



TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER



Office of Consumer Credit Commissioner Strategic Plan Fiscal Years 2023-2027

June 1, 2022

Texas Office of Consumer Credit Commissioner
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AGENCY STRATEGIC PLAN
Fiscal Years 2023 to 2027
By
Office of Consumer Credit Commissioner

FINANCE COMMISSION OF TEXAS		
COMMISSION MEMBER	DATES OF TERM	HOMETOWN
Phillip A. Holt, Chair	Feb 23, 2016 to Feb 1, 2022	Bonham
Robin Armstrong, M.D.	Apr 2, 2019 to Feb 1, 2022	Friendswood
Robert (Bob) Borochoff	Feb 22, 2016 to Feb 1, 2022	Houston
Hector J. Cerna	Dec 16, 2015 to Feb 1, 2026	Eagle Pass
William M. (Will) Lucas	September 27, 2011 to Feb. 1, 2024	Center
George "Cliff" McCauley	June 28, 2018 to Feb 1, 2024	San Antonio
Sharon McCormick	April 20, 2020 to Feb 1, 2026	Frisco
Roselyn "Rosie" Morris, Ph.D.	March 24, 2022 to Feb 1, 2026	San Marcos
Vince E. Puente, Sr.	August 25, 2016 to Feb 1, 2024	Ft. Worth
Debbie Scanlon	May 5, 2021 to Feb 1, 2022	Missouri City
Laura Nassri Warren	Apr 20, 2020 to Feb 1, 2026	Palmhurst

JUNE 1, 2022

SIGNED: _____

Leslie L. Pettijohn, Commissioner



Agency Mission, Philosophy, and Culture

The mission of the Office of Consumer Credit Commissioner (OCCC) is to regulate nonbank financial services and to educate consumers and industry providers, fostering a fair, lawful, and healthy financial services market that grows economic prosperity for all Texans.

The OCCC promotes the highest principles of professional conduct and ethics, diversity, and stewardship and conservation of funds while engaging in limited, balanced, and effective regulation.

The OCCC licenses and regulates non-depository financial service providers using the following four-part philosophy:

Regulate fairly, efficiently, and effectively, balancing the needs of both consumers and financial service providers by enforcing Texas credit laws and licensing qualified financial service providers;

Educate consumers about rights, responsibilities, and remedies; and financial service providers about rights and responsibilities;

Communicate collaboratively with and encourage communication among the financial services industry, consumer public, and the OCCC; and

Protect and safeguard consumers against abusive, unfair, and deceptive lending practices.

Agency Goals and Action Plans

Goal A: Consumer Protection

Protect consumers from abusive and deceptive practices, fraud, and misrepresentation through prompt, fair, and effective enforcement of applicable state and federal statutes and regulations.

Actions Required to Achieve Goal

- Investigate, process, and respond to complaints against OCCC-regulated financial service providers in a professional manner.
- Support timely responses to consumer complaints by efficiently sending complaints to companies.
- Perform comprehensive examinations and investigations of regulated entities to ensure compliance with statutory and rule requirements.
- Identify problem financial service providers and industry practices and administer remedies that effectively deter unlawful conduct.
- Advise businesses, service providers, and consumers of their rights, remedies, and responsibilities.

- Issue examination reports that direct regulated entities to correct violations to bring transactions and practices into compliance with applicable statutes and regulations.
- Expand partnerships with state and federal regulatory counterparts to build relationships, coordinate activities, promote best practices, and facilitate increased networked supervision strategies to ensure the most effective use of regulatory resources.
- Initiate and resolve administrative enforcement actions against regulated businesses that commit violations in a timely manner.
- Engage in opportunities to encourage compliance through attendance at industry related events, presentations, and meetings.
- Provide financial institutions, service providers, and other interested stakeholders with guidance, publications, tools, and resources to support implementation and compliance with consumer financial protection laws.
- Develop and refine regulatory policy and administrative rules using a transparent and participatory process.
- Expand training programs to maintain high-quality consumer protection personnel to include improved retention strategies and a transparent career ladder program.
- Monitor consumer financial markets for relevant trends and identify areas of potential risk to consumers.

Support of Statewide Objectives

1. Accountable to tax and fee payers of Texas.

- Foster a fair, lawful, and healthy financial services market through consumer protection strategies that provide public confidence in the market.
- Provide consumers with user-friendly, accessible options for filing complaints against regulated entities.
- Ensure licensees and registrants have access to compliance guidance on the OCC website.
- Ensure regulatory costs are reasonable and equitable across regulated industries.
- Ensure adherence with self-leveling, self-funding and Self-Directed, Semi-Independent (SDSI) statutory requirements.

2. Efficient such that maximum results are produced with a minimum waste of taxpayer funds, including through the elimination of redundant and non-core functions.

- Streamline operations and improve processes to ensure efficient and effective operations.
- Review procedures on a regular basis to ensure efficient and effective consumer protection operations.
- Implement technology improvements to provide enhanced efficiency for staff operation and greater self-service and transparency for public users.
- As applicable, share information and collaborate with other regulators to minimize regulatory burden.
- Allow flexible work schedules to reduce examiner travel burden to conserve state funds.

3. **Effective in successfully fulfilling core functions, measuring success in achieving performance measures, and implementing plans to continuously improve.**
 - Use a risk-profiling methodology for examination selection to focus limited resources in areas that indicate the greatest potential for noncompliance.
 - Reevaluate and adjust performance measures and targets to meet the needs of the OCCC and its stakeholders.

4. **Attentive to providing excellent customer service.**
 - Assist consumers with complaints in a professional and timely manner.
 - Offer a variety of ways that a consumer may contact the OCCC.
 - Provide wide-ranging selection of consumer related information on the OCCC's website.
 - Expand the use of social media to encourage enhanced communication with stakeholders.
 - Provide training opportunities to staff on customer service.
 - Seek feedback from stakeholders through a customer service survey.

5. **Transparent such that agency actions can be understood by any Texan.**
 - Seek input to improve the OCCC's services.
 - Ensure that the OCCC's website contains up to date information related to licensee or registrant's specific industry (e.g., proposed rule changes).
 - Hold stakeholder meetings to discuss rules and legislative changes.

Additional Consumer Protection Considerations

The OCCC strives to achieve the goal of Consumer Protection through effective regulatory oversight of licensed and registered entities. Consumer Protection includes a combination of strategies, including complaint resolution, examinations, investigations, administrative enforcement actions, and compliance tools.

Complaint Resolution

The OCCC's Consumer Assistance staff accepts complaints and answers inquiries from consumers to resolve issues against regulated service providers. The Consumer Assistance Team accepts complaints and inquiries by phone, mail, e-mail, fax, in person, and through the OCCC online portal ALECS. Consumer Assistance staff work with consumers and financial service providers to analyze complaint issues by reviewing the transaction details to come to a resolution, while ensuring compliance with the appropriate statutes and regulations. The OCCC redirects inquiries that are outside its jurisdiction and refers unresolved matters to the OCCC's investigation and legal areas when additional information or action is needed.

The Consumer Assistance team handles a high volume of calls and complaints. The charts below highlight the activities of this area in 2020 and 2021.

Consumer Complaints Closed by Type

Type	FY 2020 Number Processed	% of Total	FY 2021 Number Processed	% of Total
Motor Vehicle Sales Finance	954	54.3%	1035	60.0%
Other	231	13.2%	218	12.6%
Pawnshop	154	8.8%	91	5.3%
Sub F Loans	116	6.6%	78	4.5%
Payday Loans (CAB)	93	5.3%	71	4.1%
Auto Title Loans (CAB)	75	4.3%	77	4.5%
Sub E Loans	41	2.3%	60	3.5%
Retail Installment Sales	31	1.8%	51	3.0%
Property Tax Lender	20	1.1%	18	1.0%
Manufactured Housing	10	0.6%	10	0.6%
Debt Management Program (DMP)	8	0.5%	0	0.0%
Commercial Motor Vehicle Sales	5	0.3%	1	0.1%
Debt Settlement Organization (DSO)	4	0.2%	3	0.2%
Sub G Loans	4	0.2%	0	0.0%
A6	3	0.2%	4	0.2%
Crafted Precious Metals	3	0.2%	4	0.2%
Refund Anticipation Loan	2	0.1%	0	0.0%
Pawnshop Employee	2	0.1%	4	0.2%
Grand Total	1756	100%	1725	100%

The OCCC is committed to developing a knowledgeable and professional Consumer Assistance team to effectively manage the volume of calls and complaints, while ensuring a high level of professional customer service. During 2020-2021, the OCCC implemented remote call technology for the call center which created flexibility and enhanced customer service responsiveness. The OCCC continues to look for innovative ways to enhance technology to improve efficiencies.

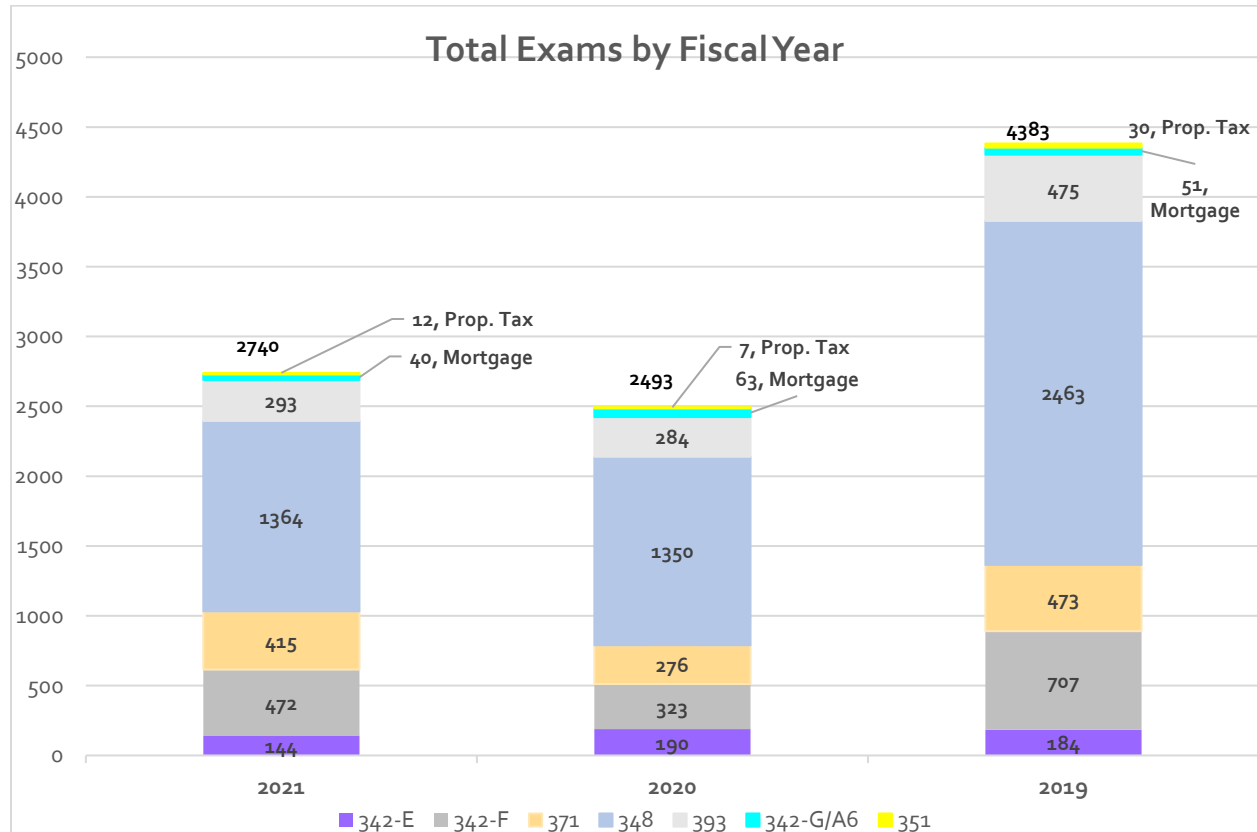
Examination and Investigation

The OCCC examines licensed financial service providers to ensure legal compliance with applicable statutes and regulations. The OCCC also engages in investigations of registered creditors, including retail sellers, crafted precious metals dealers, debt management service providers, refund anticipation loan facilitators, and manufactured housing creditors.

The OCCC investigates businesses suspected of engaging in regulated activity without the proper license or registration. The comprehensive examination program encompasses motor vehicle sales finance, regulated lending (including home equity and secondary mortgages), credit access businesses, pawnshops, and property tax lenders.

A key outcome of the examination program is the amount of restitution that is directed back to consumers due to violations. More than \$127 million in restitution has been returned to Texans as a result of OCCC action since 2012. Additionally, through examinations, the OCCC strives to ensure all licensed entities maintain an acceptable level of compliance at or above a benchmark of 85%.

The chart below represents a three-fiscal-year comparison of examinations by regulated industry. Motor vehicle sales finance licensees have the most exams performed due to their dominant size of the industries regulated.



The COVID-19 pandemic abruptly limited agency examination operations in the spring of calendar year 2020. OCCC operations were impacted in unforeseen and unprecedented ways throughout FY 2020 and FY 2021. Although this resulted in a reduction in the overall number of examinations performed, as the pandemic has subsided, the total number of examinations the OCCC has been performing has increased.

The OCCC expects the number of examinations to average around 3000 exams per year. The OCCC's continued focus on Enterprise Level Examinations (multi-license companies) and the agency's on-going participation in multi-state examinations of mortgage and auto finance companies are time intensive and require significant numbers of senior and experienced examiners working cross functionally to conduct and support these examinations. These exams require long lead time investment of examiner

resources and must be balanced with the numbers of store front level examinations. The OCCC actively recruits periodically for a class of new financial examiners and once the agency identifies and hires new staff, there is approximately a 6-month investment of initial class room training and on-the-job field training, before those examiners are certified to conduct certain exams independently.

The COVID-19 pandemic impacted all the industries the OCCC regulates, as well as the environment in which agency staff perform their work. Many regulated entities closed branch offices and shifted operations to remote business models. Although agency staff returned to field operations as quickly as possible, the OCCC expanded the enterprise level examination program and developed additional guidelines for remote examination procedures. The OCCC refined project management techniques and implemented new technology to enhance virtual communications, including increased usage of programs to enhance secure document file sharing. Examination field operations have returned to pre-pandemic levels and staff are routinely conducting field-based examinations and investigations.

The OCCC continues to refine the use of quantitative information and data, as well as risk profile modeling, to assess the level of compliance risk during examinations. Data driven processes, in combination with a consistent and routine methodology, allows the OCCC to allocate examiner resources in the most effective manner.

Financial Technology (FinTech) products are expanding in the financial marketplace. As the use of FinTech increases, there is regulatory uncertainty about the applicability of certain consumer protections as have traditionally applied to transactions in Texas. FinTech products include buy now/pay later, earned wage access, income share agreements, cryptocurrency backed loans, and transactions offered through bank partnerships. The OCCC must adapt and remain flexible while vetting emerging products to ensure compliance and consumer protection.

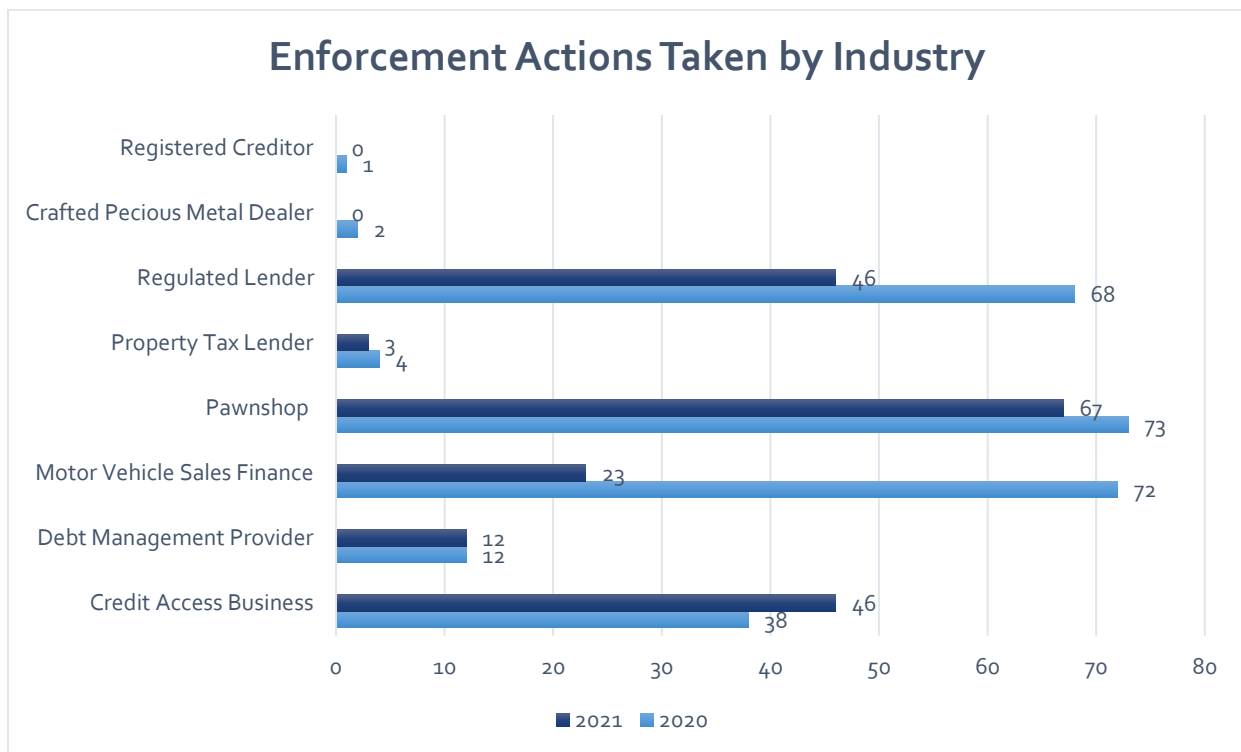
The OCCC has expanded participation in networked supervision activities with its regulatory counterparts. OCCC staff have participated in multistate workgroups to develop standardized consumer credit product examination tools and practices, as well as standardized consumer complaint protocols and data collection methodologies. In these workgroups, the National Association of Consumer Credit Administrators (NACCA) and the Conference of State Bank Supervisors (CSBS) coordinate input and participation by non-depository state financial regulators. The OCCC has served in leadership roles for many of these multistate examinations over the last two years. NACCA and CSBS also assist state regulators with coordinated communication with the Consumer Financial Protection Bureau (CFPB) regarding the CFPB's policy, rulemaking, and coordinated examination scheduling. The OCCC has incorporated the use of the State Examination System (SES) through CSBS for multi-state mortgage examinations and anticipates the use of SES may expand over the next five years to include other regulated entities.

The OCCC ensures professional growth and career advancement opportunities are available for the examination and investigation staff. Significant resources are allocated to train field staff members and retention of these team members is a central priority. In addition to knowledge of financial regulation,

staff members will need to continue to develop new technological skills to keep pace with the changing financial services industry.

Administrative Enforcement and Compliance Tools

The OCCC’s legal team supports consumer protection by initiating administrative enforcement actions against businesses that commit violations and engaging in activities to encourage compliance. The legal team receives case referrals for enforcement action from the Consumer Assistance, Examination, Investigation, and Licensing areas. The OCCC promotes compliance using a graduated sanctions strategy that increases penalties for repeat violators. The chart below provides a snapshot of enforcement activities in fiscal years 2020 and 2021.



The legal team supports regulated industries by responding to requests for advice, issuing advisory bulletins, hosting and attending stakeholder events, and drafting and reviewing agency rules. The complex interaction between state and federal law, and rapid changes to the financial services industry, present a challenge to agency legal staff. In the past two years, legal staff has adapted to a new electronic filing system for contested cases before the State Office of Administrative Hearings (SOAH), and has used videoconference technology for contested case hearings and depositions. Team members will need to continue to react quickly to legal and technological changes, and look for opportunities to expand and improve individual technical literacy.

Goal B: Effective Licensing & Registration

Provide a high quality and efficient licensing and registration process that maintains high standards for licensed or registered financial service providers and promotes a transparent, fair, and competitive financial services market.

Actions Required to Achieve Goal

- Investigate and process license and registration applications in a professional, appropriate, and timely manner.
- Ensure applicants demonstrate the appropriate fitness and eligibility requirements for licensure or registration by the OCCC, including review of background checks as appropriate (and as statutory authority allows).
- Maintain a manageable volume of pending license applications.
- Analyze all aspects of the application and renewal processes to ensure efficiency, integrity, and data necessity.
- Assist in the maintenance and improvement of the OCCC's online portal, ALECS, to facilitate internal efficiency and usefulness for external users.
- Foster productive communication with applicants, licensees, stakeholders, and trade groups.
- Provide education, instructions, and support to applicants through the OCCC website and other communication tools.
- Provide professional development opportunities to licensing staff, maintain appropriate staffing levels, and ensure appropriate tools and resources are available to allow staff to perform at the highest level.

Support of Statewide Objectives

- 1. Accountable to tax and fee payers of Texas.**
 - Timely process, license, and register entities and individuals with appropriate knowledge, experience, and fitness to provide lawful and fair financial services.
 - Promote a thriving and competitive financial services industry.
 - Maintain integrity within the financial services industry by preventing unqualified applicants from receiving licenses or registrations.
 - Provide clear, accurate information to the public in a timely manner.
 - Ensure that the cost of regulation is reasonable and equitable for all regulated industries.
 - Ensure adherence with SDSI statutory requirements.
- 2. Efficient such that maximum results are produced with a minimum waste of taxpayer funds, including through the elimination of redundant and non-core functions.**
 - Streamline operations and improve processes as appropriate
 - Ensure staffing resources are reviewed on an ongoing basis to periodically review and adjust in consideration of application type, volume, risk, and complexity.
 - Implement technology improvements to provide enhanced efficiency for staff operation and greater self-service and transparency for public users.

- Maintain staffing resources and levels to properly support workload needs and maximize output.
 - Effective in successfully fulfilling core functions, measuring success in achieving performance measures, and implementing plans to continuously improve.
 - Maintain a prioritized focus on processing license applications and renewals.
 - Monitor application processing times to ensure acceptable service levels.
 - Reevaluate and adjust performance measures and targets to meet the needs of the OCCC and its stakeholders.
 - Utilize the Nationwide Multi-state Licensing System and Registry (NMLS) for RMLO licenses.
- 3. Attentive to providing excellent customer service**
- Handle inquiries in a professional and timely manner.
 - Provide resources via the OCCC website and other technologies that put information in the hands of the public.
 - Improve staff communication skills and abilities through professional development.
 - Process applications quickly and efficiently.
 - Seek feedback from applicants, licensees, and registrants through a customer service survey.
- 4. Transparent such that agency actions can be understood by any Texan.**
- Seek input to improve the OCCC's services.
 - Communicate the application and renewal processes clearly in written instructions, as well as verbally.
 - Provide a real-time status throughout the application process and timely and informative responses to inquiries.

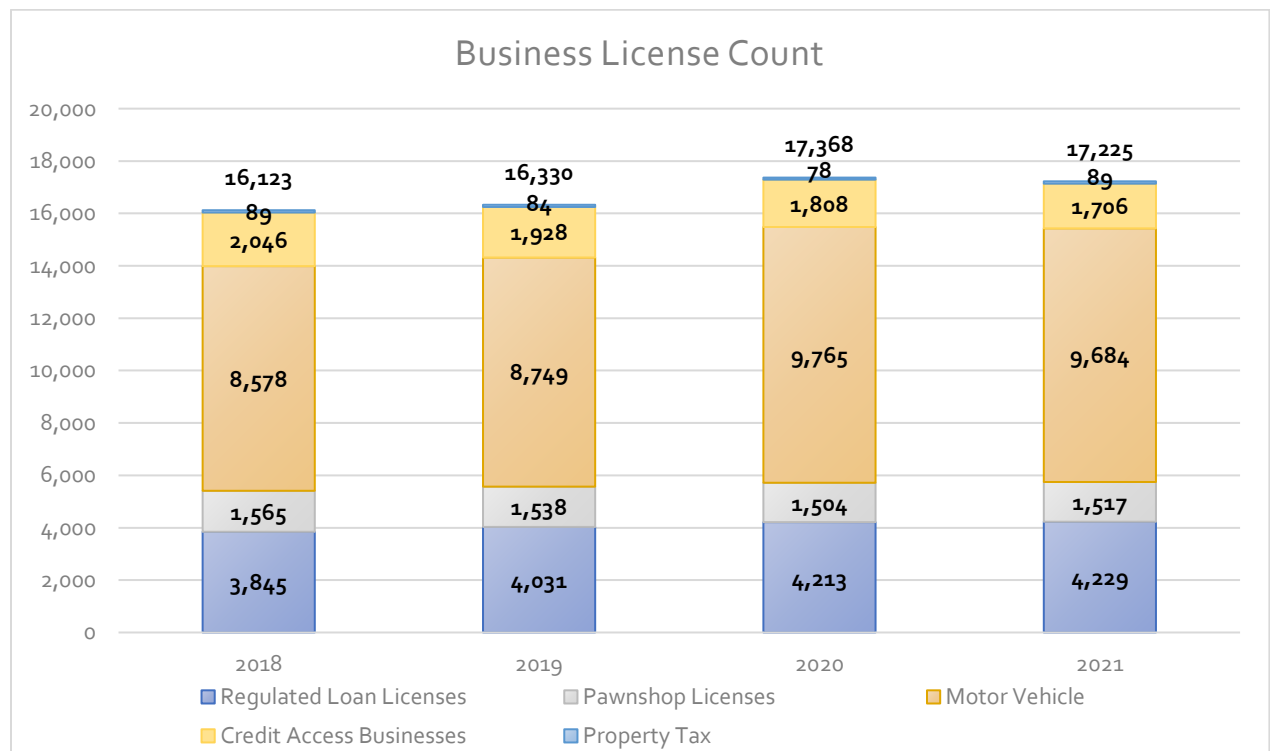
Additional Licensing and Registration Considerations

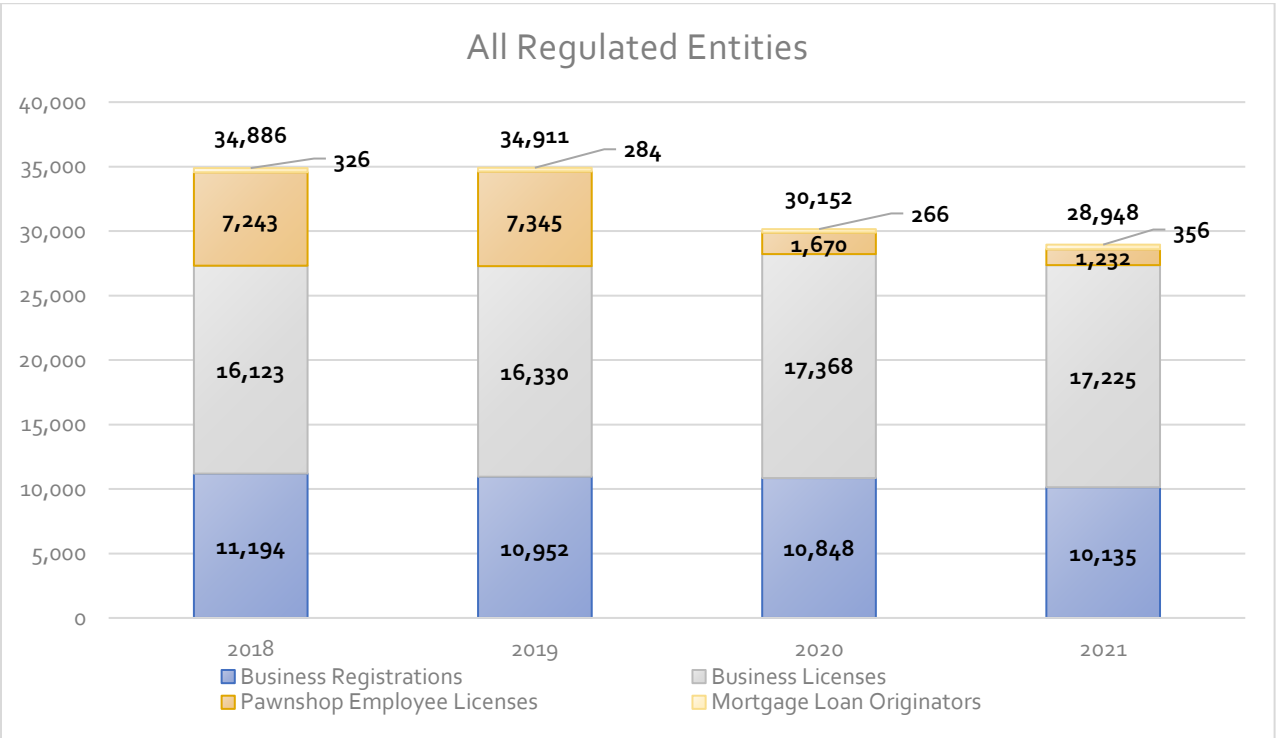
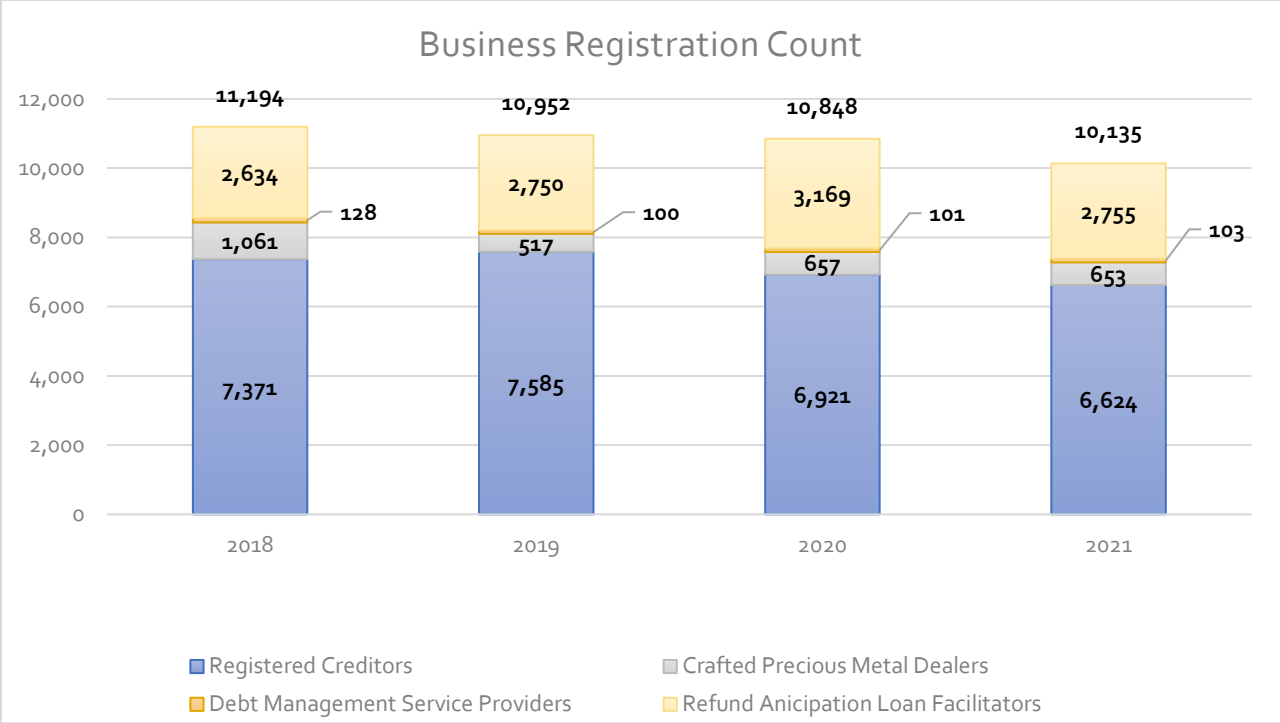
The OCCC licenses regulated lenders, motor vehicle sales finance dealers, commercial motor vehicle sales finance dealers, credit access businesses, property tax lenders, and pawnshops. The OCCC registers debt management service providers, crafted precious metals dealers, refund anticipation loan facilitators, manufactured housing, and retail creditors. Residential mortgage loan originators and certain pawnshop employees must be individually licensed. Generally, applicants submit their applications through the OCCC's online portal, ALECS. Licensing staff review the application and communicate with the applicant to ensure all required information is provided. Any required fingerprint-based background checks are initiated by the applicant through a third party and the results are shared electronically with the OCCC. In addition to reviewing and processing applications, the licensing team handles a large volume of calls and provides information and assistance.

FinTech products and other technological advancements are expanding in the financial marketplace, especially as the state emerges from the pandemic, where many financial services moved remote or online. Over the next five years, the OCCC expects to see a much larger digital financial marketplace. The OCCC also anticipates that Networked Supervision and the Nationwide Multistate Licensing

System & Registry (NMLS) presents opportunities to support collaboration among state and federal regulators to reduce regulatory burden.

Over the last two years the pandemic has led to unforeseen adjustments in all of the financial services industries the OCCC regulates. Many businesses were forced to close their doors and quickly adjust to remote operations. During fiscal year 2020 and fiscal year 2021, the total number of business licenses increased, but there was a decrease in the total number of business registrations. Overall, during the last two fiscal years, the OCCC experienced a slight decline in the total of all regulated entities. This was likely due to pandemic conditions impacting the operations of regulated businesses. As the state emerges from the pandemic, and as the financial service market recovers, the OCCC anticipates that the number of regulated entities will return to pre-pandemic levels. The following charts reflect the total business license count, the total registration license count, and the total number of OCCC regulated entities, as of the end of the fourth quarter in fiscal years 2018, 2019, 2020, and 2021.





Goal C: Financial Education

Support and provide educational services that promote financial wellness and economic stability. Encourage communication and cooperation among the nonbank financial services industry, the consumer public, and the OCCC. Promote the Texas Financial Education Endowment (TFEE) to support statewide financial capability and consumer credit building activities and programs.

Actions Required to Achieve Goal

- Promote and support financial education through collaborations with governmental agencies, community groups, organizations, and other interested parties.
- Deliver financial education classes to empower consumers to make informed financial decisions.
- Develop educational materials through identification of common consumer financial complaints and concerns.
- Administer the Texas Financial Education Endowment Fund (TFEE) on behalf of the Finance Commission and manage a grant program that effectively supports financial capability.

Support of Statewide Objectives

- 1. Accountable to tax and fee payers of Texas.**
 - Evaluate the effectiveness of agency financial education programs.
 - Provide quarterly reporting of participants attending financial education courses.
 - Administer the funds of the Texas Financial Education Endowment (TFEE) responsibly.
 - Ensure adherence with self-leveling, self-funding and SDSI statutory requirements.
- 2. Efficient such that maximum results are produced with a minimum waste of taxpayer funds, including through the elimination of redundant and non-core functions.**
 - In addition to in-person presentations, promote remote-based educational opportunities to expand agency reach while conserving state funds.
 - Develop train the trainer programs to encourage organizations to distribute the material to reach a wider audience.
 - Evaluate and implement audit recommendations.
- 3. Effective in successfully fulfilling core functions, measuring success in achieving performance measures, and implementing plans to continuously improve.**
 - Continuously review internal processes and program applications for opportunities to further automate or enhance features using advancing technologies.
 - Provide professional development and training to staff on a continuous basis.
 - Conduct risk analysis of grant recipients to ensure appropriate use and management of funding.
- 4. Attentive to providing excellent customer service.**

- Provide extensive selection of consumer related information on The OCCC's website.
 - Respond promptly to requests for educational materials and presentations.
- 5. Seek feedback from stakeholders through a customer service survey.**
- Transparent such that agency actions can be understood by any Texan.
 - Provide quarterly reporting of financial education data to the Finance Commission.
 - Provide regular reporting on TFEE grant activities.
 - Publish a financial education class schedule on the OCCC website.

Additional Financial Education Considerations

Community Outreach

The OCCC's financial education staff actively seeks opportunities to support and provide presentations to financially vulnerable and traditionally underserved populations. Although the overall impacts of the COVID-19 pandemic are unknown, financial education offerings will assist consumers in achieving an equitable recovery from the pandemic. Delivering and supporting financial education assists consumers facing financial questions or insecurities, fostering a more informed and financially stable population, for the benefit of all Texans.

TFEE

TFEE was established as an endowment by the 82nd Legislature of the State of Texas. TFEE was launched as a biennial grant program in 2014 and has issued grant funding to qualified organizations every two years since its inception. The endowment is funded by dedicated assessments from Credit Access Businesses in an amount of up to \$200 per licensed location per year and is managed by Texas Treasury Safekeeping Trust Company. The endowment is designed to provide a permanent source of grant funding dedicated to financial education. Since TFEE's inception, grant recipients have been awarded nearly 1.5 million dollars to support financial education and capability.

The OCCC continues to explore innovative ways to market the TFEE grant and enhance the grantee selection process. Over the next five years the OCCC anticipates an increase in the amount of grant awards available to organizations that offer financial education services in Texas.

Goal D: Efficient and Effective Agency Operation

Deliver high quality, effective regulation of nonbank financial services by ensuring that the OCCC operates and performs at the highest standards of accountability, transparency, compliance, professional conduct and ethics, stewardship, and conservation of funds.

Actions Required to Achieve Goal

- Adhere to principles of transparency, compliance, and accountability.
- Ensure integrity of financial reporting and systems of internal control.
- Develop a comprehensive annual budget and staffing plan.
- Monitor budgets and tightly control expenditures.

- Strengthen and expand the use of enterprise services and infrastructure.
- Monitor and assess information technology security risks and develop mitigation strategies.
- Invest in efforts that support employee training, recruitment, and retention.
- Respond promptly to requests for information under the Public Information Act.
- Update and test the Continuity of Operations Plan as directed by the State Office of Risk Management.
- Collaborate with the Department of Banking and Department of Savings and Mortgage Lending on Finance Commission efforts to achieve greater efficiencies.

Support of Statewide Objectives

1. **Accountable to tax and fee payers of Texas.**
 - Provide regular reporting of OCCC financial information.
 - Continue to be a prudent steward of financial resources.
 - Communicate with stakeholders regarding regulatory policy, administrative rulemaking, and budget development.
 - Ensure adherence with self-leveling, self-funding, and SDSI statutory requirements.
2. **Efficient such that maximum results are produced with a minimum waste of taxpayer funds, including through the elimination of redundant and non-core functions.**
 - Streamline operations and improve processes when needed.
 - Share information and collaborate with the other Finance Commission agencies.
3. **Effective in successfully fulfilling core functions, measuring success in achieving performance measures, and implementing plans to continuously improve.**
 - Evaluate and implement technology solutions that drive gains in performance and efficiency.
 - Collaborate with other state and federal regulators to share information and improve overall regulatory compliance.
 - Invest in staff development to retain core staff and minimize costs of turnover and training.
4. **Attentive to providing excellent customer service.**
 - Empower stakeholders by updating information on the OCCC website in a timely manner.
 - Ensure opportunities exist for stakeholder input regarding every aspect of The OCCC operations.
 - Seek feedback from stakeholders through a customer service survey.
5. **Transparent such that agency actions can be understood by any Texan.**
 - Publish or make accessible data sets of public information that may be of interest to the general public.
 - Encourage public participation on the OCCC's budget through a public hearing prior to submission to the Finance Commission.
 - Publish procurement contracts on the OCCC's website.

- Seek input to improve the OCCC's services.

Additional Considerations for Efficient and Effective Agency Operations

Agency Overview

The OCCC is one of three agencies governed by the Texas Finance Commission. The mission of the Finance Commission is to ensure that banks, savings institutions, non-depository financial service providers, and other regulated entities chartered or licensed under state law operate as safe and sound institutions and increase the economic prosperity of the state. To support the Finance Commission's mission, the OCCC collaborates closely with its sister agencies, the Department of Banking, and the Department of Savings and Mortgage Lending.

Sunset Review

The Sunset Advisory Commission conducted its regular assessment of the continuing need for the OCCC and its operation to exist during its 2018-2019 review cycle. Based upon the conclusions of the assessment, the 86th Legislature continued the OCCC until September 1, 2031.

Financial Operations

Since 2009 the OCCC has operated as a SDSI agency. This status is instrumental to the fulfillment of the OCCC's mission. SDSI status enables the OCCC to respond quickly and effectively to changing dynamics in the economy and the financial services landscape, including budget adjustments, immediate implementation of staffing changes and strategies, and salary adjustments. This ability to adjust and respond quickly enables the OCCC to operate more efficiently, react quickly to changing environments, and retain and attract qualified personnel and strive for more competitive salary levels with other state and federal agencies.

The OCCC derives its revenue through the collection of license and registration application fees, renewal fees and assessments, charges for agency publications, and administrative services. The OCCC is responsible for all direct and indirect costs and does not receive any general revenue funds. The OCCC places all revenues in a separate account at the Texas Treasury Safekeeping Trust Company. Various provisions in the Texas Finance Code authorize the Commissioner to impose and collect fees to recover costs of examination, equitable or proportionate costs for the maintenance and operation of the OCCC, and costs of enforcement. The OCCC operates in a prudent and fiscally responsible manner while performing its statutory duties.

The OCCC's annual budget is evaluated and approved by the Finance Commission prior to any expenditures. The OCCC also holds a public budget hearing each year.

Information Technology (IT)

The OCCC's IT division is responsible for the agency's technology and digital communication assets. IT designs, deploys, maintains, upgrades, and administers the OCCC network, external and internal websites, endpoint computers, hardware, software, connectivity configurations, data, and security

protocols. The IT division also regularly assigns cybersecurity training to the entire staff, in compliance with Texas law (TGC 2054.519). IT coordinates change management systems to oversee projects, and facilitates the OCCC's Security Policy Compliance Committee.

The IT division works toward and maintains agency alignment with the State Strategic Plan. Key features of this alignment are cybersecurity and privacy postures, evaluating and mitigating risks in current and planned positions, and keeping the OCCC's assets modernized and avoiding legacy debt. Policies and procedures are reviewed and revised to relevantly conform with the emerging technology roadmap. OCCC's workforce was hybrid (headquarters & field) when pandemic protocols took effect in 2020, enabling the ability to scale (rather than pivot) in response, and this has expanded into an established, complex format that IT continues to support the OCCC.

Building and Facilities

The OCCC maintains its headquarters in the Finance Commission Building, located at 2601 N. Lamar Boulevard, Austin, which it shares and co-owns with the other two Finance Commission agencies, Department of Banking and Department of Savings and Mortgage Lending. Over the next five years the OCCC anticipates the office will relocate. During the 85th Legislature, Regular Session, 2017, the Legislature enacted SB 1349 allowing the Texas Department of Transportation to sell certain excess land to the Finance Commission agencies. The Finance Commission agencies are working together with Texas Department of Transportation and Texas Department of Motor Vehicles regarding a parcel of land for purchase that is projected to be available in late 2023 for the construction of a new building. Cash reserves have been set aside to cover future expenses related to the purchase of land, the construction of a new building, and relocation expenses. In December 2021, the Finance Commission acted to adjust the amount of cash reserves consistent with updated analyses and cost estimates. Gubernatorial authorization is pending.

Agency Workforce

The OCCC licenses and registers nearly 30,000 financial service providers. To meet the challenges of regulating such a large number of licensees and registrants, the OCCC has prioritized the need to attract, develop, and retain qualified employees to support regulatory activities. Over the next five years, the OCCC anticipates it will need to hire and retain staff who have specialty experience in the areas of networked supervision, information technology, and emerging fintech products.

Challenges of employee retention have grown in recent years and the agency is developing strategies to retain employees and strengthen its succession planning. Sometimes called the "Great Resignation", record numbers of individuals left their jobs during and after the pandemic and many are not immediately reentering the workforce. The OCCC must adapt to the effects of this occurrence and navigate how to recruit and retain talent. As such, the agency's workforce plan is focused on retention, employee professional development, knowledge management, open communication, competitive salaries, and providing meaningful work experiences. The agency strives to offer a quality work life balance, encourages employee engagement, and is evaluating increased work flexibility. Of critical importance to managing turnover and enhancing retention is the need to competitively compensate

employees. Between heightened inflation and dynamics of the labor market, pressure is mounting on wages. The OCCC is conducting salary studies across all divisions to determine competitiveness of compensation structures with comparable positions in the public and private sector. This will help the OCCC build and strengthen its workforce to help retain current employees, build the agency's resilience through succession planning, and be an employer of choice for job seekers.

Efficiency and Collaboration

The OCCC is committed to operating efficiently and collaborating with legislative offices, consumer groups, regulatory counter parts, consumers, and regulated industries. The OCCC focuses on effective policies, industry developments, new technology, and human capital. The agency continuously monitors shifts in regulatory areas at the state and national level while also exploring innovative ways to keep internal and external stakeholders up to date on agency operations.

The OCCC provides a cloud-based portal, ALECS, for financial service providers and consumers to submit and process applications, complaints, licensee actions, and registrants. ALECS ensures efficient communications with consumers and regulated industries. ALECS has eliminated the need for certain paper-based systems and has created cost savings throughout The OCCC since its inception in 2014.

OCCC staff are long-time active participants in the National Association of Consumer Credit Administrators (NACCA), with the Commissioner having served as the most recent past president, a Senior Financial Examiner currently serving as the Auto Finance Chair, and the Deputy General Counsel serving as chair of the Emerging Issues Committee. Agency staff are on the board of Texas Jumpstart and the Texas Department of Motor Vehicles Consumer Protection Advisory Committee. Staff also actively participate with the American Association of Residential Mortgage Regulators (AARMR) and provide presentations at industry conferences.

Changing Economic and Financial Landscape

The OCCC is completing this strategic plan as the state is emerging from the COVID-19 pandemic. The pandemic impacted the OCCC, licensees, registrants, and consumers in unprecedented ways. The manner in which financial service providers conduct transactions, the needs of consumers, and the expectations of the OCCC's workforce has fundamentally changed.

Historically, the OCCC has always had a large percentage of staff members who are located throughout the state that engage in field/remote operations. As a result, the OCCC was a step ahead when the pandemic hit and was able to adapt quickly to the changes brought on by staff who were normally office workers as they moved to remote operations. The OCCC worked diligently to maintain service levels, support consumers, and engage regulated industries.

Redundancies and Impediments

SERVICE, STATUTE, RULE, OR REGULATION (PROVIDE SPECIFIC CITATION IF APPLICABLE)	Various provisions of the Texas Finance Code state that a business may surrender its license by delivering the license and written notice of the surrender to the OCCC. Tex. Fin. Code §§ 342.160, 348.510, 351.160, 353.510, 371.257, 393.617.
DESCRIBE WHY THE SERVICE, STATUTE, RULE, OR REGULATION IS RESULTING IN INEFFICIENT OR INEFFECTIVE AGENCY OPERATIONS	These provisions assume that the OCCC will issue a physical paper license to the licensee. These provisions do not account for issuing licenses electronically, and do not specify that the OCCC can develop an appropriate process to surrender a license electronically.
PROVIDE AGENCY RECOMMENDATION FOR MODIFICATION OR ELIMINATION	Amend §§ 342.160, 348.510, 351.160, 353.510, 371.257, and 393.617 to specify that a licensee may surrender a license if the licensee complies with the OCCC's instructions.
DESCRIBE THE ESTIMATED COST SAVINGS OR OTHER BENEFIT ASSOCIATED WITH RECOMMENDED CHANGE	The statute will allow the OCCC to specify an efficient, appropriate procedure for surrendering licenses electronically, supporting a move to an electronic, digital environment that does not require physical paper.

SERVICE, STATUTE, RULE, OR REGULATION (PROVIDE SPECIFIC CITATION IF APPLICABLE)	The OCCC is required to keep pawnshop rules "in a permanent record book," and to mail a copy of a new rule to each license holder. Tex. Fin. Code § 371.006. A rule may not take effect until 21 days after it has been mailed.
DESCRIBE WHY THE SERVICE, STATUTE, RULE, OR REGULATION IS RESULTING IN INEFFICIENT OR INEFFECTIVE AGENCY OPERATIONS	This provision is outdated and does not reflect the fact that adopted rules are now available on the Texas Secretary of State's website. This provision is also redundant with the rule-submission requirements of the Texas Administrative Procedure Act.
PROVIDE AGENCY RECOMMENDATION FOR MODIFICATION OR ELIMINATION	Repeal § 371.006(b)-(d).
DESCRIBE THE ESTIMATED COST SAVINGS OR OTHER BENEFIT ASSOCIATED WITH RECOMMENDED CHANGE	The statute will allow the OCCC to submit pawnshop rules through an efficient online process, without also having to send paper mailings. For each adopted pawnshop rule action, the OCCC will save approximately \$108 in mailing costs and \$34.84 in printing costs.

SERVICE, STATUTE, RULE, OR REGULATION (PROVIDE SPECIFIC CITATION IF APPLICABLE)	The OCCC is required to keep regulated lending rules "in a permanent book." Tex. Fin. Code § 342.551(c).
DESCRIBE WHY THE SERVICE, STATUTE, RULE, OR REGULATION IS RESULTING IN INEFFICIENT OR INEFFECTIVE AGENCY OPERATIONS	This provision is outdated and does not reflect the fact that adopted rules are now available on the Texas Secretary of State's website. This provision is also redundant with the

	rule-submission requirements of the Texas Administrative Procedure Act.
PROVIDE AGENCY RECOMMENDATION FOR MODIFICATION OR ELIMINATION	Repeal § 342.551(c).
DESCRIBE THE ESTIMATED COST SAVINGS OR OTHER BENEFIT ASSOCIATED WITH RECOMMENDED CHANGE	The statute will allow the OCCC to submit regulated lending rules through an efficient online process, ensuring consistency with the Texas Administrative Procedure Act.

SERVICE, STATUTE, RULE, OR REGULATION (PROVIDE SPECIFIC CITATION IF APPLICABLE)	Many provisions of the Finance Code state that the OCCC may take enforcement actions after “notice and an opportunity for a hearing,” but a provision for pawnshop employees states that the OCCC may take action after “notice and a hearing”: Tex. Fin. Code § 371.255.
DESCRIBE WHY THE SERVICE, STATUTE, RULE, OR REGULATION IS RESULTING IN INEFFICIENT OR INEFFECTIVE AGENCY OPERATIONS	This provision impedes the OCCC’s ability to resolve cases efficiently where the respondent has not requested a hearing.
PROVIDE AGENCY RECOMMENDATION FOR MODIFICATION OR ELIMINATION	Amend § 371.255 to specify that the OCCC may take an action after notice and an opportunity for a hearing.
DESCRIBE THE ESTIMATED COST SAVINGS OR OTHER BENEFIT ASSOCIATED WITH RECOMMENDED CHANGE	This change would ensure that respondents receive due process while maintaining The OCCC’s ability to resolve cases efficiently.

SERVICE, STATUTE, RULE, OR REGULATION (PROVIDE SPECIFIC CITATION IF APPLICABLE)	The Finance Code describes fees that a debt management provider may charge. Tex. Fin. Code § 394.210. The Finance Code also requires the OCCC to compute and publish annual adjustments to these fees based on the Consumer Price Index. Tex. Fin. Code § 394.2101. The section providing these adjustments states that all dollar amounts for charges under Section 394.210 are rounded to the nearest dollar, and all other charges are rounded to the nearest \$100.
DESCRIBE WHY THE SERVICE, STATUTE, RULE, OR REGULATION IS RESULTING IN INEFFICIENT OR INEFFECTIVE AGENCY OPERATIONS	Section 394.210 contains all the charges that are adjusted annually. This means that all amounts are rounded to the nearest dollar, and the reference to amounts being rounded to the nearest \$100 is superfluous.
PROVIDE AGENCY RECOMMENDATION FOR MODIFICATION OR ELIMINATION	Amend § 394.2101 to remove the reference to charges being rounded to the nearest \$100.
DESCRIBE THE ESTIMATED COST SAVINGS OR OTHER BENEFIT ASSOCIATED WITH RECOMMENDED CHANGE	The statute would specify a clearer, more consistent method for the OCCC to compute and publish annual adjustments to debt management fee amounts.

NATURAL DISASTER-RELATED REDUNDANCIES AND IMPEDIMENTS	
SERVICE, STATUTE, RULE, OR REGULATION (PROVIDE SPECIFIC CITATION IF APPLICABLE)	N/A
DESCRIBE WHY THE SERVICE, STATUTE, RULE, OR REGULATION IS RESULTING IN INEFFICIENT OR INEFFECTIVE AGENCY OPERATIONS	N/A
PROVIDE AGENCY RECOMMENDATION FOR MODIFICATION OR ELIMINATION	N/A
DESCRIBE THE ESTIMATED COST SAVINGS OR OTHER BENEFIT ASSOCIATED WITH RECOMMENDED CHANGE	N/A

Supplemental Schedules

Schedule A: Budget Structure

The OCCC has been a SDSI agency since 2009 and therefore does not have a bill pattern in the General Appropriations Act. The OCCC, which is self-funding and self-leveling, is responsible for all costs and receives no appropriations from the General Revenue Fund. All revenues for operations derive from assessments and fees paid by regulated entities, and are placed in a separate account at the Texas Treasury Safekeeping Trust Company.

The Texas Finance Commission reviews and approves the OCCC's annual budget prior to any expenditures by the OCCC. The budgeting process begins in the last quarter of the fiscal year with the proposed budget presented at a public hearing in early August. The OCCC presents its final budget at the Finance Commission's regularly scheduled August meeting, and must receive Finance Commission approval before any expenditure can be made.

Goal A: Consumer Protection

Protect consumers from abusive and deceptive practices, fraud, and misrepresentation through prompt, fair, and effective enforcement of applicable state and federal statutes and regulations.

Objective A.1

Timely process and efficiently close complaints.

Strategy

Resolve complaints expeditiously, identify problem creditors and industry practices, and advise creditors and consumers of their rights, remedies and responsibilities.

Outcome Measures

Percentage of written complaints closed within 90 days

Monies Returned to Consumers

Output Measures

Number of complaints closed

Efficiency Measures

Average number of days for all complaints to reach final disposition

Average number of days to close a complaint

Average cost per complaint

Objective A.2

Promote compliance in regulated industries through examinations and investigations.

Strategy

Examine and investigate regulated entities to determine the level of compliance with applicable statutes and regulations.

Outcome Measures

Percentage of examinations reporting acceptable level of compliance
Percentage of licensed locations and registered offices examined annually
Monies Returned to Consumers

Output Measures

Number of examinations completed
Number of investigations completed

Efficiency Measures

Average cost per examination

Objective A.3

Engage in education and enforcement activities that encourage regulated industries to comply with applicable statutes and rules.

Strategy

Initiate and timely resolve administrative enforcement actions against regulated businesses that commit violations and engage in opportunities to encourage compliance.

Outcome Measures

Percentage of enforcement actions closed within targeted timeframe

Output Measures

Number of enforcement actions taken and closed by final order
Number of contested cases docketed at SOAH
Number of compliance aids and tools published
Number of industry stakeholder and outreach events hosted or attended by OCCC staff

Efficiency Measures

Average number of days to close an enforcement action

Goal B: Effective Licensing & Registration

Provide a high quality and efficient licensing and registration process that maintains high standards for licensed or registered financial service providers and promotes a transparent, fair, and competitive financial services market.

Objective B.1

Complete a prompt and thorough review of all license applications submitted to the OCCC.

Strategy

Investigate and process license applications for regulated businesses, pawnshop employees, and residential mortgage loan originators.

Outcome Measures

Percentage of business license applications processed within 60 days

Output Measures

Number of business license applications processed

Number of pawnshop employee license applications processed

Number of residential mortgage loan originator applications processed

Efficiency Measures

Average processing time (days) for business license applications

Average processing time (days) for pawnshop employee applications

Average processing time (days) for approved residential mortgage loan originator applications

Goal C: Financial Education

Support and provide educational services that promote financial wellness and economic stability. Encourage communication and cooperation among the nonbank financial services industry, the consumer public, and the OCCC. Promote the Texas Financial Education Endowment (TFEE) to support statewide financial capability and consumer credit building activities and programs.

Objective C.1

Increase awareness by providing Texans with access to resources and financial education opportunities and by creating transparency regarding consumer transactions.

Strategy

Develop and administer formal education programs specific to traditionally underserved populations and include general information brochures made available through state agency partners, financial service providers and trade organizations, and through participation in community events.

Output Measures

Number of people receiving direct educational services

Objective C.2

Administer the Texas Financial Education Endowment (TFEE) on behalf of the Finance Commission and establish a program that effectively supports financial education, capabilities, and asset-building opportunities, and deploy annual fund earning distributions of 3.5% of the twenty-quarter moving average of the fund.

Strategy

Solicit funding requests from organizations that strive to increase and promote financial capability of individuals, and encourage personal financial education and responsibility within the state of Texas. Award endowment funds, through a competitive grant process that meets program objectives and goals as identified and prioritized for each grant cycle.

Output Measures

Percentage of TFEE award recipients who reached their consumer participation goal within the grant period

Goal D: Efficient and Effective Agency Operation

Deliver high quality, effective regulation of nonbank financial services by ensuring that the OCCC operates and performs at the highest standards of accountability, transparency, compliance, professional conduct and ethics, stewardship, and conservation of funds.

Objective D.1

Maintain a reasonable staff turnover rate and ensure actual expenditures do not exceed budgeted amounts.

Strategy

Provide opportunities for career growth and professional development for OCCC employees. Engage in fiscal planning and budgeting that meets the needs of the OCCC while continuously monitoring expenses.

Outcome Measures

Percentage of regular employees separated from the OCCC
Percentage of actual expenditures to budgeted expenditures

Objective D.2

Provide information requested from the OCCC in a timely and efficient manner to promote agency transparency to the citizens of Texas.

Strategy

Closely monitor channels for receipt of information requests and prioritize the gathering of responsive information.

Outcome Measures

Percentage of public information requests addressed within 5 business days

Output Measures

Number of public information requests closed

Number of public information requests withdrawn

Efficiency Measures

Average number of days to address a public information request

Explanatory Measures

Number of public information requests received

Schedule B: Performance Measure Definitions

Agency:	Office of Consumer Credit Commissioner
Goal:	Consumer Protection: Protect consumers from abusive and deceptive practices, fraud, and misrepresentation through prompt, fair, and effective enforcement of state and federal statutes & regulations.
Objective:	Timely process and efficiently close complaints.
Strategy:	Resolve complaints expeditiously, identify problem creditors and industry practices, and advise creditors and consumers on their rights, remedies, and responsibilities.

Outcome Measure: Percentage of written complaints closed within 90 days.

Definition

Total number of written complaints processed by Consumer Assistance in 90 calendar days or less, divided by the total number of all written complaints processed by Consumer Assistance.

Purpose

The measure provides useful information for management purposes and is helpful for noting variances and determining resource allocation.

Data Source

Complaints are recorded in the OCCC's online portal, ALECS. Complaints are entered either by the complainant or by OCCC staff. ALECS captures the date the complaint is closed and calculates the number of days from the date the complaint is received to the date it is closed.

Methodology

Divide the total number of written complaints closed within 90 calendar days or less by the total number of all written complaints closed during the reporting period. Report the result as a percentage.

Data Limitations

Consumers and financial service providers may not respond to the OCCC's requests for information which can extend complaint processing time. Additionally, complex complaints can require significant investigation that can also extend complaint processing time.

Calculation Method

Non-Cumulative

New Measure

No

Target Attainment

Higher than target

Outcome Measure: Monies returned to consumers.

Definition

Refunds made to consumers as a result of agency action.

Purpose

This measure provides insight into the monetary impact on consumers of actions taken by the OCCC.

Data Source

Refunds to consumers are generally made as a result of complaint, investigation, examination, licensing, or enforcement actions. Restitution from complaints, investigations, and examinations are tracked in the OCCC's online portal, ALECS. Proof of refunding is obtained through the complaint, investigation, and examination processes. Once confirmed, the amounts are entered into the appropriate work-item in ALECS. Refunding confirmed through the licensing process and enforcement process are reported separately, on a monthly basis, to the Consumer Protection Department.

Methodology

The amount of monetary restitution from complaints, investigations, licensing, and legal is summed. The performance measure result will be reviewed and certified at least annually.

Data Limitations

This measure is driven largely by complaints and the level of compliance during examinations. Refunds resulting from complaints, investigations, and examination will be verified by reviewing check copies or account histories. If the number of accounts requiring refunds is substantial, sampling may be used to verify the cumulative refund totals.

Calculation Type

Cumulative

New Measure

No

Target Attainment

Higher than target

Output Measure: Number of complaints closed.

Definition

Total number of all complaints closed by Consumer Assistance during the reporting period.

Purpose/Importance

This measure provides information on the number of complaints closed whether they were closed administratively or as the result of resolution.

Source/ Collection of Data

Complainants enter a record of their complaint into the system or Consumer Assistance staff members enter a record of oral and written complaints received into the system. Next, contact with the licensee may be initiated or a request for information from the consumer is made. The actions taken and a summary of the complaint are documented or coded in the system. Complaints can be in the OCCC's jurisdiction or non-jurisdictional. Non-jurisdictional complaints are classified as "other" and are referred to the appropriate organization. When a complaint is closed, a notation is made in the system detailing the resolution date, a specific statement of resolution expressing the action that resulted in the complaint closing, and the number of processing days required to resolve the complaint is calculated by the system. A report is generated from the system. A monthly report is submitted to executive management summarizing this activity.

Method of Calculation

The system sums the total of all complaints in which the closure date falls within the reporting period. The performance measure result will be reviewed and certified at least quarterly.

Data Limitations

The number of complaints received may fluctuate based on consumer issues during the reporting period. This measure can be useful as a measure of activity but the number of complaints received cannot be controlled by the department.

Calculation Type

Cumulative

New Measure

No

Target Attainment

Higher than target

Efficiency Measure: Average number of days for all complaints to reach final disposition.

Definition

The average number of days for a complaint to reach final disposition during a reporting period in consumer assistance, investigation, and legal.

Purpose/Importance

This measure shows the OCCC’s efficiency at processing complaints.

Source/ Collection of Data

Complaint data is reconciled between departments on a regular basis. This data is used to generate a report which lists the date complaints were received and the date complaints reached final disposition.

Method of Calculation

Total number of days the complaint takes to reach final disposition within each department divided by the number of complaints reaching final disposition within the reporting period.

Data Limitations

The OCCC has no control over the number of complaints it receives or the complexity and seriousness of the complaints made. The number of complaints impacts the investigative workload. The complexity impacts the degree of effort required to investigate the complaint. Any combination of these factors will impact the length of time necessary to resolve the complaint.

Calculation Type

Cumulative

New Measure

No

Target Attainment

Lower than target

Efficiency Measure: Average number of days to close a complaint.

Definition

The average number of days to close a complaint for all complaints received during the reporting period in consumer assistance.

Purpose/Importance

The measure shows the OCCC's efficiency at processing complaints.

Source/ Collection of Data

The system generates a report which lists the dates complaints were received and the dates complaints were closed.

Method of Calculation

Total number of days to close complaints divided by the total number of complaints closed during the reporting period.

Data Limitations

The OCCC has no control over the number of complaints it receives or the complexity and seriousness of the complaints made. The number of complaints impacts the investigative workload. The complexity impacts the degree of effort required to investigate the complaint. Any combination of these factors will impact the length of time necessary to resolve the complaint.

Calculation Type

Cumulative

New Measure

No

Target Attainment

Lower than target

Efficiency Measure: Average cost per complaint.

Definition

This measure provides the average cost to process a complaint through closure.

Purpose/Importance

This measure shows how cost effective the department is when closing complaints.

Source/ Collection of Data

Costs are obtained from the financial reports prepared by the OCCC's accounting section. The number of complaints closed is obtained from a report generated by the complaint system.

Method of Calculation

Total costs for the complaints accounting strategy for the reporting period, divided by the total number of complaints closed.

Data Limitations

The number of complaints received is outside of the department's control and therefore the number of complaints closed can vary from one period. The level of complaint activity will impact this measure.

Calculation Type

Cumulative

New Measure

No

Target Attainment

Lower than Target

Goal:	Consumer Protection: Protect consumers from abusive and deceptive practices, fraud, and misrepresentation through prompt, fair, and effective enforcement of applicable state and federal statutes and regulations.
Objective:	Promote compliance in regulated industries through examinations and investigations.
Strategy:	Examine and investigate regulated entities to determine the level of compliance with applicable statutes and regulations.

Outcome Measure: Percentage of examinations reporting acceptable level of compliance.

Definition

Total number of examinations of business licensees finalized with an acceptable level of compliance (rating 1, 2, or 3) during the reporting period divided by the total number of all finalized examinations of business licensees during the reporting period.

Purpose/Importance

This measure provides information on the extent to which licensed locations and registered offices are in substantial compliance with the applicable state and federal laws. The OCCC’s examination function provides a regulatory review of transactions and ensures compliance. These compliance examinations may result in monetary restitution to Texas consumers that cure violations of Texas laws.

Method of Calculation

A percentage is obtained by dividing the total number of examinations of licensed locations and registered offices finalized with an acceptable level of compliance (as determined by the OCCC), by the total number of finalized examinations of licensed locations or registered offices during the reporting period. The performance measure result will be reviewed and certified at least annually.

Data Limitations

The OCCC’s examiners determine compliance levels and use a rating system to identify licensed locations or registered offices with an acceptable or unacceptable level of compliance. These examination ratings are based upon The OCCC’s regulatory analysis. This measure is driven by the level of licensee compliance.

Calculation Type

Non-cumulative

New Measure
No

Target Attainment
Higher than target

Outcome Measure: Percentage of licensed locations and registered offices examined annually.

Definition
The percentage of licensed locations and registered offices examined annually.

Purpose/Importance
This measure provides information on the extent to which the OCCC is able to effectively regulate the financial service providers operating in Texas. As a part of its regulatory program, the OCCC performs compliance examinations that often result in correction of licensee's procedures.

Source/ Collection of Data
Examinations are scheduled on a risk basis. Once processed, information from the examination is entered into the system. The amount reported is the number of examinations finalized during the period divided by the total number of active licensed locations and registered offices at the end of the reporting period.

Method of Calculation
A percentage is obtained by dividing the total number of examinations finalized during a reporting period by the total of all active licensed locations and registered offices as of the last day of the reporting period and then displayed as a percentage. The calculation is automated within the system. The performance measure result will be reviewed and certified at least annually.

Data Limitations
The number of active licensed locations and registered offices changes continually. The percentage derived as of the end of each reporting period may be subject to variation should a large group of licenses be issued, canceled, or inactivated during the reporting period. Additionally, the measure is subject to the same data limitations of the output measure "number of compliance examinations performed".

Calculation Type
Non-cumulative

New Measure
No

Target Attainment
Higher than target

Output Measure: Number of examinations completed.

Definition

The total number of examinations of licensed locations and registered offices finalized during the reporting period.

Purpose/Importance

The purpose of this measure is to track the number of compliance exams conducted by the OCCC staff during the reporting period. This measure provides useful information to management regarding variances and resource allocation.

Source/ Collection of Data

Examinations are based upon a risk assessment. Once completed, the examination details are entered into the system.

Method of Calculation

The system counts the number of examinations finalized during a reporting period. The performance measure result will be reviewed and certified at least quarterly.

Data Limitations

Examinations are counted when the report is finalized. The report is finalized when the examiner enters all the relevant details into the system.

Calculation Type

Cumulative

New Measure

No

Target Attainment

Higher than target

Output Measure: Number of investigations completed.

Definition

Total number of investigations closed during the reporting period. Closure is the resolution or lack of evidence of the complaint issue.

Purpose/Importance

The measure provides information relative to the number of field investigations closed, types of investigations, length of time to close those investigations, and the final disposition of those investigations.

Source/ Collection of Data

Information is obtained from several sources that may trigger a field investigation: consumer complaints, agency identified alleged violations, law enforcement agency referrals, or industry complaints. When a complaint is received (either orally or in writing), a record is entered into the system. Additional information may be requested from the complainant or contact with the complaint provider may be initiated to assist with resolution of the complaint. The actions taken and a summary of the complaint are documented in the system. On occasion, field examiners or office staff may observe activities or obtain information that a company is not in compliance with state statutes. On these occasions, a field investigation may be assigned to obtain the necessary information for the OCCC to determine any actions required to bring the party into compliance. When a complaint rises to the magnitude to necessitate a field investigation, it is assigned to an investigator by senior examination staff and entered into the system. The professional analysis of the senior examination team must be relied upon to make the appropriate allocation of resources. All investigation assignments and closures are reviewed and approved by the Director of Consumer Protection. A report is generated from the system identifying the number of investigations that are closed during the reporting period.

Method of Calculation

The system sums the number of investigations closed within the reporting period. The performance measure result will be reviewed and certified at least quarterly.

Data Limitations

This measure is largely driven by complaints. The OCCC is unable to control complaint volume, level of cooperation by the industry, or level of responsiveness by entities being investigated, all of which directly impact the OCCC's performance on this measure.

Calculation Type

Cumulative

New Measure

No

Target Attainment

Higher than target

Efficiency Measure: Average cost per examination.

Definition

This measure provides the average cost to finalize an examination.

Purpose/Importance

This measure shows how cost effective the Consumer Protection Department is when finalizing examinations.

Source/ Collection of Data

Costs are obtained from the financial reports prepared by the OCCC's accounting section. The number of exams finalized is obtained from a report generated by the system.

Method of Calculation

Total attributable costs for the exam accounting strategy for the reporting period, divided by the total number of examinations finalized for the reporting period.

Data Limitations

None

Calculation Type

Cumulative

New Measure

No

Target Attainment

Higher than target

Goal:	Consumer Protection: Protect consumers from abusive and deceptive practices, fraud, and misrepresentation through prompt, fair, and effective enforcement of applicable state and federal statutes and regulations.
Objective:	Engage in education and enforcement activities that encourage regulated industries to comply with applicable statutes and rules.
Strategy:	Initiate and timely resolve administrative enforcement actions against regulated businesses that commit violations and engage in opportunities to encourage compliance.

Outcome Measure: Percentage of enforcement actions closed within targeted timeframe.

Definition

Total number of cases of each level closed within the reporting period divided by the total number of cases closed during the reporting period.

Purpose/Importance

This measure enables the legal team to evaluate the timeliness of its actions in relation to the complexity level of the cases on its docket to ensure appropriate resource allocation.

Source/ Collection of Data

Each case opened is assigned a complexity level on a scale of 1-4, with 4 being the most complex. A goal is assigned to each level. A Legal Flex Report is run to capture the Docket Num, Date Accepted and Closed Date fields for all cases closed during the reporting period.

Method of Calculation

Subtract the Date Accepted from the Closed Date for each case to calculate the number of days the case was open. For cases closed during the reporting period, compare the number of days open to the number of days associated with the level of the case. Count the number of cases closed at or below the goal assigned to each case level and divide this number by the total number of cases closed during the reporting period.

Data Limitations
None

Calculation Type
Non-cumulative

New Measure
No

Target Attainment
Higher than target

Output Measure: Number of enforcement actions taken.

Definition

The total number of administrative enforcement cases closed by a final order. These may include administrative injunctions (ordering a person to cease and desist unlawful conduct, or to take affirmative action to comply with the law), administrative penalty assessments, restitution orders, and license suspensions and revocations.

Purpose/Importance

This measure provides information on the extent to which the OCCC effectively regulates the consumer financial services industry in Texas. An enforcement action may be necessary if a business refuses to comply with Texas law or fails to respond to agency instructions.

Source/ Collection of Data

All enforcement actions are opened as a case in ALECS. When a case is closed, the user selects from a list of closing codes and closing documents that represent the manner in which the case was closed.

Method of Calculation

Subtract any cases closed without legal action or without a final order from the total number of cases closed during the reporting period.

Data Limitations

The measure does not include enforcement actions that were closed without an order (e.g., informal resolution, dismissal, assurance of voluntary compliance). Beginning an enforcement action may influence licensees as well as non-licensees to comply and to enter a settlement with the OCCC.

Calculation Type

Cumulative

New Measure

No

Target Attainment

Higher than target

Output Measure: Number of contested cases docketed at the State Office of Administrative Hearings (SOAH).

Definition

The number of cases assigned a unique SOAH docket number.

Purpose/Importance

This measure reflects the number of cases docketed with SOAH for a hearing. A respondent may request a hearing on an enforcement order issued by the OCCC (which may include an injunction, administrative penalty, or revocation), or a license application denial.

Source/ Collection of Data

After receiving a hearing request, OCCC legal staff will file a Request to Docket Case form with SOAH. SOAH will docket the case in its system. OCCC legal staff may then view the case information for the docketed case through SOAH's system.

Method of Calculation

OCCC legal staff will log in to SOAH's system and count the number of cases docketed during the reporting period

Data Limitations

Multiple OCCC enforcement cases might be counted a single SOAH docketed case if the enforcement cases are assigned a single SOAH docketing number.

Calculation Type

Cumulative

New Measure

Yes

Target Attainment

Higher than target

Output Measure: Number of compliance aids and tools published.

Definition

Number of compliance-related articles, advisory letters, advisory bulletins, and rate bracket adjustments published by OCCC staff.

Purpose/Importance

This measure relates to guidance published by the OCCC to avoid common problems and pitfalls when applying Texas credit laws. OCCC compliance aids and tools help financial service providers to avoid costly compliance mistakes, help to create a level playing field for all market participants, and consistent protection for consumers. These aids and tools provide an educational outreach from the regulatory authority to industry representatives that support the overarching goal of consumer protection.

Source/ Collection of Data

The OCCC maintains an internal report of all compliance aids and tools that are published. A revised version of an existing advisory bulletin is not counted for the purpose of this measure.

Method of Calculation

Add the number of compliance aids and tools reported for the OCCC during the reporting period.

Data Limitations

OCCC staff draft bulletins in response to potential or pervasive compliance issues that should be addressed directly by the industry. This measure is driven by improper financial provider practices or requests from stakeholders for clarification of an issue. Generally, the number of practices brought to the OCCC's attention and requests made during each reporting period is beyond the OCCC's control.

Calculation Type

Cumulative

New Measure

No

Desired Performance

Higher than target

Output Measure: Number of industry stakeholder and outreach events hosted or attended by OCCC staff.

Definition

Total number of OCCC-hosted stakeholder meetings (in person and online), and events where OCCC staff are presenting.

Purpose/Importance

This measure provides valuable information about how the OCCC interacts with its stakeholders. These events enable OCCC staff to provide an educational resource to its regulated industries, share and receive feedback on its rulemaking process, and keep up to date on emerging issues and concerns.

Source/ Collection of Data

The OCCC maintains internal reports of events.

Method of Calculation

Add the number of events logged for the reporting period.

Data Limitations

The number of rule-related stakeholder events is contingent upon the number of rule reviews completed each year, and the number of legislative changes that require rule updates. Other events may be attended by invitation.

Calculation Type

Cumulative

New Measure

No

Desired Performance

Higher than target

Efficiency Measure:

Average number of days to close an enforcement action.

Definition

Total number of days open divided by the number of enforcement actions closed for all enforcement actions closed during the reporting period.

Purpose/Importance

This measure provides insight into how expeditiously the OCCC handles its enforcement actions.

Source/ Collection of Data

ALECS captures the date a case is opened in the Date Accepted field, and the date a case is closed in the Closed Date field. A Legal Flex Report is run to capture the Date Accepted and Closed Date fields for all cases closed during the reporting period.

Method of Calculation

Subtract the Date Accepted from the Closed Date for each case to calculate the number of days the case was open. Sum the number of days open and divide by the number of cases closed.

Data Limitations

The OCCC can sometimes have limited control over the number of days an enforcement action is open, especially cases that are referred on to district or federal court.

Calculation Type

Non-cumulative

New Measure

No

Desired Performance

Lower than target

Goal:	Effective Licensing & Registration: Provide a high quality and efficient licensing and registration process that maintains high standards for licensed or registered financial service providers and promotes a transparent, fair, and competitive financial services market.
Objective:	Complete a prompt and thorough review of all license application submitted to the OCCC.
Strategy:	Investigate and process license applications for regulated business, pawnshop employees, and residential mortgage loan originators.

Outcome Measure: Percentage of business license applications processed within 60 days.

Definition

The total number of business license applications processed in 60 days or less divided by the total number of business license applications processed during the reporting period.

Purpose/Importance

This measure provides information on the extent to which the OCCC was able to efficiently process applications and fulfill its statutory responsibility to license and regulate the financial services industry in Texas.

Source/ Collection of Data

Applications are received either through 1) direct entry of information by the applicant into the online regulatory platform, ALECS, or 2) receipt of paper -based forms, which requires manual entry into ALECS by agency staff. As applications are entered into ALECS and accompanying payments are recorded, each application is assigned a receipt date. When a final action (approval, denial, or withdrawal) is taken on an application, that action is entered into the database and a completion date is assigned to the application. ALECS produces a report based on the activity in the reporting period that totals the number of days from the receipt date to the completion date for all license applications with a final action during that reporting period. A monthly report is submitted to executive management summarizing the activity.

Method of Calculation

ALECS counts the total number of days from receipt date to completion date for applications having a final action during the reporting period. The database then sums the days and divides the total number of processing days by the number of applications processed during the reporting period. The performance measure result will be reviewed and certified at least annually.

Data Limitations

The activity in the industry, the volume of applications received, the timeliness of applicant responses to requests for additional information, and the ability of the OCCC to timely receive criminal

Calculation Type

Non-cumulative

history information from the Texas Department of Public Safety and the Federal Bureau of Investigations, all of which are unpredictable and outside of the OCCC's control, directly impact the OCCC's performance.

New Measure
No

Target Attainment
Higher than target

Output Measure: Number of business license applications processed.

Definition

The total number of business license applications processed to a final action (approved, denied or withdrawn) during the reporting period.

Purpose/Importance

This measure provides information on the extent to which the OCCC fulfills its statutory responsibility to license and regulate the financial services industry in Texas.

Source/ Collection of Data

Applications are received either through 1) direct entry of information by the applicant into the online regulatory platform, ALECS, or 2) receipt of paper-based forms, which requires manual entry into ALECS by agency staff. As applications are entered into ALECS and accompanying payments are recorded, each application is assigned a receipt date. When a final action (approval, denial, or withdrawal) is taken on an application, that action is entered into the database and a completion date is assigned to the application. A monthly report is submitted to executive management summarizing the activity.

Method of Calculation

The database counts all applications that have had final action during the reporting period. The performance measure result will be reviewed and certified at least quarterly.

Data Limitations

The activity in the industry, the timeliness of applicant responses to requests for additional information, and the volume of applications received, which are unpredictable and outside the OCCC's control, directly impact the OCCC's performance.

Calculation Type
Cumulative

New Measure
No

Target Attainment
Higher than target

Output Measure: Number of pawnshop employee license applications processed.

Definition
The total number of pawnshop employee license applications with a final action.

Purpose/Importance
This measure provides information on the extent to which the OCCC was able to process pawnshop employee applications and fulfill its statutory responsibility to license and regulate pawnshop employees in Texas.

Source/ Collection of Data
Applications are received either through 1) direct entry of information by the applicant into the online regulatory platform, ALECS, or 2) for the most part we do not accept paper applications. However, if we do receive applications of paper-based forms, they require a manual entry into ALECS by agency staff. As applications are entered into ALECS and accompanying payments are recorded, each application is assigned a receipt date. When a final action (approval, denial, or withdrawal) is taken on an application, that action is entered into the database and a completion date is assigned to the application. Upon an employee's termination from a pawnshop, a final action (withdrawal) is entered into ALECS and a date of action is assigned to the record. A monthly report is submitted to executive management summarizing the activity.

Method of Calculation
ALECS counts all applications with a final action during the reporting period. The performance measure result will be reviewed and certified at least quarterly.

Data Limitations
The activity in the industry, the timeliness of applicant responses to requests for additional information, and the volume of applications received, which are unpredictable and outside the OCCC's control, directly impact the OCCC's performance.

Calculation Type
Cumulative

New Measure
No

Target Attainment
Higher than target

Output Measure: Number of residential mortgage loan originator applications processed.

Definition

The total number of residential mortgage loan originator applications with a final action.

Purpose/Importance

This measure provides information about the processing time for licensed applications for individuals in the property tax lending, manufactured housing, secondary mortgage origination and servicing, and home equity industries regulated by the OCCC.

Source/ Collection of Data

Applications for a new residential mortgage loan originator license are received through the nationwide mortgage licensing system (NMLS). When the application investigation is complete, a final action (approval or denial) is taken on the application and the outcome is entered into NMLS with the date of action. Upon notification of an applicant's status change, the date of action is entered. A monthly report is submitted to executive management summarizing the activity.

Method of Calculation

The nationwide mortgage licensing system counts all applications with a final action during the reporting period. The performance measure will be reviewed and certified at least quarterly.

Data Limitations

This activity and the volume of applications received, which are unpredictable and outside the OCCC's control, directly affect the OCCC's performance. When an applicant fails to respond to requests for information, the application must be closed through application abandonment. This is issued only after requests for information go unanswered.

Calculation Type

Non-cumulative

New Measure

No

Target Attainment

Higher than target

Efficiency Measure: Average processing time (days) for business license applications.

Definition

The total average time (in days) to take final action on a license application.

Purpose/Importance

This measure provides information on the extent to which the OCCC was able to efficiently process applications and fulfill its statutory responsibility to license and regulate the financial services industry in Texas.

Source/ Collection of Data

Applications are received either through 1) direct entry of information by the applicant into the online regulatory platform, ALECS, or 2) receipt of paper-based forms, which requires manual entry into ALECS by agency staff. As applications are entered into ALECS and accompanying payments are recorded, each application is assigned a receipt date. When a final action (approval, denial, or withdrawal) is taken on an application, that action is entered into the database and a completion date is assigned to the application. ALECS produces a report based on the activity in the reporting period that totals the number of days from the receipt date to the completion date for all license applications with a final action during that reporting period. A monthly report is submitted to executive management summarizing the activity.

Method of Calculation

ALECS counts the total number of days from receipt date to completion date for applications having a final action during the reporting period. The database then sums the days and divides the total number of processing days by the number of applications processed during the reporting period. The performance measure result will be reviewed and certified at least annually.

Data Limitations

The activity in the industry, the volume of applications received, the timeliness of applicant responses to requests for additional information, and the ability of the OCCC to timely receive criminal history information from the Texas Department of Public Safety and the Federal Bureau of Investigations, all of which are unpredictable and outside of the OCCC's control, directly impact The OCCC's performance.

Calculation Type

Non-cumulative

New Measure

No

Target Attainment

Lower than target

Efficiency Measure: Average processing time (days) for pawnshop employee applications.

Definition

The total average time (in days) to take final action on a pawnshop employee license application.

Purpose/Importance

This measure provides information on the extent to which the OCCC was able to process pawnshop employee applications efficiently and fulfill its statutory responsibility to license and regulate pawnshop employees in Texas.

Source/ Collection of Data

Applications are received either through 1) direct entry of information by the applicant into the online regulatory platform, ALECS, or 2) for the most part we do not accept paper applications. However, if we do receive applications of paper-based forms, they require a manual entry into ALECS by agency staff. As applications are entered into ALECS and accompanying payments are recorded, each application is assigned a receipt date. When a final action (approval, denial, or withdrawal) is taken on an application, that action is entered into the database and a completion date is assigned to the application. ALECS produces a report based on the activity in the reporting period that totals the number of days from the receipt date to the completion date for all license applications with a final action during that reporting period. A monthly report is submitted to executive management summarizing the activity.

Method of Calculation

ALECS counts the total number of days from receipt date to completion date for applications having a final action during the reporting period. The database then sums the days and divides the total number of processing days by the number of applications processed during the reporting period. The performance measure result will be reviewed and certified at least annually.

Data Limitations

The activity in the industry, the volume of applications received, the timeliness of applicant responses to requests for additional information, and the ability of the OCCC to timely receive criminal history information from the Texas Department of Public Safety and the Federal Bureau of Investigations, all of which are unpredictable and outside of the OCCC's control, directly impact the OCCC's performance

Calculation Type

Non-cumulative

New Measure

No

Target Attainment

Lower than target

Efficiency Measure: Average processing time (days) for residential mortgage loan originator applications.

Definition

The total average time (in days) to take final action on a residential mortgage loan originator application.

Purpose/Importance

This measure provides information about the processing time for individual loan officers licensed in property tax lending, manufactured housing, secondary mortgage origination and servicing, and home equity industries regulated by the OCCC.

Source/ Collection of Data

An application for a new residential mortgage loan originator license is received through the nationwide mortgage licensing system (NMLS). When the application investigation is complete, a final action (approval or denial) is taken and the date of action is entered into NMLS. The system produces a report based upon activity in the reporting period that totals the number of days from the completion date to date of action for all license applications with a final action during the reporting period. A monthly report is submitted to executive management summarizing the activity.

Method of Calculation

The system provides reports where days outstanding can be calculated. The performance measure result will be reviewed and certified at least annually.

Data Limitations

The activity in the industry, the volume of applications received, the timeliness of applicant responses to requests for additional information, and the ability of the OCCC to timely receive pertinent information all of which are unpredictable and outside the OCCC's control, directly impact the OCCC's performance.

Calculation Type

Non-cumulative

New Measure

No

Target Attainment

Lower than target

Goal:	Financial Education: Support and provide educational services that promote financial wellness and economic stability. Encourage communication and cooperation among the nonbank financial services industry, the consumer public, and the OCCC. Promote the Texas Financial Education Endowment (TFEE) to support statewide financial capability and consumer credit building activities and programs.
Objective:	Increase awareness by providing Texans with access to resources and financial education opportunities and by creating transparency regarding consumer transactions.
Strategy:	Develop and administer formal education programs specific to the subprime demographic and include general information brochures made available through state agency partners, financial service providers, trade organizations, and through participation in community events.

Output Measure: Number of people receiving direct educational services.

Definition

Number of people attending financial education presentations and events.

Purpose/Importance

This measure provides feedback on the number of Texas consumers reached through agency initiatives.

Source/ Collection of Data

Staff collect participant signatures during community presentations, maintain internal reports for the number of attendees attending webinars, or obtain class attendance certifications from organizations and financial service providers who are hosting events.

Method of Calculation

The number of participants is summed. The calculation will be reviewed and certified at least quarterly.

Data Limitations

The OCCC counts the attendees at each event where it participated and at which it provides educational information to those attendees.

Calculation Type

Cumulative

New Measure

No

Target Attainment

Higher than target

Goal:	Financial Education: Support and provide educational services that promote financial wellness and economic stability. Encourage communication and cooperation among the nonbank financial services industry, the consumer public, and the OCCC. Promote the Texas Financial Education Endowment (TFEE) to support statewide financial capability and consumer credit building activities and programs.
Objective:	Administer the Texas Financial Education Endowment (TFEE) on behalf of the Finance Commission and establish a program that effectively supports financial education, capabilities, and asset-building opportunities.
Strategies:	Solicit funding requests from organizations that strive to increase and promote financial capability of individuals, and encourage personal financial education and responsibility within the state of Texas. Award endowment funds, through a competitive grant process that meets program objectives and goals as identified and prioritized for each grant cycle.

Output Measure: Percentage of TFEE award recipients who reached their consumer participation goal within the grant period.

Definition

Percentage of TFEE award recipients who reached consumer participant goals, as established on the grant application during the reporting period.

Purpose/Importance

This measure provides information on the extent to which grant recipients were able to achieve the goal of promoting financial education and capability. This information helps to create well-informed, educated consumers empowered to make good financial choices.

Source/ Collection of Data

This agency will collect data from the semiannual grant reports submitted by TFEE grantees. This method of data collection gives an accurate depiction of the number of those who benefit from grant funded activities.

Method of Calculation

Grant recipients submit periodic performance reports. The TFEE grant coordinator maintains an electronic record of all data reported by grant recipients and the number of consumers served or trained by the grant recipient is summed and the total number of grant recipients meeting their participant goal is divided by the total number of all grant recipients.

Data Limitations

Number of consumers served or trained is reported by grant recipients and collected by the

Calculation Type

Cumulative

grant administrator only during grant funding cycles. Once the grant recipient ceases to provide the grant-funded program services or is no longer receiving grant funds, data is not reported to the grant administrator.

New Measure
No

Desired Performance
Higher than target

Goal:	Efficient and Effective Agency Operation: Deliver high quality, effective regulation of nonbank financial services by ensuring that the OCCC operates and performs at the highest standards of accountability, transparency, compliance, professional conduct and ethics, stewardship, and conservation of funds.
Objective:	Maintain a reasonable staff turnover rate and ensure actual expenditures do not exceed budgeted amounts.
Strategy:	Provide opportunities for career growth and professional development for OCCC employees. Engage in fiscal planning and budgeting that meets the needs of the agency while continuously monitoring expenses.

Outcome Measure: Percentage of regular employees separated from the OCCC (excluding retirements)

Definition

Total number of regular employee separations divided by the average number of employees, expressed as a percentage.

Purpose/Importance

This measure provides insight into the rate of employee turnover at the OCCC.

Source/ Collection of Data

This data is maintained by the State Auditor's Office.

Method of Calculation

The number of regular employees that separate from the OCCC during the period divided by the OCCC's headcount.

Data Limitations

Regular employees do not include interns, contract or temporary employees.

Calculation Type

Non-cumulative

New Measure

No

Desired Performance

Lower than target

Outcome Percentage of actual expenditures to budgeted expenditures.

Measure:

Definition

Total amount of agency expenditures for the period divided by the amount budgeted or expenditures for the reporting period.

Purpose/Importance

This measure provides information on the fiscal responsibility of the OCCC.

Source/ Collection of Data

Agency quarterly financial statements.

Method of Calculation

Total amount of agency expenditures for the report period divided by the amount budgeted for expenditures for the reporting period.

Data Limitations

None

Calculation Type

Cumulative

New Measure

No

Desired Performance

Lower than target

Goal:	Efficient and Effective Agency Operation: Deliver high quality, effective regulation of nonbank financial services by ensuring that the OCCC operates and performs at the highest standards of accountability, transparency, compliance, professional conduct and ethics, stewardship, and conservation of funds.
Objective:	Provide information requested from the OCCC in a timely and efficient matter to promote agency transparency to the citizens of Texas.
Strategy:	Respond to all requests made pursuant to the Texas Public Information Act (PIA) in accordance within the required time period and pursuant to all other statutory requirements.

Outcome Measure: Percentage of information requests addressed within 5 business days.

Measure:

Definition

Total number of public information requests addressed either by response/closure, request for clarification, cost estimate, invoice, or referral to the Texas Attorney General’s Office for a determination within 5 business days from the date of receipt of the request, divided by the total number of requests addressed during the reporting period.

Purpose/Importance

This measure provides input on the expeditiousness of the OCCC’s response to public information requests and supports its goals of efficiency and transparency.

Source/ Collection of Data

Each PIA request received is logged into the PIR tracking spreadsheet including the Date Received. As the request progresses, dates are added to the spreadsheet to capture the following actions: Date Completed, Date Withdrawn, Clarification Requested, Invoice Sent, Referred to AG, Sent Cost Estimate, Clarification Received, Modification Received and Redaction Request sent. The PIR tracking spreadsheet automatically calculates the number of days to address each request using Excel formulas (the lowest action date is the Date Addressed, business days are counted between Date Received and Date Addressed). This number displays in the Business Days to Address column.

Method of Calculation

For all requests closed during the reporting period, count the number of requests with a Date Addressed of 5 days or less and divide that number by the total number of requests closed during the reporting period.

Data Limitations
None

Calculation Type
Non-cumulative

New Measure
No

Desired Performance
Higher than target

Output Measure: Number of public information requests closed.

Definition

The number of all PIA requests closed during the reporting period. Does not include requests that were withdrawn.

Purpose/Importance

This measure provides information about how many requests were closed within a particular reporting period.

Source/ Collection of Data

Each PIA request received is logged into the PIR tracking spreadsheet and when the request is closed by any means other than withdrawal, the date of closure is added to the Date Completed column.

Method of Calculation

Count the number of requests closed during the reporting period using the Date Completed.

Data Limitations

None

Calculation Type

Cumulative

New Measure

No

Desired Performance

Higher than target

Output Measure: Number of public information requests withdrawn.

Definition

The number of PIA requests withdrawn either by the requestor or by operation of law.

Purpose/Importance

This measure provides information about how many requests were withdrawn within a particular reporting period.

Source/ Collection of Data

Each PIA request received is logged into the PIR tracking spreadsheet and if the request is withdrawn either by operation of law or by the requestor, the date of withdrawal is added to the Date Withdrawn column.

Method of Calculation

Count the number of requests withdrawn during the reporting period.

Data Limitations

None

Calculation Type

Cumulative

New Measure

No

Desired Performance

Lower than target

Efficiency Measure: Average number of days to address a public information request.

Definition

Total number of days for all requests to be addressed either by response/closure, request for clarification, cost estimate, invoice, or AG referral divided by the total number of days to address all requests.

Purpose/Importance

This measure provides input on the expeditiousness of the OCCC's response to public information requests and supports its goals of efficiency and transparency.

Source/ Collection of Data

Each PIA request received is logged into the PIR tracking spreadsheet including the Date Received. As the request progresses, dates are added to the spreadsheet to capture the following actions: Date Completed, Date Withdrawn, Clarification Requested, Invoice Sent, Referred to AG, Sent Cost Estimate, Clarification Received, Modification Received and Redaction Request sent. The PIR tracking spreadsheet automatically calculates the number of days to address each request using Excel formulas (the lowest action date is the Date Addressed, business days are counted between Date Received and Date Addressed). This number displays in the Business Days to Address column.

Method of Calculation

For all requests closed during the reporting period, total the Business Days to Address and divide by the number of requests closed.

Data Limitations
None

Calculation Type
Non-cumulative

New Measure
No

Desired Performance
Lower than target

Explanatory Measure: Number of public information requests received.

Definition

The number of public information requests received during the reporting period.

Purpose/Importance

This measure provides an understanding of the volume of requests received by the OCCC.

Source/ Collection of Data

Each PIA request received is logged into the PIR tracking spreadsheet including the Date Received.

Method of Calculation

Count the number of requests received during the reporting period.

Data Limitations
None

Calculation Type
Non-cumulative

New Measure
No

Desired Performance
Lower than target

Schedule C: Historically Underutilized Business Plan

The Office of Consumer Credit Commissioner (OCCC) has created and implemented a plan for the use of historically underutilized business (HUB) purchasing and contracting. The OCCC is committed to a good faith effort to increase purchases from and contract awards to HUB firms consistent with the State's goals for HUB participation and overall economic development.

Program Goals

The function of the State HUB Program is to assist certified minority and women-owned businesses in bidding for contracts and open market purchases with Texas State agencies, including institutions of higher education. HUB owners represent economically disadvantaged persons of a qualifying group (Black Americans, Hispanic Americans, Native Americans, Asian Pacific Americans, American Women, and Disabled Veterans). The OCCC is committed to maximizing the opportunity for HUB firms to provide goods and services needed to support the OCCC.

Through the implementation of this program, the OCCC commits to fostering an environment to meet or exceed the State's annual percentage goals for HUB participation in purchases of and contracts for the following procurement categories:

- 11.2% Heavy Construction (other than building contracts)
- 21.1% Building Construction
- 32.9% Special Trade Construction
- 23.7% Professional Services
- 26.0% Other Services
- 21.1% Commodities

Objectives

Establish administrative policies and procedures necessary for efficient and effective management control of the HUB program;
Enhance the ability of HUBs to compete for contracts and purchases;
Encourage HUBs to participate in the competitive bid process with the objective of increasing the number of contracts awarded to HUB suppliers; and
Strive to meet the State's six (6) category goals of eligible contracts awarded to HUBs to the extent that the OCCC has purchases within the respective categories.

Strategies

Create an environment to adequately manage the HUB program
Identify Reporting Requirements
Participate in HUB procurement workshops and seminars

Output Measures

Number of HUBs contractors and subcontractors contacted for bid proposals

Number of HUBs contracts and subcontracts awarded
Dollar value of HUB contracts and subcontracts awarded

Schedule D: Statewide Capital Plan

Not Applicable

Schedule E: Health & Human Services Strategic Plan

Not Applicable

Schedule F: Agency Workforce Plan

Agency Overview

The mission of the OCCC is to regulate nonbank financial services and to educate consumers and industry providers, fostering a fair, lawful, and healthy financial services market that grows economic prosperity for all Texans.

The OCCC's mission is primarily achieved through the licensing, registration, examination, consumer assistance, education, and supervision of non-depository financial service providers. The OCCC recognizes the need for a healthy financial services environment and seeks to achieve a balance between consumer protection, access to financial services, and the profitable operation of financial service providers in Texas. The OCCC promotes the highest principles of professional conduct and ethics, diversity, and stewardship and conservation of funds while engaging in limited, balanced, and effective regulation.

The industries regulated by the OCCC operate within a financial service marketplace that adjusts to evolving products and business practices and changes in federal, state, and municipal regulation. The degree to which these influences will affect the OCCC's regulated population varies and can contribute to staffing requirements. The OCCC adjusts staffing strategies to complement changes within regulated industries to ensure the agency performs its core functions effectively and efficiently.

The OCCC's greatest asset is its workforce. By attracting and developing the right talent, the OCCC strengthens its ability to meet its mission. A high-performing, diverse, and engaged workforce is vital to ensuring continuous improvements in successful agency operations.

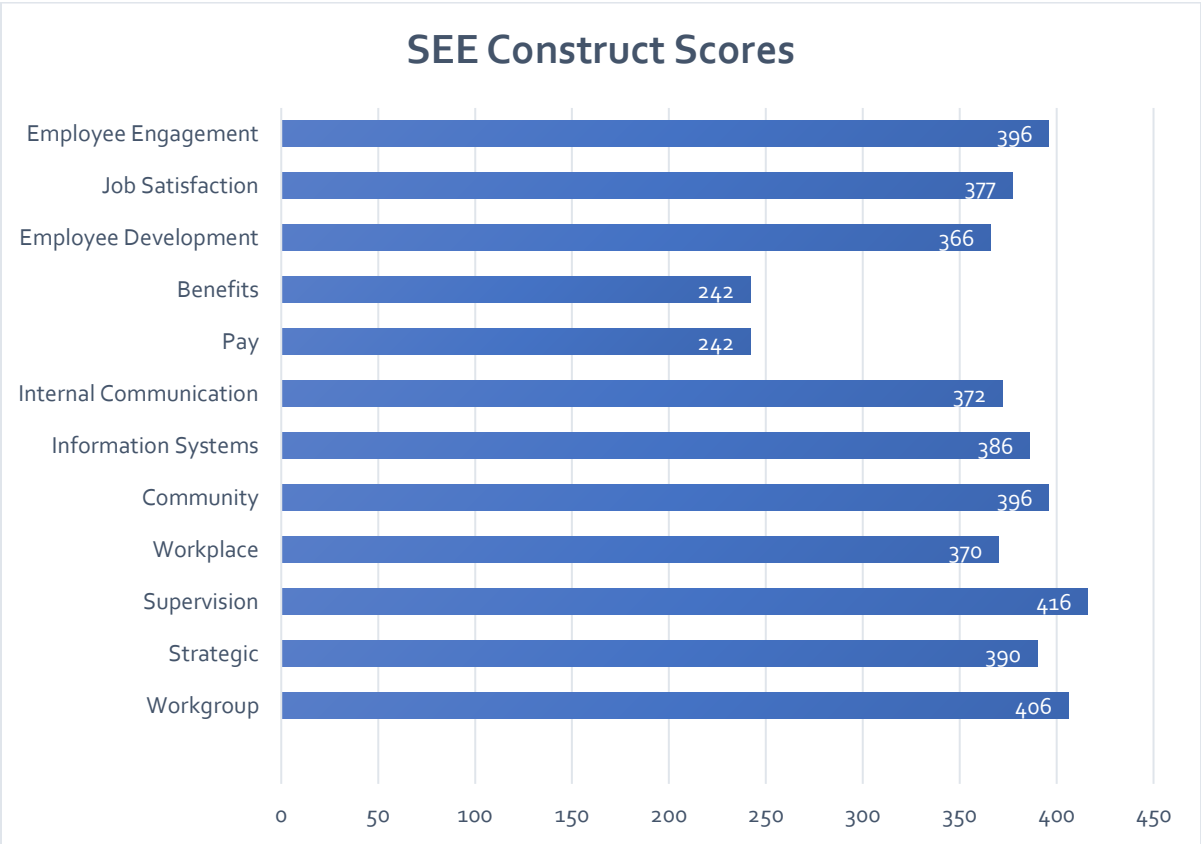
The OCCC focuses on employee retention, encouraging opportunities for professional development and career progression. The OCCC also recognizes the need for increased staff cross-functionality and succession planning. Over the next five years, the OCCC anticipates increased cross-training initiatives to enhance the knowledge, skills, and abilities of agency staff across all functions and divisions.

Employee Engagement

The OCCC participates in a biannual Survey of Employee Engagement (SEE) administered by the Institute for Organizational Excellence at the University of Texas at Austin. In February 2022, surveys were emailed to 69 employees statewide. Of the 69 employees invited to take the survey, 55 employees responded for a response rate of 79.7%. Response rates higher than 50% suggest soundness while rates lower than 30% could indicate problems. The OCCC's response rate is considered high and indicates employees are engaged and invested in the OCCC.

The OCCC's overall score on the survey was 379. This was higher than the previous survey score of 361. The score is an evaluation of employee engagement within 12 constructs or organizational topics. Based on these constructs, 58% of OCCC staff are either highly engaged or engaged. According to

nationwide polling data, about 30% of employees are highly engaged or engaged. Construct scores above 350 are desirable, and when scores dip below 300, there may be cause for concern.

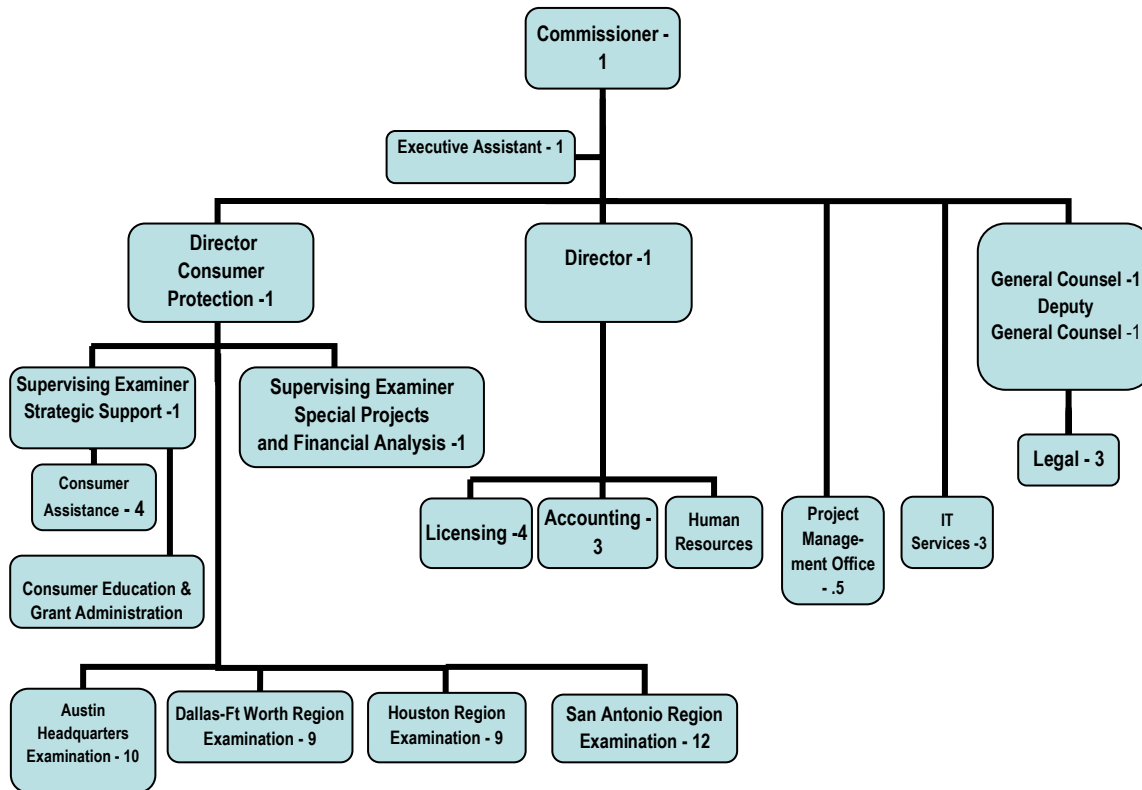


The data from the SEE provides information not only about employees’ perceptions of the effectiveness of the OCCC, but also about employee job satisfaction. The process and results of this survey are important to the continued development and success of the OCCC. The employee feedback from the survey is used to assist the OCCC in developing and maintaining a high-quality workforce. To accomplish this, the OCCC utilizes the construct scores as a tool to link employee programs with the implementation of the OCCC’s mission, goals, and strategies.

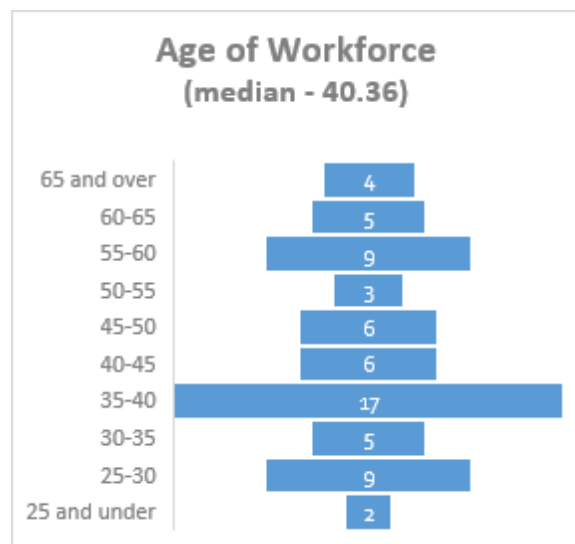
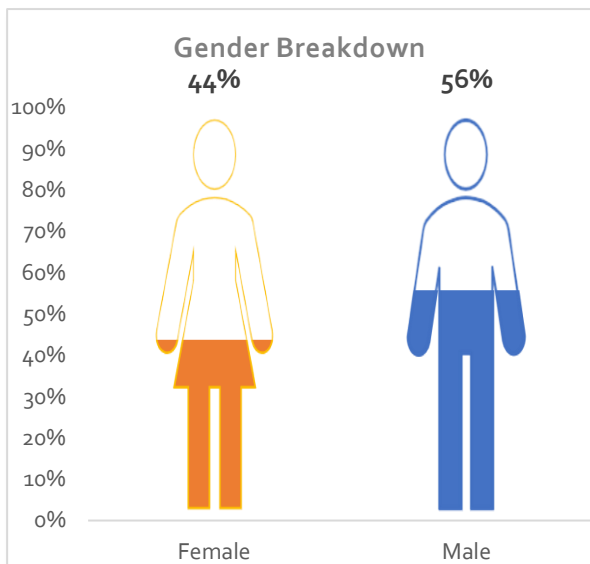
Workforce Analysis

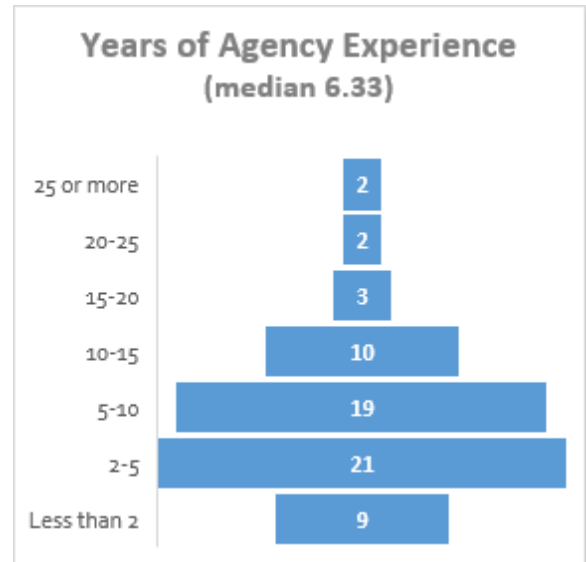
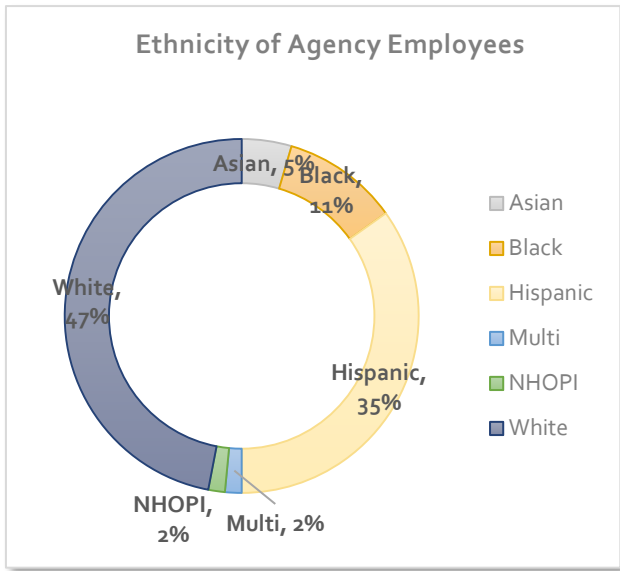
The OCCC is a small state agency that is authorized to employ 80 full-time equivalent employees (FTEs). As of March 31, 2022, the OCCC is staffed at 65.5 (FTEs); 33.5 of these FTE’s are located in the Austin headquarters and 32 FTE’s work in various regions across the state including Dallas-Fort Worth, the Rio Grande Valley, Houston, and San Antonio. The OCCC is divided into seven divisions, which includes Consumer Protection (incorporates Consumer Assistance), Licensing, Accounting, Administration, Human Resources, Legal, and Communications. Agency staff are comprised of financial examiners, attorneys, licensing and permit specialists, accountants, investigators, other professionals, and support personnel.

Agency Organizational Structure



The OCCC's current workforce profile is illustrated in the charts below. Male employees represent 56% of the workforce and female employees represent 44%. The average age of all employees is 44 and the median age is 40. The average agency tenure is 7.6 years and the median tenure is 6.3 years.





Retirement Eligibility

Seven employees are eligible for retirement within the next five years. The OCCC does not anticipate retirement will account for a majority of separations in the immediate future. Effective implementation of strategies related to succession planning, recruitment, retention, staff development, and general sharing of the OCCC’s knowledge bases are vital to the agency’s continued effectiveness, continuity, and adaptability.

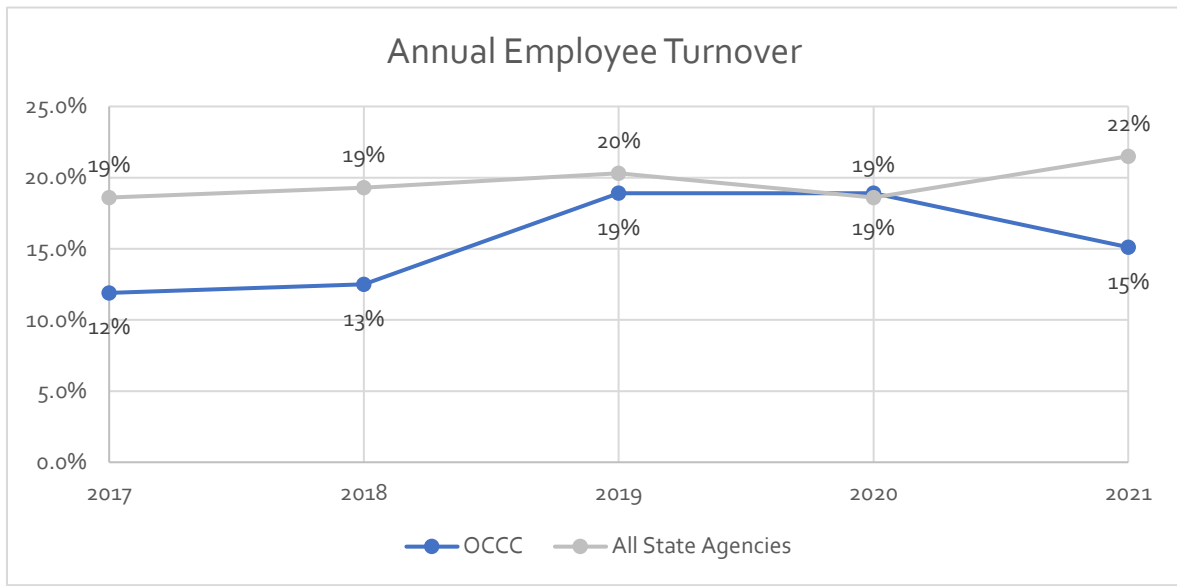
Staff Turnover

The OCCC competes with non-depository financial service providers, other state agencies, and federal regulatory agencies for its professional staff, especially within the financial examiner series. Changes in the economy can have a direct impact on the OCCC’s ability to recruit and retain employees. Positive job markets can lead staff to seek other jobs, or for staff to evaluate opportunities outside of state government. Over the next five years, the OCCC is focused on human capital strategies and plans to embrace the changes required to engage a dynamic new generation of workers with strong technological programs and innovative employee engagement opportunities.

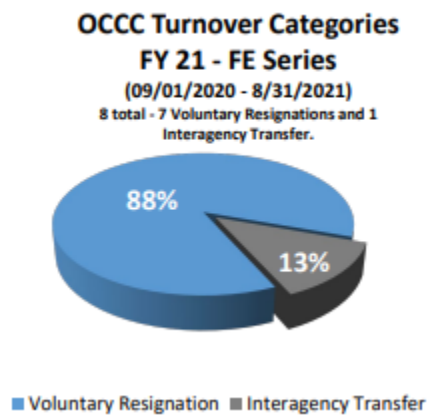
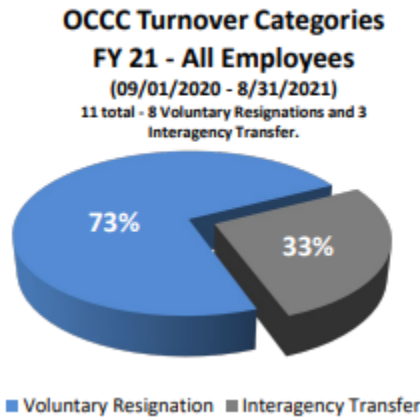
The retention of qualified staff is vital to the OCCC’s continued success. The OCCC seeks to limit turnover throughout all its functional areas, with particular focus on retention of financial examiner series due to the significant investment in training for these employees.

The OCCC seeks to maintain an acceptable turnover ratio to limit the effects of staff change. Many factors and conditions affect an agency’s turnover ratio, such as employment market conditions, which may drive higher turnover from time to time. A reasonable turnover ratio for the OCCC is between 10-15%. Since fiscal year 2017 agency turnover has ranged from a low of 11.9% to a high of 18.9%. The

department has worked to reduce turnover and over the next five years must continue efforts to sustain a qualified workforce.



The Financial Examiner position is the most expensive to the OCCC in terms of replacement costs as a result of significant time and monetary investments in training and travel. To reduce turnover in this job series, the OCCC continues to review salaries to better align with similar state and federal agencies. Turnover in this series also may be a result of the significant amount of travel related to the job duties. Technological advances have begun to facilitate more opportunities for remote monitoring and supervision, softening some of the need for extensive travel. Over the next five years, the OCCC will continue to balance the amount of travel required by financial examiners with the need to effectively regulate non-depository service providers located throughout the state. The charts below compare and illustrate personnel turnover categories during fiscal year 2021. Financial examiners were the largest category of employee turnover, representing eight of the eleven separations.



Training and Development

The OCCC places a priority on the professional development of all staff members and encourages employees to seek out both formal and informal training opportunities. The OCCC holds an annual financial examiner training school, requires all employees to complete a minimum of three hours of cybersecurity training on an annual basis, with an additional 12 hours of cybersecurity training for members of the OCCC’s cybersecurity committee. Agency employees also regularly attend training through the NACCA, AARMR, and other various workshops and seminars to encourage employee career development.

The OCCC invests significantly in the training and development of its Consumer Protection staff, which consists of financial examiners, financial analysts, managers, and administrative personnel. Financial examiners must have the proper training to accurately assess risks and evaluate compliance of regulated industries. The OCCC requires successful completion of a core training curriculum to engage in examinations of regulated industries, while also providing the ability to progress through a career ladder for promotions, job growth, and development. The OCCC will continue to refine its career ladder and assess future requirements and competencies for the OCCC workforce.

Economic and environmental factors facing the OCCC’s staff over the next five years include encouraging an employment culture that is open, diverse, and inclusive; an aging workforce; a new generation of workers; financial examiner turnover; and recovery from the COVID-19 pandemic.

Veterans

The 84th Legislature amended and added to Texas Government Code, Section 657.004, requirements for state agencies to meet a veteran employment goal of hiring veterans in full-time positions to equal at least 20% of the total number of employees. The OCCC takes advantage of the resources of the Texas Veterans Commission and the Texas Workforce Commission to strive towards this goal. As of March 31, 2022, the OCCC employs 5 veterans or 7.6%.

Gap Analysis

As of June 1, 2022, the agency has eleven vacancies, with several positions actively in the interview process. The OCCC aggressively markets these positions across multiple recruiting venues, including posting on websites such as LinkedIn, Indeed, Handshake, Facebook, and Work in Texas. The OCCC has explored and will continue to leverage unique and nontraditional recruiting opportunities, such as publishing grant, education, and communications positions in the Innovator, which is a monthly newsletter at UT Austin for persons interested in social sector jobs. Additionally, the OCCC has modified its applicant interest process to more immediately reach out to potential candidates and express interest in the candidate and urge consideration of OCCC positions. The OCCC has seen an increase in qualified applicants using these methods. The OCCC's staffing levels, including anticipated new hires, is sufficient to perform the OCCC's principal business functions. The OCCC expects to recruit classes of new examiners routinely in each of the upcoming years to ensure sufficient bench strength and professional development of the financial examiner workforce. Having a recurring class of incoming new financial examiners should shore up the maintenance of a skilled workforce in a future in which turnover rates may exceed historical experience.

The OCCC's future staffing levels are evaluated on an ongoing basis and changes to workforce planning are adjusted based on trends and adjustments in the non-depository financial marketplace. The OCCC's SDSI status gives the agency the fiscal and operational flexibility to enable prompt staffing adjustments. The OCCC will continue to demonstrate the ability to evaluate vacancies and streamline operations, without impact to the ability of the OCCC to fulfill its core mission, goals, and strategies.

Critical Workforce Skills

There are several critical skills that are necessary to ensure the OCCC can operate effectively. The OCCC is committed to continued development in these areas for current staff members and the recruitment and training of the next generation of workers. These skills include:

- Financial Examination Experience
- Regulatory and Legislative Experience
- Customer Service Experience
- Information Technology Expertise
- Financial Statement Analysis
- Investigative Expertise
- Professional Oral and Written Communication Skills
- Database Development & Maintenance
- Risk Management
- FinTech Knowledge and Experience
- Project Management Skills
- Process Analysis
- Management & Leadership Skills
- Knowledge of Federal Regulations
- IT Change Management Expertise
- Internal Control Analysis
- State Reporting Knowledge and Experience
- Regulatory Accounting Expertise
- Legal Expertise
- Database Development and Maintenance Experience
- Document Processing
- Networked Supervision Expertise
- Compliance Management Systems Experience
- Risk Management

Succession and Continuity Planning

The OCCC's goal is to retain its professional workforce and to train and develop employees on the critical skills listed above. Over the next five years, the OCCC will continue to review organizational structure to ensure job design, job responsibilities, and department configurations are effective in supporting agency strategies and goals. The OCCC will expand the use of recruiting sources, including expanded use of social media, as appropriate, to secure the maximum number of qualified applicants, including minorities and women.

The OCCC continues to focus on succession planning, which is an ongoing process that agency leadership regularly evaluates. Succession planning involves senior staff mentors teaching and developing the required skills in the next generation of workers through training and experience, cross training, and careful evaluation of individual job performance. The OCCC is highly committed to this process as it assists the agency maintain skilled personnel at key positions. Preparing qualified staff to carry on the roles of senior management and leadership will require specialized training, internal development through mentoring and project assignment, and other educational opportunities to develop technical and managerial skills.

Future Strategies

OCCC workforce planning will continue to evolve and improve to meet the needs of industries, consumers, the public, and other stakeholders by effectively regulating, educating, protecting, and safeguarding the needs of consumers and financial service providers. The OCCC's workforce focus over the next five years is to recruit, develop, and retain qualified employees. The OCCC plans to expand recruitment efforts, increase training opportunities, and ensure competitive compensation by conducting salary analysis and studies, encouraging a culture of diversity and inclusion, and expanding human capital programs in an effort to support and encourage an engaged workforce.

Schedule G: Workforce Development System Strategic Planning

Not Applicable

Schedule H: Report on Customer Service

The OCCC is committed to providing the highest level of customer service to all stakeholders as outlined in its Compact with Texans. The OCCC’s customer service surveys allow regulated entities, consumers who have registered complaints, and other members of the public who have interacted with the agency to provide their opinion regarding customer service.

Survey

In accordance with Texas Government Code Chapter 2114, to measure the overall satisfaction of agency operations, the OCCC conducted its biennial Customer Service Survey from March 28, 2022 through April 11, 2022. The OCCC has several ways consumers can provide feedback regarding agency operations. These methods include internet-based surveys, stakeholder meetings, and a direct link on the OCCC website where customers can send a message to an agency staff member. The OCCC also solicits feedback in separate surveys as appropriate, including regular licensing satisfaction surveys and customer complaint satisfaction surveys.

Description of Information Gathering Techniques/Methods

The OCCC utilized an electronic survey to reach out to customers. Individuals were sent a survey invitation by e-mail through the OCCC’s survey service provider.

The survey was sent to individuals who the OCCC identified as having had contact with the OCCC between September 1, 2021 and February 28, 2022. The following table illustrates the selection criteria:

Area	Selection Criteria
Consumer Assistance	Complainants and Businesses who filed a complaint or had a complaint filed against them, who provided an e-mail address, between September 1, 2021 and February 28, 2022.
Examination	Licensees whose examination report was finalized between September 1, 2021 and February 28, 2022.
Financial Education/TFEE	All recorded contacts, grant applicants, and grant recipients with agency contact between September 1, 2021 and February 28, 2022.
Legal	Any business or individual with an enforcement action issued against them by the OCCC, whose case was closed between September 1, 2021 and February 28, 2022.
Licensing & Registration	Any business or individual whose new license request or amendment was approved, denied or withdrawn between September 1, 2021 and February 28, 2022.
Public Information	Individuals whose public information request was completed between September 1, 2021, and February 28, 2022.

The participant groups included OCCC licensees and registrants, consumers, grant applicants, grant recipients, financial education class attendees, and members of the public.

The survey was sent to 9,888 individuals and the OCCC received 455 individual survey responses. The total response rate was 4.6%. The number of surveys sent out was significantly higher than previous years due to the OCCC moving licensing and registration renewals to the first half of the fiscal year. The following chart details the survey response data.

2022 Customer Satisfaction Survey			
Department	No. of Invitations	No. of Responses	Response Rate
Consumer Assistance	1094	47	4.3%
Examination	813	43	5.3%
Financial Education/TFEE	159	7	4.4%
Legal	161	5	3.1%
Licensing & Registration	7609	349	4.6%
Public Information	52	4	7.7%
Total	9888	455	4.6%

Survey Questions and Responses

The survey consisted of eight prescribed questions that included specific measures of satisfaction with the OCCC’s facilities, staff interactions, communications, website, complaint handling, timeliness, printed information, and overall satisfaction with the agency. The survey utilized a rating scale from “very satisfied” to “very unsatisfied”. Overall, the majority of survey respondents rated their responses as “very satisfied” and “satisfied”. The following charts detail the consolidated responses for all areas, for each prescribed question.

How satisfied are you with the agency's facilities, including your ability to access the agency, the office location, signs, and cleanliness?		
Rating	No. of Responses	Percentage of Responses
Very Satisfied	167	36.9%
Satisfied	62	13.7%
Neutral	30	6.6%
Unsatisfied	3	.7%
Very Unsatisfied	29	6.4%
N/A - Not Applicable	162	35.8%
Total	453	100.0%

How satisfied are you with agency staff, including employee courtesy, friendliness, and knowledgeability, and whether staff members adequately identify themselves to customers by name, including the use of name plates or tags for accountability?		
Rating	No. of Responses	Percentage of Responses
Very Satisfied	223	49.1%
Satisfied	95	20.9%
Neutral	24	5.3%
Unsatisfied	13	2.9%
Very Unsatisfied	35	7.7%
N/A - Not Applicable	64	14.1%
Total	454	100%

How satisfied are you with agency communications, including toll-free telephone access, the average time you spend on hold, call transfers, access to a live person, letters, electronic mail, and any applicable text messaging or mobile applications?		
Rating	No. of Responses	Percentage of Responses
Very Satisfied	220	48.4%
Satisfied	121	26.6%
Neutral	35	7.7%
Unsatisfied	17	3.7%
Very Unsatisfied	40	8.9%
N/A - Not Applicable	22	4.8%
Total	455	100%

How satisfied are you with the agency's internet site, including the ease of use of the site, mobile access to the site, information on the location of the site and the agency, and information accessible through the site such as a listing of services and programs and whom to contact for further information or to complain?		
Rating	No. of Responses	Percentage of Responses
Very Satisfied	223	49%
Satisfied	125	27.5%
Neutral	38	8.4%
Unsatisfied	20	4.4%
Very Unsatisfied	37	8.1%
N/A - Not Applicable	12	2.6%
Total	455	100%

How satisfied are you with the agency's complaint handling process, including whether it is easy to file a complaint and whether responses are timely?		
Rating	No. of Responses	Percentage of Responses
Very Satisfied	150	33%
Satisfied	88	19.4%
Neutral	42	9.3%
Unsatisfied	2	.4%
Very Unsatisfied	39	8.6%
N/A - Not Applicable	133	29.3%
Total	454	100%

How satisfied are you with the agency's ability to timely serve you, including the amount of time you wait for service in person?		
Rating	No. of Responses	Percentage of Responses
Very Satisfied	181	39.9%
Satisfied	99	21.8%
Neutral	39	8.6%
Unsatisfied	11	2.4%
Very Unsatisfied	33	7.3%
N/A - Not Applicable	91	20.0%
Total	454	100%

How satisfied are you with any agency brochures or other printed information, including the accuracy of that information?		
Rating	No. of Responses	Percentage of Responses
Very Satisfied	163	36.1%
Satisfied	105	23.3%
Neutral	42	9.3%
Unsatisfied	9	2.0%
Very Unsatisfied	32	7.1%
N/A - Not Applicable	100	22.2%
Total	451	100%

Please rate your overall satisfaction with the agency.		
Rating	No. of Responses	Percentage of Responses
Very Satisfied	238	52.7%
Satisfied	121	26.8%
Neutral	33	7.3%
Unsatisfied	14	3.1%
Very Unsatisfied	42	9.3%
N/A - Not Applicable	4	0.9%
Total	452	100%

In addition to the eight prescribed questions the OCCC also asked survey respondents questions specific to the areas they interacted with during the survey time period as follows:

The Consumer Assistance Staff is professional and courteous		
Rating	No. of Responses	Percentage of Responses
Strongly Agree	21	44.7%
Agree	4	8.5%
Neutral	7	14.9%
Disagree	7	14.9%
Strongly Disagree	7	14.9%
N/A - Not Applicable	1	2.1%
Total	47	100%

The Consumer Assistance Staff's communications are clear and understandable.		
Rating	No. of Responses	Percentage of Responses
Strongly Agree	19	40.4%
Agree	6	12.8%
Neutral	6	12.8%
Disagree	6	12.8%
Strongly Disagree	9	19.1%
N/A - Not Applicable	1	2.1%
Total	47	100%

Examiners are professional and courteous when conducting examinations and communicating with licensees.		
Rating	No. of Responses	Percentage of Responses
Strongly Agree	29	67.4%
Agree	11	25.6%
Neutral	1	2.3%
Disagree	0	0.0%
Strongly Disagree	2	4.7%
N/A - Not Applicable	0	0.00%
Total	43	100%

Examination Reports and Exit Briefings address exam issues thoroughly and clearly		
Rating	No. of Responses	Percentage of Responses
Strongly Agree	26	60.5%
Agree	11	25.6%
Neutral	4	9.3%
Disagree	0	0.0%
Strongly Disagree	2	4.7%
N/A - Not Applicable	0	0.0%
Total	43	100%

The Financial Education and TFEE staff are professional and courteous		
Rating	No. of Responses	Percentage of Responses
Strongly Agree	5	71.4%
Agree	0	0.0%
Neutral	1	14.3%
Disagree	0	0.0%
Strongly Disagree	0	0.0%
N/A - Not Applicable	1	14.3%
Total	8	100%

The Financial Education/TFEE staff's communications are clear and understandable		
Rating	No. of Responses	Percentage of Responses
Strongly Agree	5	71.4%
Agree	0	0.0%
Neutral	1	14.3%
Disagree	0	0.0%
Strongly Disagree	0	0.0%
N/A - Not Applicable	1	14.3%
Total	8	100%

The Legal Enforcement Staff's communications are clear and understandable		
Rating	No. of Responses	Percentage of Responses
Strongly Agree	3	60.0%
Agree	1	20.0%
Neutral	0	0.0%
Disagree	0	0.0%
Strongly Disagree	1	20.0%
N/A - Not Applicable	0	0.0%
Total	5	100%

The Legal Enforcement Staff are professional and courteous		
Rating	No. of Responses	Percentage of Responses
Strongly Agree	3	60.0%
Agree	1	20.0%
Neutral	0	0.0%
Disagree	0	0.0%
Strongly Disagree	1	20.0%
N/A - Not Applicable	0	0.0%
Total	5	100%

The Legal Enforcement Staff responds promptly to communications		
Rating	No. of Responses	Percentage of Responses
Strongly Agree	4	80.0%
Agree	1	20.0%
Neutral	0	0.0%
Disagree	0	0.0%
Strongly Disagree	0	0.0%
N/A - Not Applicable	0	0.0%
Total	5	100.0%

The Licensing Staff is professional and courteous		
Rating	No. of Responses	Percentage of Responses
Strongly Agree	198	57.6%
Agree	92	26.7%
Neutral	21	6.1%
Disagree	6	1.7%
Strongly Disagree	15	4.4%
N/A - Not Applicable	12	3.5%
Total	344	100.0%

The Licensing Staff's communications are clear and understandable		
Rating	No. of Responses	Percentage of Responses
Strongly Agree	202	57.9%
Agree	88	25.2%
Neutral	26	7.4%
Disagree	9	2.6%
Strongly Disagree	17	4.9%
N/A - Not Applicable	7	2.0%
Total	349	100.0%

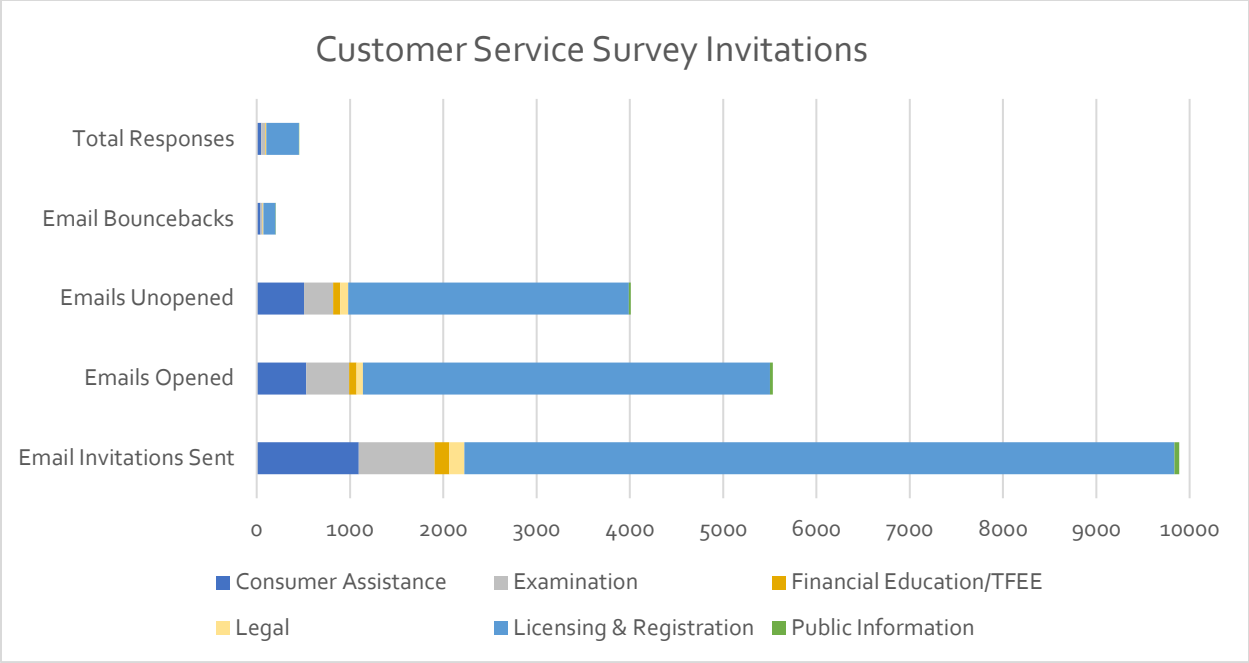
The Public Information Staff is professional and courteous		
Rating	No. of Responses	Percentage of Responses
Strongly Agree	1	25.0%
Agree	2	50.0%
Neutral	1	25.0%
Disagree	0	0.0%
Strongly Disagree	0	0.0%
N/A - Not Applicable	0	0.0%
Total	4	100.0%

The Public Information Staff's communications are clear and understandable		
Rating	No. of Responses	Percentage of Responses
Strongly Agree	1	33.3%
Agree	2	66.7%
Neutral	0	0.0%
Disagree	0	0.0%
Strongly Disagree	0	0.0%
N/A - Not Applicable	0	0.0%
Total	3	100.0%

Analysis of Findings

The survey results show an overall satisfaction with the OCCC, with 80% of respondents rating the agency as “satisfactory” or “very satisfactory”. In addition to overall satisfaction in each area, respondents provided additional input on professionalism, communication, and courteousness providing high ratings in these additional areas.

The survey is one tool the OCCC uses to determine stakeholder satisfaction. It is important to note when evaluating survey data that low response rates may indicate responses from only those with the most positive or negative impressions of the OCCC. Additionally, of the 9,888 surveys that were emailed out to individuals who had interacted with the agency during the survey period, over 4,000 of the survey invitation e-mails were not opened or bounced back undeliverable. The wide variance between the service areas, consumers’ interaction with survey email invitations, and the limited responses may skew the analysis of the survey data. The following chart shows the disposition of survey invitations that were e-mailed to consumers.



Customer service remains a priority for the OCCC. The data from this survey is used to help guide, shape, and train employees on customer service best practices. The OCCC will continue to explore opportunities for customer service training and additional ways to solicit feedback from consumers.

Customer Service Performance Measures

Outcome Measure

- Percentage of Surveyed Customer Respondents Expressing Overall Satisfaction with Services: The total number of survey respondents indicating that they are satisfied with the OCCC, divided by the total number of agency survey respondents. **80%**

Output Measures

- Total Customers Surveyed: The number of customers who receive access to surveys regarding department services: **9,888**
- Response Rate: The percentage of total customers surveyed who completed the survey: **4.6%**
- Total Customers Served: Total number of customers receiving services through Department’s programs: **9,888** (within the 6-month survey period)

Efficiency Measure

- Cost per Customer Surveyed*: Total costs for the department to administer the customer surveys divided by the total number of customers surveyed: **\$0**
*No identifiable costs were incurred to administer the customer service surveys

Explanatory Measures

- Total Customers Identified: The total population of customers in all unique customer groups.
9,888
- Total Customer Groups Inventoried: The total number of unique customer groups identified for each department's program: **6**