

***SOUTH CAROLINA DEPARTMENT OF
CONSUMER AFFAIRS***



Subcommittee Budget Presentation

FISCAL YEAR 2024-2025

SC DEPARTMENT OF CONSUMER AFFAIRS: KEY OFFICIALS

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SC Department of Consumer Affairs: Agency Overview

The South Carolina Department of Consumer Affairs (“DCA”/ “Department”) is the state’s consumer protection agency. Established in 1974, DCA has nearly *fifty years* of experience in protecting South Carolina consumers while recognizing those businesses that act honestly and fairly. DCA is charged with administering, interpreting and enforcing over 120 laws, including the S.C. Consumer Protection Code which largely governs consumer credit transactions. Our mission is to protect consumers from inequities in the marketplace through advocacy, mediation, enforcement and education.

DCA is governed by the **Commission on Consumer Affairs**. The Commission is comprised of nine members, with four being appointed by the General Assembly, four by the Governor and the Secretary of State. This policymaking body has the responsibility of appointing the agency’s **Administrator**, who is responsible for ensuring successful and efficient performance of the agency’s functions and purposes described in the Consumer Protection Code, including advising the Legislature and Governor on consumer issues and state of credit in this State, administering and interpreting the Code and generally overseeing the day-to-day operations of the agency.

SCDCA is organized into six divisions: Administration, Consumer Services, Public Information and Education, Identity Theft Unit, Advocacy and the Legal Division.

All of DCA’s functions are supported by the agency’s **Administration Division**. All support and planning services critical to the operation of the agency are housed in Administration, including procurement, human resources, accounting and information technology. The Administrator position, appointed by the Commission on Consumer Affairs, is located in this Division. She is charged with advising the Legislature and Governor on consumer issues; administering, interpreting and enforcing Title 37, among other statutes; and managing the day-to-day operations of the agency.

The **Consumer Services Division** is the most public facing of all of DCA’s divisions. The Division serves as initial intake for all calls received through the agency’s main telephone lines. Staff also process and mediate written consumer complaints, seeking to find equitable solutions for the consumer and the business, including refunds, adjustments, and credits to consumer accounts. Staff takes consumer complaints against businesses regulated by DCA, refers complaints that fall within another agency’s jurisdiction, and mediates those complaints against businesses, or involving issues, that are unregulated. The Division provides South Carolina taxpayers with a readily available, experienced, and cost-effective mediation service.

The **Public Information and Education Division** serves as the main education portal for consumers, business and the media. The Division informs consumers and businesses on their rights and responsibilities in the marketplace through traditional and alternative media distribution, including social media, presentations, media coverage and publications. Education is a central

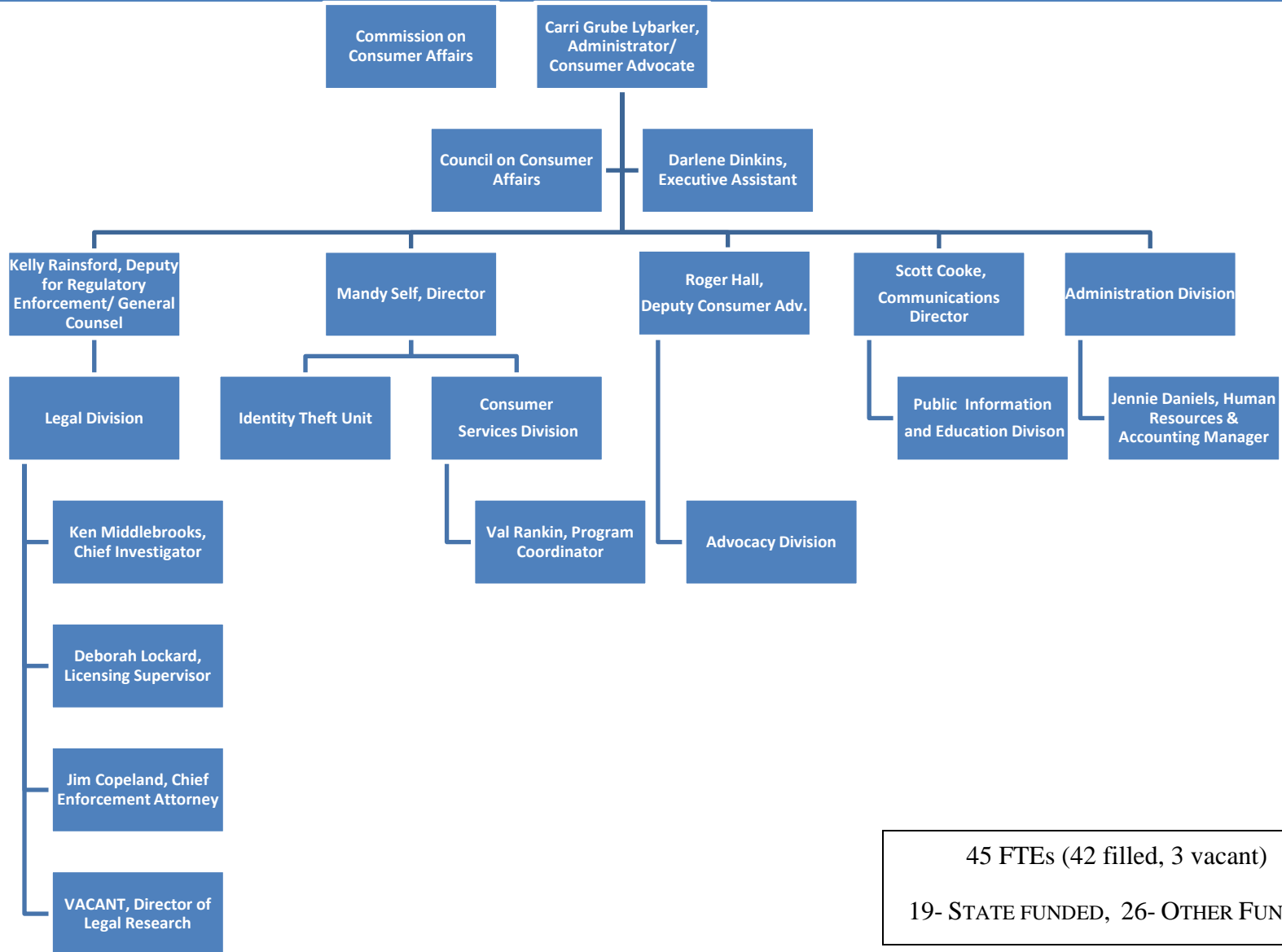
part of DCA’s mission. Cultivating a marketplace comprised of well-informed consumers and businesses prevents deceptive and unfair business practices and allows legitimate business activity to flourish, resulting in the promotion of competition and a healthier economy.

The Department’s newest division, the **Identity Theft Unit (the “Unit”)** provides education and outreach to South Carolina consumers across the state to increase public awareness and knowledge about what identity theft is, the steps consumers can take to protect themselves, and what consumers should do in the event of identity theft. For consumers who are identity theft victims, the Unit provides ongoing guidance throughout the process of mitigating and resolving their particular identity theft situation(s). The Division also receives and tracks scam calls, assisting consumers with remedying the event and/or providing related education.

The **Advocacy Division** provides legal representation for the consumer interest in matters involving property and casualty insurance, worker’s compensation insurance and utilities. The division was originally established to represent consumers at large before state and federal regulatory agencies that set rates, including for milk and utilities. Changes to the law from 1980 forward expanded the Division’s responsibilities to include the analysis of workers’ compensation, homeowners, auto and other insurance filings. The Consumer Advocate has participated in several insurance, worker's compensation and ratemaking proceedings in its history, garnering more than \$2.9 billion in savings for businesses and consumers alike. The responsibility to intervene in utility rate filings; however, was removed from the agency in 2004. The role was restored to SCDCA July 12, 2018. As the state agency designated to represent the interests of consumers, the Division aims to ensure that increases are justified, working to avoid excessive, inadequate or unwarranted rate increases. The Division also reviews rules and regulations proposed by state and federal agencies pertaining to ratemaking, providing comments as deemed appropriate.

The **Legal Division** performs the agency’s licensing, compliance, administration and enforcement duties related to the majority of the 120 laws statutes under the agency’s jurisdiction. The Division addresses complaints against businesses, or centering on issues, within the agency’s jurisdiction, conducts investigations, and brings enforcement actions in various state and federal courts for violations of the laws subject to action by the Administrator. The Legal Division also processes over 30,000 regulatory applications and filings for fifteen industries, including several non-depository financial institutions. Specific areas are mortgage brokers, pawnbrokers, physical fitness centers, motor clubs, credit counseling organizations, prepaid legal services, athlete agents, the sale of preneed funeral contracts, registered consumer credit grantor, maximum rate filing and motor vehicle disclosure programs. The Division also handles administration and enforcement of state identity theft-related laws, including receipt of security breach notices to ensure reporting and notification requirements are met.

SC Department of Consumer Affairs: Organizational Chart



SC Department of Consumer Affairs: Performance Update FY23

Overall, the agency's outcome of credits, refunds and adjustments for FY23 through efforts in complaint mediation, enforcement and intervention in rate filings was \$4,124,848. This amount almost equals DCA's FY23 budget (\$4,429,679). The amount fluctuates from year



to year due to the unpredictability in forecasting results of enforcement actions and complaint resolutions due to the varied complexity of matters brought before the Department. Last year, results from intervening in rate filings constituted the majority of the measurement (\$2,626,791). In FY19, the law restoring DCA's ability to intervene in utility rate filings became effective. A large portion of the intervention

savings in FY23 arose from DCA's participation in its first gas case before the Public Service Commission.

Results from resolving complaints via voluntary mediation garnered \$792,736 in consumer refunds, credits and adjustments. The resolution of complaints falling within DCA's jurisdiction coupled with credits, refunds and adjustments garnered through enforcement activities constituted \$672,595 of the measurement. In June 2023, the Supreme Court upheld a 2021 Court of Appeals ruling in favor of the Department that will result in refunds, credits and adjustments of over \$7.5 million for consumers. Additional proceedings to solidify the actual amount are pending, thus the \$7.5 million was not included in this year's return on investment data. The contributions made by the Identity Theft Unit consist of items related to fraudulent charges the Unit was able to assist consumers with removing and/or recovering.

Non-depository financial institutions and other regulated industries submitted over 30,000 filings and applications, approximately 400 more than FY22 and over 3,000 more than the prior two fiscal years (FY21- 27,209/ FY20- 26,799). Despite the filing increase and staffing vacancies, DCA staff met the goal to process 95% within thirty days of receipt. High user adoption of our online licensing system (CALAS) exceeded expectations for the sixth year in a row. Legal Division staff continued to engage in extensive outreach to regulated industries regarding the benefits and how to use the system. The percentage of applicants submitting payments online also exceeded our 75% goal, with 85% using the system to its fullest, an 11% increase over FY20 (74%). High adoption of the online payment capabilities decreases user error, increases compliance with State deposit laws and overall contributes to the repeated "no findings" Audit Report the Department received from the State Auditor's Office.

Technology also assisted DCA in reaching or exceeding goals and performance measures related to voluntary complaint mediation activities. The number of consumers filing complaints

online continued the upward trend with the most ever- 80%- of the over 5300 complaints being filed via DCA's Online Complaint System (FY22- 76%; FY21- 76%; FY20- 74%). The amount of complaints filed constitutes a 33% increase over FY22 (4,053). In FY20, DCA received 3,400 complaints. Despite the increase in complaints, staff came in below the complaint processing target of 30 days (actual-26 days). The target for complaints closed as "unsatisfied" however did not hit the target of 15% or less. Of the 21.7% assigned this designation, 4.9% were complaints regarding homeowners associations. This complaint category continues to grow with the number increasing 36% over FY22 and comprising 13% of complaints received in FY23. DCA saw The Consumer Services Division obtained consumer credits, refunds and adjustments of \$792,736 through the voluntary mediation process, a 116% return on investment for the division.

On the agency outreach front, DCA continued to create compelling, timely and relevant content to promote the activities of the agency and educate business and consumers on their respective rights and responsibilities in the consumer credit marketplace. DCA collaborated with the Federal Bureau of Investigation, the Federal Trade Commission, Fort Jackson Community Services, SC Legal Services, the Attorney General's Office and more to offer timely, relevant presentation content. Education is a core component of DCA's mission as evidenced by twelve DCA staff from four of the agency's six divisions contributing to the 151 presentations made in FY23. Through these efforts, DCA reached nearly 9,000 consumers and 840 members of various industries. One of the most notable presentations given overall was to a group of internationals from 10 different European countries in the United States as a part of a US State Department's International Visitor Leadership Program. The focus was on DCA's cybersecurity education efforts for consumer and businesses. This was the second year in a row DCA was asked to participate in this unique program. DCA also began a new partnership with the Department of Corrections Reentry and Work Release Center to offer credit report and identity theft education to help prepare inmates who will soon be released.

The Department actively participated in many matters before the Public Service Commission (PSC). Of note, DCA continued its representation of the consumer interest in the first gas case heard by the PSC in nearly 2 decades, a ratemaking matter initiated by Piedmont Natural Gas. DCA advocated for the removal of certain environmental expenses via settlement, saving consumers \$1,385,000. The Department; however, did not agree to the to compromise the issues of authorized return on equity ("ROE") and capital structure. The Public Service Commission then awarded an ROE and capital structure less than the other parties' compromise, resulting in a savings of \$ 1,241,791 (difference between settlement proposal of 9.49 ROE /53.5 structure and outcome of 9.3 ROE /52.2 structure).

During FY23, DCA continued its implementation of Project Vector, an internal review of data collected by the agency. Additional PDF forms were identified for conversion to online forms via the state's SC.Gov contract. DCA also continued development of a new preneed funeral contract database to automate areas involving heavy staff data entry. The system is in its final stages of testing with full implementation anticipated in FY24. During FY23, DCA also explored potential options for a database to track investigator activities as well as options for streamlining complaint, identity theft and scam intake and processing.

SC Department of Consumer Affairs: Financial Update

BUDGET V ACTUAL	STATE FUND	STATE FUND	STATE FUND (2024)	OTHER FUND	OTHER FUND	OTHER FUND (2024)
DIVISIONS	ACTUAL (2023)	APPR (2024)	ACTUAL FYTD	OF ACTUAL (2023)	OF APPR (2024)	OF ACTUAL FYTD
I. ADMIN						
ADMIN	\$ 129,732.00	\$ 132,149.00	\$ 72,562.00			
CLASS	\$ -	\$ -	\$ 4,826.00	\$ 179,084.00	\$ 215,936.00	\$ 114,292.00
OTHR PERS	\$ 1,500.00	\$ -	\$ -	\$ 49,650.00	\$ 20,000.00	\$ 24,840.00
OTHR OPER	\$ 152,733.00	\$ 150,000.00	\$ 71,747.00			
TOTAL ADMIN	\$ 283,965.00	\$ 282,149.00	\$ 149,135.00	\$ 228,734.00	\$ 235,936.00	\$ 139,132.00
II. LEGAL						
CLASS	\$ 232,125.00	\$ 258,426.00	\$ 141,758.00	\$ 872,138.00	\$ 1,038,221.00	\$ 483,442.00
OTHR PERS	\$ 13,797.00	\$ 5,000.00	\$ 9,070.00	\$ 46,368.00	\$ 20,000.00	\$ 195.00
OTHR OPER	\$ 198,562.00	\$ 114,670.00	\$ 119,268.00	\$ 201,961.00	\$ 205,000.00	\$ 125,327.00
OTHR OPER			\$ 131,088.00			
TOTAL LEGAL	\$ 444,484.00	\$ 378,096.00	\$ 401,184.00	\$ 1,120,467.00	\$ 1,263,221.00	\$ 608,964.00
III. CONS SVCS						
CLASS	\$ 52,101.00	\$ 53,765.00	\$ 30,349.00	\$ 227,242.00	\$ 241,717.00	\$ 115,517.00
OTHR PERS	\$ 3,500.00	\$ -	\$ -	\$ 35,434.00	\$ 33,000.00	\$ 15,954.00
OTHR OPER	\$ 69,071.00	\$ 50,000.00	\$ 40,050.00			
TOTAL CONS SVCS	\$ 124,672.00	\$ 103,765.00	\$ 70,399.00	\$ 262,676.00	\$ 274,717.00	\$ 131,471.00
IV. CONS ADV						
CLASS	\$ 160,306.00	\$ 240,000.00	\$ 103,796.00			
OTHR PERS	\$ 13,337.00	\$ -	\$ 88.00		\$ -	\$ -
OTHR OPER	\$ 284,555.00	\$ 260,000.00	\$ 126,364.00		\$ -	\$ -
TOTAL CONS ADV	\$ 458,198.00	\$ 500,000.00	\$ 230,248.00		\$ -	\$ -
V. PUBL INFO						
CLASS	\$ 181,766.00	\$ 187,334.00	\$ 77,839.00			\$ -
OTHR PERS	\$ 6,321.00	\$ -	\$ 7,546.00	\$ -	\$ -	\$ -
OTHR OPER	\$ 71,457.00	\$ 45,000.00	\$ 33,245.00	\$ -	\$ 8,150.00	\$ -
TOTAL PUBL INFO	\$ 259,544.00	\$ 232,334.00	\$ 118,630.00	\$ -	\$ 8,150.00	\$ -
VI. ID THEFT						
CLASS	\$ 74,688.00	\$ 113,784.00	\$ 49,028.00		\$ -	\$ -
OTHR PERS	\$ 4,000.00	\$ -	\$ -		\$ -	\$ -
OTHR OPER	\$ 60,937.00	\$ 50,000.00	\$ 23,047.00		\$ -	\$ -
TOTAL ID THEFT	\$ 139,625.00	\$ 163,784.00	\$ 72,075.00		\$ -	\$ -
VII. FRINGE						
ER CONTRIB	\$ 350,139.00	\$ 385,762.00	\$ 200,943.00	\$ 621,848.00	\$ 678,470.00	\$ 348,963.00
TOTAL FRINGE	\$ 350,139.00	\$ 385,762.00	\$ 200,943.00	\$ 621,848.00	\$ 678,470.00	\$ 348,963.00
AGENCY TOTALS	\$ 2,060,627.00	\$ 2,045,890.00	\$ 1,242,614.00	\$ 2,233,725.00	\$ 2,460,494.00	\$ 1,228,530.00

Does not include FY23 carryforward and one time funds.

SC Department of Consumer Affairs: Financial Update Cont...

Total Appropriations/Authorized		5,132,426	Total Actual Expenditures (YTD)		2,351,876
2024	Recurring General Funds	2,129,217	2024	Recurring General Funds	855,631
	Non-recurring General Funds	267,715		Non-recurring General Funds	267,715
	Recurring Earmarked Funds	2,571,319		Recurring Earmarked Funds	1,228,530
	Non-recurring Earmarked Funds	164,175		Non-recurring Earmarked Funds	-
			YTD Cash Total		3,159,340
			2024	General Funds	1,273,586
				Consumer Awareness	7,000
				Operating Revenue	950,933
				Violations of SCCPC	927,821

Total Appropriations/Authorized		4,905,519	Total Actual Expenditures		4,297,353
2023	Recurring General Funds	2,043,222	2023	Recurring General Funds	1,775,507
	Non-recurring General Funds	285,120		Non-recurring General Funds	285,120
	Recurring Earmarked Funds	2,517,177		Recurring Earmarked Funds	2,236,726
	Non-recurring Earmarked Funds	60,000.00		Non-recurring Earmarked Funds	-
			Year End Cash Total		1,361,845
			2023	General Funds	-
				Consumer Awareness	3,000
				Operating Revenue	695,097
				Violations of SCCPC	663,748

FY23 Carry forward amount is \$267,715:

Proviso 80.2 Expert Witness Carry Forward	\$73,008
Proviso 117.23 Carry Forward	\$194,707

FY 24-25 Prioritized Budget Request Summary

Department of Consumer Affairs

BUDGET REQUESTS				FUNDING					FTEs			
Priority	Request Type (recurring, non-recurring, capital)	Request Title	Brief Description	General - Recurring	General - Nonrecurring	Other	Federal	Total	State	Other	Federal	Total
1	B1 - RECURRING	PERSONNEL RETENTION	Targeted staff increases (including related fringe) to reduce turnover and remain competitive with other state agencies, as well as county and local government.	63903		81273		145176				0.00
2	B1 - RECURRING	OUTREACH COORDINATOR AND INVESTIGATOR	Covers salaries and fringe for 2 new FTEs to meet increased workloads in outreach and education and the administration of the over 120 statutes under our purview.	142643				142643	2.00			2.00
3	B1-RECURRING	OTHER FUNDS FY24 COST OF LIVING ADJUSTMENT	Increases other funds to cover the FY24 cost of living adjustment and related fringe for employees paid via other funds.			110825		110825				0.00
4	B1- RECURRING	EXPERT WITNESS FUNDING	Provide funds so we can better represent the consumer interest before the Public Service Commission in utility ratemaking matters through hiring additional experts, cover more issues in a matter or intervene in more cases.	175000				175000				0.00
5								0				0.00
6								0				0.00
7								0				0.00
8								0				0.00
9								0				0.00
10								0				0.00
11								0				0.00
12								0				0.00
13								0				0.00
14								0				0.00
15								0				0.00
16								0				0.00
17								0				0.00
18								0				0.00
19								0				0.00
20								0				0.00
TOTAL BUDGET REQUESTS				\$ 381,546	\$ -	\$ 192,098	\$ -	\$ 573,644	2.00	0.00	0.00	2.00

Agency Name:	Department Of Consumer Affairs		
Agency Code:	R280	Section:	80



Fiscal Year FY 2024-2025

Agency Budget Plan

FORM A - BUDGET PLAN SUMMARY

OPERATING REQUESTS <i>(FORM B1)</i>	For FY 2024-2025, my agency is (mark "X"):	
	<input checked="" type="checkbox"/>	Requesting General Fund Appropriations.
	<input checked="" type="checkbox"/>	Requesting Federal/Other Authorization.
	<input type="checkbox"/>	Not requesting any changes.

NON-RECURRING REQUESTS <i>(FORM B2)</i>	For FY 2024-2025, my agency is (mark "X"):	
	<input type="checkbox"/>	Requesting Non-Recurring Appropriations.
	<input type="checkbox"/>	Requesting Non-Recurring Federal/Other Authorization.
	<input checked="" type="checkbox"/>	Not requesting any changes.

CAPITAL REQUESTS <i>(FORM C)</i>	For FY 2024-2025, my agency is (mark "X"):	
	<input type="checkbox"/>	Requesting funding for Capital Projects.
	<input checked="" type="checkbox"/>	Not requesting any changes.

PROVISOS <i>(FORM D)</i>	For FY 2024-2025, my agency is (mark "X"):	
	<input type="checkbox"/>	Requesting a new proviso and/or substantive changes to existing provisos.
	<input checked="" type="checkbox"/>	Only requesting technical proviso changes (such as date references).
	<input type="checkbox"/>	Not requesting any proviso changes.

Please identify your agency's preferred contacts for this year's budget process.

	<u>Name</u>	<u>Phone</u>	<u>Email</u>
PRIMARY CONTACT:	Carri Grube Lybarker	(803) 734-4297	CLybarker@scconsumer.gov
SECONDARY CONTACT:	Celeste Brown	(803) 734-4264	CBrown@scconsumer.gov

I have reviewed and approved the enclosed FY 2024-2025 Agency Budget Plan, which is complete and accurate to the extent of my knowledge.

	<u>Agency Director</u>	<u>Board or Commission Chair</u>
SIGN/DATE:		
TYPE/PRINT NAME:		

This form must be signed by the agency head – not a delegate.

Agency Name:	<u>Department Of Consumer Affairs</u>
Agency Code:	R280
Section:	80

BUDGET REQUESTS			FUNDING					FTES				
Priority	Request Type	Request Title	State	Federal	Earmarked	Restricted	Total	State	Federal	Earmarked	Restricted	Total
1	B1 - Recurring	Personnel Retention	63,903	0	81,273	0	145,176	0.00	0.00	0.00	0.00	0.00
2	B1 - Recurring	Outreach Coordinator and Investigator	142,643	0	0	0	142,643	2.00	0.00	0.00	0.00	2.00
3	B1 - Recurring	Other Funds FY24 Cost of Living Adjustment	0	0	110,825	0	110,825	0.00	0.00	0.00	0.00	0.00
4	B1 - Recurring	Expert Witness Funding	175,000	0	0	0	175,000	0.00	0.00	0.00	0.00	0.00
TOTALS			381,546	0	192,098	0	573,644	2.00	0.00	0.00	0.00	2.00

Agency Name:	Department Of Consumer Affairs		
Agency Code:	R280	Section:	80

FORM B1 – RECURRING OPERATING REQUEST

AGENCY PRIORITY	1
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Provide the Agency Priority Ranking from the Executive Summary.

TITLE	Personnel Retention
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Provide a brief, descriptive title for this request.

AMOUNT	General: \$63,903 Federal: \$0 Other: \$81,273 Total: \$145,176
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What is the net change in requested appropriations for FY 2024-2025? This amount should correspond to the total for all funding sources on the Executive Summary.

NEW POSITIONS	0.00
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Please provide the total number of new positions needed for this request.

FACTORS ASSOCIATED WITH THE REQUEST	Mark "X" for all that apply:	
	<input checked="" type="checkbox"/>	Change in cost of providing current services to existing program audience
	<input checked="" type="checkbox"/>	Change in case load/enrollment under existing program guidelines
	<input type="checkbox"/>	Non-mandated change in eligibility/enrollment for existing program
	<input type="checkbox"/>	Non-mandated program change in service levels or areas
	<input type="checkbox"/>	Proposed establishment of a new program or initiative
	<input type="checkbox"/>	Loss of federal or other external financial support for existing program
	<input type="checkbox"/>	Exhaustion of fund balances previously used to support program
	<input type="checkbox"/>	IT Technology/Security related
	<input type="checkbox"/>	Consulted DTO during development
<input type="checkbox"/>	Related to a Non-Recurring request – If so, Priority #	

STATEWIDE ENTERPRISE STRATEGIC OBJECTIVES	Mark "X" for primary applicable Statewide Enterprise Strategic Objective:	
	<input type="checkbox"/>	Education, Training, and Human Development
	<input type="checkbox"/>	Healthy and Safe Families
	<input type="checkbox"/>	Maintaining Safety, Integrity, and Security
	<input type="checkbox"/>	Public Infrastructure and Economic Development
<input checked="" type="checkbox"/>	Government and Citizens	

ACCOUNTABILITY OF FUNDS	<p>While this request specifically supports 4.3 (Provide an environment of development, retention, and agency mission fulfillment) this increase in funds will allow the agency to fulfill all goals, strategies, and objectives as set forth in the FY23 Accountability Report.</p>
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What specific strategy, as outlined in the most recent Strategic Planning and Performance Measurement template of agency's accountability report, does this funding request support? How would this request advance that strategy? How would the use of these funds be evaluated?

13 RECIPIENTS OF	<p>Full-time Department of Consumer Affairs employees whose compensation is identified as deficient as based on the agency's internal salary study or performance.</p>
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FUNDS

What individuals or entities would receive these funds (contractors, vendors, grantees, individual beneficiaries, etc.)? How would these funds be allocated – using an existing formula, through a competitive process, based upon predetermined eligibility criteria?

JUSTIFICATION OF REQUEST

DCA is requesting recurring funding in the amount of \$145,176 to implement targeted personnel salary adjustments to reduce turnover and remain competitive with other state agencies, as well as county and local government. This request includes retention and merit increases. In the last three fiscal years, DCA has struggled with high turnover rates (FY23 – 17%; FY22 – 21%; FY20 – 15%). The ability to provide performance increases is paramount to staff retention.

The average salary for DCA attorneys is below the state government average and the statewide averages for attorneys as provided by the Bureau of Labor Statistics for 2022. The average years of state service for DCA’s attorneys is 13 years, which is double state average years of service for the same job class codes. DCA’s consumer complaint analysts and program assistants also fall below the state average for similar positions with the same job class code and the average annual salary of a sister state agency holding the same positions. DCA also saw an increase in workload with regard to regulatory filings, consumer complaints, and identity theft reports. Additional agency support positions do not meet the state average threshold either. Overall, being able to adequately compensate staff for performance of job duties is essential to DCA being able to recruit and retain qualified individuals, enabling the accomplishment of the agency’s goals and mission. While we have high employee satisfaction (FY23 100%), pay seems to, at times, trump a healthy work culture.

Furthermore, the ability to replace staff has grown more difficult. In 2019, DCA received an average of 84 applications per vacancy posting. Since that time, however, the average number of applicants per posting has dropped nearly 75%, with calendar year 2023 having an average of only 21 applicants per posting thus far.

Please thoroughly explain the request to include the justification for funds, potential offsets, matching funds, and method of calculation. Please include any explanation of impact if funds are not received. If new positions have been requested, explain why existing vacancies are not sufficient.

Agency Name:	Department Of Consumer Affairs		
Agency Code:	R280	Section:	80

FORM B1 – RECURRING OPERATING REQUEST

AGENCY PRIORITY	2
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Provide the Agency Priority Ranking from the Executive Summary.

TITLE	Outreach Coordinator and Investigator
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Provide a brief, descriptive title for this request.

AMOUNT	General: \$142,643 Federal: \$0 Other: \$0 Total: \$142,643
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What is the net change in requested appropriations for FY 2024-2025? This amount should correspond to the total for all funding sources on the Executive Summary.

NEW POSITIONS	2.00
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Please provide the total number of new positions needed for this request.

FACTORS ASSOCIATED WITH THE REQUEST	Mark "X" for all that apply:	
	<input type="checkbox"/>	Change in cost of providing current services to existing program audience
	<input checked="" type="checkbox"/>	Change in case load/enrollment under existing program guidelines
	<input type="checkbox"/>	Non-mandated change in eligibility/enrollment for existing program
	<input type="checkbox"/>	Non-mandated program change in service levels or areas
	<input type="checkbox"/>	Proposed establishment of a new program or initiative
	<input type="checkbox"/>	Loss of federal or other external financial support for existing program
	<input type="checkbox"/>	Exhaustion of fund balances previously used to support program
	<input type="checkbox"/>	IT Technology/Security related
	<input type="checkbox"/>	Consulted DTO during development
<input type="checkbox"/>	Related to a Non-Recurring request – If so, Priority #	

STATEWIDE ENTERPRISE STRATEGIC OBJECTIVES	Mark "X" for primary applicable Statewide Enterprise Strategic Objective:	
	<input type="checkbox"/>	Education, Training, and Human Development
	<input type="checkbox"/>	Healthy and Safe Families
	<input type="checkbox"/>	Maintaining Safety, Integrity, and Security
	<input type="checkbox"/>	Public Infrastructure and Economic Development
	<input checked="" type="checkbox"/>	Government and Citizens

ACCOUNTABILITY OF FUNDS	<p>1.1- Examine regulated industries to determine compliance with applicable laws and regulations, conduct investigations upon receiving probable cause and implement enforcement actions against violators.</p> <p>2.2- Interpret and explain statutes under the agency's jurisdiction in a fair manner, balancing the interests of consumers with those businesses acting honestly and fairly.</p> <p>3.1- Engage in traditional educational efforts to decrease consumer risks and increase industry compliance.</p> <p>3.2- Actively seek out media attention and cultivate relationships with media stakeholders.</p> <p>3.3- Increase public awareness through digital media and alternative, cost-effective methods.</p> <p>4.3- Provide an environment that supports staff development, retention and agency mission fulfillment.</p>
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What specific strategy, as outlined in the most recent Strategic Planning and Performance Measurement template of agency's accountability report, does this funding request support? How would this request advance that strategy? How would the use of these funds be evaluated?

RECIPIENTS OF FUNDS

New Outreach Coordinator and Investigator employed by DCA once FTEs and funding are secured.

What individuals or entities would receive these funds (contractors, vendors, grantees, individual beneficiaries, etc.)? How would these funds be allocated – using an existing formula, through a competitive process, based upon predetermined eligibility criteria?

JUSTIFICATION OF REQUEST

DCA has over 120 statutes under its jurisdiction, the majority regulating the consumer credit marketplace. Within this framework, we administer and enforce laws pertaining to 15 specific industries involving non-depository financial institutions. Over the past several years, filings have steadily increased. The number of filings and applications has increased 19% since FY19.

The Public Information Coordinator II (Outreach Coordinator) will assist in fulfilling a core component of DCA's mission to educate consumers and businesses on their rights and responsibilities under the law. With the increase in licensees mentioned above, as well as increase in general presentation requests from the public, a focused FTE to foster presentations and partnerships is key. Further, a continued challenge for DCA is public awareness of the services we provide, which this position will serve to increase. In FY20 we gave 181 presentations. In FY21 we did 107 presentations, 157 in FY22, and a total of 151 in FY23. We need an additional employee to focus the majority of their time and energy to being the outreach "boots on the ground" to sustain this effort, participate on multiple committees of which DCA is a part and actively steer new partnerships / focused outreach efforts.

Please thoroughly explain the request to include the justification for funds, potential offsets, matching funds, and method of calculation. Please include any explanation of impact if funds are not received. If new positions have been requested, explain why existing vacancies are not sufficient.

Agency Name:	Department Of Consumer Affairs		
Agency Code:	R280	Section:	80

FORM B1 – RECURRING OPERATING REQUEST

AGENCY PRIORITY	3
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Provide the Agency Priority Ranking from the Executive Summary.

TITLE	Other Funds FY24 Cost of Living Adjustment
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Provide a brief, descriptive title for this request.

AMOUNT	General: \$0 Federal: \$0 Other: \$110,825 Total: \$110,825
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What is the net change in requested appropriations for FY 2024-2025? This amount should correspond to the total for all funding sources on the Executive Summary.

NEW POSITIONS	0.00
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Please provide the total number of new positions needed for this request.

FACTORS ASSOCIATED WITH THE REQUEST	Mark "X" for all that apply:	
	<input checked="" type="checkbox"/>	Change in cost of providing current services to existing program audience
	<input type="checkbox"/>	Change in case load/enrollment under existing program guidelines
	<input type="checkbox"/>	Non-mandated change in eligibility/enrollment for existing program
	<input type="checkbox"/>	Non-mandated program change in service levels or areas
	<input type="checkbox"/>	Proposed establishment of a new program or initiative
	<input type="checkbox"/>	Loss of federal or other external financial support for existing program
	<input type="checkbox"/>	Exhaustion of fund balances previously used to support program
	<input type="checkbox"/>	IT Technology/Security related
	<input type="checkbox"/>	Consulted DTO during development
<input type="checkbox"/>	Related to a Non-Recurring request – If so, Priority #	

STATEWIDE ENTERPRISE STRATEGIC OBJECTIVES	Mark "X" for primary applicable Statewide Enterprise Strategic Objective:	
	<input type="checkbox"/>	Education, Training, and Human Development
	<input type="checkbox"/>	Healthy and Safe Families
	<input type="checkbox"/>	Maintaining Safety, Integrity, and Security
	<input type="checkbox"/>	Public Infrastructure and Economic Development
	<input checked="" type="checkbox"/>	Government and Citizens

ACCOUNTABILITY OF FUNDS	This increase in funds will allow the agency to fulfill all goals, strategies, and objectives as set forth in its FY23 Accountability Report.
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What specific strategy, as outlined in the most recent Strategic Planning and Performance Measurement template of agency's accountability report, does this funding request support? How would this request advance that strategy? How would the use of these funds be evaluated?

17 RECIPIENTS OF	Department of Consumer Affairs employees whose compensation is provided via other funds.
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FUNDS

What individuals or entities would receive these funds (contractors, vendors, grantees, individual beneficiaries, etc.)? How would these funds be allocated – using an existing formula, through a competitive process, based upon predetermined eligibility criteria?

JUSTIFICATION OF REQUEST

The Department of Consumer Affairs has 26 FTEs supported by other funds. The FY24 State Budget included a \$2,500 bump in pay for employees who make less than \$50,000 and a 5% cost of living increase for those making more than \$50,000. The requested amount covers the increase for classified personnel funding (\$77,500) and related impact on fringe (\$33,325).

Please thoroughly explain the request to include the justification for funds, potential offsets, matching funds, and method of calculation. Please include any explanation of impact if funds are not received. If new positions have been requested, explain why existing vacancies are not sufficient.

Agency Name:	Department Of Consumer Affairs		
Agency Code:	R280	Section:	80

FORM B1 – RECURRING OPERATING REQUEST

AGENCY PRIORITY	4
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Provide the Agency Priority Ranking from the Executive Summary.

TITLE	Expert Witness Funding
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Provide a brief, descriptive title for this request.

AMOUNT	General: \$175,000 Federal: \$0 Other: \$0 Total: \$175,000
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What is the net change in requested appropriations for FY 2024-2025? This amount should correspond to the total for all funding sources on the Executive Summary.

NEW POSITIONS	0.00
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Please provide the total number of new positions needed for this request.

FACTORS ASSOCIATED WITH THE REQUEST	Mark "X" for all that apply:	
	<input type="checkbox"/>	Change in cost of providing current services to existing program audience
	<input checked="" type="checkbox"/>	Change in case load/enrollment under existing program guidelines
	<input type="checkbox"/>	Non-mandated change in eligibility/enrollment for existing program
	<input type="checkbox"/>	Non-mandated program change in service levels or areas
	<input type="checkbox"/>	Proposed establishment of a new program or initiative
	<input type="checkbox"/>	Loss of federal or other external financial support for existing program
	<input type="checkbox"/>	Exhaustion of fund balances previously used to support program
	<input type="checkbox"/>	IT Technology/Security related
	<input type="checkbox"/>	Consulted DTO during development
<input type="checkbox"/>	Related to a Non-Recurring request – If so, Priority #	

STATEWIDE ENTERPRISE STRATEGIC OBJECTIVES	Mark "X" for primary applicable Statewide Enterprise Strategic Objective:	
	<input type="checkbox"/>	Education, Training, and Human Development
	<input type="checkbox"/>	Healthy and Safe Families
	<input type="checkbox"/>	Maintaining Safety, Integrity, and Security
	<input checked="" type="checkbox"/>	Public Infrastructure and Economic Development
<input type="checkbox"/>	Government and Citizens	

ACCOUNTABILITY OF FUNDS	<p>This increase in funds will allow the Agency to fulfill the goal of effectively administering and enforcing laws assigned to the Department to protect consumers as well as performance measures 1.3.1-1.3.3 related to DCA's advocacy in ratemaking and price-fixing matters.</p>
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What specific strategy, as outlined in the most recent Strategic Planning and Performance Measurement template of agency's accountability report, does this funding request support? How would this request advance that strategy? How would the use of these funds be evaluated?

19 RECIPIENTS OF	DCA's expert witnesses and consultants.	SCDCA
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FUNDS

What individuals or entities would receive these funds (contractors, vendors, grantees, individual beneficiaries, etc.)? How would these funds be allocated – using an existing formula, through a competitive process, based upon predetermined eligibility criteria?

JUSTIFICATION OF REQUEST

Prior to January 1, 2005, the Department had authority to intervene in matters filed with the Public Service Commission. At one point, the Advocacy Division housed 8 FTEs and had other operating funds upwards of \$240,000. When the ability to intervene in utility rate filings was transferred, the Advocacy Division continued to fulfill the remaining job functions set forth in the Consumer Protection Code, including intervening in insurance rate filing matters and representing consumer interests in state and federal rulemaking processes. Currently, the Division houses 3 FTE positions and has other operating funds of \$260,000.

H4375 (2018) reinstated DCA's role in utility interventions. Since 2019 we have intervened in 13 rate-related cases, approximately 3.5 per year on average. A large utility case costs the agency approximately \$110,000 to intervene in. However, we must limit our involvement in the matters to 1-3 issues due to funding. The additional funds will allow us to hire additional expert witnesses and consultants per case to address more issues presented or allow us to intervene in an additional 3-4 cases per year, or a combination of the two.

Please thoroughly explain the request to include the justification for funds, potential offsets, matching funds, and method of calculation. Please include any explanation of impact if funds are not received. If new positions have been requested, explain why existing vacancies are not sufficient.

Agency Name:	Department Of Consumer Affairs		
Agency Code:	R280	Section:	80

FORM D – PROVISO REVISION REQUEST

NUMBER	80.1
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Cite the proviso according to the renumbered list (or mark "NEW").

TITLE	Consumer Protection Code Violations Revenue
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Provide the title from the renumbered list or suggest a short title for any new request.

BUDGET PROGRAM	II. Legal
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Identify the associated budget program(s) by name and budget section.

RELATED BUDGET REQUEST	N/A
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Is this request associated with a budget request you have submitted for FY 2024-2025? If so, cite it here.

REQUESTED ACTION	Codify
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Choose from: Add, Delete, Amend, or Codify.

OTHER AGENCIES AFFECTED	N/A
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Which other agencies would be affected by the recommended action? How?

SUMMARY & EXPLANATION	<p>Authorizes DCA to retain all funds paid in the resolution of cases involving statutes enforced by the department and to use the retained funds to offset costs. This Proviso has been in effect for over 20 years. It received a minor clarification amendment in the FY18 Appropriations Act and has remained largely unchanged. Retention and carry forward of these funds is critical to DCA being able to carry out its duties under its respective statutes. Currently other funds constitute approximately 55% of the agency's budget.</p>
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Summarize the existing proviso. If requesting a new proviso, describe the current state of affairs without it. Explain the need for your requested action. For deletion requests due to recent codification, please identify SC Code section where language now appears.

FISCAL IMPACT

Provide "other funds" to the Department in an approximate amount of \$200,000. This is the average amount received during the past three fiscal years. The number varies from year to year dependent on the amount and gravity of enforcement actions resulting in fines and penalties. DCA's primary goals in enforcement are on obtaining credits, refunds and adjustments for consumers and correcting internal business operations to avoid future occurrences as opposed to seeking penalties.

Provide estimates of any fiscal impacts associated with this proviso, whether for state, federal, or other funds. Explain the method of calculation.

**PROPOSED
PROVISO TEXT**

No changes.
Funds, paid to the department in resolution of cases involving violations of the South Carolina Consumer Protection Code and other statutes enforced by the department be retained and expended within the agency's budget to help offset the costs of investigating, prosecuting, and the administrative costs associated with these violations, may be carried forward and expended for the same purposes in the current fiscal year.

Paste existing text above, then bold and underline insertions and strikethrough deletions. For new proviso requests, enter requested text above.

Agency Name:	Department Of Consumer Affairs		
Agency Code:	R280	Section:	80

FORM D – PROVISO REVISION REQUEST

NUMBER	80.2
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Cite the proviso according to the renumbered list (or mark "NEW").

TITLE	Expert Witness/ Assistance Carry Forward
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Provide the title from the renumbered list or suggest a short title for any new request.

BUDGET PROGRAM	IV. Advocacy
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Identify the associated budget program(s) by name and budget section.

RELATED BUDGET REQUEST	N/A
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Is this request associated with a budget request you have submitted for FY 2024-2025? If so, cite it here.

REQUESTED ACTION	Codify
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Choose from: Add, Delete, Amend, or Codify.

OTHER AGENCIES AFFECTED	N/A
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Which other agencies would be affected by the recommended action? How?

SUMMARY & EXPLANATION	<p>Authorizes DCA to carry forward unexpended funds appropriated for the expert witness/assistance program. This Proviso has been in effect over 20 years, with a minor FY22 amendment that permits DCA to retain funding to offset costs for the Advocacy program, even when such funds were not encumbered during the prior fiscal year.</p>
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Summarize the existing proviso. If requesting a new proviso, describe the current state of affairs without it. Explain the need for your requested action. For deletion requests due to recent codification, please identify SC Code section where language now appears.

FISCAL IMPACT

Carry forward funds retained by DCA would vary from year to year depending on the amount and complexity of ratemaking proceedings.

Provide estimates of any fiscal impacts associated with this proviso, whether for state, federal, or other funds. Explain the method of calculation.

**PROPOSED
PROVISO TEXT**

No changes.
Unexpended appropriated funds for the Consumer Advocacy expert witness/assistance program (under Section 37-6-603) may be carried forward into the current fiscal year and expended for the same purpose.

Paste existing text above, then bold and underline insertions and strikethrough deletions. For new proviso requests, enter requested text above.

Agency Name:	Department Of Consumer Affairs		
Agency Code:	R280	Section:	80

FORM D – PROVISO REVISION REQUEST

NUMBER	80.3
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Cite the proviso according to the renumbered list (or mark "NEW").

TITLE	Registered Credit Grantor Notification and Maximum Rate Filing Fees Retention
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Provide the title from the renumbered list or suggest a short title for any new request.

BUDGET PROGRAM	I. Administration, II. Legal, III. Services
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Identify the associated budget program(s) by name and budget section.

RELATED BUDGET REQUEST	N/A
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Is this request associated with a budget request you have submitted for FY 2024-2025? If so, cite it here.

REQUESTED ACTION	Codify
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Choose from: Add, Delete, Amend, or Codify.

OTHER AGENCIES AFFECTED	N/A
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Which other agencies would be affected by the recommended action? How?

SUMMARY & EXPLANATION	<p>Authorizes DCA to retain funds collected under Chapters 2, 3 and 6 of Title 37 to cover operational costs and to carry forward such funds. This Proviso was first adopted in 2009-2010 Appropriations Act as a revision to a similar Proviso that had been in effect since 2004-2005.</p> <p>The Proviso was updated in 2018-2019 Appropriations Act as portions were previously codified and the Department proposed referencing Chapters instead of sections to permit retention of all filing fees collected therein and avoid the need to amend the proviso as amendments or codification occurs.</p> <p>Retention and carry forward of these funds is critical to DCA being able to carry out its duties under its respective statutes. Currently other funds constitute approximately 55% of the agency's budget.</p>
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Summarize the existing proviso. If requesting a new proviso, describe the current state of affairs without it. Explain the need for your requested action. For deletion requests due to recent codification, please identify SC Code section where language now appears.

FISCAL IMPACT

Provide "other funds" to the Department in an approximate amount of \$555,000. This amount is based on the average fees collected over the past three fiscal years for the credit grantor notification program and the motor vehicle closing fee program. We anticipate the number will be reduced for FY25 and beyond, however, due to a 2023 amendment to the motor vehicle closing fee statute making filings perpetual. As such, we anticipate the amount collected for that program will be reduced from the \$20,000 three year fiscal year average to approximately \$7500, reducing the approximate amount to be collected between both programs to \$547,500.

Provide estimates of any fiscal impacts associated with this proviso, whether for state, federal, or other funds. Explain the method of calculation.

**PROPOSED
PROVISO TEXT**

No changes.
The Department of Consumer Affairs may retain all filing fees collected under Chapters 2, 3 and 6, Title 37 of the 1976 Code. These fees shall be used to offset the cost of administering and enforcing Title 37 and may be applied to the cost of operations. Unexpended balances may be carried forward for the prior fiscal year into the current fiscal year and be utilized for the same purposes

Paste existing text above, then bold and underline insertions and strikethrough deletions. For new proviso requests, enter requested text above.

Agency Name:	Department Of Consumer Affairs		
Agency Code:	R280	Section:	80

FORM D – PROVISO REVISION REQUEST

NUMBER	80.4
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Cite the proviso according to the renumbered list (or mark "NEW").

TITLE	Retention of Fees
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Provide the title from the renumbered list or suggest a short title for any new request.

BUDGET PROGRAM	II. Legal
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Identify the associated budget program(s) by name and budget section.

RELATED BUDGET REQUEST	N/A
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Is this request associated with a budget request you have submitted for FY 2024-2025? If so, cite it here.

REQUESTED ACTION	Codify
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Choose from: Add, Delete, Amend, or Codify.

OTHER AGENCIES AFFECTED	N/A
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Which other agencies would be affected by the recommended action? How?

SUMMARY & EXPLANATION	<p>Authorizes DCA to retain funds collected under Chapter 61, Title 39 (Motor Club Services); Chapter 39, Title 40 (Pawnbrokers) and Chapter 79, Title 44 (Physical Fitness Services) for program implementation. This Proviso was first adopted in 2010-2011 Appropriations Act and was amended annually solely to update the fiscal year, until the date was removed in FY15.</p> <p>Retention of these funds is critical to DCA being able to carry out its duties under the delineated statutes. Currently other funds constitute approximately 55% of the agency's budget.</p>
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Summarize the existing proviso. If requesting a new proviso, describe the current state of affairs without it. Explain the need for your requested action. For deletion requests due to recent codification, please identify SC Code section where language now appears.

FISCAL IMPACT

Provide "other funds" to the Department in the approximate amount of \$155,000. This amount is based on the average monies received from the Pawnbroker, Physical Fitness and Motor Club programs during the last three fiscal years.

Provide estimates of any fiscal impacts associated with this proviso, whether for state, federal, or other funds. Explain the method of calculation.

**PROPOSED
PROVISO TEXT**

No changes.

For the current fiscal year, the department may retain all fees collected pursuant to Sections 39-61-80, 39-61-120, 40-39-120, and 44-79-80 of the 1976 Code. The funds retained shall be utilized to implement the requirements of the programs mandated by those sections of the code.

Paste existing text above, then bold and underline insertions and strikethrough deletions. For new proviso requests, enter requested text above.

Please provide a detailed summary of service delivery impact caused by a reduction in General Fund Appropriations and provide the method of calculation for anticipated reductions. Agencies should prioritize reduction in expenditures that have the least significant impact on service delivery.

N/A

AGENCY COST SAVINGS PLANS

What measures does the agency plan to implement to reduce its costs and operating expenses by more than \$50,000? Provide a summary of the measures taken and the estimated amount of savings. How does the agency plan to repurpose the savings?

Agency Name:	Department Of Consumer Affairs		
Agency Code:	R280	Section:	80

FORM F – REDUCING COST AND BURDEN TO BUSINESSES AND CITIZENS

TITLE	OnBase Project and Additional Technology
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Provide a brief, descriptive title for this request.

EXPECTED SAVINGS TO BUSINESSES AND CITIZENS	Businesses will spend less time submitting regulatory filings, reduce paper processes and mailing costs. DCA will be able to process filings faster with less data entry, reduce storage costs and streamline data retention and reporting. Consumers will have access to a more streamlined system to submit consumer complaints, scam reports and identity theft reports. DCA will be able to process filings within set timeframes.
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What is the expected savings to South Carolina’s businesses and citizens that is generated by this proposal? The savings could be related to time or money.

FACTORS ASSOCIATED WITH THE REQUEST	<p>Mark “X” for all that apply:</p> <table border="1"> <tr> <td><input type="checkbox"/></td> <td>Repeal or revision of regulations.</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td>Reduction of agency fees or fines to businesses or citizens.</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td>Greater efficiency in agency services or reduction in compliance burden.</td> </tr> <tr> <td><input type="checkbox"/></td> <td>Other</td> </tr> </table>	<input type="checkbox"/>	Repeal or revision of regulations.	<input checked="" type="checkbox"/>	Reduction of agency fees or fines to businesses or citizens.	<input checked="" type="checkbox"/>	Greater efficiency in agency services or reduction in compliance burden.	<input type="checkbox"/>	Other
<input type="checkbox"/>	Repeal or revision of regulations.								
<input checked="" type="checkbox"/>	Reduction of agency fees or fines to businesses or citizens.								
<input checked="" type="checkbox"/>	Greater efficiency in agency services or reduction in compliance burden.								
<input type="checkbox"/>	Other								

METHOD OF CALCULATION	Use of agency accountability reports, comparison with prior technologies implemented and associated results. Data analytics from underlying programs.
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Describe the method of calculation for determining the expected cost or time savings to businesses or citizens.

REDUCTION OF FEES OR FINES	<p>DCA does not have the ability to adjust licensing fees on its own authority, a power given other agencies in the regulation of non-depository financial institutions. The availability of online programs and ease of use, however, will likely reduce fines for late filings. We will be using OnBase initially for preneed funeral contract processing. S.C. Code Ann. §32-7-50(C)(1) requires preneed funeral contract providers submit contracts entered into to the Department within sixty days of the last day of the month when the contract was sold. Late filing results in a penalty of ten dollars per contract. In FY22, DCA collected approximately \$12,000 in these penalties.</p>
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Which fees or fines does the agency intend to reduce? What was the fine or fee revenue for the previous fiscal year? What was the associated program expenditure for the previous fiscal year? What is the enabling authority for the issuance of the fee or fine?

REDUCTION OF REGULATION	N/A
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Which regulations does the agency intend to amend or delete? What is the enabling authority for the regulation?

REDUCTION OF BURDEN	<p>The Department has employed new technologies to increase efficiencies for all customers and lessen business burden over the past few years. DCA regulates 15 different industries and now all licensing/ registration programs administered by DCA are now live on the agency’s online licensing database. The use of technology has enabled staff to provide more expedient and efficient services. Non-depository financial institutions and other regulated industries submitted 30,349 filings and applications in FY23, nearly 400 more than FY22 (29,945) and over 3,000 more than FY21 (27,209) and FY20 (26,799). The Licensing System, however, has enabled staff to process 95% within thirty days of receipt. This was a major feat in FY23 as we had a difficulty of retaining and hiring licensing examiners. DCA has four positions that process the majority of the 30,000 filings received. During FY23, one of the positions had a vacancy rate of 93.4% and another 31.5%. High user adoption of our online licensing system (CALAS) exceeded expectations and contributed to this accomplishment.</p> <p>Now DCA is turning to other paper filing processes that occur outside of licensing/ registration processes. We are leveraging the state contract with OnBase to create a preneed contract filing system. Providers/ Licensees will be able to create a contract within the system and submit it, and corresponding payment, online. The system will also generate filing reminders if a contract was created, but not submitted within the statutory timeframe. DCA receives approximately 8,000 contracts annually and must store the contracts until fulfilled. The system will reduce data entry and store contracts</p>
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SUMMARY

digitally, permitting staff to easily search for records that can be deleted. Reports from the system will also assist in compliance reviews. The System is anticipated to be completed in FY24, with FY25 being the first full year of operations.

An increase also occurred with the number of consumer complaints filed with DCA during the same time periods. In FY23, consumers filed 5,378 complaints, a 36% increase over FY22 (4,053) and significantly higher than the amount received in FY21 (3,933) and FY20 (3,407). The Department's online complaint system assisted with processing times, however we are seeking to contract for and deploy additional technologies to increase automation. The changes will serve to ensure necessary information from the consumer is received on the front-end and reduce administrative work of staff.

Provide an explanation of the proposal and its positive results on businesses or citizens. How will the request affect agency operations?

Transportation and Regulatory Subcommittee

Proviso Request Summary

FY 23-24 Proviso #	Renumbered FY 24-25 Proviso #	Proviso Title	Short Summary	FY of Proviso Introduction/ # of years in budget	Recommended Action	Proviso Language
80.1		Consumer Protection Code Violations Revenue	Authorizes DCA to retain all funds paid in the settlement of cases involving statutes enforced by the department and to use the retained funds to offset costs.	Over 20 years. It received a minor clarification amendment in the FY18 Appr. Act.	CODIFY	Funds, paid to the department in resolution of cases involving violations of the South Carolina Consumer Protection Code and other statutes enforced by the department be retained and expended within the agency's budget to help offset the costs of investigating, prosecuting, and the administrative costs associated with these violations, may be carried forward and expended for the same purposes in the current fiscal year.
80.2		Expert Witness/ Assistance Carry Forward	Authorizes DCA to carry forward unexpended funds appropriated for the expert witness/assistance program.	Over 20 years. Minor amendment in FY22 to permit carry forward of all funds as opposed to just encumbered funds.	CODIFY	Unexpended appropriated funds for the Consumer Advocacy expert witness/assistance program (under Section 37-6-603) may be carried forward into the next fiscal year and expended for the same purposes.
80.3		Registered Credit Grantor Notification and Maximum Rate Filing Fees Retention	Authorizes DCA to retain funds collected under Chapters 2, 3 and 6 of Title 37 to cover operational costs and to carry forward such funds.	First adopted in FY10 Approp. Act as a revision to a similar Proviso that had been in effect since FY05. Codified portions were removed in 2019.	CODIFY	The Department of Consumer Affairs may retain all filing fees collected under Chapters 2, 3 and 6, Title 37 of the 1976 Code. These fees shall be used to offset the cost of administering and enforcing Title 37 and may be applied to the cost of operations. Unexpended balances may be carried forward for the prior fiscal year into the current fiscal year and be utilized for the same purposes.
80.4		Retention of Fees	Authorizes DCA to retain funds collected under Chapter 61, Title 39 (Motor Club Services); Chapter 39, Title 40 (Pawnbrokers) and Chapter 79, Title 44 (Physical Fitness Services) for program implementation.	Over a decade. FY2011.	CODIFY	For the current fiscal year, the department may retain all fees collected pursuant to Sections 39-61-80, 39-61-120, 40-39-120, and 44-79-80 of the 1976 Code. The funds retained shall be utilized to implement the requirements of the programs mandated by those sections of the code.

Calls, Website Visits FY2019-FY 2023



Front Desk Calls: 113,155 ^{+4.32%}



Website Visits: 792,221 ^{+201%}



YouTube Views: 30,288 ^{+80%}
Hours Watched: 1,410.65 ^{+849%}

Consumers & Businesses Reached FY2019-FY 2023



Presentations Given: 683 ^{+73.56%}

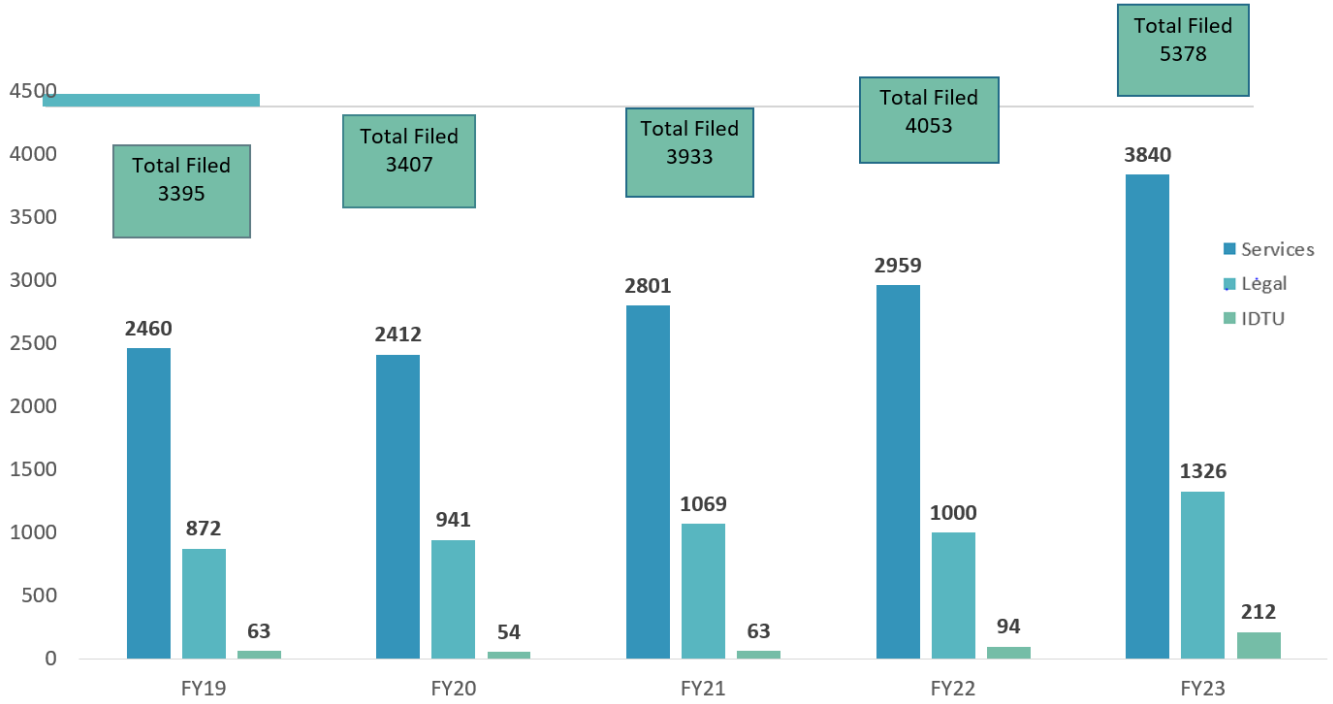


Attendees: 29,222 ^{+196.52%}



4.77/5 stars average rating

Complaints Filed FY19 – FY23



Filings & Applications: FY2019-FY2023

