

# Community Enterprise Development Services (“CEDS”) Finance

## Limited English Proficiency (“LEP”) Assessment

### LEP Assessment

#### FOUR-FACTOR LEP ANALYSIS:

As a federal funding recipient, CEDS Finance is required to conduct an LEP assessment that considers the following four factors to determine whether a Language Access Plan (“LAP”) is required and what elements should be included.

***Factor #1: The number or proportion of LEP persons served or encountered in the eligible service population (“served or encountered” includes those persons who would be served or encountered by CEDS Finance if the persons received adequate education and outreach and CEDS Finance provides sufficient language services).***

CEDS Finance’s service area encompasses the state of Colorado; the state’s LEP populations reflect the following:

- 5.5% of the state’s five and older population speak English “less than very well,” representing 303,232 persons. Of those:
  - 213,049 speak Spanish,
  - 30,976 speak Other Indo-European languages,
  - 39,658 speak Asian / Pacific Island languages; and,
  - 19,549 speak Other languages.

**2022: ACS 1-Year Estimates Data Profiles (DP02)**

	Total	%	Speak English less than "very well"
Population 5 years and over	5,534,863	100.0%	
English only	4,639,472	83.8%	
Language other than English	895,391	16.2%	
Speak English less than "very well"	303,232	5.5%	
Spanish	608,758	11.0%	
Speak English less than "very well"			213,049
Other Indo-European languages	138,396	2.5%	
Speak English less than "very well"			30,976
Asian and Pacific Islander languages	96,486	1.7%	
Speak English less than "very well"			39,658
Other languages	51,751	0.9%	
Speak English less than "very well"			19,549
			303,232

Because more than 1,000 LEP persons are in CEDS Finance's service area, CEDS Finance is required to have a Language Assistance Plan. This plan must include the following:

1. Offering translation of all vital documents;
2. Providing translation services at public hearings if requested by LEP persons.
3. Providing translation services at loan origination and loan closing
4. Having MOUs with private translation services

***Factor #2: The frequency with which LEP persons contact the program.***

LEP persons come into contact with CEDS Finance's programs in proportion to their presence in Colorado's population. Ninety percent of CEDS clients are BIPOC-Owned businesses, while 70 percent are Immigrant and Refugee-owned businesses. Frequent contacts with our program occur in several ways, including:

- Outreach programs
- Loan inquiries
- Loan closings

***Factor #3: The nature and importance of the program, activity, or service provided by the program.***

Founded in 2012, CEDS Finance supports the American Dream of financial self-sufficiency by assisting immigrants, refugees, and those from underserved communities to start, grow, or strengthen their small businesses in Metro Denver and Colorado. As part of this work, CEDS Finance provides a range of lending and community development services benefiting disadvantaged persons and communities in Colorado.

***Factor #4: The resources available and costs to the recipient.***

CEDS Finance's staff includes bilingual persons (Spanish and Other Languages) who can provide verbal or written translation of vital documents if requested by LEP persons. Alternatively, CEDS Finance accesses private sector translation services to ensure LEP persons can access translated vital documents.

**Based on the four-factor analysis above, CEDS Finance is required to have a Language Assistance Plan.**

# **Community Enterprise Development Services ("CEDS") Finance**

## **Language Assistance Plan ("LAP")**

CEDS Finance has established the Language Assistance Plan to ensure our Limited English Proficiency ("LEP") clients can access all our resources and services. All staff will be responsible for overseeing the implementation of the LAP.

To identify LEP individuals in our jurisdiction, CEDS Finance has completed a Limited English Proficiency assessment utilizing American Community Survey data to identify LEP populations. CEDS Finance's service area includes the state of Colorado. With regards to assisting program participants who may have limited English proficiency, LEP populations include:

- 5.5% of the state's five and older population speak English "less than very well," representing 303,232 persons. Of those:
  - 213,049 speak Spanish
  - 30,976 speak Other Indo-European languages
  - 39,658 speak Asian / Pacific Island languages
  - 19,549 speak Other languages

To ensure we are adequately tracking LEP representation in our community or service area, CEDS Finance will work to identify LEP individuals by:

- Using the "I Speak" Language Identification cards
- Collecting primary language data from clients at loan origination and loan closing
- Responding to requests for language assistance services

CEDS Finance takes the following proactive measures to ensure meaningful access for LEP persons:

### **1. Oral Language Assistance**

- Staff will have the USDA "I Speak" card to identify the LEP person's primary language when meeting with individuals.
- CEDS Finance will have staff members approved as bilingual in LEP's individual's primary language to assist directly over the phone and in person
- CEDS Finance will utilize a language translation service (e.g., Voyance) and interpreter services if staff members are not approved as bilingual in an LEP Individual's primary language.

- All Intakes will be conducted in a language the individual is fluent in. If staff members are not approved as bilingual in an LEP Individual's primary language, CEDS Finance will contract an external interpreter.
- All Loan Closings will be conducted in a language the individual is fluent in. If staff members are not approved as bilingual in an LEP Individual's primary language, CEDS Finance will contract an external interpreter.
- All LEP individuals may bring their interpreter, but efforts will be made to convey the information clearly and concisely.

## 2. Public Notices

CEDS Finance will post required notice(s) describing the Federal laws prohibiting job discrimination based on race, color, sex (including pregnancy and related conditions, sexual orientation, or gender identity), national origin, religion, age (40 and older), equal pay, disability or genetic information (including family medical history or genetic tests or services), and retaliation for filing a charge, reasonably opposing discrimination, or participating in a discrimination lawsuit, investigation, or proceeding

## 3. Written Language Assistance

For all LEP populations identified above, CEDS Finance will have brochures, non-discrimination posters, marketing materials, loan contracts, and notices available in the applicable languages. For all translated loan contracts, CEDS Finance will issue a disclaimer that the English language version of the loan contract will be the official and legally binding document.

- CEDS Finance will offer website translation in applicable languages, which will enable LEP communities to access our information and services more easily.

CEDS Finance will occasionally use the services of various language service providers, including Colorado Language Services <https://coloradolanguageservices.com/> and Colorado Language Connection <https://www.coloradolanguageconnection.org/>. CEDS Finance can provide translated vital documents through these partnerships should the need arise.

## HUD Safe Harbor Provision

As per CEDS Finance's LAP, we provide written translations of vital documents for each eligible LEP language. The recipient group that constitutes five percent or 1,000, whichever is less, of the population of persons eligible to be served or likely to be affected or encountered includes the following:

- 213,049 speak Spanish
- 30,976 speak Other Indo-European languages
- 39,658 speak Asian / Pacific Island languages
- 19,549 speak Other languages

Translation of other documents, if needed, can be provided orally.