

13. ANY WITHDRAWAL, PAYMENT, OR DISTRIBUTION FROM ANY QUALIFIED RETIREMENT SAVINGS PLAN; AND

~~12.~~ 14. any rent on the dwelling, including the rent from a room or apartment.

(iii) "Gross income" does not include:

1. any income tax refund received from the State or federal government; or
2. any loss from business, rental, or other endeavor.

~~(9) "Homeowner" means an individual who:~~

~~(i) on July 1 of the taxable year for which the tax credit is to be allowed:~~

1. actually resides in a dwelling in which the individual has a legal interest; or
2. under a court order or separation agreement, permits a spouse, a former spouse, or a child of the individual's family to reside without payment of rent in a dwelling in which the individual has a legal interest; or

~~(ii) 1. is a home purchaser; and~~

~~2. actually resides in a dwelling in which the individual has a legal interest, whether or not the individual resides in the dwelling on July 1 of the taxable year for which the tax credit is sought.~~

~~(10) "Home purchaser" means an individual who purchases a dwelling in the taxable year for which the tax credit under this section is sought.~~

~~(11) "Legal interest" includes an interest in a dwelling:~~

- ~~(i) as sole owner;~~
- ~~(ii) as a joint tenant;~~
- ~~(iii) as a tenant in common;~~
- ~~(iv) as a tenant by the entirety;~~
- ~~(v) through membership in a cooperative;~~
- ~~(vi) under a land installment contract, as defined in § 10-101 of the Real Property Article;~~
- ~~(vii) as a holder of a life estate; or~~

~~(viii) under a continuing care contract for an independent living unit at a continuing care facility for the aged, which means a nontransferable agreement between a continuing care facility for the aged as defined in § 7-206 of this article and~~