

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



***Subcommittee Budget Presentation***

**FISCAL YEAR 2021-2022**

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## SC DEPARTMENT OF CONSUMER AFFAIRS: KEY OFFICIALS

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Administrator/ Consumer Advocate

Carri Grube Lybarker

803-734-4297/ 803-734-4233  
[Clybarker@scconsumer.gov](mailto:Clybarker@scconsumer.gov)

Director of Regulatory Enforcement

Kelly Rainsford

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## SC Department of Consumer Affairs: Agency Overview

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The South Carolina Department of Consumer Affairs (“DCA”/ “Department”) is the state’s consumer protection agency. Established in 1974, DCA has over *forty-five 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. 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** processes and mediates 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 Unit also handles administration and enforcement of state identity theft-related consumer protection laws, including receipt of security breach notices to ensure reporting and notification requirements are met.

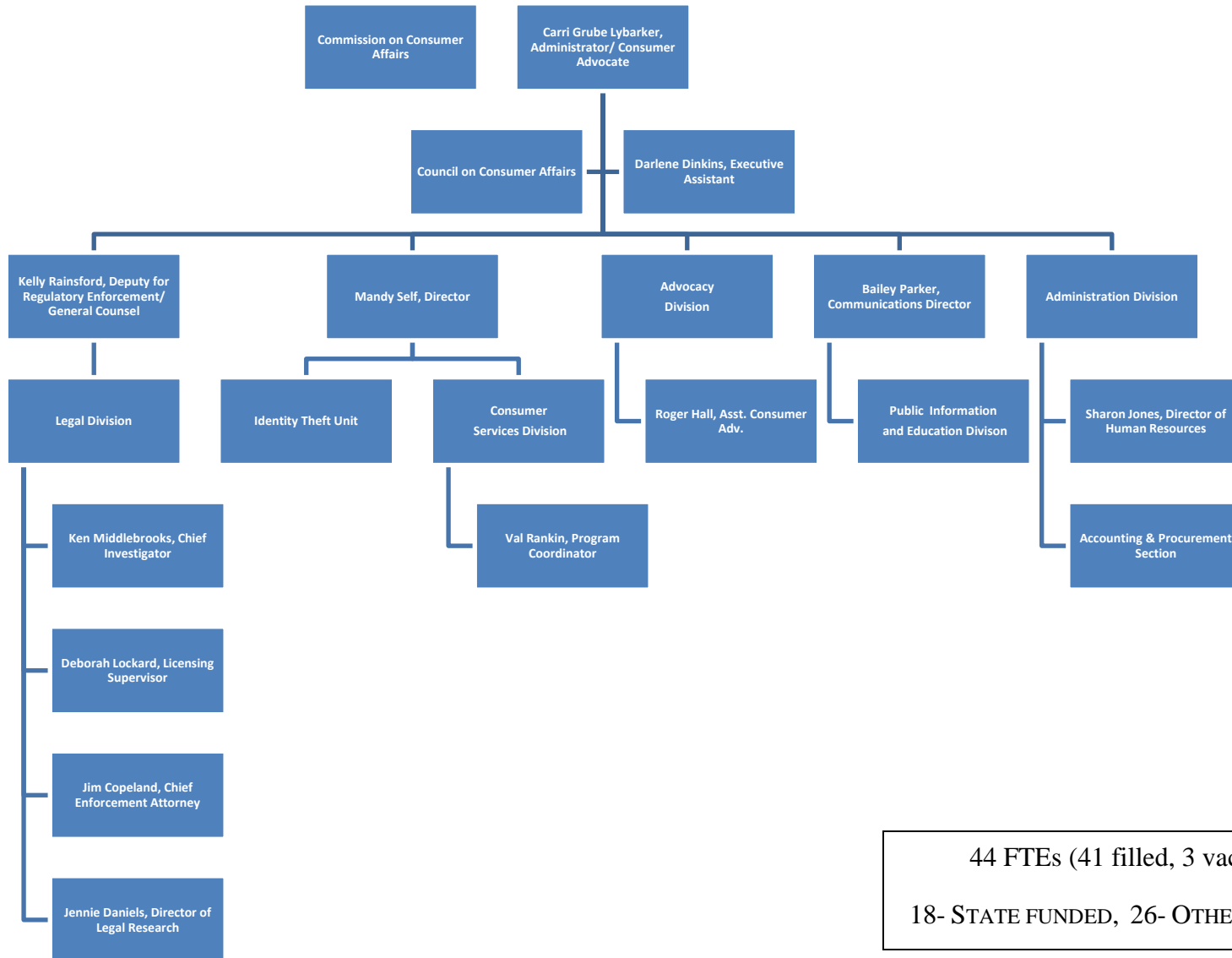
The **Advocacy Division** provides legal representation for the consumer interest in matters involving property and casualty insurance, worker's compensation insurance and utilities. The division was originally established to represent consumers at large before state and federal regulatory agencies that 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 oversees agency data collection and reporting functions and 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, administration and enforcement duties related to the majority of the 120 laws statutes under the agency's jurisdiction. The Division addresses complaints, conducts investigations, and brings enforcement actions in various courts for violations of the laws subject to action by the Administrator. The Legal Division also processes regulatory applications and filings for fifteen industries, including 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.

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# SC Department of Consumer Affairs: Organizational Chart



44 FTEs (41 filled, 3 vacant)  
18- STATE FUNDED, 26- OTHER FUNDED



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## SC Department of Consumer Affairs: Performance Update FY20

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**Overall, the agency's outcome of credits, refunds and adjustments for FY20 through efforts in complaint mediation, enforcement and intervention in rate filings exceeded \$2.961 million.** This 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 resolving complaints falling within DCA's jurisdiction constituted the majority of the measurement. In FY20, our newly restored ability to intervene in utility rate filings created the largest portion (\$1.7 million). A decrease in consumer refunds stemming from enforcement efforts were impacted due to COVID and the department's corresponding stay. Prior thereto, however, the agency did engage in its first two joint complaints in Federal Court with the Consumer Financial Protection Bureau against certain companies and individuals who targeted veteran pensions in a nationwide illegal loan scheme. Overall, FY20 enforcement actions exceeded those of FY19 despite the COVID interruption.

COVID did not impact DCA's regulated industries as the agency received approximately 27,000 filings and applications submitted by non-depository financial institutions and other regulated industries in FY20, a 1.6% increase over the year prior. While COVID impacted staff's ability to process applications at the rate of the prior year, falling 6% below the target, high user adoption of our online licensing system (CALAS) exceeded expectations for the third year in a row. For the programs with online filing capabilities, 87% were made through CALAS, a 2% increase from FY19 and a 9% increase over FY18. The percentage of applicants submitting payments online also exceeded our 70% goal, with 74% using the system to its fullest. High adoption of the online payment capabilities decreases user error, increases compliance with State deposit laws and overall contributes to the repeated stellar Audit Reports the department receives from the State Auditors Office. The department anticipates processing measurements to be met or maintained once our online licensing system is fully implemented. Due to initial set-up delays, the need for unanticipated program changes and COVID; however, we did not meet our FY20 system completion goal and 73% of DCA's programs were launched on CALAS at fiscal year's end. The extended timeframe for completion is now set for March 1, 2021.

Technology also assisted DCA in reaching or exceeding goals and performance measures related to voluntary complaint mediation activities even when telecommuting was implemented for all staff. Consumers submitted 74% of the 3,400 complaints filed with the agency via our Online Complaint System. The Consumer Services Division team was able to shave one day off the complaint processing timeframe, bringing it to 31 days. The voluntary mediation process

resulted in consumer credits, refunds and adjustments of \$454,000, a 45% 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. The agency more than doubled the number of presentations given statewide in FY20 (183). The department has engaged in an outreach plan leveraging knowledge of various divisions to increase public awareness and knowledge of areas under DCA's jurisdiction. New policies and procedures and accountability and individual performance goals coupled with customer service surveys launching in FY21 will assist in this effort. FY20 also brought an increase in the percentage of press releases picked-up by the media (93%), a two percent increase over FY19, and six percent increase over FY18. The department issued six more press releases in FY20 over FY19, mainly due to the agency's involvement in utility rate intervention.

The department actively participated in many matters before the Public Service Commission (PSC) from 1978 until the responsibility to intervene in utility rate filings was removed by 2004 Act No. 175. Act 258 of 2018 effective July 12, 2018 restored this role to the department. After engaging in numerous trainings, meeting with interested parties, vetting experts and securing an additional FTE for FY20, the Advocacy Division was ready to represent the consumer interest before the PSC again. During FY20, we intervened in three dockets: Blue Granite Water Company rate application, Palmetto Utilities, Inc. rate application and the Privacy Rulemaking. The Blue Granite hearing concluded during FY20 and resulted in the PSC adopting DCA's return on equity recommendation, ultimately saving consumers approximately **\$1.7 million annually**.

During FY20, DCA continued its implementation of Project Vector, an internal review of data collected by the agency. The recent focus of the Project has been on how the agency data is being entered and stored. The review resulted in IT, Call Tracking Log and Security Breach databases being created. The agency also identified four forms to be transformed via the SC.Gov platform "App Engine." Once implemented, agency customers will more easily be able to submit the designated forms and staff data entry will be reduced. Current databases were also reviewed for improvements, resulting in several changes and implementation of Complaint System updates. These projects will continue into FY21, with a focus on automation of processes specifically related to monthly and annual reports/ data points.

As stated above and in previous years, several projects initiated are organized in phases, with completion not anticipated in a single fiscal year. During this process, DCA will continue to evaluate goals, strategies and measurements to ensure an accurate picture of agency productivity.

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## SC DEPARTMENT OF CONSUMER AFFAIRS: FINANCIAL UPDATE

Budget v Actual	STATE FUND	STATE FUND	STATE FUND (2021)	OTHER FUND	OTHER FUND	OTHER FUND (2021)
Column1	APPR (2021)	ACTUAL (2020)	ACTUAL FYTD	APPR (2021)2	ACTUAL (2020)	ACTUAL FYTD2
<b>I. ADMIN</b>						
ADMIN	\$ 125,243.00	\$123,819.00	\$ 67,840.00			
CLASS	\$ 74,139.00	\$-	\$ -	\$ 231,825.00	\$244,822.00	\$ 135,277.00
OTHR PERS				\$ 5,000.00	\$5,357.00	\$ 500.00
OTHR OPER	\$ 108,496.00	\$148,083.00	\$ 99,009.00			
<b>TOTAL ADMIN</b>	<b>\$ 307,878.00</b>	<b>\$271,902.00</b>	<b>\$ 166,849.00</b>	<b>\$ 236,825.00</b>	<b>\$250,179.00</b>	<b>\$ 135,777.00</b>
<b>II. LEGAL</b>						
CLASS	\$ 156,340.00	\$194,710.00	\$ 127,277.00	\$ 890,844.00	\$812,201.00	\$ 439,885.00
OTHR PERS	\$ -	\$24,465.00	\$ 24,955.00	\$ 15,000.00	\$14,753.00	\$ 6,750.00
OTHR OPER	\$ 109,000.00	\$127,651.00	\$ 85,329.00	\$ 205,739.00	\$204,651.00	\$ 121,429.00
<b>TOTAL LEGAL</b>	<b>\$ 265,340.00</b>	<b>\$346,826.00</b>	<b>\$ 237,561.00</b>	<b>\$ 1,111,583.00</b>	<b>\$1,031,605.00</b>	<b>\$ 568,064.00</b>
<b>III. CONS SVCS</b>						
CLASS	\$ 48,852.00	\$46,851.00	\$ 25,378.00	\$ 200,592.00	\$199,400.00	\$ 114,440.00
OTHR PERS	\$ -	\$600.00	\$ 1,000.00	\$ 33,000.00	\$29,269.00	\$ 17,132.00
OTHR OPER	\$ 30,520.00	\$50,789.00	\$ 29,550.00			
<b>TOTAL CONS SVCS</b>	<b>\$ 79,372.00</b>	<b>\$98,240.00</b>	<b>\$ 55,928.00</b>	<b>\$ 233,592.00</b>	<b>\$228,669.00</b>	<b>\$ 131,572.00</b>
<b>IV. CONS ADV</b>						
CLASS	\$ 230,064.00	\$160,355.00	\$ 90,534.00			
OTHR PERS	\$ -	\$19,584.00	\$ 20,009.00	\$ -		\$ -
OTHR OPER	\$ 60,000.00	\$157,125.00	\$ 111,833.00	\$ -		\$ -
<b>TOTAL CONS ADV</b>	<b>\$ 290,064.00</b>	<b>\$337,064.00</b>	<b>\$ 222,376.00</b>	<b>\$ -</b>		<b>\$ -</b>
<b>V. PUBL INFO</b>						
CLASS	\$ 127,938.00	\$121,597.00	\$ 72,724.00			\$ -
OTHR PERS	\$ -	\$1,800.00	\$ 750.00	\$ 3,000.00	\$-	\$ -
OTHR OPER	\$ 20,000.00	\$41,393.00	\$ 18,331.00	\$ 13,536.00	\$8,982.00	\$ 8,605.00
<b>TOTAL PUBL INFO</b>	<b>\$ 147,938.00</b>	<b>\$164,790.00</b>	<b>\$ 91,805.00</b>	<b>\$ 16,536.00</b>	<b>\$8,982.00</b>	<b>\$ 8,605.00</b>
<b>VI. ID THEFT</b>						
CLASS	\$ 183,310.00	\$80,903.00	\$ 38,264.00	\$ -		\$ -
OTHR PERS	\$ -	\$600.00	\$ 750.00	\$ -		\$ -
OTHR OPER	\$ 53,250.00	\$50,623.00	\$ 16,451.00	\$ -		\$ -
<b>TOTAL ID THEFT</b>	<b>\$ 236,560.00</b>	<b>\$132,126.00</b>	<b>\$ 55,465.00</b>	<b>\$ -</b>		<b>\$ -</b>
<b>VII. FRINGE</b>						
ER CONTRIB	\$ 361,996.00	\$328,346.00	\$ 165,170.00	\$ 461,130.00	\$534,589.00	\$ 312,939.00
<b>TOTAL FRINGE</b>	<b>\$ 361,996.00</b>	<b>\$328,346.00</b>	<b>\$ 165,170.00</b>	<b>\$ 461,130.00</b>	<b>\$534,589.00</b>	<b>\$ 312,939.00</b>
<b>AGENCY TOTALS</b>	<b>\$ 1,689,148.00</b>	<b>\$1,679,294.00</b>	<b>\$ 995,154.00</b>	<b>\$ 2,059,666.00</b>	<b>\$2,054,024.00</b>	<b>\$ 1,156,957.00</b>

FY20 carry forward : \$184,544
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**Fiscal Year FY 2021-2022  
 Agency Budget Plan**

**FORM A - BUDGET PLAN SUMMARY**

**OPERATING  
 REQUESTS  
 (FORM B1)**

For FY 2021-2022, 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  
 (FORM B2)**

For FY 2021-2022, 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  
 (FORM C)**

For FY 2021-2022, my agency is (mark "X"):	
<input type="checkbox"/>	Requesting funding for Capital Projects.
<input checked="" type="checkbox"/>	Not requesting any changes.

**PROVISOS  
 (FORM D)**

For FY 2021-2022, my agency is (mark "X"):	
<input checked="" type="checkbox"/>	Requesting a new proviso and/or substantive changes to existing provisos.
<input 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>
<b>PRIMARY CONTACT:</b>	Carri Grube Lybarker	(803) 734-4297	CLybarker@sconsumer.gov
<b>SECONDARY CONTACT:</b>	Celeste Brown	(803) 734-4264	CBrown@sconsumer.gov

I have reviewed and approved the enclosed FY 2021-2022 Agency Budget Plan, which is complete and accurate to the extent of my knowledge.

	<u>Agency Director</u>	<u>Board or Commission Chair</u>
<b>SIGN/DATE:</b>	<i>Carri Grube Lybarker</i>	<i>David Campbell</i> 9/25/2020
<b>TYPE/PRINT NAME:</b>	Carri Grube Lybarker	David Campbell

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	Advocacy Paralegal and Expert Witness Funding	256,000	0	0	0	256,000	1.00	0.00	0.00	0.00	1.00
2	B1 - Recurring	Personal Services	0	0	45,800	0	45,800	0.00	0.00	0.00	0.00	0.00
3	B1 - Recurring	Other Funds Cost of Living, Retirement, Health and Dental Increases	0	0	100,430	0	100,430	0.00	0.00	0.00	0.00	0.00
4	B1 - Recurring	Operating Expenses-Electricity	0	0	13,000	0	13,000	0.00	0.00	0.00	0.00	0.00
TOTALS			256,000	0	159,230	0	415,230	1.00	0.00	0.00	0.00	1.00

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

## **FORM B1 – RECURRING OPERATING REQUEST**

<b>AGENCY PRIORITY</b>	1
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*Provide the Agency Priority Ranking from the Executive Summary.*

<b>TITLE</b>	<b>Advocacy Paralegal and Expert Witness Funding</b>
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*Provide a brief, descriptive title for this request.*

<b>AMOUNT</b>	<b>General: \$256,000</b> <b>Federal: \$0</b> <b>Other: \$0</b> <b>Total: \$256,000</b>
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*What is the net change in requested appropriations for FY 2021-2022? This amount should correspond to the total for all funding sources on the Executive Summary.*

<b>NEW POSITIONS</b>	1.00
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*Please provide the total number of new positions needed for this request.*

<b>FACTORS ASSOCIATED WITH THE REQUEST</b>	<b>Mark "X" for all that apply:</b>	
	<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 #	

<b>STATEWIDE ENTERPRISE STRATEGIC OBJECTIVES</b>	<b>Mark "X" for primary applicable Statewide Enterprise Strategic Objective:</b>	
	<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	

<b>ACCOUNTABILITY OF FUNDS</b>	<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. See H4375 (2017-2018 Legislative Session).</p> <p>Effectiveness would be evident at year-end through evaluation of Advocacy Division activities and outcomes, including number of rate reviews and success of interventions.</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?*

<b>RECIPIENTS OF</b>	SCDCA's Advocacy Division; expert witnesses and other professional expertise.
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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 \$60,000.

H4375 (2018) reinstated DCA's role in utility interventions. As we began implementation of the new responsibilities, it became apparent additional resources are needed. DCA proposes hiring a Paralegal with a salary of \$40,000, fringe of \$16,000 and additional operating expenses of \$200,000 for payment to expert witnesses and other professional expertise to assist staff in the representation of the consumer interest.

*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

<b>AGENCY PRIORITY</b>	2
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*Provide the Agency Priority Ranking from the Executive Summary.*

<b>TITLE</b>	Personal Services
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*Provide a brief, descriptive title for this request.*

<b>AMOUNT</b>	<b>General: \$0</b> <b>Federal: \$0</b> <b>Other: \$45,800</b> <b>Total: \$45,800</b>
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*What is the net change in requested appropriations for FY 2021-2022? This amount should correspond to the total for all funding sources on the Executive Summary.*

<b>NEW POSITIONS</b>	0.00
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*Please provide the total number of new positions needed for this request.*

<b>FACTORS ASSOCIATED WITH THE REQUEST</b>	<b>Mark "X" for all that apply:</b>	
	<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 #	

<b>STATEWIDE ENTERPRISE STRATEGIC OBJECTIVES</b>	<b>Mark "X" for primary applicable Statewide Enterprise Strategic Objective:</b>	
	<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

<b>ACCOUNTABILITY OF FUNDS</b>	This increase in funds will allow the Agency to fulfill all goals, strategies, and objectives as set forth in its fiscal year 2020 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?*

<b>RECIPIENTS OF</b>	Department of Consumer Affairs employees whose compensation is supported by other funds and eligible.
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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**

In FY 20, 15% of DCA staff left for higher paying jobs with other agencies or in the private sector. This is on top of the 12% turnover experienced in FY19 and 15.5% turnover rate experienced in FY18. Providing adequate compensation is an area DCA has struggled with for many years and what we believe is a leading cause in our declining staff retention rate. Strides were made in FY15 and FY17 to catch up to at least the salary parameters deployed by sister agencies; however, some positions are still inadequately funded. Being able to adequately compensate staff for performance of job duties is essential in DCA being able to accomplish its goals and mission.

*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

<b>AGENCY PRIORITY</b>	3
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*Provide the Agency Priority Ranking from the Executive Summary.*

<b>TITLE</b>	<b>Other Funds Cost of Living, Retirement, Health and Dental Increases</b>
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*Provide a brief, descriptive title for this request.*

<b>AMOUNT</b>	<b>General: \$0</b> <b>Federal: \$0</b> <b>Other: \$100,430</b> <b>Total: \$100,430</b>
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*What is the net change in requested appropriations for FY 2021-2022? This amount should correspond to the total for all funding sources on the Executive Summary.*

<b>NEW POSITIONS</b>	0.00
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*Please provide the total number of new positions needed for this request.*

<b>FACTORS ASSOCIATED WITH THE REQUEST</b>	<b>Mark "X" for all that apply:</b>	
	<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 #	

<b>STATEWIDE ENTERPRISE STRATEGIC OBJECTIVES</b>	<b>Mark "X" for primary applicable Statewide Enterprise Strategic Objective:</b>	
	<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

<b>ACCOUNTABILITY OF FUNDS</b>	All. This increase in funds will allow the Agency to fulfill all goals, strategies, and objectives as set forth in its fiscal year 2020 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?*

<b>RECIPIENTS OF</b>	Department of Consumer Affairs employees whose compensation is supported by other funds as well as those other fund-funded employees eligible for health insurance and/or participating in the SCRS or PORS retirement plans.
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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 FY20 State Budget included a 2% cost of living increase (\$41,031) as well as an increase in the employer insurance costs associated with the State's Health Plan (\$14,226) and an increase in the associated costs for the State Retirement System and PORS (\$15,086). The Department's request to authorize an additional \$85,580 includes the annualized amounts for FY20 as well as the increases in retirement costs slated for FY21 (\$15,237).

*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**

<b>AGENCY PRIORITY</b>	4
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*Provide the Agency Priority Ranking from the Executive Summary.*

<b>TITLE</b>	<b>Operating Expenses-Electricity</b>
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*Provide a brief, descriptive title for this request.*

<b>AMOUNT</b>	<b>General: \$0</b> <b>Federal: \$0</b> <b>Other: \$13,000</b> <b>Total: \$13,000</b>
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*What is the net change in requested appropriations for FY 2021-2022? This amount should correspond to the total for all funding sources on the Executive Summary.*

<b>NEW POSITIONS</b>	0.00
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*Please provide the total number of new positions needed for this request.*

<b>FACTORS ASSOCIATED WITH THE REQUEST</b>	<b>Mark "X" for all that apply:</b>	
	<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 #	

<b>STATEWIDE ENTERPRISE STRATEGIC OBJECTIVES</b>	<b>Mark "X" for primary applicable Statewide Enterprise Strategic Objective:</b>	
	<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

<b>ACCOUNTABILITY OF FUNDS</b>	This increase in funds will allow the Agency to fulfill all goals, strategies, and objectives as set forth in its fiscal year 2020 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?*

<b>RECIPIENTS OF</b>	Department of Consumer Affairs for payment of utilities.
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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 moved during FY 19 into a privately-owned office building. The rent does not include electricity costs. The additional authorization is requested to cover the increase in cost of electricity, which is anticipated to surpass costs previously incurred by approximately \$13,000.

*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**

<b>NUMBER</b>	80.1
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*Cite the proviso according to the renumbered list (or mark "NEW").*

<b>TITLE</b>	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.*

<b>BUDGET PROGRAM</b>	II. Legal, IV. Advocacy
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*Identify the associated budget program(s) by name and budget section.*

<b>RELATED BUDGET REQUEST</b>	N/A
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*Is this request associated with a budget request you have submitted for FY 2021-2022? If so, cite it here.*

<b>REQUESTED ACTION</b>	Codify
-------------------------	--------

*Choose from: Add, Delete, Amend, or Codify.*

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

<b>SUMMARY &amp; EXPLANATION</b>	<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.</p> <p>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 58% 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 \$300,000. 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.

*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**

<b>NUMBER</b>	80.2
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*Cite the proviso according to the renumbered list (or mark "NEW").*

<b>TITLE</b>	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.*

<b>BUDGET PROGRAM</b>	IV. Advocacy
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*Identify the associated budget program(s) by name and budget section.*

<b>RELATED BUDGET REQUEST</b>	Yes. Advocacy Paralegal and Expert Witness Funding.
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*Is this request associated with a budget request you have submitted for FY 2021-2022? If so, cite it here.*

<b>REQUESTED ACTION</b>	Amend
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*Choose from: Add, Delete, Amend, or Codify.*

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

<b>SUMMARY &amp; EXPLANATION</b>	<p>Authorizes DCA to carry forward unexpended funds appropriated for the expert witness/assistance program. This Proviso has been in effect for over 20 years and has not been amended since that time.</p> <p>The Proviso currently permits carry forward when an expert witness is hired for a matter that spans two or more fiscal years. The amendment would permit DCA to retain funding to offset costs for the Advocacy program, even when such funds were not encumbered during the prior fiscal year. Case costs, especially in the utility arena, can vary greatly from year to year. The ability to carry forward remaining funds will permit DCA to better be able to carry out its duties under the Advocacy Division statutes.</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 dependent 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**

Unexpended ~~encumbered~~ 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 ~~to meet contractual obligations existing at June thirtieth and not paid by July thirty first.~~

*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**

<b>NUMBER</b>	80.3
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*Cite the proviso according to the renumbered list (or mark "NEW").*

<b>TITLE</b>	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.*

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

<b>RELATED BUDGET REQUEST</b>	N/A
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*Is this request associated with a budget request you have submitted for FY 2021-2022? If so, cite it here.*

<b>REQUESTED ACTION</b>	Codify
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*Choose from: Add, Delete, Amend, or Codify.*

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

<b>SUMMARY &amp; EXPLANATION</b>	<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.</p> <p>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 58% 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 \$577,000. 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.

*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**

<b>NUMBER</b>	80.4
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*Cite the proviso according to the renumbered list (or mark "NEW").*

<b>TITLE</b>	Retention of Fees
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*Provide the title from the renumbered list or suggest a short title for any new request.*

<b>BUDGET PROGRAM</b>	II. Legal
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*Identify the associated budget program(s) by name and budget section.*

<b>RELATED BUDGET REQUEST</b>	N/A
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*Is this request associated with a budget request you have submitted for FY 2021-2022? If so, cite it here.*

<b>REQUESTED ACTION</b>	Codify
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*Choose from: Add, Delete, Amend, or Codify.*

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

<b>SUMMARY &amp; EXPLANATION</b>	<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.</p> <p>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. Retention of these funds is critical to DCA being able to carry out its duties under the delineated statutes. Currently other funds constitute approximately 58% 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 \$140,000. 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.*

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

**FORM E – AGENCY COST SAVINGS AND GENERAL FUND REDUCTION  
CONTINGENCY PLAN**

<b>TITLE</b>	Agency Cost Savings and General Fund Reduction Contingency Plan
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<b>AMOUNT</b>	\$50,674 <i>What is the General Fund 3% reduction amount? This amount should correspond to the reduction spreadsheet prepared by EBO.</i>
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<b>ASSOCIATED FTE REDUCTIONS</b>	N/A. The Department was an agency hard hit by the Great Recession. After the implementation of a reduction in force in FY10 and subsequent budget cuts in FY11 and FY12, DCA went from 68 filled FTE positions in FY09 to a low of 27 filled FTEs in 2011. The department currently has 44 FTE positions. <i>How many FTEs would be reduced in association with this General Fund reduction?</i>
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<b>PROGRAM / ACTIVITY IMPACT</b>	All programs- employee trainings  Public Information and Education Division, Identity Theft Unit- educational materials printing; outreach campaigns  <i>What programs or activities are supported by the General Funds identified?</i>
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<b>SUMMARY</b>	<p>DCA receives the majority of its funding through other funds (58%). Seventy-nine percent of the agency's total budget is used for salaries and fringe. Of the general fund appropriations received, 73% are allocated for personnel expenses and the remaining 27% for operating costs. We currently have 44 FTE positions as compared to our pre-RIF (FY10) allocation of 68 FTEs. DCA is not in a position to delete any FTE positions, thus if a 3% reduction of general fund appropriations is implemented DCA would reduce operating expenses agency-wide.</p> <p>The decrease would result in DCA limiting training opportunities and travel for attorneys, investigators and other agency staff. The impact would be a potential lack of knowledge/keeping abreast of changes in Federal laws applicable to the regulatory statutes the agency administers and enforces, including Truth in Lending and mortgage related laws. Further, the majority of DCA's attorneys in the Legal Division have been with the agency for three years or less, thus training is of ever greater importance.</p> <p>The decrease would also affect agency outreach efforts. DCA has the responsibility of counseling consumers and businesses on their rights and responsibilities under consumer protection laws. Agency consumer and business information campaigns often include printed materials, media buys and statewide presentations. Reducing these items would result in a reduction of compliance and knowledge of consumer protection laws, negatively impacting the consumer credit marketplace.</p>
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*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**

<b>TITLE</b>	Agency Efficiencies
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*Provide a brief, descriptive title for this request.*

<b>EXPECTED SAVINGS TO BUSINESSES AND CITIZENS</b>	DCA will be able to process applications faster to enable businesses to quickly enter the marketplace, DCA can process complaints faster and have complaint and licensing systems open for customers 24/7. Businesses will spend less time submitting regulatory applications and responses to complaints, easier ability for all customers to ascertain applicable laws. DCA processes and business responsibilities are clear. Users can more easily navigate DCA's new website, developed at no cost.
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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.*

<b>FACTORS ASSOCIATED WITH THE REQUEST</b>	<p><b>Mark "X" for all that apply:</b></p> <table border="1"> <tr> <td><input type="checkbox"/></td> <td>Repeal or revision of regulations.</td> </tr> <tr> <td><input 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 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 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								

<b>METHOD OF CALCULATION</b>	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.*

<b>REDUCTION OF FEES OR FINES</b>	N/A. DCA does not the ability to adjust licensing fees on its own authority, a power given other agencies in the regulation of non-depository financial institutions.
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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?*

<b>REDUCTION OF REGULATION</b>	None at this time. Review is continuing.
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*Which regulations does the agency intend to amend or delete? What is the enabling authority for the regulation?*

<b>SUMMARY</b>	<p>DCA began a five-year regulation review in FY13 to ensure appropriate guidance to regulated entities, that regulations do not conflict with corresponding statutes and are not obsolete. The review ended in FY18 and resulted in the deletion of eight regulations, amendments to eighteen and one new regulation created. A new review began in FY19. One new proposed regulation pertaining to the sale or lease of renewable generation facilities was published in FY20 and reissued based on comments in FY21.</p> <p>The Department has also employed new technologies to increase efficiencies for all customers and lessen business burden over the past few years:</p> <ul style="list-style-type: none"> <li>- DCA launched a new, modernized website in December 2018. The clean, streamlined design offers improved navigation to the many tools available for our customers. The launch was in partnership with SC.GOV and provided at no cost to DCA. Staff continues to review website analytics to promote continuous improvement of the site.</li> <li>- In February 2017, the agency received approval for next phase of changes for the online complaint system powered by SC.GOV. Some revisions have already been made. Additional updates will decrease DCA staff burden and increase ease of use for front-end users. The updates are provided at no cost to DCA. Full deployment is anticipated by Q2 FY21.</li> <li>- 73% of the regulatory programs administered by DCA are now live on the agency's online licensing database. The remainder are set to launch throughout FY21.</li> </ul> <p>The use of technology has enabled staff to provide more expedient and efficient services. In FY20, 74% of complaints were filed online and the Consumer Services Division processed complaints in 31 days, on average, as compared to the 45-55 day timeframe existing pre-complaint system deployment. The Consumer Services Division obtained</p>
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credits, refunds and adjustments for consumers exceeding the Division's budget by more than \$100,000. The Legal Division's Licensing System deployment has returned similar results in decreasing processing times. In FY20, for the programs available online, 87% of businesses chose to use the online system. Staff was able to process 89% within thirty days of receipt of a complete application without the need for additional personnel. We anticipate this number to increase as the remaining licensing programs go live in FY21.

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

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**SC DEPARTMENT OF CONSUMER AFFAIRS:  
AGENCY HIGHLIGHTS, CHALLENGES & OVERVIEW**

***DCA HIGHLIGHTS: FY 21***

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This fiscal year (July-November) DCA has already:

Continued implementation of **restored utility intervention role**: intervening in the Palmetto Utilities matter, filing to prevent additional rate increases under bond by Blue Granite, filed initial brief in Blue Granite appeal to Supreme Court, intervened in Dominion rate case, provided comments to the PSC on protecting consumer data and COVID-19 deferral accounts; Submitted Final Regulation on Consumer Protections in the Sale and Marketing of Renewable Generation Facilities to General Assembly.

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Recovered approximately **\$400,000** in consumer credits, refunds, and adjustments as a result of complaint mediation and enforcement. Nearly 75% of complaints are being filed via DCA's Online Complaint System.

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Participated in several actions jointly with state, federal and local law enforcement partners in the areas of income schemes and debt collection. The income scheme sweep highlighted DCA's educational materials on the topic. DCA contributed two joint enforcement actions to the debt collection sweep stemming from allegations that SC attorneys and businesses targeted veteran pension funds when brokering high-interest credit contracts in violation of federal and South Carolina law.

DCA also participated in a nationwide settlement of an investigation into Nationstar Mortgage, LLC, one of the country's largest mortgage servicers. The result is an array of consumer relief, including **\$850,000** for **1,082** South Carolina consumers. The company will also implement enhanced servicing standards and be subject to additional regulatory oversight going forward.

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Gave **50 presentations** to over a **1200 consumers** and **industry members** on topics such as identity theft, COVID-19 scams, credit reports, homeowners associations and state consumer protection laws. DCA switched to a webinar-based presentation method in wake of COVID and holds a Wednesday Webinar each week in addition to performing requested presentations and other seasonal webinars for consumers and businesses.

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Processed nearly **10,000 regulatory filings** for industries such as pawnbrokers, mortgage brokers, preneed funeral contracts and credit counseling, 95% within 30 days of receipt.

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