



101ST GENERAL ASSEMBLY

State of Illinois

2019 and 2020

HB5828

Introduced 11/10/2020, by Rep. Mary E. Flowers and Marcus C. Evans, Jr.

SYNOPSIS AS INTRODUCED:

20 ILCS 605/605-1055 new

Amends the Department of Commerce and Economic Opportunity Law of the Civil Administrative Code of Illinois. Creates the Low Income Debt Reduction Office within the Department of Commerce and Economic Opportunity. Provides that the Office shall, without charge, assist low income persons and households in the abatement of debt by providing services, information, and resources by which such persons may resolve their debts or debt-related issues. Provides that the services, information, and resources provided by the Office shall be made available to the public on the Department's Internet website. Specifies the services, information, and resources provided by the Office. Provides that the Department shall provide staff, administrative support, and related support to the Office as required to administer the Office, and may adopt rules. Defines "low income persons and households".

LRB101 21945 RJF 72954 b

FISCAL NOTE ACT
MAY APPLY

A BILL FOR

1 AN ACT concerning State government.

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

4 Section 5. The Department of Commerce and Economic
5 Opportunity Law of the Civil Administrative Code of Illinois is
6 amended by adding Section 605-1055 as follows:

7 (20 ILCS 605/605-1055 new)

8 Sec. 605-1055. Low Income Debt Reduction Office.

9 (a) The Low Income Debt Reduction Office is created within
10 the Department of Commerce and Economic Opportunity. The Office
11 shall, without charge, assist low income persons and households
12 in the abatement of debt by providing services, information,
13 and resources by which such persons may resolve their debts or
14 debt-related issues.

15 (b) The services, information, and resources provided by
16 the Office shall be made available to the public on the
17 Department's Internet website, and shall include, but not be
18 limited to, the following:

19 (1) information concerning bankruptcy, including an
20 explanation of the types of bankruptcy and if and when
21 bankruptcy should be used as an option, a detailed
22 explanation of the bankruptcy process, and the required
23 forms used in the bankruptcy process;

1 (2) the availability of persons and attorneys
2 knowledgeable in debt relief and bankruptcy who may aid
3 patrons in their debt reduction decision-making, including
4 answering questions and helping to fill out relevant forms;

5 (3) promoting and conducting outreach efforts with
6 respect to informing the public of the services provided by
7 the Office;

8 (4) providing and hosting informational workshops and
9 public forums concerning debt reduction, debt relief
10 options, and the services provided by the Office, including
11 efforts that assist and educate low-income persons and
12 households on bankruptcy and other debt reduction
13 opportunities; and

14 (5) any other service, information, or resource that
15 the Office deems necessary and proper to its purpose under
16 this Section.

17 (c) The Department shall provide staff, administrative
18 support, and related support to the Office as required to
19 administer this Section, and may adopt rules to administer this
20 Section.

21 (d) For the purposes of this Section, "low income persons
22 and households" means persons or households at or below 80% of
23 the median income level for a given county as determined
24 annually by the United States Department of Housing and Urban
25 Development.