

endeavor; and

or apartment.

10. any workers' compensation benefit;
11. the net income received from a business, rental, or other endeavor; and
12. 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:

allowed:

- (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 entireties;
- (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