



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](http://www.ptla.org)

It's 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. Don't leave 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 2015, this credit is worth up to \$6,242** (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.

#### **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.

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
- ✓ State Earned Income Credit

#### **Maine Property Tax Fairness Credit (for Home Owners and Renters)**

Beginning in January 2014, this program replaces the old "Circuit Breaker" (or Property Tax and Rent Relief) program. The new program still helps homeowners **and renters** whose property tax payments or rent payments are high in relation to their income. But fewer people will be eligible and for smaller amounts.

You no longer file a separate application. Most people who qualify will get their payment as part of their state income tax refund. Use Maine Income Tax Form 1040ME and the Schedule PTFC form to apply. There is a simplified process for most people with low incomes who do not normally file tax returns. Follow the instructions on the forms.



For tax year 2014 the maximum credit is \$600 (\$900 for people 65 years of age or older).

To qualify your household income must be \$40,000 or less (for household of 3 or more). Your property tax on your home in Maine must be more than 6% of your adjusted gross income. If you pay rent, your rent must have been more than 40% of your adjusted gross income.

### **Maine Homestead Exemption**

This is a small property tax exemption for all Maine homeowners. 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 will need to show that you used all of your income for basic necessities. You may also qualify for the Maine Property Tax Fairness Credit (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, you can earn up to 213% of the federal poverty

level (\$51,653 for a family of 4 in 2015) and still get MaineCare for your children. 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.

Health care enrollment for 2016 coverage begins November 1, 2015 and ends January 31, 2016 at [healthcare.gov](http://healthcare.gov). If it appears that you qualify for MaineCare, you will be referred to DHHS for MaineCare screening. If your income is too high, you'll be given other low-cost options. (See ACA Discounts section below.)

### **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 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**.

### **Affordable Care Act Discounts**

Beginning November 1, 2015 (through January 31, 2016) you can apply for affordable health insurance through [healthcare.gov](http://healthcare.gov). But some people can apply anytime of the year. Read more here <https://www.healthcare.gov/how-can-i-get-coverage-outside-of-open-enrollment/#part=1>.



If your household income is below 400% of the poverty line, the government will help you pay your premiums. If your income is below 250% of poverty, you can also get help with your out of pocket health care expenses.

**Food Supplements (or SNAP)**

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/maine-food-supplement-estimators](http://www.ptla.org/maine-food-supplement-estimators)

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).

Also, many local and regional programs have listings through [211 Maine](#).

**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 online or by calling the Maine Unemployment Call Center: **800-593-7660**  
**TTY: 1-888-457-8884.**

**Back child support or spousal support**

Are you getting all of the support you should be receiving? 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** (TTY 1-800-452-4603)

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

- Maine State Housing Authority (MSHA)  
**1-800-452-4668 (TTY: 1-800-452-4603)**
- USDA Rural Development, Maine office  
**990-9160 (TTY: 942-7331)**



## ☐ Veterans and Service member Benefits

The U.S. Department of Veterans Affairs (VA) and the U.S. Department of Defense (DoD) run many programs for service members and veterans. “Veterans” includes all who have served in the armed forces, men and women alike. We post more detailed information about these programs on StatesideLegal.org.

### Maine-specific programs:

**Preble Street Resource Center Veterans Housing Services** - Helps low-income veterans and their families find and keep stable housing. Three offices: Portland, Lewiston, Bangor. Contact information at: [http://www.preblestreet.org/contact\\_us.php](http://www.preblestreet.org/contact_us.php)

**Washington Hancock County Community Agency Supportive Services for Veteran Families** - Provides supportive services and temporary financial assistance to help Veterans and their families. More information, including how to contact at: <http://www.whcacap.org/veterans-services/>

**Veterans, Inc.** - Serving the New England States - Helps to prevent homelessness and ensure housing stability throughout New England, among low-income veteran families who reside in or are transitioning to permanent

housing. More information here <http://www.veteransinc.org/wp-content/uploads/2012/04/SSVF-Packet.pdf>

**Goodwill Veteran’s Fund** - Provides one-time financial support for veterans or the families of fallen veterans to help with unforeseen expenses or with expenses to help improve quality of life (such as education or to help start a small business). More information: <http://www.goodwillnne.org/updates/public-policy/goodwills-veterans-fund/#.U3uWklemVio>.

More about Maine specific laws and benefits here: <http://www.ptla.org/maine-laws-supporting-military-servicemembers-veterans-and-their-families>

### 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/contact-us** for local office number)
- Volunteer Lawyers Project  
**1-800-442-4293**
- Legal Services for the Elderly  
**1-800-750-5353**

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#### Notice

Sometimes the laws change. We cannot promise that this information is always up to date and correct. If the date above is not this year, call us to see if there is an update. We provide this information as a public service. It is not legal advice. By sending you this information, we are not acting as your lawyer. Always consult a lawyer, if you can, before taking legal action.