

LANGUAGE ACCESS PLAN
Office of Consumer Affairs and Business Regulation
February 2013

I. Introduction

The Office of Consumer Affairs and Business Regulation (OCABR) has prepared this Language Access Plan (“LAP” or “Plan”), which defines the actions to be taken by OCABR to ensure meaningful access to agency services, programs and activities on the part of persons who have limited English proficiency. The OCABR will review and update, on a biannual basis, this LAP in order to ensure continued responsiveness to community needs and compliance with the Executive Office for Administration and Finance (“ANF”) Administrative Bulletin #16.

II. Purpose

The purpose of this plan is to ensure clients of the OCABR meaningful access to services, programs and activities although they may be limited in their English language proficiency.

The OCABR is committed to this Language Access Plan as the appropriate response to meeting our clients’ needs. The Plan is consistent with the requirements of Administrative Bulletin #16 as promulgated by the Executive Office of Administration and Finance.

Consistent with the guidance of ANF Administrative Bulletin #16, a Limited English Proficient (“LEP”) person is someone who is not able to speak, read, write or understand the English language at a level that allows him/her to interact effectively with OCABR staff. A client maintains the right to self-identify as a LEP person.

III. Agency Description

The OCABR empowers Massachusetts consumers through education and outreach and maintains a fair and competitive marketplace. The Division of Banks, Division of Insurance, Division of Professional Licensure, Division of Standards, and the Department of Telecommunication and Cable all fall under the OCABR umbrella and help fulfill the critical mission of building better businesses and smarter consumers.

Within OCABR, the Office administers the Home Improvement Contractor registration and arbitration programs and the Lemon Law Arbitration program.

The Office also provides consumer information services through a consumer hotline and handles questions regarding the Lemon Law program, Home Improvement Contracting, tenants’ rights, questions regarding the Office’s other agencies, and various other consumer questions.

The OCABR also conducts public outreach, including events with its agencies. Specifically, the Office provides financial literacy information to area colleges through

“Project Credit Smarts” and works with the Division of Banks on foreclosure prevention workshops and a low-cost banking program known as “Bank On It.”

IV. Language Access Plan:

Approach: The Agency Language Access Plan shall be fully implemented subject to the availability of fiscal resources to implement said language access plan. This Language Access Plan has been developed to adhere to the Language Access Guidelines of ANF Administrative Bulletin #16. This Language Access Plan represents OCABR’s administrative blueprint to provide meaningful access to OCABR’s services, programs and activities on the part of LEP individuals. This Language Access Plan outlines the tasks OCABR will undertake to meet this objective.

Language Access Plan:

(1) Agency Language Access Coordinator:

Karen Malone (617) 973-8765
10 Park Plaza Suite 5170
Boston, MA 02116
Karen.Malone@state.ma.us

(2) Agency Language Access Needs Assessment:

- a. The OCABR provides services to a vast number of people throughout the Commonwealth; no language meets or exceeds the 5% threshold. Only at the Division of Professional Licensure do languages meet or exceed the 5% threshold for some services. However, the primary second language population we serve is Spanish. To assure the provision of translation of all consumer services, OCABR maintains a bi-lingual Spanish intern on our consumer hotline at all times. We also have a full-time staff member fluent in the Vietnamese language, both verbal and written, who provides translation services as needed.
- b. While the agency does not meet or exceed a language threshold greater than 5% for any non-English speaking population served, we follow the results of the 2000 census data below.

Table 1: Massachusetts Limited English Proficiency (LEP) populations as a percentage of the total population

Population	Number	Percentage (out of total MA population)
Population 18 Years or older	4,853,130	100.00%
Speak Only English	3,944,715	81.28%
Speak a Language Other than English	908,415	18.72%
Total MA LEP Population (people who speak English "Not Well" or "Not at All")	193,785	3.99%
Spanish or Spanish Creole	71,895	1.48%
Portuguese or Portuguese Creole	39,620	0.82%
Chinese	18,050	0.37%
Russian	8,990	0.19%
Vietnamese	8,990	0.19%
French Creole	6,810	0.14%
Italian	6,525	0.13%
Mon-Khmer, Cambodian	5,125	0.11%

- c. Office of Consumer Affairs and Business Regulation
 10 Park Plaza Suite 5170
 Boston, MA 02116
 Consumer Hotline: 617-973-8787
 Website: [Office of Consumer Affairs](#)

Steps for Access

(3) Language Resources Assessment:

Language	Number of employees
Spanish	1
Vietnamese	1

(4) Language Service Protocols:

- a. The OCABR has and will continue to provide: in-person interpretation and phone interpretation when we receive a call from a consumer who prefers to speak in Spanish. Other languages are also handled as requested.
- b. The OCABR has a diverse work force and for years has been utilizing our employees to conduct in person interpretation and phone interpretation.
- c. A message will be posted on our web site and we will have signage at our reception desk to assist clients who made need interpretation services.

(5) Vital Document Translation:

- a. The OCABR offers hardcopies of its consumer information pamphlets in Spanish and will continue to monitor documents as the need arises. Letters sent to individuals as part of the Office's Home Improvement Contractor program include a key at the bottom of the letter in Spanish, Portuguese, French Creole, Russian, and Chinese about the need for the letter to be translated if the recipient does not read English.
- b. The OCABR website provides electronic versions of these same pamphlets in Spanish, Portuguese, French Creole, and Chinese. Translated topics include a 30-Day Demand Letter, Tenants' Rights and Responsibilities, Landlord Rights and Responsibilities, Home Improvement Contractors, Small Claims Court, Lemon Law for Used Cars, Lemon Law for New and Leased Cars, and Foreclosure.

(6) Stakeholder Consultations:

This plan was discussed with the OCABR's senior staff as well as each agency within the Office.

(7) Staff Training:

The OCABR plans to initiate yearly training for all employees as resources allow in order to better serve our clients in the future.

(8) Notice to Public.

The OCABR will post this plan on our website and offer information regarding our interpretive services in the languages identified above. The OCABR will also post a sign for all clients as they enter our reception area.

(9) Agency Monitoring:

The OCABR will conduct biannual reviews of this plan and assess the needs of any additional service.

Complaints:

Agency Language Access Coordinator:
Karen Malone (617) 973-8765
10 Park Plaza Suite 5170
Boston, MA 02116
Karen.Malone@state.ma.us

Agency Head
Date

Secretary
Date

Language Access Complaint Procedure

You may file a complaint with the Agency Language Access Coordinator or the Office of Access and Opportunity if you believe you have been denied the benefits of this Plan. You must file your complaint within 6 months of the alleged denial. You must file a written complaint. To file a complaint with the Language Access Coordinator, submit the written complaint to:

Karen Malone
10 Park Plaza Suite 5170
Boston, MA 02116
Email Address: Karen.Malone@state.ma.us

To file a complaint with the Office of Access and Opportunity, please submit the written complaint to the attention of:

Office of Access and Opportunity
Executive Office of Administration and Finance
State House, Room 373
Boston, MA 02133
Email Address: Ronald.Marlow@state.ma.us