

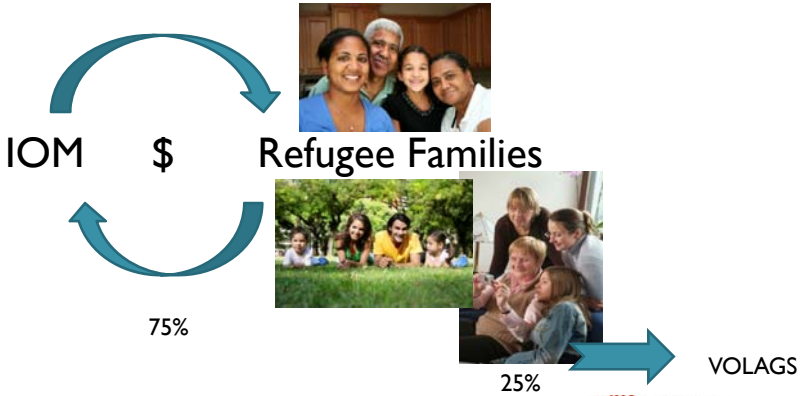
Travel Loans: Your Rights

Presented by Idaho Legal Aid Services, Inc.



05/10/2012 1


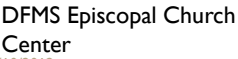
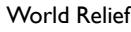


Refugee Loan Fund Revolving Fund Interest-Free Loans



IOM \$ Refugee Families

75%

25% VOLAGS



World Relief
DFMS Episcopal Church
Center

05/10/2012 2

Terms of Repayment

Refugees must begin reimbursing the federal government after five to six months, and pay in full within 42 months.



05/10/2012

5

Travel Loan Bill

AMOUNT PAID	AMOUNT RECEIVED	AMOUNT DUE	DATE
\$ 750.00	\$ 50.00	\$ 700.00	4/3/2008

Thank you for your payment of \$50.00, etc. etc.

DFMS/Refugee Travel Loan
EPISCOPAL CHURCH CENTER
815 SECOND AVENUE
NEW YORK, NEW YORK 10017-4503
1-800-354-7628 EXT. 6090/6093

TO

Mr. John Doe
555 S. South Street
Hometown, AK 24445
SL-000000

DFMS/Refugee Travel Loan
EPISCOPAL CHURCH CENTER
815 SECOND AVENUE
NEW YORK, NEW YORK 10017-4503

RETURN SERVICE REQUESTED

STATEMENT ENCLOSED

TO

INSTRUCTIONS FOR REPLY

1. INSERT CHECK FOR PAYMENT OF STATEMENT.
2. WRITE YOUR RETURN ADDRESS ON REVERSE SIDE OF ENVELOPE.
3. FOLD THIS FLAP OVER TO SEAL AND MAIL.

05/10/2012

6

VOLAGS Responsibility under Cooperative Agreement

- During the 90-day initial reception and placement period, the Recipient shall provide or ensure that the refugees assigned to it are provided orientation, with appropriate language interpretation if necessary, concerning:
 - ...the legal requirement of each adult refugee to fully repay his or her IOM transportation loan in accordance with the established payment schedule.
 - ...requests for deferments, hardship or write-offs
 - ...personal and household budgeting and finance.
 - ...help with affordable housing and income acquisition.

05/10/2012

7

Reasons to Request a Deferral or Write-off

- Deferments
 - Hardship
 - Temporary medical conditions/permanent disability but can work
 - Unemployment and Under-employment
- Humanitarian Write-offs
 - Disability is Permanent and Can't Work
 - Death
 - Bankruptcy
 - Minor Orphans
 - Victims of Violence or Domestic Violence
- Documentation

05/10/2012

8

Sample Travel Loan Request Letter

Re: Name: _____

Alien No.: _____

Dear Mr. Graham:

I _____ request a write off/deferral of my refugee travel loan, due to great family hardship/extraordinary economic circumstances/disability/bankruptcy/domestic violence/death. I also ask that you verify the debt you are collecting by providing me with documents substantiating the actual transportation expenses incurred and upon which the loan balance is grounded. Note that in making these requests I do not acknowledge the validity of the debt you have alleged and reserve all rights and opportunities available under local, state,

federal, and international laws to dispute, cancel, defend against, or otherwise challenge this debt.

My family and I are experiencing dangerous hardship right now, as evidenced by the income and expense worksheet enclosed with this letter.

I request that you defer the balance on the travel loan account referenced above and lower the monthly payment.

Please provide written notice that you have deferred/written off the debt, directly to me. Otherwise please contact me or my representative _____ to discuss this matter.

OR

I request that you write off the entire balance due on the travel loan referenced above due to _____'s disability/death or domestic violence. A verification of the disability/death/domestic violence/violence/minor orphan status is enclosed with this letter. Note that in making this request I do not acknowledge the validity of the debt you have alleged and reserve all rights and opportunities available under local, state, federal, and international laws to dispute, cancel, defend against, or otherwise challenge this debt.

Please provide written notice that you have deferred or written off the debt directly to me. Otherwise, please contact me or my representative _____ to discuss this matter.

05/10/2012

9

Delinquent Loans

- After 42 months, if 30% is not paid, delinquent accounts are transferred to IOM for collection
- Transferred loans no longer interest free
- Letters sent to delinquent clients at various times during the loan period prior to handover to IOM
- Dispute with IOM if you didn't know you had a right to a deferral or write-off

05/10/2012

10

Credit Dispute Process

Check your credit report at least once a year at "You have the right to a free credit report from www.AnnualCreditReport.com or 877-322-8228, the ONLY authorized source under federal law."

If you do not recognize information on your credit report, or believe an item may be inaccurate, you may request an investigation of the data. Only inaccurate information may be removed; negative information that is accurate will stay on their credit report as long as governing laws allow (currently up to 7 years).

Online

The online dispute process is interactive and easy to use. Submitting the dispute online enables quick resolution and gives clients online access to the status of their open dispute.
<http://annualcreditreport.transunion.com/entry/disputeonline>

Phone

TransUnion service representatives are specially trained to answer any questions about clients credit reports and initiate a dispute investigation on their behalf. Toll free #: 1-800-916-8800.

Mail

TransUnion customized Request for Investigation form makes it easy to file a dispute by mail. Once complete, simply mail the request to TransUnion.

05/10/2012

11

Where do I get a request letter?

You can get a copy of a sample letter to fill out and send on your own, certified mail, from the following:

Idaho Legal Aid Services, Inc.
Web address: idaholegalaid.org
310 N 5th Street
Boise, ID 83702
208-345-0106
www.idaholegalaid.org
or
475 Polk, Suite 4
Twin Falls, ID 83301
208-734-7024

Catholic Charities of Idaho
4202 W. Emerald
Boise, ID 83706
208-345-6031

05/10/2012

12

Where do I send my request letter?

Send all requests to:

International Organization for Migration
Attn: Brian Graham
2 Executive Circle, Suite 240
Irvine, CA 92614

Send your letter certified, return receipt. The post office can help you with this process.

Keep a copy of the letter and all supporting documents for your records.

If you have not received a response to your request, or your monthly bill does not reflect any changes contact Brian Graham at IOM at the address above.

05/10/2012

13

How to Get Travel Loan and Housing Information Help

- **What can you do?**
- ●Consumers, realtors, housing providers, and lenders may contact the Fair Lending Legal Advice line by calling Idaho Legal Aid Services, Monday through Friday, 9:00 a.m. to 12:00 p.m., M.S.T., (208) 345-0106 in Boise calling area, or statewide toll-free 1-866-345-0106, or (TTY) 1-800-245-7573.
- ●En español llamada gratis estatal, 1-866-954-2591 o 454-2591 en la área local de llamadas en Caldwell or on the web at www.idaholegalaid.org.
- ●If you are a senior, you may also call the Idaho Senior Legal Hotline toll-free 1-866-345-0106 or 345-0106 in the Boise calling area, Monday and Tuesday 9:00 a.m. to 12:00 p.m. and 1:00 p.m. to 3:00 p.m., M.S.T. and on Wednesdays from 1:00 p.m. to 3:00 p.m. M.S.T.
- ●Visit our web site at idaholegalaid.org for fair lending and fair housing information and materials. E-mail the Fair Lending Advice Line at fairlending@idaholegalaid.org.
- ●If you are being discriminated in lending based on your color, race, national origin, religion, gender, disability or familial status (presence of children under 18) contact:
-
- **Idaho Legal Aid Services Inc.**
- 310 N 5th, Boise, ID 83702
- (208) 345-0106 in Boise
- 1-866-345-0106 (toll-free)
- TTY 171-800-245-7573
- www.idaholegalaid.org

05/10/2012

14

Where to Get Help for Fair Housing

- **U.S. Department of Housing and Urban Development (HUD)** in Seattle and Washington, D.C., 1-800-669-9777 or
- **FHEO HUB Office**
909 1st Ave., Ste. 205, OAE
Seattle, WA 98104
(800) 877-0246 or (206) 220-5170
TDD: (206) 220-5185
FAX: (206) 220-5447
- 1-800-669-9777
- 1-800-927-9275 (TDD)
- **Intermountain Fair Housing Council**
- (208) 383-0695 in Boise -or-
- 1-800-717-0695 (toll-free)
- “The work that provided the basis for this publication was supported by funding under a grant with the U.S. Department of Housing and Urban Development. The substance and findings of the work are dedicated to the public. The author and publisher are solely responsible for the accuracy of the statements and interpretations do not necessarily reflect the views of the Federal Government.”

05/10/2012

15

The End

- Thank you for attending!
- Questions?

Sources: Cooperative Agreement, VOLAG Training PowerPoint, PRM press release, IOM discussion

05/10/2012

16