



# YOU HAVE OPTIONS

## Times are Tough - Supporting Yourself and Your Family Doesn't Have to Be.

*A variety of earned benefit programs and other valuable services exist in Maryland—programs which can bridge the gap between your family's incomes, the bills you pay, and basic needs like medical care, healthy groceries, and housing.*

### TAX ASSISTANCE AND CASH REFUNDS

#### Earned Income Tax Credit

Up to \$5666 in cash for eligible families, simply by filing taxes.

#### Child Tax Credit

Up to \$1000 per qualifying child for any worker who earned more than \$3000 in 2010.

#### Maryland Only Tax Help

Free tax preparation assistance is available to MD tax payers, regardless of income, through a network of local state offices.

To find free tax preparation assistance call: **1-800-829-1040, 1-800-MD-TAXES** (if outside central MD) or visit: [www.marylandtaxes.com](http://www.marylandtaxes.com)



### CHILD CARE SUPPORT

#### Child Care Subsidy Program

Subsidized child care program that helps families in Maryland to pay child care fees so that parents and caregivers can work. [www.marylandpublicschools.org/MSDE/divisions/child\\_care/subsidy/](http://www.marylandpublicschools.org/MSDE/divisions/child_care/subsidy/)



### MEDICAL COVERAGE

#### Maryland's Children Health Program (MCHP)

Health insurance program that helps families pay for medical care for children up to age 19 and pregnant women of any age who meet the income guidelines.

#### Maryland Medical Assistance

Health insurance program that enables uninsured individuals and families to pay for some, or all, of their medical bills.

#### Primary Adult Care

Medical insurance specifically for MD residents that provides basic low-cost medical coverage to adults between 19 and 65 years of age.

To learn more about these programs call **1-800-456-8900** or visit: [www.dhmf.state.md.us/mma/](http://www.dhmf.state.md.us/mma/)

### NUTRITION PROGRAMS

#### The Food Supplement Nutrition Assistance Program (Food Stamps)

Helps pay for healthy food through use of an "Electronic Benefits Transfer" card that works like a debit card. **1-800-332-6347** <http://www.dhr.state.md.us/fiaprograms/fstamp/index.php>

#### Women, Infants, and Children

Helps to cover nutritional and health needs for pregnant women and mothers with young children. **1-800-242-4WIC** <http://fha.maryland.gov/wic/>

#### School Food Programs

Programs for low-income children enrolled in public school have access to reduced-cost and free meals. **1-410-767-0207**

**You can earn up to \$5666 in cash through the EITC. The average family gets \$3000+ a year in SNAP benefits.**

## RENTAL AND FORECLOSURE ASSISTANCE

### Rental Assistance

Safe, affordable rental options through programs including: privately owned subsidized housing; Public Housing; and Housing Choice Voucher Program (Section 8). **1-800-569-4287**

[portal.hud.gov](http://portal.hud.gov)

### Federal Foreclosure Assistance Programs

Helps at-risk homeowners modify loans or refinance their mortgages through programs such as a Hope for Homeowners, the Home Affordable Modification Program (HAMP), and the Home Affordable Refinance Program (HARP). **1-888-995-HOPE**

[www.makinghomeaffordable.gov](http://www.makinghomeaffordable.gov)

### Housing Assistance

Maryland Home Programs services state residents and offers a list of programs as well while providing home buying assistance to individuals based on income.

<http://www.mdhomeprograms.com/>

## ENERGY AND UTILITY ASSISTANCE

### The Maryland Energy Assistance Program (MEAP)

Provides assistance with home heating bills. Payments are made to the utility company. Under this program there is limited assistance available to replace broken or inefficient refrigerators and furnaces. **1-800-352-1446**

<https://www.marylandsail.org>

### Weatherization Assistance

Helps eligible low-income households through the installation of energy conservation materials in their homes.

<http://www.dhr.state.md.us/meap/local.htm>

### Utilities Assistance

Helps pay for utilities, including water, electric, gas, and telephone. **1-717-783-5048**

## JOB TRANSITION ASSISTANCE

### Unemployment Insurance

Provides temporary financial assistance to workers unemployed through no fault of their own that meet Maryland's eligibility requirements.

<http://www.dllr.state.md.us/>

### Maryland RISE/TANF

Education/training and employment agenda to improve employment outcomes for eligible individuals

**1-410-767-3964**



## WAYS TO APPLY AND FIND OUT MORE

### SAIL

Helps you to apply, renew, or learn about various social services offered by the State of Maryland. Information given to us in SAIL is kept strictly confidential.

[www.humanservices.state.pa.us/compass/](http://www.humanservices.state.pa.us/compass/)

### MD Department of Human Resources

Provides information on benefits and services for individuals and working families.

<http://www.dhr.state.md.us/AboutUs.php>

### MD Department of Social Services

Provides information on benefits and services for individuals and working families. **1-800-332-6347**

<http://www.dhr.maryland.gov/help.htm>



## WHAT YOU NEED TO APPLY

- Proof of identity (ID/Passport)
- Proof of legal residency and work status (SSN/ITIN)
- Proof of residency (Lease/Utility bill)
- Proof of income (Paystubs, W-2, Tax returns)
- Proof of medical and other expenses (Bills, Prescription receipts)
- Proof of disability (SSI letter)

*NHSA and its members are committed to ensuring economic security for all working families.*

