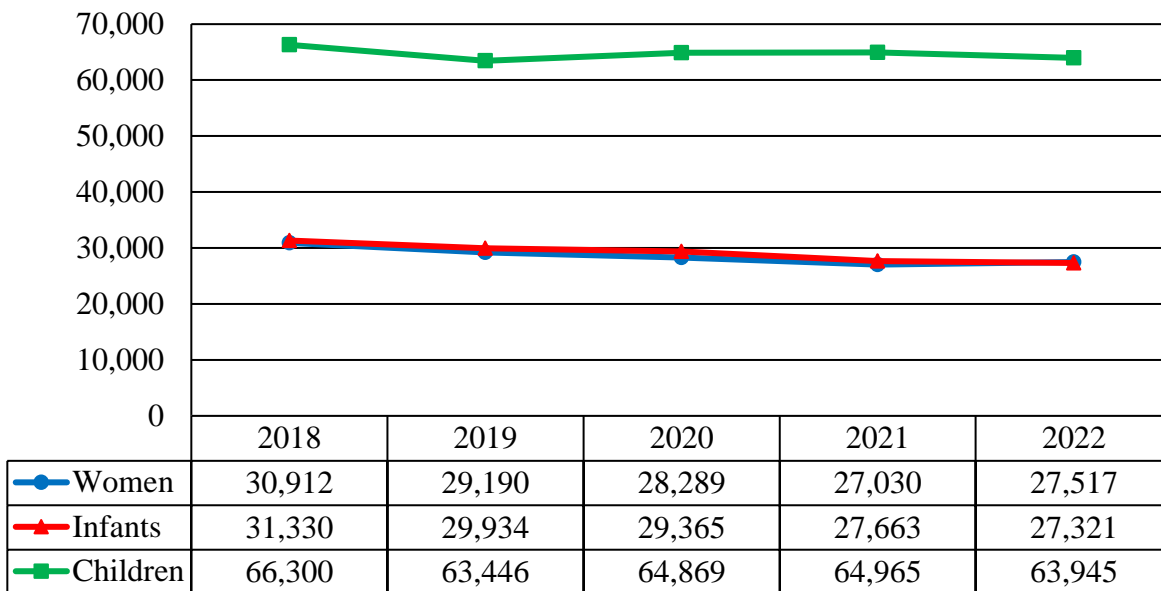


WIC: Special Supplemental Nutrition Program for Women, Infants, and Children

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

As shown in **Exhibit 5**, WIC enrollment in Maryland decreased across all categories between federal fiscal 2018 and 2022. This is consistent with national trends as total WIC enrollment across the United States decreased from just under 6.9 million in federal fiscal 2018 to 6.3 million in federal fiscal 2022. Infants served by Maryland WIC in federal fiscal 2022 showed the largest decline as enrollment fell by 4,009 infants compared to federal fiscal 2018, a 12.8% decrease. In the Maryland WIC 2021 annual report, MDH reported that it convened a stakeholder workgroup to provide feedback on recent participation trends. The workgroup suggested that WIC participation declined partially due to enhanced SNAP benefits during the COVID-19 pandemic and expanded access to child tax credits causing less demand for WIC benefits.

Exhibit 5
Average Monthly WIC Enrollment
Federal Fiscal 2018-2022



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

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

Considering WIC enrollment in Maryland has generally decreased in recent years, MDH described a variety of program changes in the 2021 annual report that were implemented to improve participants' shopping experience, expand the Authorized Foods List, streamline appointments, and enhance outreach. These changes include:

- certifying and expanding self-checkout to redeem WIC benefits at more stores;

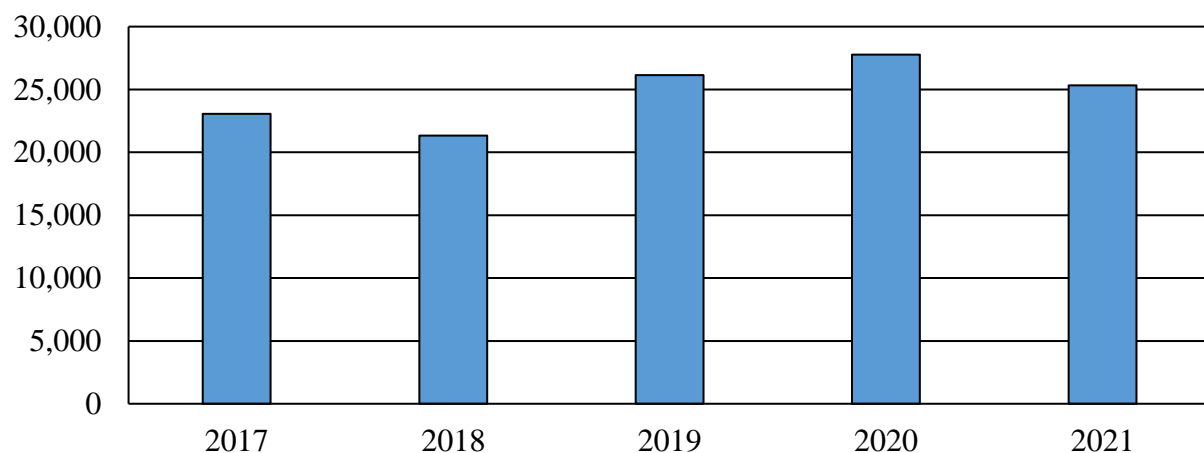
- reviewing and updating the Authorized Foods List to allow for the purchase of organic foods and other goods;
- allowing participants to scan and upload documents for certification; and
- promoting WIC services through multiple social media sites.

Child Care Assistance

The Child Care Scholarship (CCS) Program, formerly known as the Child Care Subsidy Program, provides financial assistance with child care costs to low-income families that meet applicable State or federal requirements. Eligible families receive vouchers indicating a subsidy rate, and the State pays the subsidy to the provider selected by the family. The program is funded through a combination of State funds and the federal Child Care and Development Block Grant.

As shown in **Exhibit 6**, just over 25,000 children were served in the CCS program in fiscal 2021. This reflects a 10% increase over fiscal 2018 enrollment driven by legislative and regulatory changes raising income eligibility thresholds and provider reimbursement rates in fiscal 2019 and 2020. However, fiscal 2021 participation declined by approximately 9% compared to fiscal 2020 participation due to the COVID-19 PHE causing temporary closures among child care programs and reduced demand for child care services during the stay-at-home order.

Exhibit 6
Children Served in the Child Care Scholarship Program
Fiscal 2017-2021



Source: Department of Budget and Management; Maryland State Department of Education

Additional legislative and regulatory actions have recently expanded the CCS program by increasing benefits and eligibility and streamlining application and payment processes. Effective May 23, 2022, the Maryland State Department of Education (MSDE) implemented several CCS program changes using financial assistance for child care authorized in the federal American Rescue Plan Act of 2021 (ARPA), including:

- raising income eligibility levels from 65% of the State median income as of August 2018 to 75% of the State median income as of May 2022;
- increasing provider reimbursement rates from the sixtieth percentile of the most recent market rate survey to the seventieth percentile of market rates; and
- reducing family copayment requirements to a range of \$1 to \$3 per week.

Chapters 525 and 526 of 2022 further adjust family copayments by requiring MSDE to award subsidies in an amount sufficient to ensure that an individual will not be required to pay a copayment if they participate in certain benefits programs, such as SNAP, and are employed or enrolled in an education or career training program. Additionally, Chapters 525 and 526 require MSDE to streamline CCS application processing by notifying the Comptroller within 10 days of receiving an invoice from a provider and by establishing a process for granting presumptive eligibility to individuals who attest to their eligibility for CCS. Presumptive eligibility will allow applicants to begin receiving scholarships and providers to be reimbursed for at least a 60-day period while MSDE reviews the application. MSDE also acknowledged delays in processing provider reimbursement and announced a plan to transition from retroactive, attendance-based payments to an advanced, enrollment-based payment structure in a memo dated October 20, 2022.

Housing Assistance

The Housing Choice Voucher, Public Housing, and Homelessness Solutions programs assist Marylanders with affording safe housing and avoiding or escaping homelessness. Additionally, the U.S. Congress created the federal Emergency Rental Assistance Program in December 2020 to address exacerbated housing insecurity across the United States due to the negative economic impacts of the COVID-19 pandemic. These programs are administered by the Department of Housing and Community Development (DHCD) and local housing authorities in certain jurisdictions.

Although the pandemic has focused increased attention on housing stability, the State's housing safety net prior to the pandemic did not serve all eligible households. For example, waitlists to receive assistance through the Housing Choice Voucher Program in certain counties extend to several years. The pandemic's added challenges, along with rising housing and rental prices and prices of other household necessities, have exacerbated the strain on these services. According to the U.S. Department of Housing and Urban Development (HUD), in Maryland, approximately 31% of all families and 75% of low-income households spend more than 30% of

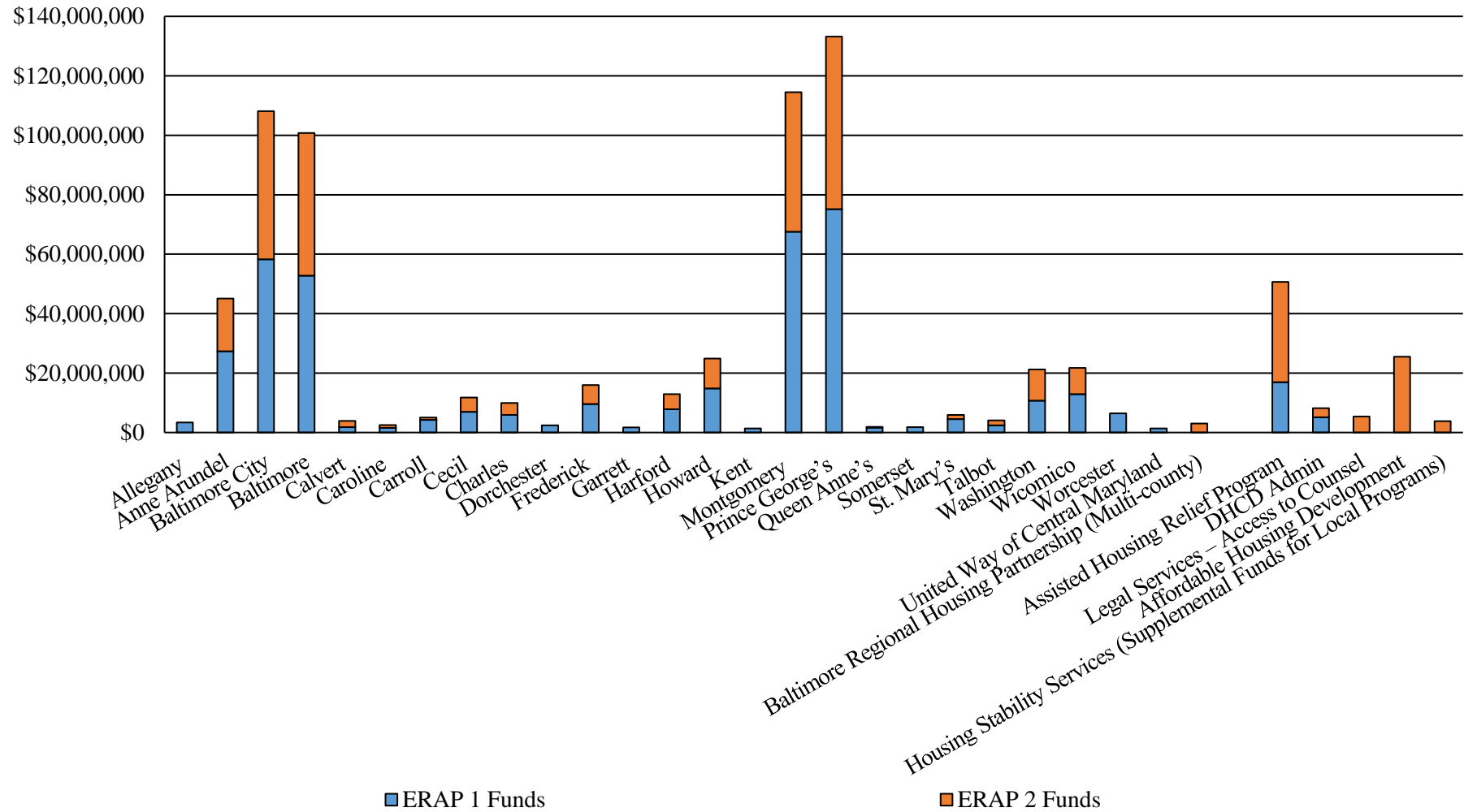
their income on housing. Furthermore, HUD reports that, in calendar 2021, the nationwide average monthly apartment rental price increased by 15% (the highest year-over-year rent increase in at least the past two decades) to \$1,627. Additionally, median home sale prices increased by 17% nationwide in calendar 2021 and have nearly doubled since 2012.

Emergency Rental Assistance Program

HUD analysis showed that nationwide, approximately 14.2%, or 6.36 million renter households, were behind on rental payments as of August 2022. In response, the U.S. Congress created the federal Emergency Rental Assistance Program in December 2020 through the federal Consolidated Appropriations Act and added a second round of funding in March 2021 through the ARPA.

A total of \$758.8 million in federal funds were distributed to Maryland based on population, with awards to both DHCD and to the eight largest local jurisdictions in the State. Funding allocations for the program are shown in **Exhibit 7**. The largest allocations went to Prince George's and Montgomery counties, Baltimore City, and Baltimore County. Allocations to these four jurisdictions comprised over half of total funding allocated to the State under the program.

Exhibit 7
Emergency Rental Assistance Program Funding and Distribution



DHCD: Department of Housing and Community Development
ERAP: Emergency Rental Assistance Program

Source: Department of Housing and Community Development

Emergency Rental Assistance Program funds can be used to provide rental or utility arrearage assistance to households experiencing financial hardship and that have incomes at or below 80% of the area median income. Assistance is limited to a maximum of 18 months across both rounds of program funding. As of the end of fiscal 2022, according to DHCD, over 72,000 households had received assistance from the program, and a total of \$384.9 million in assistance had been distributed.

Housing Choice Voucher Program

The Housing Choice Voucher Program offers vouchers for rental assistance to low-income families, elderly individuals, and individuals with disabilities, in order to subsidize decent housing. The program is federally funded through HUD and administered by DHCD and local housing authorities. Demand for the program continues to exceed capacity, a trend that began prior to the pandemic. Waitlists range from 2 to 3 years for counties for which DHCD operates the program, and from at least 1 year to as many as 15 years in other counties. In addition, waitlists are currently closed in at least seven counties outside of those managed by DHCD. Waitlists may remain closed for years, and sometimes for more than a decade, creating even longer wait times. As of fall 2022, at least 80% of authorized vouchers were in use in most counties in Maryland, with nine counties reporting over 90% in use. High voucher occupancy rates leave little turnover for individuals on waitlists to receive a voucher.

Homelessness Solutions Program

The Homelessness Solutions Program is administered by DHCD and provides grant funding to local Continuums of Care to provide services, including shelter operations, street outreach, rapid rehousing, and homelessness prevention. The Homelessness Solutions Program includes several previously separate State programs that were consolidated in 2019 into one grant program to address homelessness.

In fiscal 2023, \$16.1 million was budgeted for the program, an increase of \$5 million in general funds. Funding includes specific funds for targeting youth homelessness as part of program services. **Exhibit 8** shows the distribution of program funding across local Continuums of Care.

Exhibit 8
Allocation of Homelessness Solutions Program Funding
Fiscal 2022 to 2023

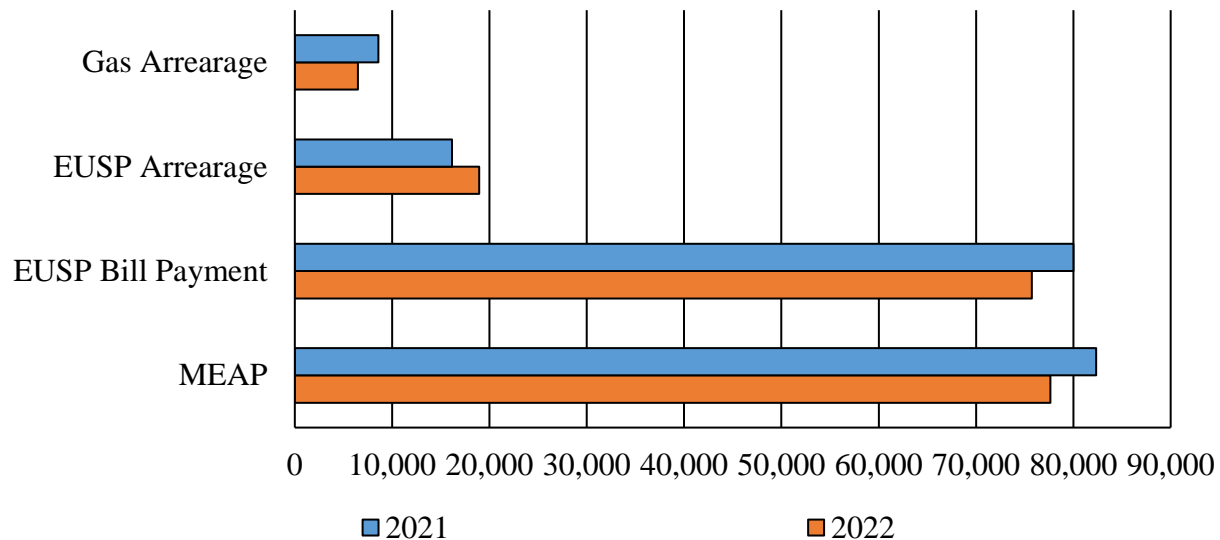
<u>Grantee</u>	<u>2022 Total Award</u>	<u>2023 Total Award</u>	<u>2022-2023 Difference</u>	<u>% Change</u>
Allegany	\$236,900	\$343,156	\$106,256	44.9%
Anne Arundel	552,500	788,327	235,827	42.7%
Baltimore City	2,261,500	3,297,802	1,036,302	45.8%
Baltimore	735,000	892,206	157,206	21.4%
Carroll	401,200	617,997	216,797	54.0%
Cecil	229,300	327,513	98,213	42.8%
Frederick	479,700	647,162	167,462	34.9%
Garrett	221,400	254,885	33,485	15.1%
Harford	450,100	580,347	130,247	28.9%
Howard	266,400	399,218	132,818	49.9%
Lower Shore	649,500	1,049,041	399,541	61.5%
Mid-Shore	926,500	1,386,805	460,305	49.7%
Montgomery	607,100	1,075,643	468,543	77.2%
Prince George's	895,700	1,305,393	409,693	45.7%
Southern	872,400	1,337,304	464,904	53.3%
Washington	514,800	652,433	137,633	26.7%
Total	\$10,300,000	\$14,955,232	\$4,655,232	45.2%

Source: Department of Housing and Community Development

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 affordable energy. **Exhibit 9** shows participation data for the energy assistance programs operated by the Department of Human Services' (DHS) Office of Home Energy Programs for fiscal 2021 and 2022. In fiscal 2022, DHS implemented a new program for household water and wastewater bill payment and arrearage assistance, the Low Income Household Water Assistance Program (LIHWAP), funded through available federal stimulus funds.

Exhibit 9
Households Receiving Energy Assistance Benefits
Fiscal 2021 and 2022



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

Source: Department of Human Services

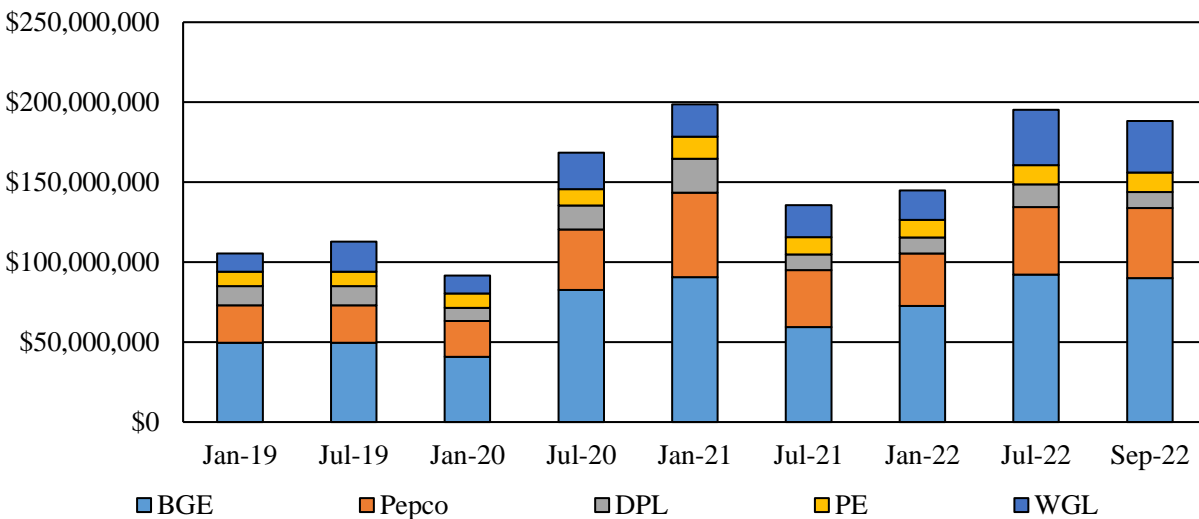
Since fiscal 2020, the number of applications and recipients of energy assistance have been impacted by both the negative economic impacts of the COVID-19 pandemic as well as rising energy prices. From March 16, 2020, through November 15, 2020, the State had a moratorium on utility terminations, including gas and electric service. During this time period, applications and households receiving energy assistance decreased and unpaid utility bills (arrearages) increased. While service could not be terminated during the moratorium, after the moratorium expired, customers were responsible for paying any arrearages that accumulated during the moratorium. As a result, applications for energy assistance increased notably in fiscal 2021.

Significant amounts of supplemental funding for utility arrearage assistance received by the State through federal stimulus legislation also resulted in larger numbers of recipients of energy assistance beginning in fiscal 2021. Supplemental federal funds included a total of \$93.5 million in Low Income Home Energy Assistance Program funds allocated through the ARPA for use by the State during fiscal 2021 and 2022. As a result of increased funding and need, in January 2022, Governor Lawrence J. Hogan, Jr. announced increases to the minimum benefit level for MEAP from \$300 to \$500, and from \$150 to \$300 for EUSP, including a supplemental benefit of \$83 a month per recipient during fiscal 2022 and 2023.

In fiscal 2022, applications for energy assistance decreased from fiscal 2021 levels; however, many households continue to struggle to afford their energy bills due to energy prices that have increased dramatically over the past year. According to the U.S. Energy Information Administration, the average residential price of electricity through the end of calendar 2022 is projected to increase by 7.5% from the 2021 average, and for the same time period, the average residential price for natural gas will increase by 25.5% from the 2021 average. Prices are forecast to continue to rise in calendar 2023. Combined with rising prices for other household necessities such as housing and food, utility arrearages are projected to continue to increase.

Exhibit 10 shows utility arrearage data reported by the Public Service Commission (PSC). Total outstanding arrearages increased by \$103.9 million (96%) between March 2020 and December 2020, to a peak of more than \$212 million. In June 2021, PSC distributed \$83 million in arrearage assistance funds, which reduced total outstanding arrearages by 29.5% in July 2021. However, due to increasing energy prices and continued negative economic impacts from the COVID-19 pandemic, arrearages subsequently increased by approximately 44% through fiscal 2022, from \$135.5 million in July 2021 to \$195.1 million in June 2022. During the first three months of fiscal 2023, outstanding arrearages have decreased slightly but remain elevated, totaling \$188.2 million as of September 2022.

Exhibit 10
Arrearage Gross Customer Arrearages for Select Utilities
Fiscal 2020-2022



BGE: Baltimore Gas and Electric Company

DPL: Delmarva Power and Light

PE: Potomac Edison

WGL: Washington Gas and Light Company

Source: Public Service Commission

Low Income Household Water Assistance Program

Rising utility costs have also included household water services. The need for water assistance in Maryland is impacted by the overall regulatory structure of the water industry, which is unique in that there are no uniform, statewide regulations or standards for providing low-income assistance for household water service. Furthermore, because of variations in water rates depending on jurisdiction and the provision of household water services by an assortment of private, public, and private/public entities depending on jurisdiction, the need for water assistance varies across the State.

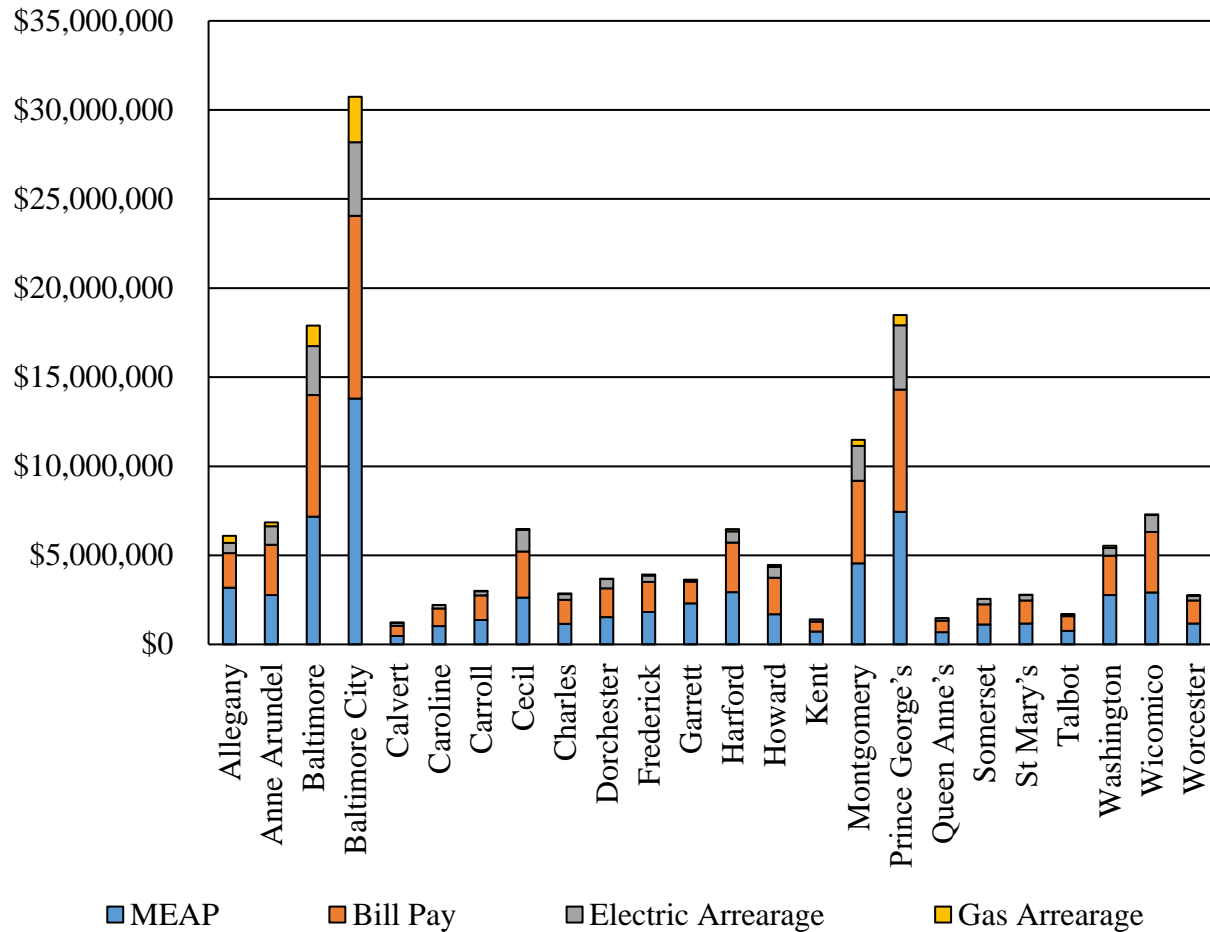
In June 2021, the U.S. Department of Health and Human Services announced the release of emergency funding to states for the establishment of LIHWAP. Funding was provided through both the federal Coronavirus Response and Relief Supplemental Act and the ARPA. The program is intended to address increases in household water and wastewater bills and arrearages among low-income households during the COVID-19 pandemic by providing bill pay assistance and arrearage assistance. The program is also intended to prevent disconnection of household water services and to allow for reconnection of service through the elimination of arrearages. DHS notes that there has been an increased need for water assistance in Maryland, and several major water utilities reported a 75% increase in water bill arrearages since the beginning of the pandemic.

Maryland's total allocation of federal LIHWAP funding totals \$14.1 million and will remain available through the end of federal fiscal 2023. DHS reports that through the end of fiscal 2022, 2,887 households received water arrearage assistance benefits through the program, and 2,436 households received wastewater arrearage benefits. Average benefit amounts were \$543.14 for water arrearage assistance and \$459.16 for wastewater arrearage assistance.

Distribution of Energy Assistance Across Jurisdictions

Exhibit 11 summarizes the distribution of energy assistance benefits across jurisdictions in Maryland in fiscal 2022. The totals ranged from \$1.2 million in Calvert County to \$30.7 million in Baltimore City. Program participation and the value of benefits received varies among jurisdictions due to a number of characteristics including housing stock, electricity and heating costs, variation in temperature, and income distribution. Overall, energy assistance recipients in Baltimore City received nearly 20% of total benefits distributed statewide in fiscal 2022, with Prince George's County recipients receiving nearly 12% and Baltimore County recipients receiving 11.5% of total benefits distributed. Counties with recipients receiving the lowest percentages of energy assistance benefits statewide are largely concentrated in southern Maryland and the Eastern Shore, with Calvert, Kent, and Queen Anne's counties each receiving less than 1% of energy assistance benefits distributed statewide.

Exhibit 11
Cumulative Total Amount of Energy Assistance Benefits
Distributed by Jurisdiction
 (\$ in Millions)
Fiscal 2022



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 2020 Budget:	In tax year 2020, Maryland taxpayers claimed a total of \$859.9 million in credits, of which \$745 million was refundable. The U.S. Department of the Treasury estimates that nationwide \$73.7 billion in federal earned income credits will be claimed in tax year 2023.
Eligibility:	To claim the credit in tax year 2022, an individual must have earned income, \$10,300 or less of investment income, and a modified federal adjusted gross income of less than \$16,480 with no qualifying children, \$43,492 with one qualifying child, \$49,399 with two qualifying children, or \$53,057 with three or more qualifying children. These income limits are currently increased by \$6,130 for individuals who are married and file jointly. Additional requirements must be met to claim the credit.
Participants:	A total of 401,570 Maryland tax returns in 2020 claimed the credit, of which 346,260 received a refund.
Value of Benefit:	In tax year 2022, the maximum credit is \$560 with no qualifying children, \$3,733 with one qualifying child, \$6,164 with two qualifying children, and \$6,935 with three or more qualifying children.
Cost Sharing:	None.
Accessibility:	Available to all eligible applicants.
Regional Variations:	None.

Source: Internal Revenue Service

Maryland Earned Income Credit

Program Description:	A tax credit for eligible low-income workers generally 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 2020 Budget:	For tax year 2020, a total of \$407.5 million in State credits were claimed, of which \$296.3 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. An individual who is without qualifying children may claim the credit without regard to the federal minimum age requirement if the individual otherwise meets federal requirements.
Participants:	In tax year 2020, a total of 349,657 returns claimed the refundable credit and 251,923 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, though taxpayers without a qualifying child may claim 100% of the federal credit up to \$530 for tax years 2020 through 2022, which is refundable. In tax year 2022, the maximum nonrefundable credit is an estimated \$530 with no qualifying children (refundable), \$1,867 with one qualifying child, \$3,082 with two qualifying children, and \$3,468 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. In tax year 2022, individuals qualify to receive a refundable credit equal to 45% of the federal credit received, minus any pre-credit State tax liability. After tax year 2022, the credit decreases to 28% of the federal credit. In tax year 2022, the maximum value of the refundable portion of the credit was \$530 with no qualifying children, \$1,680 for one child, \$2,774 for two children, and \$3,121 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:	Chapter 39 of 2021 required the Comptroller to issue an economic impact payment of up to \$500 to a resident who claimed the State earned income credit in tax year 2019. The Act expanded, for tax years 2020 through 2022, the State refundable earned income credit. The Act also increased the value of the refund for qualified individuals from 28% to 45% of the federal earned income tax credit, minus any pre-credit State income tax liability. For individuals without a qualifying child, the value of the credit was increased to 100% of the federal credit, subject to a maximum of \$530. A taxpayer without a qualifying child may claim this fully refundable credit instead of the nonrefundable and refundable State earned income credits provided under current law. Chapter 40 of 2021 expanded, for tax years 2020 through 2022, eligibility for the State and local earned income tax credits, and thereby the State and local poverty level credits, by allowing a taxpayer to claim the tax credits notwithstanding certain federal requirements, which generally require that a taxpayer have a valid Social Security number at the time of tax filing.

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 2020 Budget:	In tax year 2020, the poverty level income credits claimed against the State income tax totaled \$1.6 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 11,152 tax year 2020 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 2021 was \$1,263. 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:	Chapter 40 of 2021 expanded, for tax years 2020 through 2022, eligibility for the State and local earned income tax credits, and thereby the State and local poverty level credits, by allowing a taxpayer to claim the tax credits notwithstanding certain federal requirements, which generally require that a taxpayer have a valid Social Security number at the time of tax filing.

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 2020 Budget:	In tax year 2020, Maryland taxpayers claimed \$1.7 billion in tax credits, of which \$521.3 million was refundable tax credits.
Eligibility:	All taxpayers with qualifying children who are younger than age 18, have a valid Social Security number, and meet other qualifications. The credit phases 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 2020, a total of 782,150 Maryland tax returns claimed the credit, and 309,340 returns claimed the additional refundable credit.
Value of Benefit:	In tax year 2021, the maximum credit amount was \$3,000 per child between the ages of 6 and 17, and \$3,600 per qualifying child younger than age 6. The maximum value of the nonrefundable tax credit for each dependent who is not a qualifying child is equal to \$500. For tax year 2022, the maximum credit amount reverts to \$2,000 per child age 16 and younger, up to \$1,500 of which is refundable.
Cost Sharing:	None.
Accessibility:	Available to all eligible applicants.
Regional Variations:	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 2020 Budget:	In tax year 2020, Maryland taxpayers claimed a total of \$79.3 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. For tax year 2021, the maximum amount of expenses eligible for the credit is \$8,000 for the first qualifying person and \$16,000 for two or more qualifying persons. Certain limits apply if the taxpayer deducted dependent care benefits or are otherwise reimbursed.
Participants:	In tax year 2020, a total of 134,510 Maryland tax returns claimed the credit.
Value of Benefit:	For tax year 2021, the maximum value of the credit temporarily increased from 35% to 50% of qualifying expenses subject to a maximum of \$4,000 for one qualifying person and \$8,000 for two or more qualifying persons under the federal American Rescue Plan Act. For tax year 2022, the maximum value of the credit returns to 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.

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 2020 Budget:	For tax year 2020, Maryland dependent care credits totaled \$6.7 million.
Eligibility:	In tax year 2021, the credit was available to individuals who qualify for the federal child and dependent care credit and whose federal adjusted gross income (FAGI) is \$95,900 or less (\$149,050 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 \$95,900 (\$50,000 and \$149,050 if married and filing jointly). The applicable income phase-outs are indexed for inflation.
Participants:	In tax year 2020, a total of 59,682 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 2021, taxpayers with a FAGI of \$52,100 or less (\$78,150 if married filing jointly) could claim a refundable tax credit. The maximum value of the credit was \$1,280 for care provided to one qualifying dependent (\$2,560 for two or more dependents). The applicable income phase-outs are indexed for inflation.
Cost Sharing:	None.
Accessibility:	Available to all eligible participants.
Regional Variations:	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 2023 Budget:	\$140.9 million (\$99.7 million in federal funds, \$39.2 million in general funds, \$2.0 million in special funds from the child support offset). The fiscal 2023 budget includes approximately \$29.0 million to support an additional \$45 monthly benefit per recipient. Actual expenditures will vary based on eligible recipients and benefit levels.
Eligibility:	<p>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.</p> <p>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. Chapters 509 and 510 of 2022 define and establish requirements when unpaid work experience and community service may be offered as an alternative to work requirements. The Acts establish the maximum required work activity hours work-eligible TCA recipients may be required to meet. The maximum hours vary based on the age of the child in their care, whether the recipient also receives child care assistance, and whether there are two work-eligible parents in the assistance unit. The Acts also alter criteria for exemption from work requirements by adding criteria based on months of TCA receipt and preventing lifetime limits on exemptions based on having a child younger than age one.</p>

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 child younger than age one or a needy caretaker relative. However, assistance cannot be terminated or reduced for noncompliance with work activity requirements if individuals have “good cause.” Individuals with good cause may not have benefits reduced or terminated but instead must receive a lesser sanction, particularly individuals who have children in the assistance unit.

Participants:	In fiscal 2022, the program served an average of 56,530 recipients per month. The fiscal 2023 budget assumes an average of 52,053 monthly recipients.
Value of Benefit:	The fiscal 2023 budget assumes an average of \$225.64 per month per recipient, not including an additional \$45 monthly benefit enhancement per recipient, as provided for in the fiscal 2023 budget. For federal fiscal 2023, 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 (with 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).

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 2023 Budget:	\$4.2 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. Eligibility criteria varies by local office. 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:	<p>In fiscal 2022, the program issued 759 grants, with an average of 63 grants per month. Fiscal 2022 participation represents a substantial decline from typical program experience; in the months leading up to the pandemic, more than 400 grants were provided each month. The fiscal 2023 budget assumes an average of 452 recipients per month, aligning the anticipated caseload with prepandemic experience.</p> <p>As qualifying individuals must show evidence such as a utility shut-off or eviction notice, efforts during the pandemic to prevent these kinds of emergencies, and other available stimulus relief reduced demand for the program.</p>
Value of Benefit:	Benefits vary by jurisdiction and are governed by local department plans. The fiscal 2023 budget assumes an average grant of \$796.26, aligning the estimated benefit with more typical prepandemic levels.
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.

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 federal monthly benefit and \$40, if the federal benefit is less than \$40. Since fiscal 2021, a State and local supplemental benefit (Summer SNAP) is also provided to some households with school-aged children in select jurisdictions that provides an additional \$30 per school-aged 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 2023 Budget:** \$1,959.9 million in federal funds for traditional SNAP benefits. However, actual expenditures will vary based on eligible recipients and benefit levels.
- Beyond the base SNAP program, \$6.6 million is available for the supplemental benefit for seniors and \$5 million for Summer SNAP, which also leverages matching local funding. During the national public health emergency, SNAP recipients have received the maximum benefit; therefore, the supplemental benefit for seniors will not become active again until the national public health emergency ends.
- 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 2023, this deduction is \$193 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 2022, the average number of monthly cases was 470,216 and the average number of monthly recipients was 828,223. The fiscal 2023 budget assumes an average monthly number of cases of 396,996.

Value of Benefit: The fiscal 2023 budget assumes an average grant of \$411.41 per month for traditional SNAP benefits. In federal fiscal 2023, the maximum benefit for a three-person household is \$740 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. However, during the national public health emergency, the State has received authority to allow households to receive the maximum benefit for their household size (known as emergency allotments). The federal Consolidated Appropriations Act, 2023 created a set end date for emergency allotments, disentangling the end from the national public health emergency. The emergency allotments will end after the February 2023 issuance at which point recipients will receive benefits based on the typical calculation procedures.

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 91% of eligible households in Maryland received benefits in federal fiscal 2019 (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.

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) or Supplemental Security Income (SSI) and families who meet income eligibility requirements.
Funding Source:	Federal and State funds.
Fiscal 2023 Budget:	Approximately \$217.8 million (\$159.3 million in federal funds from the Child Care and Development Block Grant and \$58.5 million in general funds).
Eligibility:	<p>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 and non-SSI families must also meet income guidelines. Income guidelines vary by family size. By July 1, 2023, the Maryland State Department of Education (MSDE) must establish a process for granting presumptive eligibility to individuals who attest their eligibility per Chapters 525 and 526 of 2022. This will allow applicants to begin receiving scholarships for at least a 60-day period while MSDE reviews the application.</p> <p>Effective May 23, 2022, MSDE increased the income guidelines to include families earning up to approximately 75% of the State median income. For example, a family of three qualifies for the program with an annual income of up to \$75,627.</p>
Participants:	In fiscal 2023, 25,509 children are expected to be served through the program. In fiscal 2021, 25,323 children were served.

Value of Benefit:	<p>In fiscal 2021, the average annual cost per child in the program was \$7,871.</p> <p>The reimbursement rate for providers in each region cannot be lower than the sixtieth percentile of the most recent market rate survey. MSDE raised provider reimbursement rates to the seventieth percentile of market rates effective May 23, 2022. Cost of care varies by type of care, age of child, and region of the State.</p>
Cost Sharing:	<p>Families receiving TCA or SSI benefits are not required to make copayments as a condition of receiving a scholarship. Chapters 525 and 526 further waived copayments for families participating in other benefits programs, such as the Supplemental Nutrition Assistance Program. All other families must make a copayment for three or fewer children receiving a child care subsidy. Previously, copayments were on a sliding scale based on family size and income and varied depending on the region of the State. MSDE reduced weekly copayment to a range of \$1 to \$3 depending on the unit of scholarship that the family receives.</p>
Accessibility:	<p>The program is not an entitlement and funding is limited. Priorities for service are (1) TCA and SSI applicants or recipients who are working, in job training, or in public school; (2) families who have received TCA or SSI within the last six months; and (3) 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.</p>
Regional Variations:	<p>Income eligibility levels are standard across the State. The subsidy rates vary regionally.</p>
COVID-19 Program Modifications:	<p>Effective July 20, 2020, MSDE temporarily issued payments for child care scholarships based on attendance, rather than enrollment, to provide financial assistance to providers during the pandemic. During summer and fall 2022, MSDE resumed paying providers based on enrollment and issued one-time payments to offset processing delays and continued COVID-19 impacts. MSDE will transition from retroactive, attendance-based payments to an advanced, enrollment-based payment structure beginning in January 2023.</p>

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 2023 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 2023, 23.0 million meals are expected to be served through this program. In fiscal 2021, 33.4 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, 2022, through June 30, 2023, for child and adult daycare centers are as follows:

- free meals – \$2.21 for breakfast, \$4.03 for lunch/supper, and \$1.18 for snack;
- reduced-price meals – \$1.91 for breakfast, \$3.63 for lunch/supper, and 64 cents for snack; and
- paid meals – 45 cents for breakfast, 47 cents for lunch/supper, and 19 cents for snack.

An additional 30 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 \$7.42 (or \$1,780.80 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 \$6.18 (or \$1,483.20 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 \$1.11 cents (or \$266.40 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) and Tier II higher income family daycare providers receive \$1.66 for breakfasts, \$3.04 for lunches and suppers, and 97 cents for snacks served. The daily benefit available for Tier 1 and Tier II providers serving a participant breakfast, lunch, and a snack is \$5.67 (or \$1,360.80 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.

The federal Keeping Kids Fed Act of 2022 provides an additional 10 cents for each meal and supplement served and allows Tier II daycare providers to be reimbursed at the Tier I rate for the period July 1, 2022, through June 30, 2023.

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.

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 2023 Budget:	\$69.3 million in federal funds. State matching funds are budgeted in the Maryland Meals for Achievement In-classroom Breakfast Program.
Eligibility:	<p>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.</p> <p>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.</p>

Participants:	<p>In fiscal 2023, approximately 78.5 million lunches are expected to be served, including 24.6 million paid lunches, 6.7 million reduced-price lunches, and 47.2 million free lunches. In fiscal 2021, there were approximately 174,460 breakfasts served, including 7,663 paid breakfasts, 435 reduced-price breakfasts, and 166,362 free breakfasts.</p>
Value of Benefit:	<p>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, 2022, through June 30, 2023, for regular schools are 50 cents for paid breakfasts, \$1.96 for reduced-price breakfasts, and \$2.26 for free breakfasts.</p> <p>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, 2022, through June 30, 2023, for severe need schools are 50 cents for paid breakfasts, \$2.37 for reduced-price breakfasts, and \$2.67 for free breakfasts.</p> <p>The federal Keep Kids Fed Act of 2022 provides an additional 40 cents for each lunch served and allows an additional 15 cents for each breakfast served for the school year starting July 1, 2022, through June 30, 2023.</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 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.</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: 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.

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

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 2023 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 2023, 31.8 million breakfasts are expected to be served through this program, including 10.0 million paid breakfasts, 2.1 million reduced-price breakfasts, and 19.8 million free breakfasts.
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.

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 is also available to supplement federal funds.
- Fiscal 2023 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 2023, 756,792 paid half pints of milk are expected to be served through this program, no free half pints are expected to be provided. In fiscal 2021, there were approximately 381,362 paid half pints of milk provided.

Value of Benefit: The federal reimbursement available for all milk given to nonpricing institutions, and paid milk served in pricing institutions is 27 cents, effective July 1, 2022, through June 30, 2023. 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.

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 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.

Accessibility: 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.

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

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 2023 Budget:	\$178.8 million in federal funds.
Eligibility:	<p>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.</p> <p>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.</p>

Participants:	<p>In fiscal 2023, approximately 78.5 million lunches are expected to be served, including 24.6 million paid lunches, 6.7 million reduced-price lunches, and 47.2 million free lunches. In fiscal 2021, there were approximately 203,863 lunches served, including 21,677 paid lunches, 2,302 reduced-price lunches, and 179,884 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, 2022, through June 30, 2023, are currently 37 cents for paid lunches, \$3.53 for reduced-price lunches, and \$3.93 for free lunches. This provides a maximum federal reimbursement per student, assuming 180 school days of \$66.60 a year for paid lunches, \$635.40 for reduced-price lunches, and \$707.40 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 8 cents per lunch if the food meets certain meal pattern and nutrition standard requirements.</p> <p>In the 2022-2023 school year, participating schools will receive commodity foods or cash in lieu, with a value of 30 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:	The federal Families First Coronavirus Relief Act authorized Pandemic-electronic benefit transfers 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 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 and also provided a benefit for the summer and expanded the program to child care. Subsequent legislation and guidance effectively made the child care program into one under which children younger than age 6 in Supplemental Nutrition Assistance Program households are potentially eligible, since there is no free and reduced-price meal program for child care programs. The federal American Rescue Plan Act further extended the program through the national public health emergency and for school-aged children the summer after. Maryland has provided benefits for the 2019-2020, 2020-2021, and 2021-2022 school years, and summer programs for the latter two school years. USDA has issued guidance for a 2022-2023 school year program, but as of December 2022, no state has an approved plan.

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:	<p>Federal funds pass through the Maryland State Department of Education to participating schools.</p> <p>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.</p>
Fiscal 2023 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 2023, 93,362 children are expected to have access to this program. During the fiscal 2021 school year, 101,350 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:	<p>None.</p>
Accessibility:	<p>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.</p>
Regional Variations:	<p>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.</p>

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 2023 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 2023, 3.2 million meals and/or snacks are expected to be provided through this program, including 1.3 million breakfasts, 1.9 million lunches, 57,354 snacks, and 34,354 suppers. In fiscal 2021, 62.6 million meals and/or snacks were served, including 29.5 million breakfasts, 29.3 million lunches, 612,082 snacks, and 3.2 million suppers.
Value of Benefit:	Federal reimbursement rates for rural or self-preparation sites effective January 1, 2022, through December 31, 2022, are \$2.61 for breakfast, \$4.56 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 \$1.08 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 \$7.17 (or \$286.80 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.

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:	81.86% federal, 18.1% manufacturer rebates, and 0.04% State in fiscal 2022. The split between federal, State, and manufacturer rebates varies each year.
Fiscal 2023 Budget:	\$103.0 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 2022, the U.S. Department of Agriculture Food and Nutrition Service estimates that Maryland's average monthly participation in WIC in federal fiscal 2022 was 118,783. In September 2022, statewide participation totaled 122,732, of which, 28,092 were infants, 65,841 were children, and 28,799 were women. In fiscal 2021, Maryland served 75.6% of eligible infants, 80.8% of eligible women, and 67.8% of eligible children up to age five.

Value of Benefit:	<p>In fiscal 2022, participants received food benefits averaging an estimated \$63.23 before rebates and \$43.71 after rebates per month. The benefits related to nutritional assessment and education are a part of the nutrition services and administrative funding, which was \$22.00 per month per participant in fiscal 2022.</p> <p>For the most commonly issued WIC foods in fiscal 2022, the percentage of benefits redeemed varied widely from 42.06% redeemed for infant fruits and vegetables to 80.65% redeemed for infant formula. Issued fruits and vegetables, whole milk, and eggs also had a redemption rate greater than 60%.</p>
Cost Sharing:	<p>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.</p>
Accessibility:	<p>WIC is not a federal entitlement. The Maryland Department of Health is responsible for determining participant eligibility after individuals file an application.</p>
Regional Variations:	<p>Eligibility criteria are standard across the State. Benefits vary by health/nutritional status of the individual being served.</p>
COVID-19 Program Modifications	<p>As of December 2022, certain active waivers, including Social Distancing and Food Packaging waivers, are extended until 90 days after the end of the national public health emergency.</p> <p>Maryland WIC implemented programmatic changes during the pandemic, such as using virtual meeting spaces for retail vendor trainings, nutrition education, breastfeeding trainings, and other meetings, which have become part of the program's ongoing operations.</p>

Source: Maryland Department of Health; Maryland State Budget

Medical Assistance (Medicaid)

Program Description:	Medicaid is a comprehensive health insurance program for 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. Effective January 1, 2023, Medicaid also covers dental services for all adult beneficiaries.
Funding Source:	Generally, 50% federal/50% State. However, states 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 2023 Budget:	\$13,642.2 million (\$4,622.0 million in general funds, \$738.0 million in special funds, \$8,201.6 million in federal funds, and \$80.6 million in reimbursable funds). This total includes behavioral health expenditures for Medicaid participants.
Eligibility:	Recipients of Temporary Cash Assistance or 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. Other individuals qualify based on their income or due to an inability to pay extraordinary medical bills resulting from a catastrophic illness or extended nursing home or hospital stay. 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 November 2022, the Department of Legislative Services estimates that the fiscal 2023 average annual monthly enrollment for Medicaid will be 1.6 million (1,111,463 traditional participants and 444,382 ACA participants), an all-time high for the program.

Value of Benefit:	The average cost per enrollee, including Medicaid behavioral health and excluding administrative costs, is projected to be \$8,644 in fiscal 2023 for enrollees in the base Medicaid program (<i>i.e.</i> , excluding the ACA expansion population) and \$8,813 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:	<p>The federal Families First Coronavirus Relief Act granted states a 6.2 percentage point enhanced match on qualified Medicaid expenses during the national declaration of a COVID-19 public health emergency. This enhanced match was originally available through the end of the quarter in which the declaration of a public health emergency by the U.S. Secretary of Health and Human Services terminates. The federal Consolidated Appropriations Act, 2023 creates a phase-out schedule beginning April 2023, with the enhanced match ending at the end of December 2023. As a condition of receiving this enhanced match, states cannot disenroll participants (except in limited circumstances) until a specified date (initially the end of the national public health emergency). Under the Consolidated Appropriations Act, 2023, the expiration of the continuous enrollment condition is March 31, 2023.</p> <p>The federal government has granted numerous waivers of requirements through the end of the national public health emergency. Waivers pertain to telehealth flexibility, staff and sanitization procedures, and reporting requirements.</p>

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

Maryland Children's Health Program

Program Description:	The Maryland Children's Health Program (MCHP) provides 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, and behavioral health care.
Funding Source:	Typically, 65% federal/35% State.
Fiscal 2023 Budget:	\$391.2 million (\$129.2 million in general funds, \$4.5 million in special funds, and \$257.5 million in federal funds). This amount includes an estimate of behavioral health expenditures for MCHP beneficiaries, 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 November 2022, the Department of Legislative Services estimates that fiscal 2023 average monthly enrollment for MCHP will be 161,830 participants.
Value of Benefit:	The average cost per participant in fiscal 2023 (including behavioral health and excluding administrative costs) is estimated to be \$2,736.
Cost Sharing:	No premiums are required of families with incomes at or below 211% FPG. Families with incomes above 211% FPG must pay a monthly premium of about 2% of family income (\$61 or \$76, effective February 1, 2022, depending on the household income).
Accessibility:	Entitlement program.
Regional Variations:	Benefits and eligibility criteria are standard across the State.

COVID-19 Program The federal Families First Coronavirus Relief Act granted states a
Modifications: 4.34 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. Initially available throughout the duration
 of the federal declaration of a public health emergency, the federal
 Consolidated Appropriations Act, 2023 creates a phase-out schedule
 beginning April 2023, with the enhanced match ending at the end of
 December 2023. As a condition of receiving this enhanced match,
 states cannot disenroll participants (except in limited circumstances)
 until a specified date (initially the end of the national public health
 emergency). Under the Consolidated Appropriations Act, 2023, the
 expiration of the continuous enrollment condition is March 31, 2023.
 Governor Lawrence J. Hogan, Jr. issued an executive order that
 suspended premium payments for MCHP so that monthly payments
 would not be due again until the state of emergency issued by the
 Governor ended. The Maryland Department of Health extended this
 order until the end of the national public health emergency.

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 2023 Budget:	The credit is not budgeted through the State budget.
Eligibility:	<p>To be eligible, an individual (1) must have a household income of at least 100% 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. Through the end of calendar 2025, there is no maximum income limit for the premium tax credit.</p> <p>For tax years 2021 and 2022, the federal American Rescue Plan Act temporarily expanded eligibility for the premium tax credit by eliminating the rule that a taxpayer with household income above 400% FPG cannot qualify for a premium tax credit. The federal Inflation Reduction Act extended this through 2025.</p>
Participants:	In October 2022, approximately 131,755 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 cost of available insurance, geographic area, and family size also impact the value of the tax credit. In calendar 2022, the average annual tax credit per households among enrollees is estimated to be \$6,125.
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.
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.

Source: Internal Revenue Service; 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 2023 Budget:	The State's fiscal 2023 appropriation of Section 8 Housing Choice Voucher Funds, budgeted within the Department of Housing and Community Development (DHCD), is approximately \$19.5 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.
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 July 2022, there were 56,334 vouchers authorized in Maryland. HUD reported that, on average, 87% were in use. Per HUD, in federal fiscal 2021, there were more than 28,000 units of project-based rental assistance in Maryland.

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 \$138 per month, and the average assistance payment was \$775 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 reported an average waiting time of 2 to 3 years for individuals on its waitlist as of September 2022. Other jurisdictions report wait times of 1 year to as much as 15 years. Waiting times vary among each housing authority depending on demand and preferences for removing individuals from the waitlists. 82% of DHCD's vouchers are currently in use. Waitlists are currently closed in several counties.

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.

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 2021 Budget:	\$7.5 billion nationwide, including \$4.8 billion for operating expenses. Total fiscal 2021 State allocation for Maryland was \$118.8 million, of which \$87 million is for operating expenses and \$32 million is for capital expenses.
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 11,300 units available in Maryland as of October 2022. Of these units, more than 88% 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, referred to as the Total Tenant Payment, 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:	<p>Administered by the Department of Housing and Community Development (DHCD), this program provides federally and State-funded grants to 10 local Continuums of Care (CoC) and 6 Local Homeless Coalitions (LHC) to support homeless shelters and homeless services programs across the State. These entities cover all 24 jurisdictions of 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:</p> <ul style="list-style-type: none">• 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:	<p>General, special, and federal funds. Special funds are available from DHCD’s General Bond Reserve Fund.</p>
Fiscal 2023 Budget:	<p>\$16.1 million total, including \$14.3 million in general funds, \$798,152 in special funds, and \$1.0 million in federal funds.</p>
Eligibility:	<p>Lead agencies for CoC and LHCs can apply to DHCD for funding on behalf of homeless services providers in their community. Funds can be used for street outreach, emergency shelter, rapid rehousing, homelessness prevention, case management, and homeless management information systems.</p>
Participants:	<p>Grantees include 10 local CoC and 6 LHCs, or a collaborative applicant of a CoC. CoC aim to serve people who are homeless or at-risk of homelessness.</p>

Value of Benefit:	Funding is provided as grants to CoC and LHCs that provide services to participants. Fiscal 2023 awards ranged in size from \$250,000 for Garrett County to more than \$3.2 million for Baltimore City.
Cost Sharing:	All CoC and LHCs must provide matching funds of at least 25% of the amount requested.
Accessibility:	Funds are available to eligible CoC and LHCs in the State.
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:	\$5 million in additional State general funds were allocated to the program in fiscal 2023. These funds support the continuation of several homeless programs established during the pandemic, and increasing demand for homeless services, as many federal COVID-19 relief programs are expiring.

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. When available and if needed, federal Low Income Home Energy Assistance Program funds may also be used to support Electric Universal Service Program (EUSP) benefits.
- Fiscal 2023 Budget:** \$114.1 million in special funds. \$30.7 million is available from EUSP funds. \$82.8 million is available 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. SEIF funds budgeted in fiscal 2023 are significantly higher than prior years, reflecting substantial growth in revenues to the State from recent RGGI program auctions. Funding excludes administrative expenditures.
- Eligibility:** Families with (1) incomes at or below 175% of federal poverty guidelines (FPG); (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. Chapters 638 and 639 of 2021 expanded income eligibility for a customer age 67 or older to up to 200% FPG.
- Households are only eligible for arrearage assistance once every five years except in limited circumstances. Households must also have a past due balance of at least \$300 to receive arrearage assistance.
- Participants:** In fiscal 2022, 75,727 households received bill payment assistance, and 18,959 households received arrearage assistance.

Value of Benefit:	<p>In fiscal 2022, the average benefit was \$761 for the bill assistance program and \$989 for the arrearage assistance program. The arrearage assistance benefits are limited to a minimum of \$300 and a maximum of \$2,000.</p> <p>In January 2022, Governor Lawrence J. Hogan Jr. announced an increase to the minimum benefit level for EUSP from \$150 to \$300, as well as a supplemental benefit equal to approximately \$83 per month in bill payment assistance during fiscal 2022 and 2023.</p>
Cost Sharing:	<p>EUSP benefits are based on a calculation including measures of gross household income, household size, electricity 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 2023, EUSP will pay between 60% and 65% of participants' electric costs 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.</p>
Accessibility:	<p>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 five years except in limited circumstances. In some years, the department imposes a cap of the amount of arrearage assistance available, due to funding limitations.</p>
Regional Variations:	<p>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.</p>

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 2023 Budget:	\$69.0 million from the federal Low Income Home Energy Assistance Program (LIHEAP) and \$569,885 in federal stimulus funding from the American Rescue Plan Act. Federal stimulus funding supports supplemental arrearage and bill payment assistance in fiscal 2023, as mandated by Chapters 638 and 639 of 2021. Of the \$69.0 million in LIHEAP funds, approximately \$13 million is to be transferred to the Department of Housing and Community Development for heating/cooling system repair and replacement.
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 2022, 77,658 households received energy assistance, and 6,476 households received natural gas arrearage assistance benefits.
Value of Benefit:	In fiscal 2022, the average benefit per household was \$822, and the average gas arrearage assistance benefit per household was \$761. Participants may also receive discounts on fuel purchases, waivers on utility fees, credits on utility bills, and access to other energy-related services.

- Cost Sharing:** As with the Electric Universal Service Program (EUSP), cost sharing is related to income and usage but also varies with fuel source. In fiscal 2022, the program paid 25% of participants' electric heating bills if the participant also received EUSP bill payment assistance, 65% of the electric bill if the participant received only the Maryland Energy Assistance Program, and 95% of bulk fuel heating sources and 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.

Source: Department of Human Services; Maryland State Budget

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 2023 Budget: Approximately \$3.7 million in federal funds from the Weatherization Assistance Program. Approximately \$25.0 million in special funds from the EmPOWER Maryland surcharge. A portion of these funds may be used for administration or other programs. \$14.9 million in special and federal funds were budgeted in the fiscal 2023 capital budget for grants and loans administered by DHCD for energy efficiency improvements for single family and rental homes. 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 2023, this amount is expected to be \$13.0 million.

Eligibility:	<p>For the Weatherization Assistance Program, income eligibility is limited to less than 60% of the State median income for households of 9 or less, or 200% of federal poverty guidelines (FPG) for households of 10 or more. Applicants may not have received federal weatherization funds in the past. Recipients of some Department of Human Services cash assistance or energy assistance program benefits are categorically eligible for weatherization services.</p> <p>For EmPOWER LIEEP, income eligibility is generally limited to less than 250% FPG or 80% of the State median income. Additionally, the household must be an active 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).</p>
Participants:	<p>In fiscal 2022, 278 households were served through the Weatherization Assistance Program and more than 10,000 households were served through LIEEP, including grant and loan programs in the capital budget. In fiscal 2023, DHCD projects 322 households will be served through the Weatherization Assistance Program.</p>
Value of Benefit:	<p>The average cost of a weatherization project was \$6,621 in fiscal 2022. The maximum cost of a weatherization project is determined annually by the U.S. Department of Energy; this amount is \$8,009 in program year 2022.</p> <p>The average fiscal 2022 cost of EmPOWER LIEEP projects are approximately \$6,645 for whole home efficiency projects and \$2,119 for base efficiency projects. The amount of assistance allowed under EmPOWER LIEEP may not exceed \$12,000 per unit. Any assistance over \$7,500 requires approval to proceed.</p> <p>These programs are also intended to yield future utility savings after weatherization/energy efficiency modifications are completed (<i>i.e.</i>, reduced home heating/cooling costs).</p>
Cost Sharing:	<p>Homeowners are not charged for work under either LIEEP or the Weatherization Assistance Program.</p>

Accessibility: Applications for the Weatherization Assistance Program are submitted through several local weatherization agencies across the State. 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. For LIEEP, benefits may only be received once every five years.

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.

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

Low Income Household Water Assistance Program

Program Description:	The program, administered by the Office of Home Energy Programs (OHEP), is a temporary emergency program to assist low-income households with bill payment and arrearage assistance for household water and wastewater costs. The U.S. Department of Health and Human Services announced the release of emergency funding in June 2021 to establish the Low Income Household Water Assistance Program (LIHWAP). The Department of Human Services (DHS) began accepting applications and providing benefits in fiscal 2022.
Funding Source:	Federal funds.
Fiscal 2023 Budget:	\$14.1 million is available to Maryland for use through the end of federal fiscal 2023 to establish the program. Funding includes federal stimulus funds available through the Coronavirus Response and Relief Supplemental Appropriations Act of 2020 and the American Rescue Plan Act. Approximately 85% of this total will go toward program benefits, with the remaining 15% supporting program administration and outreach. DHS reports that \$2.1 million in funding was spent in fiscal 2022 to provide program benefits.
Eligibility:	Homeowners, renters, and residents of public housing with a total gross household income of less than 60% of the State median income and who are U.S. citizens. Applicants must provide a water or wastewater bill showing outstanding arrearages of at least \$100 that are 30 days or more past due. Additionally, applicants may be categorically eligible for the program if receiving other energy assistance or cash assistance benefits through DHS.
Participants:	In fiscal 2022, a total of 5,323 households were served by the program, including 2,887 households receiving water arrearage assistance and 2,436 households receiving wastewater arrearage assistance.

Value of Benefit:	Eligible households may receive a one-time benefit ranging from a minimum of \$100 up to a maximum of \$2,000. Benefit levels are determined based on the total arrearages outstanding for water or wastewater accounts. Priority will be given to households with the highest water burdens. DHS reports that average benefit amounts in fiscal 2022 were \$543 per household for water arrearage assistance and \$459 per household for wastewater arrearage assistance.
Cost Sharing:	Benefits will not necessarily cover a household's entire arrearage balance or water or wastewater bill.
Accessibility:	Accessibility is limited to the above income limits and funding availability. Applications may be submitted online or through a local department of social services or local OHEP office. Applicants for other DHS benefit programs will be assisted with applying jointly for LIHWAP benefits where appropriate.
Regional Variations:	Benefits may vary depending on the status of the household's water or wastewater account, taxes, fees, and other potential fines, which may vary depending on service provider. Furthermore, water and wastewater rates vary by locality, as water service is provided by an assortment of private, public, and private/public entities.

Source: Department of Human Services; Department of Legislative Services; U.S. Department of Health and Human Services' Administration for Children and Families

Emergency Rental Assistance Program

Program Description:	This program, administered by the Department of Housing and Community Development (DHCD), assists low-income renters by providing rental or utility arrearage assistance. The program was established by federal legislation in December 2020 to address housing insecurity issues exacerbated by the COVID-19 pandemic.
Funding Source:	Federal funds.
Fiscal 2023 Budget:	Approximately \$50.7 million in federal stimulus funding. A total federal allocation of \$753.8 million was made available to Maryland through this program. \$401.6 million was allocated through the Consolidated Appropriations Act, 2020, available for use through the end of federal fiscal 2022. An additional \$352.2 million was allocated through the American Rescue Plan Act (ARPA), available for use through the end of federal fiscal 2025.
Eligibility:	Households who have experienced financial hardship due to the COVID-19 pandemic and who have household incomes at or below 80% of the area median income. Funding may be provided for up to 12 months, as well as 3 months of prospective assistance. The second round of program funding allocated through ARPA extended the maximum duration of assistance. Total assistance through both rounds of program funding may not exceed 18 months in duration.
Participants:	Through July 1, 2022, DHCD reports that 72,782 households had received assistance through the program. Federal funding was allocated based on population to DCHD, as well as directly to the eight largest Maryland jurisdictions. The second round of program funding provided additional funds to high-need jurisdictions, including Baltimore City and Baltimore, Montgomery, and Prince George's counties.
Value of Benefit:	DHCD reports that the average utility debt per household receiving benefits was \$754 and the average rent debt per household was \$4,191.

Cost Sharing: None.

Accessibility: Applications to the program are submitted through each local jurisdiction. A portion of the program is also managed through outreach to multifamily landlords to apply on behalf of multiple tenants.

Regional Variations: Each jurisdiction manages its own program and has the ability to modify its application requirements within federal program requirements. Some jurisdictions have also chosen to award a portion of their funding allocation to the United Way of Central Maryland for multifamily landlord outreach.

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

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>Subtotal</u>	<u>Housing***</u>	<u>Grand Total</u>
Allegany	\$0	\$18,002	\$14,092	\$13,322	\$5,709	\$51,124	\$9,540	\$60,664
Anne Arundel	0	18,002	20,124	13,322	5,709	57,156	18,414	75,570
Baltimore City	0	18,002	18,720	13,322	5,709	55,752	18,414	74,166
Baltimore	0	18,002	21,060	13,322	5,709	58,092	18,414	76,506
Calvert	0	18,002	20,124	13,322	5,709	57,156	22,308	79,464
Caroline	0	18,002	13,208	13,322	5,709	50,240	12,000	62,240
Carroll	0	18,002	20,124	13,322	5,709	57,156	18,414	75,570
Cecil	0	18,002	15,600	13,322	5,709	52,632	15,120	67,752
Charles	0	18,002	20,124	13,322	5,709	57,156	22,308	79,464
Dorchester	0	18,002	13,208	13,322	5,709	50,240	11,700	61,940
Frederick	0	18,002	21,060	13,322	5,709	58,092	21,420	79,512
Garrett	0	18,002	14,092	13,322	5,709	51,124	9,708	60,832
Harford	0	18,002	21,060	13,322	5,709	58,092	18,414	76,506
Howard	0	18,002	28,808	13,322	5,709	65,840	18,414	84,254
Kent	0	18,002	13,208	13,322	5,709	50,240	13,200	63,440
Montgomery	0	18,002	28,808	13,322	5,709	65,840	22,704	88,544
Prince George's	0	18,002	20,124	13,322	5,709	57,156	22,704	79,860
Queen Anne's	0	18,002	15,600	13,322	5,709	52,632	16,740	69,372
Somerset	0	18,002	13,208	13,322	5,709	50,240	9,900	60,140
St. Mary's	0	18,002	15,600	13,322	5,709	52,632	16,464	69,096
Talbot	0	18,002	15,600	13,322	5,709	52,632	14,820	67,452
Washington	0	18,002	15,600	13,322	5,709	52,632	12,828	65,460
Wicomico	0	18,002	13,208	13,322	5,709	50,240	13,308	63,548
Worcester	0	18,002	14,092	13,322	5,709	51,124	11,988	63,112

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 119.

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

	<u>Income After Taxes**</u>	<u>Cash/SNAP Program Benefits</u>	<u>Child Care Scholarship</u>	<u>Health Coverage</u>	<u>Other Benefits</u>	<u>Subtotal</u>	<u>Housing***</u>	<u>Grand Total</u>
Allegany	\$32,121	\$4,048	\$14,092	\$13,322	\$5,681	\$69,263	\$2,631	\$71,894
Anne Arundel	32,121	4,048	20,124	13,322	5,681	75,295	11,505	86,800
Baltimore City	32,121	4,048	18,720	13,322	5,681	73,891	11,505	85,396
Baltimore	32,121	4,048	21,060	13,322	5,681	76,231	11,505	87,736
Calvert	32,121	4,048	20,124	13,322	5,681	75,295	15,399	90,694
Caroline	32,121	4,048	13,208	13,322	5,681	68,379	5,091	73,470
Carroll	32,121	4,048	20,124	13,322	5,681	75,295	11,505	86,800
Cecil	32,121	4,048	15,600	13,322	5,681	70,771	8,211	78,982
Charles	32,121	4,048	20,124	13,322	5,681	75,295	15,399	90,694
Dorchester	32,121	4,048	13,208	13,322	5,681	68,379	4,791	73,170
Frederick	32,121	4,048	21,060	13,322	5,681	76,231	14,511	90,742
Garrett	32,121	4,048	14,092	13,322	5,681	69,263	2,799	72,062
Harford	32,121	4,048	21,060	13,322	5,681	76,231	11,505	87,736
Howard	32,121	4,048	28,808	13,322	5,681	83,979	11,505	95,484
Kent	32,121	4,048	13,208	13,322	5,681	68,379	6,291	74,670
Montgomery	32,121	4,048	28,808	13,322	5,681	83,979	15,795	99,774
Prince George's	32,121	4,048	20,124	13,322	5,681	75,295	15,795	91,090
Queen Anne's	32,121	4,048	15,600	13,322	5,681	70,771	9,831	80,602
Somerset	32,121	4,048	13,208	13,322	5,681	68,379	2,991	71,370
St. Mary's	32,121	4,048	15,600	13,322	5,681	70,771	9,555	80,326
Talbot	32,121	4,048	15,600	13,322	5,681	70,771	7,911	78,682
Washington	32,121	4,048	15,600	13,322	5,681	70,771	5,919	76,690
Wicomico	32,121	4,048	13,208	13,322	5,681	68,379	6,399	74,778
Worcester	32,121	4,048	14,092	13,322	5,681	69,263	5,079	74,342

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 119.

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

	Income After Taxes**	Cash/SNAP Program Benefits	Child Care Scholarship	Health Coverage	Other Benefits	Subtotal	Housing***	Grand Total
Allegany	\$42,880	\$0	\$14,092	\$5,586	\$710	\$63,268	\$0	\$63,268
Anne Arundel	42,932	0	20,124	5,586	710	69,352	0	69,352
Baltimore City	42,848	0	18,720	5,586	710	67,864	0	67,864
Baltimore	42,848	0	21,060	5,586	710	70,204	0	70,204
Calvert	42,891	0	20,124	5,600	710	69,325	8,490	77,815
Caroline	42,848	0	13,208	5,600	710	62,366	0	62,366
Carroll	42,884	0	20,124	5,586	710	69,304	0	69,304
Cecil	42,891	0	15,600	5,600	710	64,801	0	64,801
Charles	42,884	0	20,124	5,600	710	69,318	8,490	77,808
Dorchester	42,848	0	13,208	5,600	710	62,366	0	62,366
Frederick	42,900	0	21,060	5,586	710	70,256	7,602	77,858
Garrett	42,967	0	14,092	5,586	710	63,355	0	63,355
Harford	42,878	0	21,060	5,586	710	70,234	0	70,234
Howard	42,848	0	28,808	5,586	710	77,952	0	77,952
Kent	42,848	0	13,208	5,600	710	62,366	0	62,366
Montgomery	42,848	0	28,808	5,586	710	77,952	8,886	86,838
Prince George's	42,848	0	20,124	5,586	710	69,268	8,886	78,154
Queen Anne's	42,848	0	15,600	5,600	710	64,758	0	64,758
Somerset	42,848	0	13,208	5,600	710	62,366	0	62,366
St. Mary's	42,869	0	15,600	5,600	710	64,779	2,646	67,425
Talbot	43,021	0	15,600	5,600	710	64,931	0	64,931
Washington	42,891	0	15,600	5,586	710	64,787	0	64,787
Wicomico	42,848	0	13,208	5,600	710	62,366	0	62,366
Worcester	43,053	0	14,092	5,600	710	63,455	0	63,455

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 119.

Comparison for Family of Three with Income of \$91,781 (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>Subtotal</u>	<u>Housing***</u>	<u>Grand Total</u>
Allegany	\$95,997	\$0	\$0	\$0	\$710	\$96,707	\$0	\$96,707
Anne Arundel	96,188	0	0	0	710	96,897	0	96,897
Baltimore City	95,878	0	0	0	710	96,588	0	96,588
Baltimore	95,878	0	0	0	710	96,588	0	96,588
Calvert	96,037	0	0	0	710	96,746	0	96,746
Caroline	95,878	0	0	0	710	96,588	0	96,588
Carroll	96,013	0	0	0	710	96,723	0	96,723
Cecil	96,037	0	0	0	710	96,746	0	96,746
Charles	96,013	0	0	0	710	96,723	0	96,723
Dorchester	95,878	0	0	0	710	96,588	0	96,588
Frederick	96,068	0	0	0	710	96,778	0	96,778
Garrett	96,315	0	0	0	710	97,024	0	97,024
Harford	95,989	0	0	0	710	96,699	0	96,699
Howard	95,878	0	0	0	710	96,588	0	96,588
Kent	95,878	0	0	0	710	96,588	0	96,588
Montgomery	95,878	0	0	0	710	96,588	0	96,588
Prince George's	95,878	0	0	0	710	96,588	0	96,588
Queen Anne's	95,878	0	0	0	710	96,588	0	96,588
Somerset	95,878	0	0	0	710	96,588	0	96,588
St. Mary's	95,957	0	0	0	710	96,667	0	96,667
Talbot	96,513	0	0	0	710	97,223	0	97,223
Washington	96,037	0	0	0	710	96,746	0	96,746
Wicomico	95,878	0	0	0	710	96,588	0	96,588
Worcester	96,632	0	0	0	710	97,342	0	97,342

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 119.

Section IV

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

Allegany County

<u>Annual Benefits, Income, and Taxes</u>	Income/Service Benefit Levels for Family of Three ¹			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2022</u>
Income	\$0	\$23,030	\$46,060	\$117,500
Federal, State, and Local Taxes ²	0	-1,038	3,880	21,503
Federal EITC – Refundable Amount	0	5,554	700	0
State EITC – Refundable Amount	0	2,499	0	0
Temporary Cash Assistance (Cash)	8,724	0	0	0
Emergency Assistance (Cash)	398	0	0	0
Child Care Scholarship ^{3, 4}	14,092	14,092	14,092	0
Supplemental Nutrition Assistance Program ⁵	8,880	4,048	0	0
School Lunch Program ⁶	707	707	67	67
School Breakfast Program	407	407	90	90
Women, Infants, and Children	759	759	0	0
Child and Adult Care Food Distribution ⁷	1,781	1,781	266	266
Summer Food Program ⁸	287	287	287	287
Medicaid/MCHP/APTC ⁹	13,322	13,322	5,586	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	9,540	2,631	0	0
Maryland Energy Assistance Program ¹²	919	933	0	0
Electric Universal Service Program ¹²	849	807	0	0
Total (Value of Benefits/Income Minus Taxes)	\$60,664	\$71,894	\$63,268	\$96,707
Total with No Housing Assistance¹³	\$51,124	\$69,263	\$63,268	\$96,707

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 119.

Anne Arundel 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 2022</u>
Income	\$0	\$23,030	\$46,060	\$117,500
Federal, State, and Local Taxes ²	0	-1,038	3,828	21,312
Federal EITC – Refundable Amount	0	5,554	700	0
State EITC – Refundable Amount	0	2,499	0	0
Temporary Cash Assistance (Cash)	8,724	0	0	0
Emergency Assistance (Cash)	398	0	0	0
Child Care Scholarship ^{3,4}	20,124	20,124	20,124	0
Supplemental Nutrition Assistance Program ⁵	8,880	4,048	0	0
School Lunch Program ⁶	707	707	67	67
School Breakfast Program	407	407	90	90
Women, Infants, and Children	759	759	0	0
Child and Adult Care Food Distribution ⁷	1,781	1,781	266	266
Summer Food Program ⁸	287	287	287	287
Medicaid/MCHP/APTC ⁹	13,322	13,322	5,586	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	18,414	11,505	0	0
Maryland Energy Assistance Program ¹²	919	933	0	0
Electric Universal Service Program ¹²	849	807	0	0
Total (Value of Benefits/Income Minus Taxes)	\$75,570	\$86,800	\$69,352	\$96,897
Total with No Housing Assistance¹³	\$57,156	\$75,295	\$69,352	\$96,897

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 119.

Baltimore City

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 2022</u>
Income	\$0	\$23,030	\$46,060	\$117,500
Federal, State, and Local Taxes ²	0	-1,038	3,912	21,622
Federal EITC – Refundable Amount	0	5,554	700	0
State EITC – Refundable Amount	0	2,499	0	0
Temporary Cash Assistance (Cash)	8,724	0	0	0
Emergency Assistance (Cash)	398	0	0	0
Child Care Scholarship ^{3,4}	18,720	18,720	18,720	0
Supplemental Nutrition Assistance Program ⁵	8,880	4,048	0	0
School Lunch Program ⁶	707	707	67	67
School Breakfast Program	407	407	90	90
Women, Infants, and Children	759	759	0	0
Child and Adult Care Food Distribution ⁷	1,781	1,781	266	266
Summer Food Program ⁸	287	287	287	287
Medicaid/MCHP/APTC ⁹	13,322	13,322	5,586	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	18,414	11,505	0	0
Maryland Energy Assistance Program ¹²	919	933	0	0
Electric Universal Service Program ¹²	849	807	0	0
Total (Value of Benefits/Income Minus Taxes)	\$74,166	\$85,396	\$67,864	\$96,588
Total with No Housing Assistance¹³	\$55,752	\$73,891	\$67,864	\$96,588

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 119.

Baltimore 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 2022</u>
Income	\$0	\$23,030	\$46,060	\$117,500
Federal, State, and Local Taxes ²	0	-1,038	3,912	21,622
Federal EITC – Refundable Amount	0	5,554	700	0
State EITC – Refundable Amount	0	2,499	0	0
Temporary Cash Assistance (Cash)	8,724	0	0	0
Emergency Assistance (Cash)	398	0	0	0
Child Care Scholarship ^{3,4}	21,060	21,060	21,060	0
Supplemental Nutrition Assistance Program ⁵	8,880	4,048	0	0
School Lunch Program ⁶	707	707	67	67
School Breakfast Program	407	407	90	90
Women, Infants, and Children	759	759	0	0
Child and Adult Care Food Distribution ⁷	1,781	1,781	266	266
Summer Food Program ⁸	287	287	287	287
Medicaid/MCHP/APTC ⁹	13,322	13,322	5,586	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	18,414	11,505	0	0
Maryland Energy Assistance Program ¹²	919	933	0	0
Electric Universal Service Program ¹²	849	807	0	0
Total (Value of Benefits/Income Minus Taxes)	\$76,506	\$87,736	\$70,204	\$96,588
Total with No Housing Assistance¹³	\$58,092	\$76,231	\$70,204	\$96,588

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 119.

Calvert 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 2022</u>
Income	\$0	\$23,030	\$46,060	\$117,500
Federal, State, and Local Taxes ²	0	-1,038	3,869	21,463
Federal EITC – Refundable Amount	0	5,554	700	0
State EITC – Refundable Amount	0	2,499	0	0
Temporary Cash Assistance (Cash)	8,724	0	0	0
Emergency Assistance (Cash)	398	0	0	0
Child Care Scholarship ^{3, 4}	20,124	20,124	20,124	0
Supplemental Nutrition Assistance Program ⁵	8,880	4,048	0	0
School Lunch Program ⁶	707	707	67	67
School Breakfast Program	407	407	90	90
Women, Infants, and Children	759	759	0	0
Child and Adult Care Food Distribution ⁷	1,781	1,781	266	266
Summer Food Program ⁸	287	287	287	287
Medicaid/MCHP/APTC ⁹	13,322	13,322	5,600	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	22,308	15,399	8,490	0
Maryland Energy Assistance Program ¹²	919	933	0	0
Electric Universal Service Program ¹²	849	807	0	0
Total (Value of Benefits/Income Minus Taxes)	\$79,464	\$90,694	\$77,815	\$96,746
Total with No Housing Assistance¹³	\$57,156	\$75,295	\$69,325	\$96,746

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 119.

Caroline 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 2022</u>
Income	\$0	\$23,030	\$46,060	\$117,500
Federal, State, and Local Taxes ²	0	-1,038	3,912	21,622
Federal EITC – Refundable Amount	0	5,554	700	0
State EITC – Refundable Amount	0	2,499	0	0
Temporary Cash Assistance (Cash)	8,724	0	0	0
Emergency Assistance (Cash)	398	0	0	0
Child Care Scholarship ^{3,4}	13,208	13,208	13,208	0
Supplemental Nutrition Assistance Program ⁵	8,880	4,048	0	0
School Lunch Program ⁶	707	707	67	67
School Breakfast Program	407	407	90	90
Women, Infants, and Children	759	759	0	0
Child and Adult Care Food Distribution ⁷	1,781	1,781	266	266
Summer Food Program ⁸	287	287	287	287
Medicaid/MCHP/APTC ⁹	13,322	13,322	5,600	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	12,000	5,091	0	0
Maryland Energy Assistance Program ¹²	919	933	0	0
Electric Universal Service Program ¹²	849	807	0	0
Total (Value of Benefits/Income Minus Taxes)	\$62,240	\$73,470	\$62,366	\$96,588
Total with No Housing Assistance¹³	\$50,240	\$68,379	\$62,366	\$96,588

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 119.

Carroll 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 2022</u>
Income	\$0	\$23,030	\$46,060	\$117,500
Federal, State, and Local Taxes ²	0	-1,038	3,876	21,487
Federal EITC – Refundable Amount	0	5,554	700	0
State EITC – Refundable Amount	0	2,499	0	0
Temporary Cash Assistance (Cash)	8,724	0	0	0
Emergency Assistance (Cash)	398	0	0	0
Child Care Scholarship ^{3,4}	20,124	20,124	20,124	0
Supplemental Nutrition Assistance Program ⁵	8,880	4,048	0	0
School Lunch Program ⁶	707	707	67	67
School Breakfast Program	407	407	90	90
Women, Infants, and Children	759	759	0	0
Child and Adult Care Food Distribution ⁷	1,781	1,781	266	266
Summer Food Program ⁸	287	287	287	287
Medicaid/MCHP/APTC ⁹	13,322	13,322	5,586	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	18,414	11,505	0	0
Maryland Energy Assistance Program ¹²	919	933	0	0
Electric Universal Service Program ¹²	849	807	0	0
Total (Value of Benefits/Income Minus Taxes)	\$75,570	\$86,800	\$69,304	\$96,723
Total with No Housing Assistance¹³	\$57,156	\$75,295	\$69,304	\$96,723

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 119.

Cecil 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 2022</u>
Income	\$0	\$23,030	\$46,060	\$117,500
Federal, State, and Local Taxes ²	0	-1,038	3,869	21,463
Federal EITC – Refundable Amount	0	5,554	700	0
State EITC – Refundable Amount	0	2,499	0	0
Temporary Cash Assistance (Cash)	8,724	0	0	0
Emergency Assistance (Cash)	398	0	0	0
Child Care Scholarship ^{3, 4}	15,600	15,600	15,600	0
Supplemental Nutrition Assistance Program ⁵	8,880	4,048	0	0
School Lunch Program ⁶	707	707	67	67
School Breakfast Program	407	407	90	90
Women, Infants, and Children	759	759	0	0
Child and Adult Care Food Distribution ⁷	1,781	1,781	266	266
Summer Food Program ⁸	287	287	287	287
Medicaid/MCHP/APTC ⁹	13,322	13,322	5,600	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	15,120	8,211	0	0
Maryland Energy Assistance Program ¹²	919	933	0	0
Electric Universal Service Program ¹²	849	807	0	0
Total (Value of Benefits/Income Minus Taxes)	\$67,752	\$78,982	\$64,801	\$96,746
Total with No Housing Assistance¹³	\$52,632	\$70,771	\$64,801	\$96,746

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 119.

Charles 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 2022</u>
Income	\$0	\$23,030	\$46,060	\$117,500
Federal, State, and Local Taxes ²	0	-1,038	3,876	21,487
Federal EITC – Refundable Amount	0	5,554	700	0
State EITC – Refundable Amount	0	2,499	0	0
Temporary Cash Assistance (Cash)	8,724	0	0	0
Emergency Assistance (Cash)	398	0	0	0
Child Care Scholarship ^{3,4}	20,124	20,124	20,124	0
Supplemental Nutrition Assistance Program ⁵	8,880	4,048	0	0
School Lunch Program ⁶	707	707	67	67
School Breakfast Program	407	407	90	90
Women, Infants, and Children	759	759	0	0
Child and Adult Care Food Distribution ⁷	1,781	1,781	266	266
Summer Food Program ⁸	287	287	287	287
Medicaid/MCHP/APTC ⁹	13,322	13,322	5,600	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	22,308	15,399	8,490	0
Maryland Energy Assistance Program ¹²	919	933	0	0
Electric Universal Service Program ¹²	849	807	0	0
Total (Value of Benefits/Income Minus Taxes)	\$79,464	\$90,694	\$77,808	\$96,723
Total with No Housing Assistance¹³	\$57,156	\$75,295	\$69,318	\$96,723

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 119.

Dorchester 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 2022</u>
Income	\$0	\$23,030	\$46,060	\$117,500
Federal, State, and Local Taxes ²	0	-1,038	3,912	21,622
Federal EITC – Refundable Amount	0	5,554	700	0
State EITC – Refundable Amount	0	2,499	0	0
Temporary Cash Assistance (Cash)	8,724	0	0	0
Emergency Assistance (Cash)	398	0	0	0
Child Care Scholarship ^{3,4}	13,208	13,208	13,208	0
Supplemental Nutrition Assistance Program ⁵	8,880	4,048	0	0
School Lunch Program ⁶	707	707	67	67
School Breakfast Program	407	407	90	90
Women, Infants, and Children	759	759	0	0
Child and Adult Care Food Distribution ⁷	1,781	1,781	266	266
Summer Food Program ⁸	287	287	287	287
Medicaid/MCHP/APTC ⁹	13,322	13,322	5,600	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	11,700	4,791	0	0
Maryland Energy Assistance Program ¹²	919	933	0	0
Electric Universal Service Program ¹²	849	807	0	0
Total (Value of Benefits/Income Minus Taxes)	\$61,940	\$73,170	\$62,366	\$96,588
Total with No Housing Assistance¹³	\$50,240	\$68,379	\$62,366	\$96,588

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 119.

Frederick County

<u>Annual Benefits, Income, and Taxes</u>	Income/Service Benefit Levels for Family of Three ¹			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2022</u>
Income	\$0	\$23,030	\$46,060	\$117,500
Federal, State, and Local Taxes ²	0	-1,038	3,860	21,432
Federal EITC – Refundable Amount	0	5,554	700	0
State EITC – Refundable Amount	0	2,499	0	0
Temporary Cash Assistance (Cash)	8,724	0	0	0
Emergency Assistance (Cash)	398	0	0	0
Child Care Scholarship ^{3, 4}	21,060	21,060	21,060	0
Supplemental Nutrition Assistance Program ⁵	8,880	4,048	0	0
School Lunch Program ⁶	707	707	67	67
School Breakfast Program	407	407	90	90
Women, Infants, and Children	759	759	0	0
Child and Adult Care Food Distribution ⁷	1,781	1,781	266	266
Summer Food Program ⁸	287	287	287	287
Medicaid/MCHP/APTC ⁹	13,322	13,322	5,586	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	21,420	14,511	7,602	0
Maryland Energy Assistance Program ¹²	919	933	0	0
Electric Universal Service Program ¹²	849	807	0	0
Total (Value of Benefits/Income Minus Taxes)	\$79,512	\$90,742	\$77,858	\$96,778
Total with No Housing Assistance¹³	\$58,092	\$76,231	\$70,256	\$96,778

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 119.

Garrett 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 2022</u>
Income	\$0	\$23,030	\$46,060	\$117,500
Federal, State, and Local Taxes ²	0	-1,038	3,793	21,185
Federal EITC – Refundable Amount	0	5,554	700	0
State EITC – Refundable Amount	0	2,499	0	0
Temporary Cash Assistance (Cash)	8,724	0	0	0
Emergency Assistance (Cash)	398	0	0	0
Child Care Scholarship ^{3,4}	14,092	14,092	14,092	0
Supplemental Nutrition Assistance Program ⁵	8,880	4,048	0	0
School Lunch Program ⁶	707	707	67	67
School Breakfast Program	407	407	90	90
Women, Infants, and Children	759	759	0	0
Child and Adult Care Food Distribution ⁷	1,781	1,781	266	266
Summer Food Program ⁸	287	287	287	287
Medicaid/MCHP/APTC ⁹	13,322	13,322	5,586	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	9,708	2,799	0	0
Maryland Energy Assistance Program ¹²	919	933	0	0
Electric Universal Service Program ¹²	849	807	0	0
Total (Value of Benefits/Income Minus Taxes)	\$60,832	\$72,062	\$63,355	\$97,024
Total with No Housing Assistance¹³	\$51,124	\$69,263	\$63,355	\$97,024

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 119.

Harford 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 2022</u>
Income	\$0	\$23,030	\$46,060	\$117,500
Federal, State, and Local Taxes ²	0	-1,038	3,882	21,511
Federal EITC – Refundable Amount	0	5,554	700	0
State EITC – Refundable Amount	0	2,499	0	0
Temporary Cash Assistance (Cash)	8,724	0	0	0
Emergency Assistance (Cash)	398	0	0	0
Child Care Scholarship ^{3,4}	21,060	21,060	21,060	0
Supplemental Nutrition Assistance Program ⁵	8,880	4,048	0	0
School Lunch Program ⁶	707	707	67	67
School Breakfast Program	407	407	90	90
Women, Infants, and Children	759	759	0	0
Child and Adult Care Food Distribution ⁷	1,781	1,781	266	266
Summer Food Program ⁸	287	287	287	287
Medicaid/MCHP/APTC ⁹	13,322	13,322	5,586	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	18,414	11,505	0	0
Maryland Energy Assistance Program ¹²	919	933	0	0
Electric Universal Service Program ¹²	849	807	0	0
Total (Value of Benefits/Income Minus Taxes)	\$76,506	\$87,736	\$70,234	\$96,699
Total with No Housing Assistance¹³	\$58,092	\$76,231	\$70,234	\$96,699

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 119.

Howard County

<u>Annual Benefits, Income, and Taxes</u>	Income/Service Benefit Levels for Family of Three ¹			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2022</u>
Income	\$0	\$23,030	\$46,060	\$117,500
Federal, State, and Local Taxes ²	0	-1,038	3,912	21,622
Federal EITC – Refundable Amount	0	5,554	700	0
State EITC – Refundable Amount	0	2,499	0	0
Temporary Cash Assistance (Cash)	8,724	0	0	0
Emergency Assistance (Cash)	398	0	0	0
Child Care Scholarship ^{3, 4}	28,808	28,808	28,808	0
Supplemental Nutrition Assistance Program ⁵	8,880	4,048	0	0
School Lunch Program ⁶	707	707	67	67
School Breakfast Program	407	407	90	90
Women, Infants, and Children	759	759	0	0
Child and Adult Care Food Distribution ⁷	1,781	1,781	266	266
Summer Food Program ⁸	287	287	287	287
Medicaid/MCHP/APTC ⁹	13,322	13,322	5,586	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	18,414	11,505	0	0
Maryland Energy Assistance Program ¹²	919	933	0	0
Electric Universal Service Program ¹²	849	807	0	0
Total (Value of Benefits/Income Minus Taxes)	\$84,254	\$95,484	\$77,952	\$96,588
Total with No Housing Assistance¹³	\$65,840	\$83,979	\$77,952	\$96,588

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 119.

Kent 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 2022</u>
Income	\$0	\$23,030	\$46,060	\$117,500
Federal, State, and Local Taxes ²	0	-1,038	3,912	21,622
Federal EITC – Refundable Amount	0	5,554	700	0
State EITC – Refundable Amount	0	2,499	0	0
Temporary Cash Assistance (Cash)	8,724	0	0	0
Emergency Assistance (Cash)	398	0	0	0
Child Care Scholarship ^{3,4}	13,208	13,208	13,208	0
Supplemental Nutrition Assistance Program ⁵	8,880	4,048	0	0
School Lunch Program ⁶	707	707	67	67
School Breakfast Program	407	407	90	90
Women, Infants, and Children	759	759	0	0
Child and Adult Care Food Distribution ⁷	1,781	1,781	266	266
Summer Food Program ⁸	287	287	287	287
Medicaid/MCHP/APTC ⁹	13,322	13,322	5,600	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	13,200	6,291	0	0
Maryland Energy Assistance Program ¹²	919	933	0	0
Electric Universal Service Program ¹²	849	807	0	0
Total (Value of Benefits/Income Minus Taxes)	\$63,440	\$74,670	\$62,366	\$96,588
Total with No Housing Assistance¹³	\$50,240	\$68,379	\$62,366	\$96,588

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 119.

Montgomery County

<u>Annual Benefits, Income, and Taxes</u>	Income/Service Benefit Levels for Family of Three ¹			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2022</u>
Income	\$0	\$23,030	\$46,060	\$117,500
Federal, State, and Local Taxes ²	0	-1,038	3,912	21,622
Federal EITC – Refundable Amount	0	5,554	700	0
State EITC – Refundable Amount	0	2,499	0	0
Temporary Cash Assistance (Cash)	8,724	0	0	0
Emergency Assistance (Cash)	398	0	0	0
Child Care Scholarship ^{3, 4}	28,808	28,808	28,808	0
Supplemental Nutrition Assistance Program ⁵	8,880	4,048	0	0
School Lunch Program ⁶	707	707	67	67
School Breakfast Program	407	407	90	90
Women, Infants, and Children	759	759	0	0
Child and Adult Care Food Distribution ⁷	1,781	1,781	266	266
Summer Food Program ⁸	287	287	287	287
Medicaid/MCHP/APTC ⁹	13,322	13,322	5,586	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	22,704	15,795	8,886	0
Maryland Energy Assistance Program ¹²	919	933	0	0
Electric Universal Service Program ¹²	849	807	0	0
Total (Value of Benefits/Income Minus Taxes)	\$88,544	\$99,774	\$86,838	\$96,588
Total with No Housing Assistance¹³	\$65,840	\$83,979	\$77,952	\$96,588

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 119.

Prince George's County

<u>Annual Benefits, Income, and Taxes</u>	Income/Service Benefit Levels for Family of Three ¹			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2022</u>
Income	\$0	\$23,030	\$46,060	\$117,500
Federal, State, and Local Taxes ²	0	-1,038	3,912	21,622
Federal EITC – Refundable Amount	0	5,554	700	0
State EITC – Refundable Amount	0	2,499	0	0
Temporary Cash Assistance (Cash)	8,724	0	0	0
Emergency Assistance (Cash)	398	0	0	0
Child Care Scholarship ^{3, 4}	20,124	20,124	20,124	0
Supplemental Nutrition Assistance Program ⁵	8,880	4,048	0	0
School Lunch Program ⁶	707	707	67	67
School Breakfast Program	407	407	90	90
Women, Infants, and Children	759	759	0	0
Child and Adult Care Food Distribution ⁷	1,781	1,781	266	266
Summer Food Program ⁸	287	287	287	287
Medicaid/MCHP/APTC ⁹	13,322	13,322	5,586	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	22,704	15,795	8,886	0
Maryland Energy Assistance Program ¹²	919	933	0	0
Electric Universal Service Program ¹²	849	807	0	0
Total (Value of Benefits/Income Minus Taxes)	\$79,860	\$91,090	\$78,154	\$96,588
Total with No Housing Assistance¹³	\$57,156	\$75,295	\$69,268	\$96,588

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 119.

Queen Anne's 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 2022</u>
Income	\$0	\$23,030	\$46,060	\$117,500
Federal, State, and Local Taxes ²	0	-1,038	3,912	21,622
Federal EITC – Refundable Amount	0	5,554	700	0
State EITC – Refundable Amount	0	2,499	0	0
Temporary Cash Assistance (Cash)	8,724	0	0	0
Emergency Assistance (Cash)	398	0	0	0
Child Care Scholarship ^{3,4}	15,600	15,600	15,600	0
Supplemental Nutrition Assistance Program ⁵	8,880	4,048	0	0
School Lunch Program ⁶	707	707	67	67
School Breakfast Program	407	407	90	90
Women, Infants, and Children	759	759	0	0
Child and Adult Care Food Distribution ⁷	1,781	1,781	266	266
Summer Food Program ⁸	287	287	287	287
Medicaid/MCHP/APTC ⁹	13,322	13,322	5,600	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	16,740	9,831	0	0
Maryland Energy Assistance Program ¹²	919	933	0	0
Electric Universal Service Program ¹²	849	807	0	0
Total (Value of Benefits/Income Minus Taxes)	\$69,372	\$80,602	\$64,758	\$96,588
Total with No Housing Assistance¹³	\$52,632	\$70,771	\$64,758	\$96,588

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 119.

Somerset 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 2022</u>
Income	\$0	\$23,030	\$46,060	\$117,500
Federal, State, and Local Taxes ²	0	-1,038	3,912	21,622
Federal EITC – Refundable Amount	0	5,554	700	0
State EITC – Refundable Amount	0	2,499	0	0
Temporary Cash Assistance (Cash)	8,724	0	0	0
Emergency Assistance (Cash)	398	0	0	0
Child Care Scholarship ^{3,4}	13,208	13,208	13,208	0
Supplemental Nutrition Assistance Program ⁵	8,880	4,048	0	0
School Lunch Program ⁶	707	707	67	67
School Breakfast Program	407	407	90	90
Women, Infants, and Children	759	759	0	0
Child and Adult Care Food Distribution ⁷	1,781	1,781	266	266
Summer Food Program ⁸	287	287	287	287
Medicaid/MCHP/APTC ⁹	13,322	13,322	5,600	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	9,900	2,991	0	0
Maryland Energy Assistance Program ¹²	919	933	0	0
Electric Universal Service Program ¹²	849	807	0	0
Total (Value of Benefits/Income Minus Taxes)	\$60,140	\$71,370	\$62,366	\$96,588
Total with No Housing Assistance¹³	\$50,240	\$68,379	\$62,366	\$96,588

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 119.

St. Mary's 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 2022</u>
Income	\$0	\$23,030	\$46,060	\$117,500
Federal, State, and Local Taxes ²	0	-1,038	3,891	21,543
Federal EITC – Refundable Amount	0	5,554	700	0
State EITC – Refundable Amount	0	2,499	0	0
Temporary Cash Assistance (Cash)	8,724	0	0	0
Emergency Assistance (Cash)	398	0	0	0
Child Care Scholarship ^{3,4}	15,600	15,600	15,600	0
Supplemental Nutrition Assistance Program ⁵	8,880	4,048	0	0
School Lunch Program ⁶	707	707	67	67
School Breakfast Program	407	407	90	90
Women, Infants, and Children	759	759	0	0
Child and Adult Care Food Distribution ⁷	1,781	1,781	266	266
Summer Food Program ⁸	287	287	287	287
Medicaid/MCHP/APTC ⁹	13,322	13,322	5,600	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	16,464	9,555	2,646	0
Maryland Energy Assistance Program ¹²	919	933	0	0
Electric Universal Service Program ¹²	849	807	0	0
Total (Value of Benefits/Income Minus Taxes)	\$69,096	\$80,326	\$67,425	\$96,667
Total with No Housing Assistance¹³	\$52,632	\$70,771	\$64,779	\$96,667

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 119.

Talbot County

<u>Annual Benefits, Income, and Taxes</u>	Income/Service Benefit Levels for Family of Three ¹			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2022</u>
Income	\$0	\$23,030	\$46,060	\$117,500
Federal, State, and Local Taxes ²	0	-1,038	3,739	20,987
Federal EITC – Refundable Amount	0	5,554	700	0
State EITC – Refundable Amount	0	2,499	0	0
Temporary Cash Assistance (Cash)	8,724	0	0	0
Emergency Assistance (Cash)	398	0	0	0
Child Care Scholarship ^{3, 4}	15,600	15,600	15,600	0
Supplemental Nutrition Assistance Program ⁵	8,880	4,048	0	0
School Lunch Program ⁶	707	707	67	67
School Breakfast Program	407	407	90	90
Women, Infants, and Children	759	759	0	0
Child and Adult Care Food Distribution ⁷	1,781	1,781	266	266
Summer Food Program ⁸	287	287	287	287
Medicaid/MCHP/APTC ⁹	13,322	13,322	5,600	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	14,820	7,911	0	0
Maryland Energy Assistance Program ¹²	919	933	0	0
Electric Universal Service Program ¹²	849	807	0	0
Total (Value of Benefits/Income Minus Taxes)	\$67,452	\$78,682	\$64,931	\$97,223
Total with No Housing Assistance¹³	\$52,632	\$70,771	\$64,931	\$97,223

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 119.

Washington 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 2022</u>
Income	\$0	\$23,030	\$46,060	\$117,500
Federal, State, and Local Taxes ²	0	-1,038	3,869	21,463
Federal EITC – Refundable Amount	0	5,554	700	0
State EITC – Refundable Amount	0	2,499	0	0
Temporary Cash Assistance (Cash)	8,724	0	0	0
Emergency Assistance (Cash)	398	0	0	0
Child Care Scholarship ^{3,4}	15,600	15,600	15,600	0
Supplemental Nutrition Assistance Program ⁵	8,880	4,048	0	0
School Lunch Program ⁶	707	707	67	67
School Breakfast Program	407	407	90	90
Women, Infants, and Children	759	759	0	0
Child and Adult Care Food Distribution ⁷	1,781	1,781	266	266
Summer Food Program ⁸	287	287	287	287
Medicaid/MCHP/APTC ⁹	13,322	13,322	5,586	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	12,828	5,919	0	0
Maryland Energy Assistance Program ¹²	919	933	0	0
Electric Universal Service Program ¹²	849	807	0	0
Total (Value of Benefits/Income Minus Taxes)	\$65,460	\$76,690	\$64,787	\$96,746
Total with No Housing Assistance¹³	\$52,632	\$70,771	\$64,787	\$96,746

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 119.

Wicomico 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 2022</u>
Income	\$0	\$23,030	\$46,060	\$117,500
Federal, State, and Local Taxes ²	0	-1,038	3,912	21,622
Federal EITC – Refundable Amount	0	5,554	700	0
State EITC – Refundable Amount	0	2,499	0	0
Temporary Cash Assistance (Cash)	8,724	0	0	0
Emergency Assistance (Cash)	398	0	0	0
Child Care Scholarship ^{3, 4}	13,208	13,208	13,208	0
Supplemental Nutrition Assistance Program ⁵	8,880	4,048	0	0
School Lunch Program ⁶	707	707	67	67
School Breakfast Program	407	407	90	90
Women, Infants, and Children	759	759	0	0
Child and Adult Care Food Distribution ⁷	1,781	1,781	266	266
Summer Food Program ⁸	287	287	287	287
Medicaid/MCHP/APTC ⁹	13,322	13,322	5,600	0
Housing Choice Voucher (Section 8 Housing) ^{10, 11}	13,308	6,399	0	0
Maryland Energy Assistance Program ¹²	919	933	0	0
Electric Universal Service Program ¹²	849	807	0	0
Total (Value of Benefits/Income Minus Taxes)	\$63,548	\$74,778	\$62,366	\$96,588
Total with No Housing Assistance¹³	\$50,240	\$68,379	\$62,366	\$96,588

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 119.

Worcester County

<u>Annual Benefits, Income, and Taxes</u>	Income/Service Benefit Levels for Family of Three ¹			
	<u>Below Poverty</u>	<u>100% of Poverty</u>	<u>200% of Poverty</u>	<u>Est. State Median Income FFY 2022</u>
Income	\$0	\$23,030	\$46,060	\$117,500
Federal, State, and Local Taxes ²	0	-1,038	3,707	20,868
Federal EITC – Refundable Amount	0	5,554	700	0
State EITC – Refundable Amount	0	2,499	0	0
Temporary Cash Assistance (Cash)	8,724	0	0	0
Emergency Assistance (Cash)	398	0	0	0
Child Care Scholarship ^{3, 4}	14,092	14,092	14,092	0
Supplemental Nutrition Assistance Program ⁵	8,880	4,048	0	0
School Lunch Program ⁶	707	707	67	67
School Breakfast Program	407	407	90	90
Women, Infants, and Children	759	759	0	0
Child and Adult Care Food Distribution ⁷	1,781	1,781	266	266
Summer Food Program ⁸	287	287	287	287
Medicaid/MCHP/APTC ⁹	13,322	13,322	5,600	0
Housing Choice Voucher (Section 8 Housing) ^{10,11}	11,988	5,079	0	0
Maryland Energy Assistance Program ¹²	919	933	0	0
Electric Universal Service Program ¹²	849	807	0	0
Total (Value of Benefits/Income Minus Taxes)	\$63,112	\$74,342	\$63,455	\$97,342
Total with No Housing Assistance¹³	\$51,124	\$69,263	\$63,455	\$97,342

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 119.

- 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 average weekly regional child care scholarship rates in effect as of May 23, 2022, as posted by the Maryland State Department of Education (MSDE) Division of Early Childhood at <https://earlychildhood.marylandpublicschools.org/node/801>. Families participating in many benefit programs, such as Temporary Cash Assistance and the Supplemental Nutrition Assistance Program (SNAP), are not required to make copayments. All other families must make a copayment for three or fewer children receiving a child care subsidy. MSDE reduced weekly copayment to a range of \$1 to \$3 depending on the unit of scholarship that the family receives.
- ⁵ The calculation for the value of benefits for the SNAP benefit at 100% of poverty calculations assumes the 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 the 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 2022 was \$16,115.
- 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 the 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 the 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 2023 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

Federal law. 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 *Code of Federal Regulations* Part 576. Sections 4-1403, 4-1406, 4-2108, 4-2205(a)(4) and 4-2209(b) of the Housing and Community Development Article of the *Annotated Code of Maryland*.

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 89679. Issued on December 18, 2020, the order authorized the Department of Housing and Community Development to continue to act as administrator for limited income programs in the calendar 2021 to 2023 program cycle for EmPOWER Maryland, including the Low Income Energy Efficiency Program.

Low Income Household Water Assistance Program

Federal law. Section 533 of the Departments of Labor, Health and Human Services, and Education, and Related Agencies Appropriations Act, 2021 (Division H of the Consolidated Appropriations Act, 2021), which became law December 27, 2021 (P.L. 116-260). Section 2912 of the American Rescue Plan Act, which became law March 11, 2021 (Public Law 117-2).

Emergency Rental Assistance Program

Federal law. Section 501 of Additional Coronavirus Response and Relief (Division N of the Consolidated Appropriations Act, 2021), which became law December 27, 2021 (P.L. 116-260). Section 3201 of the American Rescue Plan Act, which became law March 11, 2021 (Public Law 117-2).