

1 AN ACT concerning children.

2 Be it enacted by the People of the State of Illinois,
3 represented in the General Assembly:

4 Section 5. The Children and Family Services Act is
5 amended by adding Section 7.5 as follows:

6 (20 ILCS 505/7.5 new)

7 Sec. 7.5. Adoption incentive loan program.

8 (a) The Department shall develop and implement a loan
9 program to assist in the payment of adoption-related expenses
10 incurred by persons attempting to become adoptive parents.
11 From funds appropriated for this purpose, the Department
12 shall loan current or prospective adoptive parents amounts
13 necessary to meet expenses required to secure and maintain
14 placement of an adoptee, including but not limited to
15 placement agency fees, legal fees that are the responsibility
16 of the adoptive parent, and an adoptee's medical or other
17 support costs that are the responsibility of the adoptive
18 parent. The maximum aggregate amount that may be loaned for
19 the adoption of one child is \$10,000.

20 (b) Loan recipients shall be selected through an
21 application process developed by the Department. Eligibility
22 for a loan shall require determination by the Department that
23 the applicant's financial resources are such that placement
24 and final adoption would be deterred in the absence of
25 financial assistance. Eligibility shall be limited to
26 Illinois residents seeking the adoption of children under the
27 Department's jurisdiction.

28 (c) The Department shall promulgate and adopt rules for
29 the administration of the loan program. Rules shall include
30 but need not be limited to the following:

31 (1) the requirement that loans be repaid on

1 specified schedules with interest at specified rates,
2 including 0% when deemed appropriate;

3 (2) penalties for late or no repayment of loans;

4 (3) the requirement that a loan recipient actually
5 incur expenses and document those expenses to the
6 Department, or that a loan recipient submit claims for
7 payment for services actually received, before moneys for
8 those expenses or claims are loaned to a recipient;

9 (4) means for monitoring and verifying the use of
10 loans; and

11 (5) means for preventing the use of loans for the
12 repayment of expenses covered or eligible for coverage
13 through a recipient's insurance or other programs
14 available to the recipient.