CFPB Ombudsman's Office Mid-year Update, July 2020



Individual Inquiries to the Ombudsman

In the first six months of FY2020, we received 647 individual inquiries from individuals, companies, consumer and trade groups, and others. So far this year, people contacted our office from 43 states, Washington, D.C., Puerto Rico, and from other countries.

Translation of CFPB Blog Posts

To assist consumers during the COVID-19 pandemic, the CFPB has posted multiple blogs and translated many of them from English into other languages. We understand this is the highest number of blog posts translated in the CFPB's history. In reviewing the blog posts, we observed that some English language blogs included updated information while some translated blogs did not yet have it. To clarify the status for the reader, the CFPB implemented our recommendation to indicate on translated blog posts that an updated version is forthcoming, where relevant. We will provide any further updates in our FY2020 Annual Report.

Assistance for Persons with Disabilities During COVID-19

We also considered additional ways the CFPB could assist persons with disabilities during this time. To help the CFPB quickly determine what would be useful, we facilitated cross-Bureau discussions. The CFPB has information within its <u>"[Guide] to COVID-19 Economic Stimulus</u> <u>Relief</u>" blog post for those assisting persons with disabilities and we understand the CFPB plans to add more information for persons with disabilities. Our FY2020 Annual Report will include an update on this topic.

Submission of Small Business Lending Discrimination Complaints

In our 2019 Ombudsman Forum with Advocates for Small Business, participants provided feedback on the submission of complaints to the CFPB, as described in our <u>annual report</u>. In April, the CFPB posted a blog regarding "[t]he importance of fair and equitable access to credit for minority and women-owned businesses," which stated that small businesses could submit lending discrimination complaints to the Bureau. Following this announcement, we connected across the CFPB on various process considerations. We will update this review in our FY2020 Annual Report.

Post-Examination Survey

This year, we considered whether to include a post-examination survey of CFPB supervised entities as part of our work. We decided to first conduct a beta test of a post-examination survey and look forward to providing additional information in the coming months.

Ombudsman Forums

On this fifth anniversary of our Ombudsman Forum program, we compiled some themes of mutual stakeholder interest across our previous Forums. These themes also have a nexus to the present time and include: Connecting In; Engagement; Guidance – Regulations and Compliance; Website and Digital Access; and Coordination with Government Entities. We plan to offer external stakeholders an opportunity to provide feedback on these themes for us to share in an unattributed format with the CFPB.