

need of special care that has been diagnosed as temporary in nature or prescribed for a temporary or limited period of time, even if the homeowner requires, under such circumstances, institutionalization in a private or public nursing home or medical care facility, and if during the temporary period the homeowner rents the dwelling for a period not to exceed 1 year. However, the rent shall be included as gross income for purposes of eligibility as defined in this section. A homeowner or homeowners may claim credit in only one dwelling.

(6) ["Full credit homeowner" means a homeowner who by July 1 of the taxable year in which the credit is to be allowed, is 60 years of age or older, or who qualified for benefits as a result of a finding of permanent and total disability under the Social Security Act, the Railroad Retirement Act, any federal acts for members of the armed forces of the United States, or any other federal retirement system, or by the county health officer or commissioner of health of Baltimore City.

(7)] "Gross income" means total income from all sources, for the calendar year immediately preceding the taxable year, whether or not included in the definitions of gross income for federal or State tax purposes, including but not limited to benefits under the Social Security Act or Railroad Retirement Act as these acts may be amended from time to time, the aggregate of gifts in excess of \$300, alimony, support money, nontaxable strike benefits, public assistance received in cash grants, pensions, annuities, unemployment insurance benefits, and workmen's compensation benefits. The term includes the net income received from business, rental, or other endeavors. A loss from business, rental or other endeavor may not be used in the determination of gross income.

[(8)] (7) "Homeowner" means every person who by July 1 of the taxable year in which the credit is to be allowed, actually resides in a dwelling in which the person has a legal interest. Legal interest includes any life estate, whether as sole owner, joint tenant, tenant in common, tenant by the entirety or through membership in a cooperative.

[(9) "Partial credit homeowner" means a homeowner that does not meet the qualifications set forth in subsection (a)(6) of this section.]

[(10)] (8) "Total real property taxes" means the total of all real property taxes, including State, county or Baltimore City, municipal and special districts, for which the homeowner has a real property tax liability on the dwelling for the taxable year. The real property tax liability shall be calculated on the assessed valuation of the dwelling or \$40,000, whichever is less. All discounts for early payment and all interest or penalties for failure to pay taxes on or before October 1 shall be calculated on