



The GAIL Guide

Save the Dates

The GAIL Program is pleased to bring to you this spring the following programs and services:

Thursdays, April 21, May 19, and June 16, 2022

Free Produce 1-3 pm at the Greenbelt Community Center - 15 Crescent Road, Greenbelt, MD 20770 - Drive Thru or walk ups are welcome.

Wednesday, May 4-June 8, 2022

Powerful Tools for Caregivers Free Webinar Series

10-11:30 am sponsored by Dementia Friendly Northern Prince George's County. For more information or to register call 240-542-2019

Wednesday, June 1, 2022

Open Air Resource Fair-10:00 am -2 pm at the Greenbelt Community Center parking lot - 15 Crescent Road, Greenbelt, MD 20770 - Information and resources for caregiver, health screenings and giveaways. Register today by calling 240-542-2019.



Table of Contents

**TAX CREDIT
TIME-
PAGE 2**

**LOW INCOME
WATER
ASSISTANCE
PROGRAM -
PAGE 3**

**WHOLEHOME
GRANT
PAGES- 4-6**

**NURSING
PROGRAM -
PAGE 6**

Homeowners & Renters Tax Credit

Applications are Now Available

The State of Maryland provides a credit for the real property tax bill for homeowners of all ages who qualify on the basis of gross household income. For more information, please visit their website at

<https://dat.maryland.gov/Pages/Tax-Credit-Programs.aspx>

Eligibility

A new application must be filed every year if applicant wishes to be considered for a tax credit. Actual taxes eligible for this credit do not include fixed metropolitan charges which may appear on the tax bill for such services as sewer, water, or improvement repayments, and do not include taxes for excess land acreage, other buildings or portions of buildings used for business purposes. Property owners with large tracts of land will have the credit limited to the amount of taxes on land necessary for the residential dwelling and does not include excess acreage. The credit shall be limited to the portion of the dwelling that is used only for the applicant's residential purposes. An application may be subjected to an audit at any time and applicant may be requested to submit additional verification or other evidence of income in order to substantiate the application for the property tax credit.

Renters Tax Credit

The State of Maryland provides a direct check payment of up to \$1000.00 a year for renters who paid rent in the State of Maryland and who meet certain eligibility requirements.

The deadline for filing an application is October 1, 2022. A properly completed application means that all questions are answered, the form is signed, copies of the entire federal income tax return, schedules and forms, necessary Social Security form (SSA-1099), Railroad Retirement Verification or rate letter are all included and applicant has provided responses to any subsequent inquiries made by the Department in a reasonable time frame. Applications are available on the web at

https://dat.maryland.gov/SDAT%20Forms/2022RTCAApplication_Rev0222.pdf

For Additional Information please call Sharon Johnson at 240-542-2029 or Christal Batey at 240-542-2012.

Low Income Household Water Assistance Program

The Maryland Low Income Household Water Assistance Program (LIHWAP) is part of a federally-funded American Rescue Plan program that provides assistance to help households pay water and wastewater bills. Depending on your income and specific needs, you may qualify for the following assistance:

- Reconnect Household Water/Wastewater Services – If your household’s water/wastewater services have been disconnected because of past due water bills, grant funds may be available up to \$2,000 to pay off the balance, including fees to reconnect household water services.
- Prevent Disconnection of Household Water/Wastewater Services – If you have received a notice that your water/wastewater services will be disconnected due to a past due balance and you can’t afford to pay, grant funds may be available to pay all or part of your bill.
- Reduce Current Household Water/Wastewater Past Due Balance – If you are struggling to afford your current water bills and meet other household needs, you may qualify for temporary assistance to pay some or all of your current water bills.

Applicants must be Maryland residents who are responsible for the payment of a water and/or wastewater bill issued by a public water system or treatment works. Applicants must live at the property for which assistance is being provided. Only one water/wastewater bill account per service address is eligible to receive Maryland Low Income Household Water Assistance Program benefit.

(# of people per household)	Household Income (per month)
1	\$3,121 / mo
2	\$4,081 / mo
3	\$5,041 / mo
4	\$6,000 / mo
5	\$6,962 / mo

For an application please visit

https://dhs.maryland.gov/documents/OHEP/LIHWAP/WaterAssistance2022Application_EnForm.pdf or contact the GAIL Program Office 301-345-6660 ext. 2012 or 2029.

The Homeowner Assistance Fund WholeHome Grant

The Homeowner Assistance Fund WholeHome Grant will help Maryland homeowners who have an emergency repair in their primary residence that they are unable to address because of the financial impact of COVID-19. Without addressing these repairs, it will cause the homeowner to be “involuntarily displaced” from the property. The grant will be capped at \$10,000 and will be used to address any emergency repairs, including but not limited to:

- Mold/Mildew Remediation
- Asbestos removal
- No Heat/No Air
- Electrical Repairs
- Plumbing Septic Repairs
- Roof repair/replacement
- Reduce/eliminate Lead Paint Hazards
- Structural/Maintenance issues
- “Trip/Slip” issues

MAIN PURPOSE AND GOALS

The Homeowner Assistance Fund (HAF) was created under section 3206 of the American Rescue Plan Act of 2021. It provides residential mortgage assistance to Maryland homeowners who have experienced hardship during the COVID-19 pandemic to avoid loss of residence for eligible homeowners. The Maryland Department of Housing and Community Development will administer the funds to support mortgage relief, weatherization, housing counseling and legal services.

PROGRAM INCEPTION

PROGRAM INCEPTION AND DURATION

The Maryland Homeowner Assistance Fund WholeHome Grant opened to homeowners statewide in January 2022. The program will continue until September 30, 2026, or until funding is fully reserved, whichever comes first. Continued on page 5

The Homeowner Assistance Fund WholeHome Grant - continued

GENERAL ELIGIBILITY REQUIREMENTS

In order to be eligible under the WholeHome HAF Grant, all borrowers will have to be/have:

- an eligible COVID-19 financial hardship after January 21, 2020
- (Includes hardships that began before January 21, 2020, but continued after that date)
- Maryland resident
- homeowners residing in their primary residence
- homeowners by evidence of the deed.
- Applicant must be at/or below 150% County AML per Household Size (see chart below)
- Provide one work proposal estimate within the past 60 days for the emergency repair by a licensed and insured Maryland Home Improvement Contractor with appropriate photos or drawings.

COVID-19 RELATED FINANCIAL HARDSHIP REQUIREMENT

In order to receive assistance, eligible homeowners must have experienced a COVID-19 related financial hardship, as defined in U.S. Treasury Department guidance, after January 21, 2020. The hardship will be self-attested by the borrower in the HAF application form and can be due to decrease in household income, increase in household expenses or other situations. Examples of COVID-19 related hardship include: having to perform essential work during the pandemic; child care/educational costs; costs of caring for an elderly, disabled, or sick family member; illness; death in the family; divorce/separation, etc.

PROPERTY ELIGIBILITY CRITERIA AND TYPE

The property must be a one-to-four unit, including condominium units, owner-occupied primary residence located in Maryland. Acceptable property types are: detached, single family, duplex, triplex, fourplex, condominium, co-op and manufactured housing. Mobile Homes are not permitted. Continued on page 6.

The Homeowner Assistance Fund WholeHome Grant - continued

PROGRAM CONTACT INFORMATION

- Toll Free: 877-568-6105
- Email: Rehab.HAFApplications@Maryland.gov

OTHER CRITERIA CONTRACTOR BID AT THE TIME OF APPLICATION should state:

- At the time of application submission; applicant(s) will provide a detail work proposal (within the past 60 days) including costs from a licensed and insured Maryland Home Improvement Contractor for their emergency repair with photos and/or drawings
- A staff member will review said proposal that validates it is an eligible proposal
- Contractor to complete Bid Form as well as supply their professional license, insurance, Letter of Good Standing from SDAT and an executed W-9.

Community Nursing Program

The City of Greenbelt's Assistance in Living Program (GAIL) in partnership with Bowie State & Washington Adventist University Schools of Nursing are proud to resume offering this program to families in our incorporated Greenbelt. This **FREE** program is open to Greenbelt seniors age 60+ or disabled adults 50+ residing within incorporated City limits. Home visits begin Wednesday, September 7th.

- Participants will receive up to 10 home visits
- Visits take place weekly or biweekly, on Tuesdays, between 9:00 a.m. - 3:00 p.m.
- All visiting student nurses are fully vaccinated and will wear personal protective equipment (PPE) while in the home in compliance with County and CDC policy.

Available services include:

- Bathing Assistance - Medical Resource Info. & Advocacy
- Medication Management - Mental Health & Cognitive Screening
- Nursing Assessment - Vital Signs Monitoring
- Health Education - Blood sugar monitoring/Assist with finger prick

The City of Greenbelt's Assistance in Living Program (GAIL) in partnership with Bowie State & Washington Adventist University Schools of Nursing are proud to resume offering this program to families in our incorporated Greenbelt community. **To**

register: Call Sharon Johnson, GAIL Community Case Manager at 240-542-2029 or email at sjohnson@greenbeltmd.gov