1. any income tax refund received from the State or federal government; or

2. any loss from business, rental, or other endeavor.

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

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

[1.] A. actually resides in a dwelling in which the individual has a legal interest; or

[2.] B. 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)] 2. [1.] A. is a home purchaser; and

[2.] B. 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.

(II) "HOMEOWNER" INCLUDES A BENEFICIARY OF A ~~SPECIAL NEEDS~~ TRUST DESCRIBED IN 42 U.S.C. § 1396P(D)(4), OR A TRUST ESTABLISHED FOR THE BENEFIT OF AN INDIVIDUAL WITH A DISABILITY BY AN INDIVIDUAL OTHER THAN THE BENEFICIARY AND THAT IS FUNDED WITH ASSETS THAT WERE NEVER OWNED OR CONTROLLED BY THE BENEFICIARY, IF, ON JULY 1 OF THE TAXABLE YEAR FOR WHICH THE TAX CREDIT IS TO BE ALLOWED, THE BENEFICIARY OF THE TRUST IS AN INDIVIDUAL WHO ACTUALLY RESIDES IN THE DWELLING.

(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 between a continuing care facility for the aged as defined in § 7–206 of this article and