



A S S I S T A N C E

Are You Leaving Money on the Table?

✓ Maine Benefits Checklist

Find more easy-to-read legal information at www.ptla.org

It is not easy to balance a household budget when you have a low income. But you can supplement your income by claiming all of the benefits and supports you have the right to claim. Here is a checklist. It includes most of the major programs that help Maine people supplement their incomes. Make sure you are not leaving money on the table!

Earned Income Tax Credit (EIC)

If you have earned income and you are raising children, you can file for this significant tax credit. **For tax year 2009, this credit is worth up to \$5,657!** (This amount goes up every year.) Wage earners who have no children in the home may be eligible for a smaller credit.

This is a “refundable credit.” This means that even if you owe a small amount of taxes, you get the full amount of your credit. The IRS will pay you the difference. Money in your pocket!

You don’t have to wait until tax time. You can get this credit throughout the year, using the “advance credit” option.

Other child-related tax credits you may be eligible for:

- ✓ Federal Child Tax Credit
- ✓ Federal Child and Dependent Care Credit

- ✓ Federal Educational Tax Credit
- ✓ State Dependent Care Credit

File for free!

You don’t have to pay to file a tax return. **Many free options are available.** Contact 211 Maine to find a free tax help in your county. If you do pay a tax preparer, beware of “rapid refund” schemes and other add-on offers. With electronic filing, you can get your refund quickly. No need to pay extra fees.

Maine Tax and Rent Refund Program

This Maine program pays a cash rebate to home owners **and renters** whose property tax payments or rent payments are high in relation to their income. For 2009-10 filings (based on 2008 income and expenses) the maximum benefit is \$1600. Also, the program has expanded to include more middle income taxpayers. If your property tax is more than 4% of your income, or your rent is more than 20% of your income, you are probably eligible. Low-income seniors can also qualify under special rules.

Apply online at www.state.me.us/revenue between August 1st and May 31st of the following year. Or order a paper application form by calling 624-7894. Many town and city offices also have forms.



Maine Homestead Exemption

This is a small property tax exemption for all Maine home owners. Apply at your town office. Once you have applied, you will be eligible for following years unless you move. Then you would need to re-apply.

Poverty Tax Abatements

If you have a low-income and limited resources and cannot afford to pay the taxes on your home, you can apply to the town for a “poverty tax abatement.” You can apply for up to 3 years of back taxes owed. You should also apply for the Tax and Rent Refund Program (see above).

Apply at your town office.

MaineCare

More people can get this free or low-cost health coverage than you may realize. Even if you earn too much money to get help from other low-income programs, you may be eligible for MaineCare. For example, if you have children, you can earn up to 200% of the federal poverty level (\$44,100 for a family of 4 in 2009) and still get MaineCare. And there is no asset test for children. Other special Maine Care programs, such as prescription drug coverage and coverage for HIV, breast cancer and cervical cancer, have even higher income cut-offs.

Contact your local DHHS office.

Medicare Savings Program

As a Medicare recipient, are you getting all of the benefits you could be getting? For

example, MaineCare will pay the premium for your Medicare Part B supplemental plan if you are financially eligible. Also, you can get drugs cheaper under the new Part D Plan. There are other supplements you may be missing out on.

To find out, call Legal Services for the Elderly: **1-800-750-5353** or DHHS Statewide #: **1-877-543-7669**.

Food Supplements

As with MaineCare, your household may be eligible even if you think your income is too high. You can calculate your eligibility level by using our “food supplement estimator” at www.ptla.org/estimator.htm . If you have related children in your home, you do not have to meet an asset test. For others, you must have limited assets. But many types of property, like your home and car, are not counted.

Contact your local DHHS office to apply.

TANF, PaS and Alternative Aid

Very low-income families with children can apply for this benefit. The children must be “deprived” of parental support and care because:

- One parent is not in the household
- One parent meets certain “unemployed parent” standards, or
- One parent is disabled.

Most adults who receive TANF must participate in ASPIRE—a work/job training program. An eligible parent who wants to attend college or other post-secondary



school can get the same benefits, plus support services, through the Parents as Scholars (PaS) Program.

“Alternative Aid” is a benefit for people who choose not to apply for TANF on an on-going basis but need short-term support in order to become, or to stay, employed. This benefit - worth up to 3 months of TANF support - is available once in a 12-month period.

Families leaving TANF - due to increased earnings - can get “transitional benefits.” These temporary transportation, child care and MaineCare benefits can help bridge the gap when losing TANF.

Apply for all of these programs at your local DHHS office.

Family Emergency Assistance

One time per year, households with children can get help with an emergency problem, such as threatened eviction or an electric shut-off.

Apply at your local DHHS office.

General Assistance (GA)

This is a program of last resort for very low income households whose basic needs are not met by other benefit programs. It is run by towns and cities. Every municipality in Maine has a program. GA can help with basic necessities, such as rent, food, clothing, fuel, and electric bills.

Apply at your town office. For those living in unorganized townships, apply to DHHS at

1-800-442-6003 (TTY: 287-6948). You can also call this state number to ask that they review the town’s action on your application or refusal to take your application.

Fuel Assistance (LIHEAP)

Low-income households can qualify each heating season for help with their fuel bills. You may also qualify for other home energy related benefits.

Apply at your county CAP (Community Action Program).

Social Security Disability and SSI

If you are disabled, and expect to continue being disabled for a year or more, you may apply for disability benefits. Social Security Disability (SSD) is for people with a recent earnings record. Supplemental Security Income (SSI) is for disabled and elderly people who do not have past earnings, or to supplement Disability benefits for people with a smaller earnings record.

Apply at your nearest Social Security Administration office.

Worker’s Compensation

If you were hurt on the job, or your job caused an illness, you should be able to get this benefit, to pay your medical bills and to pay you a partial paycheck for weeks you cannot work.

Notify your employer right away. Be sure that your employer files a “First Report of Injury” and then follow up with the Worker’s Compensation Board.



Unemployment Compensation

This is a benefit for laid-off workers. Part-time workers in Maine can now claim these benefits, too.

File a claim with the Maine Unemployment Call Center: **800-593-7660 TTY: 1-888-457-8884**.

Back child support or spousal support

Are you getting the support you should be getting? If not, you can sign up with Maine DHHS, Division of Support Enforcement and Recovery, to help you collect the support that you should be getting. This state agency helps you to:

- enforce existing support orders,
- establish support orders for children of unmarried parents, and
- update old orders of support

Housing Subsidies

Maine has a number of state and federally funded rental housing programs. Most have long waiting lists. Some of the newer

programs help people who have substance abuse or mental health issues. To find out more about the low-cost rental housing in your area, contact:

Maine State Housing Authority (MSHA)
1-800-452-4668

For help with buying a home (low-rate mortgages for low-income buyers) contact:

- Maine State Housing Authority (MSHA)
1-800-452-4668
- USDA Rural Development, Maine office
990-9160

Need to Know More?

To get answers your questions, or get help if you are denied, contact one of these agencies:

- Pine Tree Legal Assistance (check your phone book or **www.ptla.org** for local office number)
- Volunteer Lawyers Project
1-800-442-4293
- Legal Services for the Elderly
1-800-750-5353

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