§1100-AA. Foreign Credentialing and Skills Recognition Revolving Loan Program

- **1. Definitions.** As used in this section, unless the context otherwise indicates, the following terms have the following meanings.
 - A. "Eligible costs" means the following costs incurred by an immigrant prior to the immigrant's obtaining a work permit and incurred for the purpose of improving the immigrant's work-readiness once the immigrant obtains a work permit:
 - (1) Costs of translating into English any diplomas, transcripts or other documents establishing courses studied or the completion of secondary school or of higher education at either the undergraduate or graduate level;
 - (2) Fees related to education evaluations establishing the equivalency level of education or experience attained abroad;
 - (3) Costs of translation into English of documents related to professional licenses or registrations obtained abroad;
 - (4) Costs of translation into English of letters of reference or recommendations related to education or experience obtained abroad;
 - (5) Fees related to test preparation courses or registration fees for a standard test of English as a foreign language or other standardized test recognized worldwide that measures English language proficiency, when necessary for an immigrant's work;
 - (6) Expenses for employment or professional applications, certifications, licensing fees and related requirements for seeking employment, including but not limited to fingerprinting and required tests;
 - (7) Fees related to obtaining a Maine driver's license, including but not limited to driver's education course fees, learner's permit application fees and driver's license fees; and
 - (8) Costs to travel to the nearest location of any exam or test needed to establish the applicant's skills or credentials or English language proficiency if there is no location within 60 miles of the Maine town in which the immigrant resides. [PL 2019, c. 447, §1 (NEW).]
 - B. "Fund" means the Foreign Credentialing and Skills Recognition Revolving Loan Program Fund, established in subsection 3. [PL 2019, c. 447, §1 (NEW).]
 - C. "Immigrant" means a person who:
 - (1) Is not a United States citizen;
 - (2) Has filed applications or petitions with the United States Citizenship and Immigration Services or with the immigration courts of the United States Department of Justice, Executive Office for Immigration Review or with any successor federal immigration authority entitling the person to request a work permit while the person's applications or petitions are pending; and
 - (3) Has received education, work experience or work training, or any combination, in a foreign country. [PL 2019, c. 447, §1 (NEW).]
 - D. "Program" means the Foreign Credentialing and Skills Recognition Revolving Loan Program, established in subsection 2. [PL 2019, c. 447, §1 (NEW).]
- E. "Work permit" means a federal authorization of a person who is not a United States citizen to work in the United States. [PL 2019, c. 447, §1 (NEW).] [PL 2019, c. 447, §1 (NEW).]

2. Program established. The Foreign Credentialing and Skills Recognition Revolving Loan Program is established to provide financial assistance to immigrants who need assistance in paying for eligible costs.

[PL 2019, c. 447, §1 (NEW).]

- **3. Fund established.** The Foreign Credentialing and Skills Recognition Revolving Loan 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. [PL 2019, c. 447, §1 (NEW).]
 - **4. Eligible applicants.** To be eligible to receive assistance from the fund an immigrant:
 - A. Shall apply to the authority to participate in the program. The application may be filed directly by the immigrant or, at the request of and on behalf of the immigrant, by an adult education program of a school administrative unit that provides English as a second language, job skills or other instruction or assistance to improve the work readiness of the immigrant; [PL 2019, c. 447, §1 (NEW).]
 - B. Must have filed an application or petition with federal immigration authorities that entitles the immigrant to request a work permit in any of the categories set forth in 8 Code of Federal Regulations, Section 274a.12(c)(2019). The immigrant shall provide electronic or paper evidence establishing that the application or petition was filed with federal immigration authorities and shall state which section of 8 Code of Federal Regulations, Section 274a.12(c)(2019) allows the immigrant to request a work permit. An immigrant is not eligible if the immigrant has been denied a work permit at the time of making the application. In the case of asylum seekers, an immigrant is eligible if the immigrant's request for asylum has been pending for fewer than 150 days since the date of its filing and the immigrant has not yet been able to apply for a work permit pursuant to 8 Code of Federal Regulations, Section 274a.12(c)(8)(2019) or, if more than 150 days have elapsed since the asylum application was filed, the immigrant has a pending application for a work permit at the time of making the application to the program; and [PL 2019, c. 447, §1 (NEW).]
 - C. Shall submit evidence of incurring or needing to incur eligible costs. [PL 2019, c. 447, §1 (NEW).]

[PL 2019, c. 447, §1 (NEW).]

- **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. 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. [PL 2019, c. 447, §1 (NEW).]
- **6. Treatment of loans.** Amounts loaned 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.

[PL 2019, c. 447, §1 (NEW).]

- **7. Contract.** An individual who has been approved for participation in the program shall enter into a contract with the authority. The contract governs the administration of the program and the use of funds. The contract must include the following terms and conditions:
 - A. Agreement by the individual that the individual will use the funds only to pay for eligible costs; [PL 2019, c. 447, §1 (NEW).]

- B. Agreement by the individual to repay the loan in compliance with the terms and conditions established by the authority; [PL 2019, c. 447, §1 (NEW).]
- C. Agreement by the individual to retain copies of receipts for expenditures on eligible costs incurred and provide these to the authority upon request for auditing or reporting purposes; [PL 2019, c. 447, §1 (NEW).]
- D. A provision that, if the individual breaches the contract with the authority, the authority may require immediate repayment of the loan to the authority; and [PL 2019, c. 447, §1 (NEW).]
- E. Any other terms and conditions the authority determines appropriate. [PL 2019, c. 447, $\S1$ (NEW).]

[PL 2019, c. 447, §1 (NEW).]

- **8.** Administrative costs. The authority may charge the fund reasonable administrative fees, not to exceed 5%, for its administration of the fund.
- [PL 2019, c. 447, §1 (NEW).]
- **9. Financing terms and conditions.** Loans under the program must conform to the following requirements.
 - A. A loan to any individual for eligible costs may not exceed \$700, but this limit may be adjusted upward at least biannually by the authority to reflect inflation or cost of living or other necessary adjustments. [RR 2019, c. 2, Pt. A, §13 (COR).]
 - B. Loans are not subject to interest. [RR 2019, c. 2, Pt. A, §14 (COR).]
 - 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. [PL 2019, c. 447, §1 (NEW).]

[RR 2019, c. 2, Pt. A, §§13, 14 (COR).]

10. Rules. The authority shall adopt rules to carry out the purposes of this chapter. Rules adopted pursuant to this subsection are routine technical rules pursuant to Title 5, chapter 375, subchapter 2-A. [PL 2019, c. 447, §1 (NEW).]

SECTION HISTORY

PL 2019, c. 447, §1 (NEW). RR 2019, c. 2, Pt. A, §§13, 14 (COR).

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