

Illinois Department of Financial and Professional Regulation

Language Access Plan

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JB Pritzker Governor

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INTRODUCTION

SECTION 1

Section 1.1 Introduction and Overview

The Illinois Department of Financial and Professional Regulation ("IDFPR" or "Agency") has prepared this Language Access Plan ("LAP" or "Plan") for the purposes of outlining the protocol and procedures taken by IDFPR to ensure meaningful and universal access to any IDFPR Program, Service, and Activity on the part of persons who self-identify as Limited English Proficient ("LEP") or have a preference for materials and services in a language other than English.

IDFPR recognizes an LEP person whose primary language for communication is not English and who has a limited ability to read, write, speak, or understand English.¹ An LEP person maintains the right to self-identify, as well as the right to indicate their language of preference, particularly as it relates to information technology delivery.

In the U.S. Census Bureau's American Community Survey, respondents aged 5 years and older who reported they spoke a language other than English at home were asked to self-assess their English-speaking skills with the options of "very well," "well," "not well," or "not at all". If a response was an option other than "very well," the respondent is identified as Limited English Proficient. This survey found that 8.3% of the total United States population aged 5 years and older is LEP. In comparison, 8.7% of the Illinois population over the age of 5 years is LEP or approximately 1,045,172 individuals. This survey found that a significant proportion of Illinois residents have limited proficiency with the English language.² Over 21% over the age of 5 years speak a language other than English at home in the United States and over 23% in the state of Illinois. A majority of this population (58%) speaks Spanish, but a diverse range of other languages are also well represented, including Polish, Chinese³, Korean, Arabic and Tagalog. Among those aged 5 years and older who identify as Hispanic/Latino in Illinois, the proportion of LEP was 37.1%.

FUNCTION OF IDFPR

SECTION 2

Section 2.1 Function of IDFPR

On July 1, 2004, the Office of Banks and Real Estate, the Department of Financial Institutions, the Department of Insurance, and the Department of Professional Regulation consolidated into a new state agency called the Illinois Department of Financial and Professional Regulation pursuant to the provisions of Executive Order Number 6 (2004). Each of the former agencies became a division of the new agency. The Division of Insurance separated from IDFPR on July 1, 2009 and became the Department of Insurance pursuant to the provisions of Executive Order Number 4 (2009). Executive Order 14 (2014) created the Division of Real Estate within the Illinois Department of Financial and Professional Regulation. To this day:

The Division of Banking regulates, charters, and supervises state-chartered banks, trust companies, savings institutions, mortgage banks, mortgage loan originators, pawnbrokers, check printers, and registered non-bank ATMs.

The Division of Financial Institutions regulates and supervises non-banking financial institutions (including credit unions, currency exchanges, title insurance underwriters, and consumer credit services) as well as a variety of other financial institutions.

https://www.census.gov/hhes/socdemo/language/about/02_Primary_list.pdf https://www.census.gov/topics/population/language-use/about.html#par_textimage_1

¹ U.S. Department of Health and Human Services, Office for Civil Rights. https://www.hhs.gov/civil-rights/forproviders/laws-regulations-guidance/guidance-federal-financial-assistance-title-VI/index.html?language=es ² U.S. Census Bureau, 2011 American Community Survey

³ There are 382 language categories of single languages or language families. Due to small sample counts, data tabulations are not generally available for all 382 languages. The simplest collapse recodes the 382 languages into 4 major language groups: Spanish, Other Indo-European languages, Asian and Pacific Island languages, and Other languages. A more detailed collapsing puts the 382 codes into 39 languages and language groups. The Chinese language group consists of 8 different languages.

The Division of Professional Regulation licenses and regulates more than one million professionals and firms in Illinois, including a variety of healthcare-related professions (such as doctors, nurses, and veterinarians), as well as a variety of occupational professions (such as CPAs, barbers, engineers, and detectives).

The Division of Real Estate licenses and regulates professionals involved in the buying and selling of property, including real estate brokers, appraisers, auctioneers, community association managers, and home inspectors.

In August 2013, Illinois became the 20th state to legalize medical cannabis when the Compassionate Use of Medical Cannabis Program Act was signed into law. IDFPR became responsible for licensing and regulating the dispensaries that sell medical cannabis to patients, along with each dispensaries' Principal Officers, Agents-in-Charge, and Agents.

On June 25, 2019, Governor Pritzker signed the Cannabis Regulation and Tax Act, which made Illinois the 11th state to legalize adult use cannabis. IDFPR oversaw the successful rollout of the program, which allowed existing medical cannabis dispensaries to begin selling adult use cannabis on January 1, 2020. Similar to its medical cannabis licensing responsibilities, IDFPR licenses adult use cannabis dispensaries, along with the Principal Officers, Agents-in-Charge, and Agents at each dispensary. IDFPR is also responsible for tracking and reporting the sales made at adult use cannabis dispensaries.

Today, IDFPR employs hundreds of people who work to ensure the state's banks, financial institutions, and healthcare, occupational, and real estate professionals are properly licensed and follow the Acts and Rules that regulate their professions.

The Mission of the Illinois Department of Financial and Professional Regulation is:

To protect the residents of Illinois,

To ensure the safety and soundness of financial institutions,

To ensure that competent professionals are licensed to provide services to the public, and

To enhance commerce in the state for the benefit of all its residents.

POLICY STATEMENT

SECTION 3

Section 3.1 Policy Statement

It is the policy of IDFPR to provide meaningful access for LEP persons to any IDFPR Program, Service, and Activity for which they may individually be eligible to participate.

IDFPR shall provide access to free Language Assistance Services to LEP persons whenever an LEP person requests Language Assistance Services. Upon request, the Agency will inform members of the public that Language Assistance Services are available free of charge to LEP persons and that IDFPR will provide and make available these services to them.

Section 3.2 Purpose

The purpose of this policy is to establish effective guidelines, similar to the guidance provided by Title VI of the Civil Rights Act of 1964, Titles II and III of the Americans with Disabilities Act, and Executive Order 13166, for agency personnel to follow when providing services to, or interacting with, persons who have Limited English Proficiency as IDFPR recognizes the value and importance of providing access to any IDFPR Program, Service, and Activity.

- <u>Title VI of the 1964 Civil Rights Act</u> stipulates that no person in the United States shall on the ground of race, color, or national origin be excluded from participation in, denied benefits of, or be subjected to discrimination under any program or activity receiving federal financial assistance.
- Revised regulations under Titles II and III of the <u>Americans with Disabilities Act</u> affect how public entities (state and local governments) and private businesses must provide effective communication with individuals

with disabilities. These regulations require public and private entities to provide appropriate auxiliary aids and services where necessary to make sure that individuals with speech, hearing and vision disabilities understand what is said or written and can communicate effectively. Auxiliary aids and services must be provided in accessible formats, in a timely manner, and in a way that protects the privacy and independence of the individual with a disability. A public entity or private business cannot impose a surcharge on an individual with a disability to cover the costs of the auxiliary aid or service provided.

Examples of common auxiliary aids and services include:

- qualified sign language interpreters in person or through video remote interpreting (VRI) services
- written materials
- voice, text, and video-based telecommunications products and systems, including text telephones (TTYs), videophones, and captioned telephones or equally effective telecommunications device
- taped texts
- audio recordings
- Brailed materials and displays
- large print materials
- accessible electronic and information technology
- Executive Order 13166, "Improving Access to Services for Persons with Limited English Proficiency." The
 Executive Order requires Federal agencies to examine the services they provide, identify any need for services
 to those with limited English proficiency (LEP), and develop and implement a system to provide those services
 so LEP persons can have meaningful access to them. It is expected that agency plans will provide for such
 meaningful access consistent with, and without unduly burdening, the fundamental mission of the agency. The
 Executive Order also requires that the Federal agencies work to ensure that recipients of Federal financial
 assistance provide meaningful access to their LEP applicants and beneficiaries.

IDFPR is committed to providing LEP persons meaningful access to any Program, Service, and Activity although they may be limited in their English language proficiency including the deaf and hard of hearing. This Plan describes the Agency's policies and practices to provide language access services to LEP persons. Pursuant to this Plan, the Agency seeks to continue to eliminate or reduce - to the maximum extent practicable - Limited English Proficiency as a barrier to accessing any Program, Service, and Activity, as such, IDFPR will review and update this Plan, on a biennial (two year) basis.

This Plan serves to (a) inform IDFPR staff, contractors, vendors, and client agencies about language access services and support; (b) designate key staff tasked with supporting languages access services for the benefit of IDFPR; and (c) offer opportunities to further the reach of IDFPR language access provisions.

Section 3.3 Goals

To achieve the goal of meaningful access to any IDFPR Program, Service, and Activity by LEP persons, IDFPR will:

- i. Perform a needs and capacity assessment;
- ii. arrange for oral language assistance, as appropriate;
- iii. translate DFPR Vital Documents in languages other than English;
- iv. update LAP policies and procedures;
- v. monitor access to language assistance; and
- vi. provide staff training on the language service provision.

Section 3.4 Definitions

i. **Bilingual Staff** - A staff person who has demonstrated proficiency in English and reading, writing, speaking, or understanding at least one other language. For the purposes of this plan, a bilingual staff member is a staff member hired under a position description that requires the use of sign language, Braille, or another second language.

ii. Effective Communication - Communication sufficient to provide the LEP person with substantially the same

level of services received by persons who are not LEP. For example, staff must take reasonable steps to ensure communication with an LEP person is as effective as communication with English proficient persons when providing similar programs and services.

iii. **Interpretation** - The act of listening to a communication in one language (source language) and orally converting it to another language (target language) while retaining the same meaning.

iv. **Language Access Plan Coordinator** - IDFPR staff who are responsible for providing Meaningful Access to any of its Program, Service, and Activity to LEP persons.

v. **Language Assistance Services** – All oral and written language services needed to assist LEP persons to communicate effectively with staff, and to provide LEP persons with Meaningful Access to, and an equal opportunity to participate fully in, the Program, Service, and Activity administered by the Agency.

vi. **Limited English Proficient** - Persons whose primary language is not English and who have a limited ability to read, write, speak, or understand English. LEP persons may be competent in certain types of communication in English (e.g., speaking orunderstanding), but still be LEP for other purposes (e.g., reading or writing). Similarly, LEP designations are context-specific: a person may possess sufficient English language skills to function in one setting but may find these skills are insufficient in other situations. If a person identifies themself as an LEP person needing services, the Agency typically should accept that designation and provide appropriate services.

vii. **Meaningful Access** - Language assistance that results in accurate, timely, and Effective Communication at no cost to the LEP person. For LEP persons, Meaningful Access denotes access that is not significantly restricted, delayed, or inferior as compared to any Program, Service, and Activity provided to English proficient persons.

viii. **Primary Language** - A person's native tongue or the language in which a person most effectively communicates. Staff should avoid assumptions about an individual's primary language. For example, not all individuals from predominantly Spanish-speaking countries speak Spanish fluently. Staff should make every effort to ascertain a person's primary language to ensure effective communication.

ix. **Program, Service, and Activity** - All of the operations of the Agency.

x. **Translation** - The replacement of written text from one language (source language) into an equivalent written text in another language (target language).

xi. **Vital Document** - Paper or electronic material that contains information that is critical for accessing the Agency's Program, Service, and Activity, or as required by law.

LANGUAGE ACCESS PLAN

SECTION 4

Section 4.1 Determining Language Needs

To fulfill IDFPR's commitment to social responsiveness, IDFPR staff understands the language needs of those accessing the Program, Service, and Activity within IDFPR's jurisdiction as being critical to its mission. Annual assessment can help the Agency determine if it communicates effectively with LEP persons and appropriately manage its language access program planning.

Upon review of IDFPR's language access needs, our call center reported a grand total of 1,702 calls between January of 2022 and December of 2022 which required language line usage. Of those calls the primary language accessed was Spanish (1,663). Other languages documented included Arabic (10), Cantonese (4), French (3), Polish (7), Farsi (1), Gujarati (1), Mandarin (1), Russian (4), Turkish (2), Korean (1), Creole/Haitian (1) and Vietnamese (4). It should be noted that The Connection Call Center's interpretations services includes over 200+ global languages.

Section 4.2 Identifying LEP Individuals

There are a number of ways to determine if an individual is Limited English Proficient:

- LEP person self-identifies as LEP; and/or
- LEP person requests an interpreter; and/or
- During the first point of contact, IDFPR staff believes that the individual does not speak and understand English well enough to effectively participate in the conversation or fully understand questions and answers them with difficulty.

Department front-line staff at the point of first contact with a LEP-possible person shall make an initial assessment of the need for language access services by taking the following steps:

- 1. The staff member shall ask professional, open-ended questions of the LEP-possible person to determine the individual's ability to speak or understand English. Open-ended questions are those that require a complex, non-static response; these are typically of the "who," what", "when," "where," and "why" variety. Examples of questions include: "What kind of assistance do you need from IDFPR?" and "Are you applying for a new license or are you an existing licensee?"
- 2. If the staff member determines that the LEP-possible person is proficient in understanding and speaking English, he or she shall ask the LEP-possible client whether he or she needs assistance in reading or writing English.
- 3. If the LEP-possible person makes an oral or written request for translation or interpretation services in a specific language, the client should be considered as LEP.
- 4. Once it is determined that the individual is LEP. The staff member shall assess the type and nature of the language(s) in which the individual is proficient, and whether the person requires translations services, interpretation services, or both. The staff member should utilize the "I Speak..." card available at reception.
- 5. Although use of informal interpreters—such as family members or the internet—should be avoided, staff members may utilize such for the purpose of assessing an individual's LEP status.
- 6. The staff member should proceed with documenting and individuals LEP status and whether language access services were needed, more specifically the type of services rendered. The information should include the LEP person's name, the person's language of choice, and the specific language assistance needed/utilized.

Section 4.3 Providing Language Access

IDFPR's Plan is overseen by the Language Access Plan Coordinator and will be implemented throughout the Agency to provide Meaningful Access to persons limited in their English language proficiency. A self-assessment in December 2020 of Agency Language Assistance Services, including both oral and written language services, was conducted. As a result, a Language Access Plan Coordinator was assigned to coordinate not only language assistance, but also provide technical assistance in navigating IDFPR's processes, procedures, and understanding the language access requirements of the Agency.

Effective Communication with LEP persons requires IDFPR to have Language Assistance Services in place. There are two primary types of Language Assistance Services: oral and written. Oral Language Assistance Services may come in the form of "in-language" communication (a demonstrably qualified Bilingual Staff member communicates directly in an LEP person's language) or Interpretation. Translation is the replacement of written text from one language into another. A translator also must be qualified and trained.

Presently, IDFPR provides for multilingual "I Speak" cards to be readily available at reception in conjunction with translated Language Access Complaint Forms. If an individual believes he/she/they have been denied benefits of this Language Access Plan, a complaint may be submitted via email outlined on the complaint form accessible from the Agency's website. Once an LEP individual has been identified and the types of translation or interpretation services has been determined, the staff member shall obtain the appropriate language access services for the LEP person.

Section 4.4 Oral Language Assistance

Each Program, Service, and Activity of IDFPR identified as warranting language measures will arrange for timely oral language assistance to LEP persons in face-to-face and/or telephone contact. Such assistance may take the form of Bilingual Staff, oral interpreters, or telephone Language Access Services.

IDFPR's Office of Human Resources identifies existing staff that are linguistically, culturally, and technically able to deliver services in a language other than English and/or to serve as interpreters as well as receive bilingual supplemental pay to do so. To better serve LEP individuals accessing the Agency's services throughout Illinois, IDFPR continuously evaluates hiring opportunities to identify and redefine positions where the Spanish-Speaking Option should be utilized. Through this inventory process, positions are evaluated and clarified. Recruitment efforts to seek qualified candidates with bilingual skills have increased in recent years. IDFPR has identified additional resources from which to select candidates and has increased visibility at job fairs. In addition, IDFPR has 17 Spanish supplemental positions and currently employs Spanish-speaking CMS certified interviewers to assist in identifying qualified bilingual candidates and support established recruitment efforts.

Walk-in LEP individuals can utilize either an in-house interpreter (e.g., Spanish speaking supplemental receptionist and/or employee) or, if an in-house interpreter is unavailable, IDFPR will coordinate a 3-way call between IDFPR staff, the LEP individual, and an interpreter from Propio Language Services.

Section 4.5 Telephonic Interpretation

Telephone calls are one of the most common methods by which employees of state agencies, including LEP persons, contact IDFPR. The Agency's help desk averages 56,889 calls per month, and in calendar year 2022 received 682,669 calls. IDFPR received 1,702 calls from callers who needed assistance in a language other than English, averaging about 141 calls per month. The Connection Call Center staff are internally trained and instructed in these limited instances to provide interpretive services to LEP persons.

Although IDFPR's reception did not receive on-site requests for Language Access Services, the Agency does have over-the-phone interpreting services via Propio, a national language service which includes 300+ languages. The Agency has also implemented a standard operating procedure which acts as instruction for successfully coordinating a three-way call between the licensee, IDFPR employee, and Propio.

1. Dial the Interpreter: 1-866-828-3280

Have walk-in stand by the phone with the speaker on

- Spanish Interpreter: Press 1
- Other Languages: Press 2 and enter the 2-digit language code (see below chart)

Language	code		Language	code
Albanian	47		French	26
Amharic	39		Fulani	36
Arabic	23		Georgian	82
Armenian	59		German	61
Bangla	58		Greek	68
Bengali	48		Gujarati	40
Bosnian	37	- 2	Haitian Creole	28
Bulgarian	67		Hakha-Chin	95
Burmese	21		Hakka-Chinese	87
Cambodian	51		Hebrew	90
Canadian French	55		Hindi	43
Cantonese	31		Hmong	44
Chin	32		lbo	65
Chin-Hakha	95		Indonesian	70
Croatian	92		Italian	56
Czech	91		Japanese	63
Dari	80		Karen	34
Dutch	84		Karenni	60
Farsi	33		Kinyarwanda	94
Filipino	73		Kirundi	53

Language	code	Language	code
Korean	30	Samoan	79
Kurdish	76	Serbian	62
Laotian	50	Serbo-Croatian	64
Lithuanian	69	Somali	29
Macedonian	93	Spanish	1
Mai Mai	78	Swahili	38
Malayalam	75	Tagalog	46
Mandarin	24	Tamil	85
Mandingo	89	Teddim	86
Marshallese	81	Thai	57
Mongolian	72	Tibetan	83
Nepali	25	Tigrinya	45
Oromo	96	Tongan	97
Pashto	77	Turkish	54
Persian	74	Twi	66
Polish	42	Ukrainian	71
Portuguese	35	Urdu	41
Punjabi	49	Vietnamese	22
Romanian	52	Yoruba	88
Russian	27	All other languages	99

2. Enter 4-digit account #: IDFPR-SPRINGFIELD

3. Live agent will ask for:

Caller's first name and initial of last name.

4. Proceed with initial questions asking how we can be of assistance.

New License Application:

- Ask for Name, Date of Birth, Profession, and if applying by Examination or Endorsement.
- Ask if they have started the application (ask for date) and if it is by paper or online.

Reinstating, Restoring, & Renewing:

- Ask for Name, License # (or DOB if don't have license #), and Profession.
- Ask if they have the application with them, need one, or mailed in already (ask for date).

Certification of Licensure, Name and Address Change, Voluntary Termination/Inactive Status of License:

- \bullet Ask for Name, License # (or DOB if don't have license #), and Profession.
- Ask if they have the form with them, need one, or completed by mail/online already (ask for date).

Competency of Bilingual Staff or Contractors - Bilingual Staff or contractors will be assessed for bilingual proficiency, Interpretation skills, and sensitivity to the special confidentiality issues raised by interpreting for others. Components should ensure that individuals providing interpretative services possess a level of fluency and comprehension appropriate to the specific nature, type, and purpose of information at issue.

Unacceptable Practices – IDFPR should not use family members or friends to translate or interpret for LEP persons. If the LEP customer insists upon using a friend or family member, it should be allowed only after language services have been offered and refused. Minor children should never be used to interpret, except in emergencies.

Securing Sufficient Resources - Each IDFPR Program, Service, and Activity identified as warranting language assistance measures should strive to budget for language services to ensure that adequate resources exist for interpreters, Translation and review of documents, and outreach. Notwithstanding, any limitations of current budget, program should include language assistance resources as items in their future budget requests. Program should be prepared to justify any failure to request funding for language assistance where the data indicate a clear and evident need for such assistance.

Section 4.6 Teletype Device (TTY)/Telecommunications Device for the Deaf (TDD)

A Teletype Device ("TTY") and Telecommunications Device for the Deaf ("TDD") are auxiliary aids and services for individuals with hearing impairments. A TTY is basically the same thing as a TDD. The phrase TTY, or Teletype device, is how the deaf community used to refer to the extremely large machines they used to type messages back and forth over the phone lines. A TDD operates in a similar way but is a much smaller desktop machine. Since the deaf community has used the phrase "TTY" for so many years, it is still commonly used interchangeably with "TDD."

IDFPR utilizes NexTalk software which is managed by DoIT. On August 24[,] 2023, DoIT Telecom sent out an email notification highlighting the upgrade of the NexTalk software currently in use to the newest version of NexTalk, rebranded as SimpliciTTY. The new SimpliciTTY software has the same capabilities as NexTalk and provides the exact same service through updated software.

SimpliciTTY User Guide

The "Quick User Guide" can be located here.

Section 4.7 American Sign Language (ASL) Interpretation

American Sign Language (ASL) interpretation is provided by Multilingual Connections LLC. Requests for ASL interpretation services should be made at least 4-6 weeks in advance to <u>FPR.LanguageAccess@illinois.gov</u>.

Questions, concerns or feedback with regard to the interpreter session, including the quality of the interpretation should be made via the LAP Complaint forms accessible via the Agency's website under "File a Complaint" and submitted via the email provided. Complaints may also be made to:

Illinois Deaf and Hard of Hearing Commission Attn: Interpreter Complaint Department 528 South 5th Street, Suite 209 Springfield, IL 62701

Section 4.8 Document and Website Translation

IDFPR shall identify and translate Vital Documents to provide Meaningful Access to LEP persons. Each IDFPR Program, Service, and Activity shall translate its Vital Documents into languages other than English where a significant number or percentage of the customers served, or eligible to be served, are LEP. For translations requests of specific documents, please email <u>FPR.LanguageAccess@illinois.gov</u>. Please be advised that document translation requests may take two to four weeks. Please see Section 4.8 for the current list of Vital Documents.

As for web content translation, IDFPR provides machine translation services for its website via Google Translate.

Section 4.9 Vital Documents

How to Identify Language Access Vital Documents:

- Department of Justice LEP.gov notes <u>https://www.lep.gov/commonly-asked-questions</u>:
 - A document will be considered vital if it contains information that is critical for obtaining the federal services and/or benefits, or is required by law
 - Vital documents must be translated when a significant number or percentage of the population eligible to be served, or likely to be directly affected by the program/activity, needs services or information in a language other than English to communicate effectively. For many larger documents, translation of vital information contained within the document will suffice and the documents need not be translated in their entirety
 - Generally, entire websites need not be translated, as only the vital information within the website might need translation
 - Agencies should proactively translate vital written documents into the frequently encountered languages of LEP groups eligible to be served or likely to be affected by the benefit program or service.

IDFPR is currently working with Central Management Services (CMS) on the translation of the following:

By Statute

Professional Regulation Examination of Applicants

(225 ILCS 410/2-7) (from Ch. 111, par. 1702-7)

(Section scheduled to be repealed on January 1, 2026)

Sec. 2-7. Examination of applicants. The Department shall hold examinations of applicants for licensure as barbers and teachers of barbering at such times and places as it may determine. Upon request, the examinations shall be administered in Spanish.

- Barber Examination: Online Application
- Candidate Study Guide for the National Barber Written Examination

- Barber Endorsement: Online Application
- Salon/Shop Registration: Online Application
- Petition for Restoration from Discipline
- Petition for Hearing
- Barber Teacher Examination Instructions
- Candidate Study Guide for the National Instructor Written Examination
- Barber Teacher Endorsement
- Barber School Non-Examination
- Barber, Cosmetologist, Esthetician, Hair Braider or Nail Technician Criminal Conviction FAQ
- Laws and Rules Barber Act, Barber Rules (Joint Committee on Administrative Rules

Concerning Predatory Lending

(20 ILCS 1205/13.5)

Sec. 13.5. Spanish version of Department's website; predatory lending. The Department shall create a version of its website that is in Spanish for pages that contain information about predatory lending. (Source: P.A. 96-1166, eff. 1-1-11.)

- Mortgage Awareness Program "A MAP to Home Ownership-Don't Fall Prey to Predatory Lending"
- Consumer Credit FAQ's for Consumers/Borrowers & Licensees
- Public Act 101-0658 and Predatory Loan Prevention Act (PLPA) Frequently Asked Questions
- Consumer Credit Section Informational Brochure
- Predatory Lending Frequently Asked Questions
- Anti-Predatory Lending Database Program Fact sheet

File a Complaint

- Division of Banking File a Complaint Form
- Division of Financial Institutions File a Complaint Form
 - Currency Exchange and Title Insurance
 - o Consumer Credit and Credit Union
- Division of Professional Regulation File a Complaint Form
- Division of Real Estate File a Complaint Form
 - Real Estate Appraisal Complaint Form
 - Real Estate Appraisal Management Company Complaint Form
 - Real Estate Auction Complaint Form
 - Real Estate Community Association Manager Complaint Form
 - Real Estate Home Inspector Complaint Form
 - Real Estate Brokerage Complaint Form
- Language Access Complaint Form

COVID-19 Guidance

• Resources for Illinois Residents & Licensees Impacted by Coronavirus Disease 2019 (COVID-19)

Agency Brochures

- IDFPR Illinois Licensed Professions
- Division of Banking (DOB)
- Division of Financial Institutions (DFI)
 - Consumer Credit Section
 - Credit Union Section
 - Title Insurance
- Division of Professional regulation (DPR)

- o How the Division Responds to a Request for an Investigation of a Physician
- Choosing Your Doctor
- Filing a Complaint Against a Licensee
- Find a Licensed Roofer
- Licensing and Testing Unit
- o Statewide Enforcement Unit
- Consumer Rights at Cemeteries
- Division of Real Estate (DRE)
 - Filing a Complaint with the Division of Real Estate
 - The DRE Enforcement Process

Annual Reports

- IDFPR Annual Report
- Safer Report
- Trends Report

Resources & Publications

- Name & Address Change Form
- Request Certification/Verification
- Reasonable Accommodation Request Examinees with Disabilities

TRAINING, PROCEDURES, AND ASSISTANCE

SECTION 5

Section 5.1 Training

IDFPR will train front-line and managerial staff on the policies and procedures of its LAP annually. Front-line staff will be employees whose routine duties include interactions with constituents, consumers, licensees, and other state agencies. Staff will receive training on the policies and procedures of language assistance and on how to determine whether Language Assistance Services are needed by a customer. In addition, staff will receive training on how to secure Language Assistance Services for a customer, and on how to work with interpreters and translators via the developed standard operating procedures. Currently, the Agency is looking into external trainings for staff to participate in as well.

Section 5.2 Develop Written Policies and Procedures

If applicable, when a specific IDFPR Program, Service, and Activity is identified as warranting Language Assistance Services, then the Agency will develop specific written policies and procedures related to Language Assistance Services applicable to that Program, Service, and Activity.

Written policies and procedures may address the following areas:

- a. provision of language services generally;
- b. identification and assessment of language needs;
- c. oral Language Assistance Services;
- d. written translations;
- e. oral and written notification of the availability of language services;
- f. staff training on language service provision; and
- g. monitoring access to language assistance.

IDFPR has created the Interpretation Standard Operating Procedure and a SimpliciTTY Standard Operating

Procedure. These SOPs provide step-by-step instruction for effective utilization of these language access resources.

Section 5.3 Monitor Access to Language Assistance

To the extent applicable, each IDFPR Program, Service, and Activity identified in Section 5 as warranting Language Assistance Services will institute procedures to monitor the accessibility and quality of language assistance activities for LEP persons.

Data collection and record keeping are key to an effective monitoring and compliance system. To determine the validity of any language assistance complaints, it may be necessary to analyze and review data that reflects how the program provides services to LEP persons. Data collection also allows the program to obtain an overview of how its services are provided.

To the extent applicable, each IDFPR Program, Service, and Activity identified in Section 5 as warranting Language Assistance Services will develop and maintain a data collection system that assures the availability of data that includes the Primary Language of the LEP person.

Such data should include the data upon which the program has based the language needs assessment; the number of LEP persons, by language group, who received language services; names and categories of staff receiving training; and dates of training.

IMPLENTATION, MONITORING, AND EVALUATION SECTION 6

Section 6.1 Monitoring, Evaluating, and Updating this Plan

The Language Access Plan Coordinator will monitor and evaluate the effectiveness of this plan and make updates accordingly. To do this, the Language Access Plan Coordinator will make use of the following mechanisms:

- * Survey staff on how often Language Assistance Services are used and how they could be improved.
- * Observe and evaluate Agency interactions with LEP persons.
- * Monitor the Agency's response rate to suggestions or requests by LEP persons.
- * Maintain a record of available services for LEP persons and the frequency of their use.
- * Maintain a record of funds and staff time spent on Language Assistance Services.

Section 6.2 Language Access Plan Working Group

The LAP Working Group was formed in 2021 to collaboratively develop, expand, implement, and maintain this Plan. The LAP Working Group is composed of IDFPR staff representatives: (1) the Language Access Plan Coordinator. (2) the Chief Operating Officer; (3) a representative from the Office of Legal Affairs; (4) the Human Resources Director; and (5) the Administrative Services Manager; (6) the Public Information Officer . The LAP Working group will meet biennially or as needed to develop or lead Agency wide language access initiatives, including those designed to leverage resources and improve services to LEP persons.

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Section 6.3 Language Access Plan Coordinator

The Language Access Plan Coordinator, a designee of the Secretary of IDFPR, is charged with overseeing the Agency's LAP initiatives, serves as point person internally and externally for the implementation and compliance of the Plan, and works closely with the LAP Working Group.

Amanda Phelps Acting Language Access Plan Coordinator

CONCLUSION

SECTION 7

Section 7.1 Conclusion

IDFPR is committed to providing Meaningful Access to any of its Program, Service, and Activity. This carries particular weight in relation to persons with LEP, who may be particularly vulnerable to discrimination and unaware of, or reluctant to take advantage of, available legal protections. The Agency Language Access Coordinator will modify this plan based on input and feedback from the Agency and LAP Working Group, additional guidance from DOJ on Executive Order 13166 in the conducted programs context, and other information received that the Agency views as critical to enhancing this plan's effectiveness.