#### STATE OF MAINE

#### IN THE YEAR OF OUR LORD

#### TWO THOUSAND TWENTY-THREE

#### H.P. 741 - L.D. 1169

## An Act to Amend the Laws Governing the Foreign Credentialing and Skills Recognition Revolving Loan Program

Be it enacted by the People of the State of Maine as follows:

Sec. 1. 10 MRSA c. 110, sub-c. 13, headnote is amended to read:

### **SUBCHAPTER 13**

# FOREIGN CREDENTIALING AND SKILLS RECOGNITION REVOLVING LOAN GRANT PROGRAM

- **Sec. 2. 10 MRSA §1100-AA,** as amended by PL 2021, c. 133, §§1 to 6, is further amended by amending the section headnote to read:
- §1100-AA. Foreign Credentialing and Skills Recognition Revolving Loan Grant Program
- **Sec. 3. 10 MRSA §1100-AA, sub-§1, ¶B,** as enacted by PL 2019, c. 447, §1, is amended to read:
  - B. "Fund" means the Foreign Credentialing and Skills Recognition Revolving Loan Grant Program Fund, established in subsection 3.
- **Sec. 4. 10 MRSA §1100-AA, sub-§1, ¶D,** as enacted by PL 2019, c. 447, §1, is amended to read:
  - D. "Program" means the Foreign Credentialing and Skills Recognition Revolving Loan Grant Program, established in subsection 2.
- **Sec. 5. 10 MRSA §1100-AA, sub-§2,** as enacted by PL 2019, c. 447, §1, is amended to read:
- **2. Program established.** The Foreign Credentialing and Skills Recognition Revolving Loan Grant Program is established to provide financial assistance to immigrants who need assistance in paying for eligible costs.

- **Sec. 6. 10 MRSA §1100-AA, sub-§3,** as enacted by PL 2019, c. 447, §1, is amended to read:
- **3. Fund established.** The Foreign Credentialing and Skills Recognition Revolving Loan Grant Program Fund is established as a nonlapsing revolving fund to be administered by the authority. All amounts appropriated to the program must be deposited into the fund as well as all amounts repaid to the program by persons receiving loans under the program. Amounts in the fund must be used by the authority for purposes authorized in this section.
- **Sec. 7.** 10 MRSA §1100-AA, sub-§5, as enacted by PL 2019, c. 447, §1, is amended to read:
- **5. Disbursement from the fund.** Upon approval of an immigrant, the authority shall determine the amount to be disbursed from the fund to the immigrant. Funds must be disbursed directly to and used by the immigrant pursuant to a contract entered into between the immigrant and the authority in accordance with subsection 7. Funds must be disbursed by the authority in one lump sum in the form of an interest-free loan a grant. An immigrant may not receive more than the maximum amount established by the authority, regardless of whether the immigrant submits one or multiple applications to the fund.
- **Sec. 8. 10 MRSA §1100-AA, sub-§6,** as enacted by PL 2019, c. 447, §1, is amended to read:
- **6.** Treatment of loans grants. Amounts loaned disbursed to an individual under the program are not income for purposes of any municipal general assistance program as defined by Title 22, section 4301, subsection 7.
- **Sec. 9. 10 MRSA §1100-AA, sub-§7, ¶B,** as enacted by PL 2019, c. 447, §1, is repealed.
- **Sec. 10. 10 MRSA §1100-AA, sub-§7, ¶D,** as enacted by PL 2019, c. 447, §1, is amended to read:
  - D. A provision that, if the individual breaches the contract with the authority, the authority may require immediate repayment of the loan grant to the authority; and
- **Sec. 11. 10 MRSA §1100-AA, sub-§9,** as corrected by RR 2019, c. 2, Pt. A, §§13 and 14, is amended to read:
- **9. Financing terms Terms and conditions.** Loans Grants under the program must conform to the following requirements.
  - A. A <u>loan grant</u> to any individual for eligible costs may not exceed \$700 <u>\$1,000</u>, but this limit may be adjusted upward at least biannually by the authority to reflect inflation or cost of living or other necessary adjustments.
  - B. Loans are not subject to interest.
  - C. Loans must be repaid in full by an individual within 18 months of disbursement by the authority, together with any reasonable administrative fee established by the authority not to exceed 5% of the total of the loan funds disbursed to the individual, except that:
    - (1) In any case of demonstrable hardship, the authority may allow extensions of time for repayment or other flexibility in repayment terms; and

(2) Repayment of a loan may not be required until at least 60 days after the recipient of the loan has obtained a work permit, except that, if the recipient of the loan has obtained a work permit but has not obtained employment, repayment may not be required until at least 30 days after the recipient has obtained employment as long as the recipient is in compliance with the provisions of Title 22, section 4316-A.