

# Nonprofits band together to offer loans to immigrants

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Several Austin nonprofits want to remove any financial obstacles blocking the road to citizenship for qualified immigrants.

The Political Asylum Project of Austin, Catholic Charities of Central Texas and Immigration Counseling and Outreach Services are offering low-interest loans to cover fees associated with gaining legal status through the Family Unification Loan Program.

The filing and legal fees, which can run into the thousands of dollars, often put the process out of reach for many immigrants who would otherwise qualify for permanent residency or U.S. citizenship, nonprofits say.

"We want the loan program to be a tool in the toolbox to help those who qualify but can't afford it," says Michael Gale, program coordinator with Foundation Communities, a nonprofit that provides affordable housing to low-income Austinites.

Foundation Communities, which is spearheading the loan program, enlisted the nonprofits to offer the program and vet qualified candidates. ACCION Texas, a San Antonio-based nonprofit that specializes in dispersing microloans to small business owners, has been tapped to manage the loan program, which was made possible by a \$32,000 grant from The Silverton Foundation, a private family foundation based in Austin.

Immigrants can take out loans to pay U.S. Citizenship and Immigration Services application-processing fees and the nominal fees charged by nonprofit legal service agencies. Loans, which are offered at 2 or 3 percent interest rates, can be paid back over a duration of two years or longer, depending on an individual's situation.

Although the program has been offered since the spring, there haven't been any takers yet, according to Foundation Communities. Marketing efforts are being stepped up.

One reason for the lag may be a recent hike in application fees, which is believed to have deterred some immigrants from starting the process at all, Gale says.

Chris Jimmerson, executive director of the Political Asylum Project of Austin, says that immigrants tend to have few, if any, loan options available to them because many do not have established credit histories.