



Language Access Plan

Introduction

Connecticut Housing Finance Authority (CHFA or the “Authority”) is a self-funded, quasi-public organization. Its mission is to alleviate the shortage of housing for low- to moderate-income families and persons in Connecticut and, when appropriate, to promote or maintain the economic development of this state through employer-assisted housing efforts. Since 1969, CHFA has leveraged its financial strength in partnership with public and private investors. The result is that more than 150,000 Connecticut residents have purchased their first homes with a CHFA below-market interest rate mortgage allowing them to begin building their financial futures. Additionally, CHFA's investments have built or renovated the more than 60,000 affordable multifamily apartments that hundreds of thousands of state residents call home.

To further its mission, the Authority primarily issues taxable and tax-exempt bonds, the proceeds of which support first-time homebuyer programs and/or are lent to developers of affordable multifamily rental housing. CHFA is administrator of both a state housing tax credit program and the federal Low-Income Housing Tax Credit program. In 2020, CHFA was the recipient of a Capital Magnet Fund (CMF) award from the U.S. Department of the Treasury, Community Development Financial Institutions Fund (CDFI Fund). CHFA provides eligible affordable multifamily developments support from a portion of its self-generated funds through an Affordable Housing Fund, which was capitalized with CHFA Opportunity Funds matching the CMF award. CHFA does not receive any other federal funds for multifamily housing development.

Purpose

The CDFI Fund is required by federal Executive Order 13166 to ensure meaningful access to federally conducted and federally assisted programs and activities for persons with limited English proficiency. Specifically, the executive order requires all federal agencies to examine the services they provide and “develop and implement a system by which limited English proficiency persons can meaningfully access those services consistent with and without unduly burdening the fundamental mission of the agency.” To comply with the requirements of the CDFI fund with respect to the 2020 CMF award and any future CMF awards, CHFA has developed this Language Assistance Plan (LAP). The purpose of this LAP is to ensure that CHFA takes reasonable steps to eliminate or reduce LEP as a barrier to accessing CHFA programs and activities, particularly those with federal funding.

CHFA recognizes the importance of being able to communicate effectively with individuals, including those with limited English proficiency, across our many programs and functions. A limited English proficient (LEP) person is someone who does not speak English as their primary language, and has a limited ability to read, speak, write, or understand English. According to the U.S. Census Bureau, American Community Survey, the top five languages spoken in Connecticut by individuals who are of LEP are: Spanish, Chinese (including Mandarin and Cantonese), Portuguese, Haitian Creole, and Polish. However, CHFA must be prepared to effectively communicate with LEP persons that speak other languages that may be interested in CHFA's programs and activities.

Needs Assessment

CHFA’s reach is statewide. In conducting a four-point analysis, CHFA utilized the American Community Survey 1-Year Estimates Data Profiles for selected social characteristics in Connecticut specifically seeking to identify languages spoken at home by Connecticut’s residents throughout the state.ⁱ The population aged five years and older is 3,447,752. Of that total, 2,645,184 (77%) speak English only and 802,568 (23%) speak a language other than English. Of those that speak a language other than English, 298,899 speak English “less than very well”. This is the population with limited English proficiency. The table below depicts languages spoken at home and the percent of that population with limited English proficiency.

Language Spoken at Home	Number of Individuals	Individuals with Limited English Proficiency	Percent with Limited English Proficiency
English Only	2,645,184	0-	-
Spanish	439,720	180,719	60.46%
Other Indo-European Languages	239,707	73,936	24.74%
Asian and Pacific Islander Languages	88,346	37,133	12.42%
Other Languages	34,795	7,111	2.38%

The most common non-English languages spoken as the primary language in households in Connecticut is by far Spanish, followed by Portuguese, and Chinese (Incl. Mandarin, Cantonese)ⁱⁱ. Polish and Haitian Creole are predominant as well.

The CMF funds are deployed to specific, eligible developments (not persons), primarily for new construction but also for rehabilitation and preservation projects that have already applied to and been awarded CHFA funding with or without Low-Income Housing Tax Credits. CMF funds are extremely limited and have been deployed to further development of housing for extremely low- and very low-income households both as part of the initial plan and as a gap filler. While federal funds are loaned to development entities, it is important to CHFA to ensure that all eligible entities and the individuals who lead them can access its resources for multifamily development.

Language Services

Interpretation and Translation

CHFA has partnered with Interpreter and Translators (ITI), a company that provides interpretation and translation services in over 200 languages, including sign language. ITI offers a range of services, including:

- In-person interpreting
- Document translation
- Braille transcription
- Audio/Video transcription
- Editing and proofreading of documents

The services are free of charge. To request any of these services, please email: Lap@chfa.org.

Notices

In order to ensure that persons with LEP are aware of the language services that are available to them, CHFA posts notice on its website and at its office.

Training

CHFA will provide staff training to raise awareness and understanding of the Language Access Plan and its goals. Training objectives include:

- Overview of CHFA's LAP
- How and when to access language services through contract vendors and interpretive services
- How to work with an interpreter
- Inform that no staff member may suggest an LEP person bring their own interpreter
- Cultural Sensitivity

Evaluation

Monitoring

Language Access Plan will be reviewed annually by our Diversity, Equity, and Inclusion Officer or their designee to ensure compliance with guidelines and to assess its effectiveness.

Language Complaint Process

If a person with LEP does not feel they have received adequate language assistance when interacting with CHFA, they are encouraged to express their views via email to Lap@chfa.org. CHFA will pay close attention to these responses and make necessary improvements to its Language Access Plan.

ⁱ U.S. Census Bureau. "Selected Social Characteristics in the United States." American Community Survey, ACS 1-Year Estimates Data Profiles, Table DP02, 2022, <https://data.census.gov/table/ACSDP1Y2022.DP02?q=DP02&g=040XX00US09&y=2022>. Accessed on May 23, 2024.

ⁱⁱ <https://datausa.io/profile/geo/connecticut/>