



Language Access Plan

November 2023

Agency background

The Farm Credit Administration (FCA or agency) is an independent agency in the executive branch of the U.S government. Created in 1933 by an Executive Order of President Franklin D. Roosevelt, the agency derives its powers and authorities from the Farm Credit Act of 1971, as amended.

FCA's mission is to ensure that Farm Credit System (FCS and System) institutions and the Federal Agricultural Mortgage Corporation (Farmer Mac) are safe, sound, and dependable sources of credit and related services for all creditworthy and eligible persons in agriculture and rural America. The FCS is a nationwide network of borrower-owned financial institutions that provide credit to farmers, ranchers, and agricultural and rural utility cooperatives. FCA is responsible for regulating and examining the banks, associations, and related entities of the System, including Farmer Mac. The agency maintains its headquarters and a field office in McLean, Virginia. There are also field offices in Bloomington, Minnesota; Dallas, Texas; Denver, Colorado; and Sacramento, California.

Authority

[Executive Order 13166](#) requires each federal agency to ensure meaningful access to federally conducted and federally assisted programs and activities for persons with limited English proficiency (LEP). 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.”

The Department of Justice on [November 21, 2022](#), requested each agency to recommit to implementing Executive Order 13166, taking a series of actions, and providing an updated language access plan. This document serves as the agency's Limited Access Plan (LAP or plan) and establishes guidance in accordance with the following executive orders:

- [13166, Improving Access to Services for Persons with Limited English Proficiency \(August 16, 2000\)](#)
- [13985, Advancing Racial Equity and Support for Underserved Communities Through the Federal Government \(January 20, 2021\)](#)
- [14031, Advancing Equity, Justice, and Opportunity for Asian Americans, Native Hawaiians, and Pacific Islanders \(May 28, 2021\)](#)
- [14091 Further Advancing Racial Equity and Support for Under Served Communities through the Federal Government \(February 16, 2023\)](#)

FCA does not provide federal financial assistance for outside recipients. Therefore, our plan does not include FCA-specific guidance for such recipients. The plan focuses on the agency-related programs and activities most likely to involve individuals with LEP.

Purpose

The purpose of this plan is to ensure that FCA takes reasonable steps to eliminate or reduce limited English proficiency as a barrier to accessing FCA programs and activities. The plan provides guidance for providing persons with limited English proficiency meaningful access to our programs and services as required by Executive Order 13166.

Policy

Consistent with Executive Order 13166, FCA will provide meaningful access to our programs and activities with timely and quality language interpretation and translation services. Language services are important in carrying out FCA's mission when communicating vital information or providing access to specific programs, such as our borrower-complaint and public-comment processes. We recognize the diversity of those involved in agriculture, as well as our responsibility to provide persons with LEP meaningful access to all agency programs and activities at no cost to the person with LEP.

Scope

The plan applies to all FCA staff with a focus on staff who handle programs and activities that interact most with individuals with LEP.

Roles and responsibilities

The agency has designated the director of equal employment opportunity and inclusion (a direct report to the chairman) as LAP coordinator to implement the plan and take responsibility for language assistance services. The LAP coordinator responsibilities include:

- overseeing the language access plan,
- managing a budget to provide language assistance services, and
- assessing and improving the language assistance program.

The agency will also establish an LAP work group. The LAP work group consists of the LAP coordinator (chair) and a senior leader from each office. LAP work group responsibilities include

- consulting with frontline staff and management in their areas of responsibility, gauging their language needs, and reporting back to the work group;
- evaluating and updating the LAP, if necessary, to address changing trends in LEP issues frequently encountered with the public; and
- analyzing whether the agency would benefit from including non-English language skills and competence thresholds in certain job vacancy announcements and position descriptions.

Mechanism to receive feedback or complaints

Any comments, feedback, questions, or complaints regarding this language access plan may be directed to info-line@fca.gov.

Update and evaluation

The LAP coordinator and work group will routinely monitor the implementation of the LAP. This may include but is not limited to

- conducting an inventory of languages most frequently encountered,
- identifying the primary channels of contact with the LEP community, members (telephone, in person, correspondence, web-based, etc.),
- reviewing programs and activities for language accessibility,
- maintaining an inventory of who attended language access training (including topics discussed), and
- reviewing the annual cost of translation and interpreter services.

Evaluation of the LAP will occur every five years by the LAP coordinator and work group, in consultation with others, as appropriate.

Definitions

Key terms used in this plan are defined in Appendix A.

Guidance for language access planning

The following topics are essential elements of language access program. FCA does not provide federal financial assistance for outside recipients. Therefore, our plan does not include FCA-specific guidance for such recipients.

Current language access practices

FCA's needs assessment identified our main stakeholders with LEP and the predominant languages those stakeholders speak. Our primary population potentially needing language assistance are current and potential FCS customers. FCA used contacts to the agency, as well as census data, to predict the largest non-English language groups. As a result, FCA developed and continues to maintain a Spanish-language portion of the website, which serves as the agency's notice to the Spanish-speaking community of LEP access-related developments. FCA will continue to take reasonable steps to provide individuals with LEP with meaningful access to our vital digital content. This may include the following:

- FCA’s jurisdiction and mission
- Contact information, including how to communicate with the agency
- How to file a complaint (including forms and instructions to fill out those forms)
- Press releases and important announcements affecting communities with LEP

Qualified bilingual employees assist in communicating where necessary and appropriate. If we discover significant growth in populations with LEP needs that we have not covered, the agency will address those needs and, if necessary, consider entering into an agreement with contractors or other federal agencies to provide those language assistance services.

Needs assessment of communities with LEP

To plan and provide meaningful language access to individuals with LEP, FCA should identify the top languages used by the communities served by the FCS and determine the most common means through which communities with LEP interact with the agency. To accomplish this, FCA will conduct a needs assessment using a four-factor analysis. The needs assessment will guide us in determining the extent that individuals with LEP can be expected to encounter our programs and services and the level of language assistance services we should provide. The agency’s needs assessment will include these factors¹:

1. **Number or proportion of persons with LEP in the eligible service population:** One factor in determining what language services FCA should provide is the number or proportion of persons with LEP from a particular language group in the service population. The greater the number or proportion of persons with LEP, the more likely language services are needed. FCA will use language data to evaluate the potential LEP populations within a System institution’s territory. Data may be collected from the following:
 - [American Community Survey](#)
 - [Data and Language Maps](#)
 - Internal data
 - Survey stakeholders (e.g., System institutions)
2. **Frequency with which persons with LEP use agency services:** FCA will assess, as accurately as possible, the frequency with which the agency has had contact with LEP individuals from various language groups. The agency will also assess where LEP individuals are likely to interact with us and

¹ Based on guidance provided by the Department of Justice, published in the Federal Register at 67 FR 41455 (PDF) on June 18, 2002

determine what kind of language services would be appropriate at each point of contact. Interactions may include the following:

- Hotlines or information line calls
- Websites
- Written material or complaints
- Public comments
- Brochures for public distribution

The more frequent the contact with a particular language group, the more likely that enhanced language services in that language are needed. For example, frequent contacts with Spanish-speaking people who are LEP may require proactive translations of written material, website, and availability of on-staff translators. However, less frequent contact with other language groups may suggest a different and less intensified approach.

3. **Importance of the service provided by the program:** The more important the activity, information or program, or the greater the possible consequences to the LEP individuals of their contact with us, the more likely language services are needed. For example, due to its possible consequences and impact on an individual with LEP, borrower complaint information must be accessible.
4. **Resources available to the agency to provide access:** The agency's level of resources and the costs imposed may have an impact on the steps we take. For example, smaller agencies with more limited budgets are not expected to provide the same level of language services as larger agencies with larger budgets. In addition, "reasonable steps" may cease to be reasonable where the costs imposed substantially exceed the benefits.

This needs assessment will enable us to determine the population to prioritize and how we can best provide the language assistance services needed for meaningful access. FCA will begin by translating vital documents and information into languages used by our target LEP population. The agency will also take reasonable steps, if requested by an individual with LEP, to ensure qualified bilingual staff or contractors provide translations for languages we have not prioritized based on the needs assessment.

Identifying needs of individuals with LEP

When an FCA employee believes a member of the public might need language assistance services, they should contact the LAP coordinator. The LAP coordinator will make reasonable efforts to conduct or arrange for an initial assessment of their need. FCA staff can determine whether a person needs language assistance in several ways, such as the following:

- Voluntary self-identification by the individual with LEP or their companion

- Inquiry regarding the individual’s primary language, if they have self-identified as needing language assistance services
- Engagement by a qualified bilingual staff member or qualified interpreter to verify the individual’s primary language

Additional considerations when identifying language include the following:

- Asking the individual about their region, municipality, village, or community of origin to correctly identify the language and address the needs of LEP persons who speak indigenous languages.
- Recognizing that individuals who are deaf or hard of hearing may not use American Sign Language (ASL) but may lip-read and may have limited proficiency in written and spoken English. They may require support in a sign language from another region or country, procurement of assistive aid(s), and/or the procurement of a deaf or certified deaf interpreter.

Language access service options

On a case-by-case basis, FCA will provide translation or interpretation services. We will rely on qualified contractors, qualified bilingual staff, or other federal agencies. Individuals with LEP will be advised that they may choose to either use the services of an interpreter provided by FCA at no cost to them or, at their own expense, secure the assistance of an interpreter they choose. FCA will give primary consideration to the method of communication preferred by the individual.

The agency may provide language assistance in two ways: interpretation and translation.

- *Interpretation services* —Interpreters or staff who are proficient in non-English languages can be used for interpretive services. If the agency does not have qualified staff available, we will determine whether staff from other federal agencies or contractors can provide the needed language assistance.
- *Translation services* —FCA prioritizes the translation of vital documents. Classification of a document as “vital” depends on the program’s importance; the information, encounter, or activities involved; and the consequence to the individual with LEP if information is not provided accurately or in a timely manner. Based on the needs assessment, we will develop criteria for identifying vital documents and prioritizing languages for their translation.

The LAP coordinator will document when an individual with LEP requests language-access services. Data collected may include whether such services are needed; the primary language of communication with the LEP person; the type of language assistance services needed, if any; and cost estimates for their provision.

Quality control

The agency will take reasonable steps to ensure that qualified bilingual FCA staff or contracted personnel interact with individuals with LEP. Contracts for language assistance services will include specifications for translation and interpretations services. FCA will ensure that all qualified bilingual staff or contracted personnel who serve as translators and interpreters and/or who communicate with person with LEPs:

- demonstrate proficiency and ability to communicate information accurately in both English and the other language;
- identify and employ the appropriate mode of interpreting (e.g., consecutive, simultaneous, or sight translation) and translating;
- have knowledge in both languages of any specialized terms or concepts peculiar to the program or activity and of any particularized vocabulary used by the person with LEP;
- understand and follow the agency's confidentiality, impartiality, and ethical rules; and
- understand and adhere to their role as interpreter, translator, or bilingual staff.

If the agency elects to procure language assistance services, we will consider guidance provided by the U.S. General Services Administration [Language Services Procurement Committee's Foreign Language Services Ordering Guide](#).

Notice to the public and outreach

FCA will make reasonable efforts to notify individuals with LEP that language assistance services are available through the website or other outreach initiative. Our primary interaction with the public is through our website; we will display the following notice prominently on the agency's website in multiple languages.

If you have difficulty understanding English or have a disability, language assistance or other aids and services are available upon request at no cost. Please call 703-883-4056 (Voice & TTY) or email us at info-line@fca.gov. Or write to:

Farm Credit Administration
Office of Equal Employment Opportunity and Inclusion
Language Access Program
1501 Farm Credit Drive
McLean, VA 22102

Training FCA staff

FCA will determine the most effective method, content, and frequency of staff training, based on an employee's need to interact with individuals with LEP. Agency employees who are most likely to interact with LEP individuals will receive training. Training will also be part of the orientation for new employees in positions most likely to interact with an individual with LEP. This could include but is not limited to

- identifying the language needs of an LEP individual;
- working with an interpreter in person or on the telephone;
- accessing and providing language assistance services through multilingual employees, in-house interpreters and translators, or contracted personnel;
- identifying FCA staff professional responsibilities regarding individuals with LEP; and
- tracking the use of language assistance services.

In addition, through the agency's intranet, the following information will be shared with all staff to ensure they understand the agency's LAP:

- Where to access the LAP
- Who to contact for LAP questions

The LAP coordinator collaborating with the work group will update FCA's language access training as needed.

Appendix A: Definitions

FCA uses the following [Department of Justice](#) definitions:

Certified Deaf Interpreter. An individual who is deaf or hard of hearing (D/HOH) and has been certified by the Registry of Interpreters for the Deaf as an interpreter.

Deaf/deaf (D/d). Uppercase Deaf denotes a particular group of people who are deaf and share a language and a culture; lowercase deaf refers to the audiological condition of not hearing. An individual who is deaf or hard of hearing may also have limited proficiency in spoken or written English and may not be proficient in ASL or any other recognized sign language.

Deaf Interpreter. A specialist who provides cultural and linguistic expertise. A Deaf Interpreter provides interpreting, translation, and transliteration service in sign languages (or written language) and other visual and tactual communication forms used by individuals who are Deaf, Deaf-Blind, Deaf-Disabled, Hard of Hearing, or Late-Deafened.

Effective Communication. For communication disabilities, it refers to aids and services to ensure that communication with people with disabilities, such as people who are deaf or hard of hearing, is as effective as communication as for people without disabilities.

Equity. The consistent and systematic fair, just, and impartial treatment of all individuals, including individuals who belong to underserved communities that have been denied such treatment, such as Black, Latino, and Indigenous and Native American persons, Asian Americans and Pacific Islanders and other persons of color; members of religious minorities; lesbian, gay, bisexual, transgender, and queer (LGBTQ+) persons; persons with disabilities; persons who live in rural areas; and persons otherwise adversely affected by persistent poverty or inequality.

Hard of Hearing (HOH). Someone experiencing hearing loss ranging from mild to profound. An individual who is deaf or hard of hearing may also have limited proficiency in spoken or written English and may not be proficient in ASL or any other recognized sign language.

Interpretation. The act of listening, understanding, analyzing, and processing a spoken communication in one language (source language) and then faithfully orally rendering it into another spoken language (target language) while retaining the same meaning. For individuals who are D/HOH, this can include understanding, analyzing, and processing a spoken or signed communication in the source language and faithfully conveying that information into a spoken or signed target language while retaining the same meaning.

Person with Limited English Proficiency (LEP). Describes individuals who

- do not speak English as their primary language; and
- have a limited ability to read, write, speak, or understand English.

Individuals with LEP may be competent in English for certain types of communication (e.g., speaking or understanding), but have limited proficiency in English in other areas (e.g., reading or writing). LEP designations are also context-specific; an individual may possess sufficient English language skills to function in one setting (e.g., conversing in English with coworkers), but these skills may be insufficient in other settings (e.g., addressing court proceedings). An individual who is D/HOH may also have limited proficiency in spoken or written English and may not be proficient in ASL or any other recognized sign language.

Language Assistance Services. Oral and written language services used to provide individuals with LEP and/or those who are D/HOH meaningful access to, and an equal opportunity to participate fully in, the services, activities, and other programs administered by the agency.

Meaningful Access. Language assistance that results in accurate, timely, and effective communication at no cost to the individual with LEP needing assistance. Meaningful access denotes access that is not significantly restricted, delayed, or inferior as compared to programs or activities provided to English-proficient individuals.

Methods of Communication. People who are Deaf or Hard of Hearing use a variety of ways to communicate. Some rely on sign language interpreters or assistive listening devices; some rely primarily on written messages. Many can speak even though they cannot hear.

Primary Language. The language in which an individual most effectively communicates when interacting with the agency, including sign language or tactile sign language. An individual's primary language may be a language variant.

Qualified Bilingual and Multilingual Staff. An employee who has proficiency in English and the ability to read, write, or speak in at least one other language at the proficiency level required by the agency and as demonstrated through a validated language test.

Qualified Translator and Interpreter. An in-house or contracted translator or interpreter who has been professionally trained and/or demonstrated competence to translate through national certification or comparable testing and is authorized to do so by contract with the agency.

Quality Assurance. The process to ensure accuracy, consistency, quality, and reliability of language assistance services.

Sign Language. Method of communication for people who are D/HOH in which hand movements, gestures, and facial expressions convey grammatical structure and meaning. There is no universal sign language. Different sign languages are used in different countries or regions. For example, British Sign Language (BSL) is a different language from ASL, and Americans who know ASL may not understand BSL.

Tagline. For purposes of this plan, this term means a short notice in multiple non-English languages informing the general public that a document (e.g., notices of language assistance services, notices of rights, forms, correspondence, etc.) or electronic media (e.g., website, announcement via email, etc.) contains vital information and explains how to request the document or electronic media provided in other languages.

Translation. The process of converting written text from a source language into an equivalent written text in a target language as fully and accurately as possible while maintaining the style, tone, and intent of the text, while in light of differences of culture and dialect.

Vital Document. Paper or electronic written material that contains information that is critical for accessing programs or activities or is required by law. For instance, if a complaint form is necessary to file a claim with an agency, that complaint form would be vital.