LANGUAGE ACCESS PLAN

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Table of Contents

Table of Contents **2**

Introduction **3**

Department programs and services **3**

Language access requirements and languages identification **4**

Direct in-language communication 4

Interpretation 5

Translation 5

Language access coordinator **7**

Providing notice to individuals with LEP **8**

Monitoring, quality control, and updating Language Access Plan **8**

Monitor and quality control process 8

Updating Language Access Plan 9

Training staff **9**

Public-facing employees 9

Non-public-facing employees 10

Complaint process for language services and access **10**

Document list **11**

Definitions **12**

Introduction

The California Business, Consumer Services and Housing Agency (BCSH) adopted Language Access Plan Guidelines on January 14, 2025. The guidelines require each BCSH department to develop a Language Access Plan. This work is part of ensuring meaningful access to programs and services.

BCSH and its departments will provide access to information, programs, and services to individuals with limited English proficiency (LEP). The plan will ensure that language is not a barrier to accessing housing programs and opportunities, and other services provided by our department.

In developing this Language Access Plan, we have reviewed:

- Our programs and services for the public.
- The ways we communicate with members of the public and the people we serve.
- How we currently provide information and services in languages other than English.

Department programs and services

CalHFA Mission Statement:

> Investing in diverse communities with financing programs that help more Californians have a place to call home.

For more than 50 years, the California Housing Finance Agency (CalHFA) has supported the needs of low- and moderate-income renters and homebuyers by providing financing and programs with a focus on equity. Established in 1975, CalHFA was chartered as the state's affordable housing lender.

The Agency's **Multifamily Lending Division** finances affordable rental housing through collaborations with developers, local, state and federal government partners and more.

The **Single-Family Division** partners with a preferred lender network to provide first-time homebuyers with down payment and closing cost assistance and access to first mortgage loans.

CalHFA is a self-supported state department that doesn't rely on taxpayers' dollars for its operational costs but regularly administers various state and federal resources on behalf of the state.

Language access requirements and languages identification

CalHFA uses Languages identified by the Civil Rights Act Title VI four-Factor Analysis to identify the most common languages our Department comes into public contact with.

Direct in-language communication

CalHFA has certified bilingual staff who speak Spanish who are available upon request to communicate with individuals with limited English proficiency.

On certain occasions, contracted ASL interpreters will be available, when requested at a reasonable time, and can provide language services during board meetings when a person intends to attend the event in person. This service is free of charge.

Certified bilingual and multilingual staff and/or contracted private interpreters will provide language services to individuals with LEP. Language services will be free of charge. Private interpreter services will not be reimbursed by CalHFA when visiting our office.

We discourage using an unofficial interpreter, including family members or friends. Exceptions for unofficial interpreters include:

- Emergency situations
- Getting non-essential information, like identifying the person's preferred language

- Public events or when a qualified interpreter is not readily available.

Staff who are certified bilingual communicators have passed the California Department of Human Resources (CalHR) requirement for testing their proficiency in the language they have chosen.

Interpretation

CalHFA can provide interpretation in Spanish upon request as the Agency has staff who are certified bilingual in the Spanish language. Prior arrangement is required to ensure that staff is available to provide the service.

Sign language services can also be provided upon prior arrangement as the service is contracted through a third-party organization who specializes such services. The request should be sent to marketing@calhfa.ca.gov, with attention to: CalHFA Language Coordinator. Service requests need to be sent at least 30 days prior to the event for translations to be completed on time.

Translation

CalHFA has contracted with a professional foreign language translation service company to translate public-facing materials into the top five identified languages. Materials in Spanish are posted on the CalHFA website. For other language requirement, a request should be sent to marketing@calhfa.ca.gov and translated documents will be provided within ten business days upon receipt of request. The materials are translated into the following languages:

- Spanish
- Chinese
- Vietnamese
- Korean
- Tagalog

For public meetings, upon prior request in writing and ample lead time, CalHFA can provide language service to individuals with limited English proficiency. We can deliver the translated material either electronically or via USPS mail to the requesting party.

CalHFA determines essential website content as key information that explains what our Agency does, the programs we offer and the various divisions that the public can reach out to for information.

Primarily, program materials containing homeownership information are considered essential because these programs are directly availed by the public. Other website contents are technical in nature and are intended for stakeholders and business partners.

CalHFA will enlist the services of its translation service provider to write a response to written communications from people with LEP if they require a response in a different language from English. If the request can be responded to in English, CalHFA program staff will respond on behalf of the Agency in a timely manner. Below is a table of response timelines for various requests received by the Agency.

Type of Request	Date Request Received	Response By Date
Translation of materials	First day of request	10 business days after the request is made

Language access coordinator

The CalHFA Language Coordinator has an ESL background and understands the needs of individuals with limited English proficiency. The person works for the Executive Division and is part of the DEI team/program.

Language Access Coordinator Name: Gail Tateyama
Phone: 916-326-8083
Email: gtateyama@calhfa.ca.gov

The Language Access Coordinator will:

- Act as the point of contact for language access and services related inquiries.
- Establish and implement operational procedures to ensure compliance.
- Overseeing the department's Language Access Plan.
- Maintaining a database of certified bilingual and multilingual employees, in coordination with Human Resources.
- Identifying training for staff on how to use language assistance services
- Monitor and evaluate budget resource needs for language assistance services.
- Regularly assess and improve the language assistance program.
- Implement and maintain a Language Access Complaint process.
- Coordinate translation and interpretation services, including qualified sign language interpreters, real-time captioning, and written information in alternate formats, such as Braille, large print, and audio formats.
- Coordinate with the Marketing and Communications Division to identify materials that need language translations to ensure individuals with LEP have access to programs.

Providing notice to individuals with LEP

Below is a list of tools CalHFA will use to notify the public of language access services.

- Pre-arranged language services. As CalHFA's office is typically closed for public access, arrangements can be made to meet if necessary.
- Translated notices.
- Notices of language services and access at the end of mailed-out letters.
- Translated flyers and brochures.
- Translated taglines on English language forms.
- Translated taglines on department program websites.
- Department-sponsored outreach events.
- Public meeting announcements.

Monitoring, quality control, and updating Language Access Plan

CalHFA will update the Language Access Plan at least every two years. CalHFA will be compliant with BCSH's Language Access Plan Guidelines. CalHFA will address processes and procedures to deliver meaningful language access.

Monitor and quality control process

CalHFA will create a monitoring program to ensure the implementation of details. This process will entail:

- Contracting with bilingual and multilingual contractors.
- Reviewing contractors' performance on a continual basis and address any deficiencies immediately.
- Working with staff certified by CalHR.

Updating Language Access Plan

Every two years, CalHFA will generate and update the list of minimum threshold languages, and update vital documents and essential web content accordingly. CalHFA will review and resubmit its Language Access Plan to BCSH every two years.

Revisions will address:

- Any changes in the Title VI four-factor analysis.
- Whether existing policies and procedures meet the needs of individuals with LEP.
- Whether staff is sufficiently trained.
- Whether identified resources for assistance are up-to-date and accessible.
- Whether future language contracts need improvement or extra criteria.

Reevaluations will incorporate, as appropriate:

- New programs
- New legal requirements
- Additional vital documents
- Community input on the Language Access Plan

Training staff

Public-facing employees

Language access training will be provided to all current public-facing employees no later than **December 2025.** Training will occur at least annually thereafter. New staff hired into public contact positions will receive language access training within their first six months of employment.

Staff will be trained on the availability, accessibility and appropriate use of translation and interpreting Department resources. Training topics include:

- What languages are available that the department provides.
- The resources available for the public.

- Process and procedures for provided language assistance services.
- Working with interpreters in person or virtually.

Non-public-facing employees

The department's training program for non-public facing employees will cover:

- Familiarization with CalHFA's Language Access Plan.
- Identifying vital documents and requesting vital document translation.

Complaint process for language services and access

Public members and services recipients can make complaints related to language services. Complaints about language access services are accepted through these means:

Electronic

- Email: marketing@calhfa.ca.gov
- Website Complaint Form Submission

Mail

- Complaint Form for Printing
- Address:

  ATTN: CalHFA Language Access Coordinator
  500 Capitol Mall, Suite 1400 MS 1450
  Sacramento, CA 95814

CalHFA will notify public member and services recipients immediately when:

- Their complaint is received.
- The outcome is available.

Document list

The following is a list of CalHFA's vital documents. Included are the five languages identified as threshold languages. The languages were identified under Method 2 and any program-specific language access laws.

Program or Service Name	Form Name	Languages				
		Spanish	Chinese	Vietnamese	Korean	Tagalog
Homeownership	CalHFA FHA Loan Program	✓				
Homeownership	CalPLUS FHA Loan Program	✓				
Homeownership	CalPLUS FHA & CalPLUS Access FHA Program	✓				
Homeownership	CalHFA VA Loan Program	✓				
Homeownership	CalHFA USDA Program	✓				
Homeownership	CalHFA Conventional Loan Program	✓				

These languages will be translated upon request or as needed

Definitions

Individual with Limited English Proficiency (LEP) Individuals who do not speak English as their preferred language or who have a limited ability to read, write, speak, or understand English. Individuals with LEP may be competent in English for certain types of communication but have limited proficiency in English in other areas. An individual who is deaf, hard of hearing, non-verbal and/or has another disability(ies) and/or serious health condition(s), may also have limited proficiency in spoken or written English.

Oral interpretation (or interpretation) The act of listening, understanding, analyzing, and processing a spoken communication in one language (source language) and then orally rendering it into another spoken language (target language) while retaining the same meaning.

Plain language Straightforward language that avoids technical terms as much as possible and uses a coherent and easily readable style. (Gov Code §6219)

Proper certification For certification of state employees to provide service in non-English languages, CalHR requires language fluency testing. A test result indicating a language skill equivalent to "2" on the Federal Interagency Language Roundtable's (ILR) scale in the areas of listening and speaking establishes fluency certification.

Sight interpretation The practice of an interpreter reading a document written in one language aloud or signed into another language.

Title VI four-factor analysis: An assessment used to identify which languages are spoken by 5% or more of the public served by departments' programs and determine how departments can best provide language assistance services needed to ensure meaningful access to individuals with LEP. Guiding questions for the Title VI four-factor analysis include:

1. What is the number or proportion of individuals with LEP who are eligible to be served or likely to be encountered by this program or service and what languages do they speak?

2. What data do you currently have on languages spoken by program participants (i.e., what languages are spoken by program participants; how many participants speak each language; and what percentage of program participants speak each language)?

3. What do other data sources (e.g., U.S. Census, California Department of Education data, academic research, community input, etc.) tell you about the languages spoken by people who are eligible to be served by your program but that your program may not currently be reaching?

4. How frequently will individuals with LEP be in contact with this program or service? (For example: daily, weekly, monthly, rarely, etc.).

5. What is the nature or mission of this program or service? What is the target audience for this program or service? (For example: pregnant and nursing mothers or low-income families). How important is this program or service to people's lives?

6. What resources are currently available for the provision of language access services? (For example: bilingual staff, contracted or volunteer interpreters, translation contracts, or a specific budget amount).

Translation The rendering of a written text from one language (source language) into another language (target language).