5101:2-44-14 State adoption assistance loan fund.

- (A) The state adoption assistance loan fund provides loans to prospective adoptive parents residing in Ohio to cover adoption expenses incurred by, or on behalf of, a prospective adoptive parent and for which the prospective adoptive parent carries the ultimate liability for payment. This rule does not apply to step-parent adoptions.
- (B) The state adoption assistance loan fund will be administered through a financial institution or institutions approved by the Ohio department of job and family services (ODJFS). The financial institution or institutions shall set the loan repayment terms, the procedures for collection of loan arrearages, and any monetary penalties for loan arrearages or improper use of loan funds.
- (C) If the child being adopted resides in Ohio, the prospective adoptive parents may receive up to three thousand dollars from the state adoption assistance loan fund.
- (D) If the child being adopted does not reside in Ohio, the prospective adoptive parents may receive up to two thousand dollars from the state adoption assistance loan fund.
- (E) The public children services agency (PCSA), private child placing agency (PCPA) or private non-custodial agency (PNA) shall inform prospective adoptive parents who inquire about adoption services through the agency that the state adoption assistance loan is available.
- (F) In order to be eligible for a state adoption assistance loan, a prospective adoptive parent shall meet the following requirements at the time of application:
 - (1) Have one of the following approved homestudies:
 - (a) A JFS 01673 "Assessment for Child Placement (Homestudy)" (rev. 08/2005) or equivalent for children adopted from another state.
 - (b) A JFS 01692 "Application for Adoption of a Foster Child" (rev. 06/2009).
 - (c) A copy of a homestudy narrative report in the case of an international adoption.
 - (2) Have been matched with an identified child who is legally free for adoption and who will be adopted prior to their eighteenth birthday.
 - (3) Have applied for the state adoption assistance loan prior to finalization of the adoption.
- (G) In addition to the requirements outlined in paragraph (F) of this rule, a prospective adoptive parent must also meet the requirements of the financial institution administering the state adoption assistance loan fund.

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(H) If a prospective adoptive parent is interested in applying for a state adoption assistance loan, the PCSA, PCPA or PNA shall provide the prospective adoptive parent with documentation, on agency letterhead, indicating the requirements outlined in paragraph (F) of this rule have been met.

- (I) In the case of a private or an international adoption, the prospective adoptive parent shall obtain the documentation outlined in paragraph (F) from the agency which completed their homestudy.
- (J) Once the prospective adoptive parent has obtained the required documentation from the PCSA, PCPA or PNA, the prospective adoptive parent shall:
 - (1) Provide the documentation to the financial institution.
 - (2) Complete the financial institution's application for the state adoption assistance loan.
- (K) The state adoption assistance loan shall be used for adoption services which are reasonable and necessary such as adoption fees, court costs, attorney fees, and other expenses directly related to the legal adoption of a child as defined in paragraph (L) of this rule. These expenses cannot be incurred in violation of state or federal law and cannot be reimbursed from other sources or funds.
- (L) Other adoption expenses directly related to the legal adoption of a child refers to the cost of the adoption incurred by or on behalf of the adoptive parent(s) and for which the adoptive parent(s) carries the ultimate liability for payment. These expenses can include, but are not limited to, costs related to:
 - (1) The adoption homestudy.
 - (2) Health and psychological examinations.
 - (3) Supervision of the placement prior to the final decree of adoption.
 - (4) Reasonable cost of transportation, lodging, and food for the child and/or adoptive parent(s) when necessary to complete the placement or adoption process.

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