



Office of Consumer Credit Commissioner
Strategic Plan

Fiscal Years 2027-2031

June 1, 2026

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TABLE OF CONTENTS

Mission 4

 Goal A: Consumer Protection 4

 Goal B: Effective Licensing & Registration 10

 Goal C: Financial Education 14

 Goal D: Efficient and Effective Agency Operation 16

Redundancies and Impediments..... 21

Supplemental Schedules 24

Schedule A: Budget Structure 25

 Goal A: Consumer Protection 25

 Goal B: Effective Licensing & Registration 27

 Goal C: Financial Education 27

 Goal D: Efficient and Effective Agency Operation 28

Schedule B: Performance Measure Definitions 30

Schedule C: Historically Underutilized Business Plan 59

Schedule F: Agency Workforce Plan 60

Schedule H: Report on Customer Service 70



Mission

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.

Agency Goals and Action Plans

The OCCC's mission is accomplished by promoting the highest principles of professional conduct, ethics, stewardship, and conservation of funds, while engaging in limited, balanced, and effective regulation. To fulfill the agency's mission, the OCCC observes 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, encouraging communication among the financial services industry, the consumer public, and the OCCC.

Protect and safeguard consumers against unlawful and unfair lending practices.

Goal A: Consumer Protection

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

Actions Required to Achieve Goal

- Conduct comprehensive examinations and investigations of regulated entities to ensure compliance with statutory and rule requirements in a thorough, accurate, and timely manner.
- Investigate, process, and respond to complaints against OCCC-regulated financial service providers in a professional and timely manner.
- Monitor regulated entities through an off-site monitoring program.
- Identify problem financial service providers and industry practices and administer supervisory and enforcement actions as warranted.
- Leverage partnerships with state and federal regulatory counterparts to build relationships, coordinate activities, and facilitate increased supervision strategies to ensure the most effective use of regulatory resources.

- Research emerging issues, including financial technologies and the increased use of automated decision-making models, changing industry models, statutory changes, and economic conditions, to develop appropriate supervisory strategies to adapt to changes.
- 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.
- Engage in opportunities to encourage compliance through attendance at industry-related events, presentations, and meetings.
- Develop and refine regulatory policy and administrative rules using a transparent and participatory process to obtain feedback from entities regarding proposed rule updates.
- Promote cybersecurity awareness and best practices among regulated entities and department employees.
- Monitor cybersecurity incidents and remediation efforts reported by regulated entities.
- Enhance supervision and monitoring of compliance management systems, including the use of artificial intelligence, through examination procedures and evaluation of information technology risk.
- Retain qualified employees through a competitive salary program, specialized training, and career advancement opportunities. Promote a culture of state service as a career.
- Monitor consumer financial markets for relevant trends and identify areas of potential risk to consumers.
- Modernize agency technology through cloud-based offerings, as appropriate.

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.
- Ensure Texans have access to safe financial services providers that comply with applicable laws and regulations.
- Continue to evaluate and utilize technology to streamline the examination process.
- Provide consumers with 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 fairly distributed across regulated industries.
- Seek input on the annual budget through a public hearing.
- Ensure adherence to 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.

- Ensure efficient and effective operations, completing the transition to NMLS (Nationwide Multistate Licensing System) and SES (State Examination System).

- Leverage technology to conduct efficient, risk-focused examinations that target areas of concern and facilitate effective examinations on and off-site.
- Review examination procedures continually and develop and refine procedures to address changes in industry practices when necessary.
- As applicable, share information and collaborate with other regulators to minimize regulatory burden and ensure comprehensive compliance reviews.
- Conduct off-site monitoring to detect risks where appropriate.
- Manage examination schedules and procedures to reduce on-site examination time, travel burden, and associated expenses.

3. Effective in successfully fulfilling core functions, measuring success in achieving performance measures, and implementing plans to continuously improve.

- Meet or exceed performance measures related to licensed and registered entities.
- Use a risk-profiling methodology for examination selection to focus limited resources on areas that indicate the greatest potential for noncompliance.
- Perform regular reviews of agency policies and procedures to evaluate ways to improve efficiency in fulfilling agency goals.
- Provide ongoing training and professional development opportunities for agency staff.
- Monitor legislative and emerging issues as well as the potential impact on regulated entities.

4. Attentive to providing excellent customer service.

- Serve as an effective resource for stakeholders concerning best practices and regulatory requirements.
- Assist consumers with complaints in a professional and timely manner.
- Offer multi-channel communication methods for consumers to contact the OCCC.
- Provide a wide selection of consumer-related information on OCCC's website.
- Leverage social media to encourage enhanced communication with stakeholders.
- Provide customer service training opportunities for staff.
- Seek feedback from stakeholders through a customer service survey.
- Participate in outreach events to educate and inform regulated entities.

5. Transparent such that agency actions can be understood by any Texan.

- Ensure that the OCCC's website contains up-to-date information related to license or registrant-specific industry, including rate information, proposed rule changes, enforcement actions and orders, agency advisory bulletins, and guidance.
- Provide status reports regarding agency operations and industry activity, including the Report on Availability, Quality, and Pricing of Certain Financial Services and Consumer Loan Products.
- Seek input to improve the OCCC's services.
- Engage stakeholders with opportunities to discuss rules and legislative changes.

Additional Consumer Protection Considerations

The OCCC is dedicated to its Consumer Protection mission, working to ensure Texans have access to fair, transparent, and competitive financial products. The agency advances this mission through effective complaint resolution, examinations, investigations, administrative enforcement actions, and the publication of compliance resources and tools.

Complaint Resolution

Consumer Assistance staff receive and review complaints and respond to questions related to financial service products regulated by the OCCC. The agency accepts complaints and inquiries through multiple channels, including an online portal. The OCCC is committed to responding to consumer complaints promptly and works to obtain responses from regulated industries as efficiently as possible to help expedite the complaint process. When the OCCC receives complaints that are outside of its jurisdiction, staff redirect the inquiry to the appropriate regulatory agency. Although the OCCC strives to resolve complaints within the Consumer Assistance Department, when department staff are unable to do so, unresolved complaint matters are referred to the investigation and legal areas.

The OCCC is dedicated to maintaining a high-performing and engaged Consumer Assistance team. Staff participate in ongoing customer service training to build the skills needed to manage a steady volume of complaints. The department also emphasizes training in the technical knowledge required to effectively evaluate complaints, identify potential compliance concerns, recognize areas of consumer harm, and determine appropriate remedies. The OCCC regularly refines its complaint-processing systems, guidelines, and procedures to keep pace with evolving regulatory requirements, technological developments, and emerging issues. The chart below highlights complaint activity during FY '24 and FY '25.

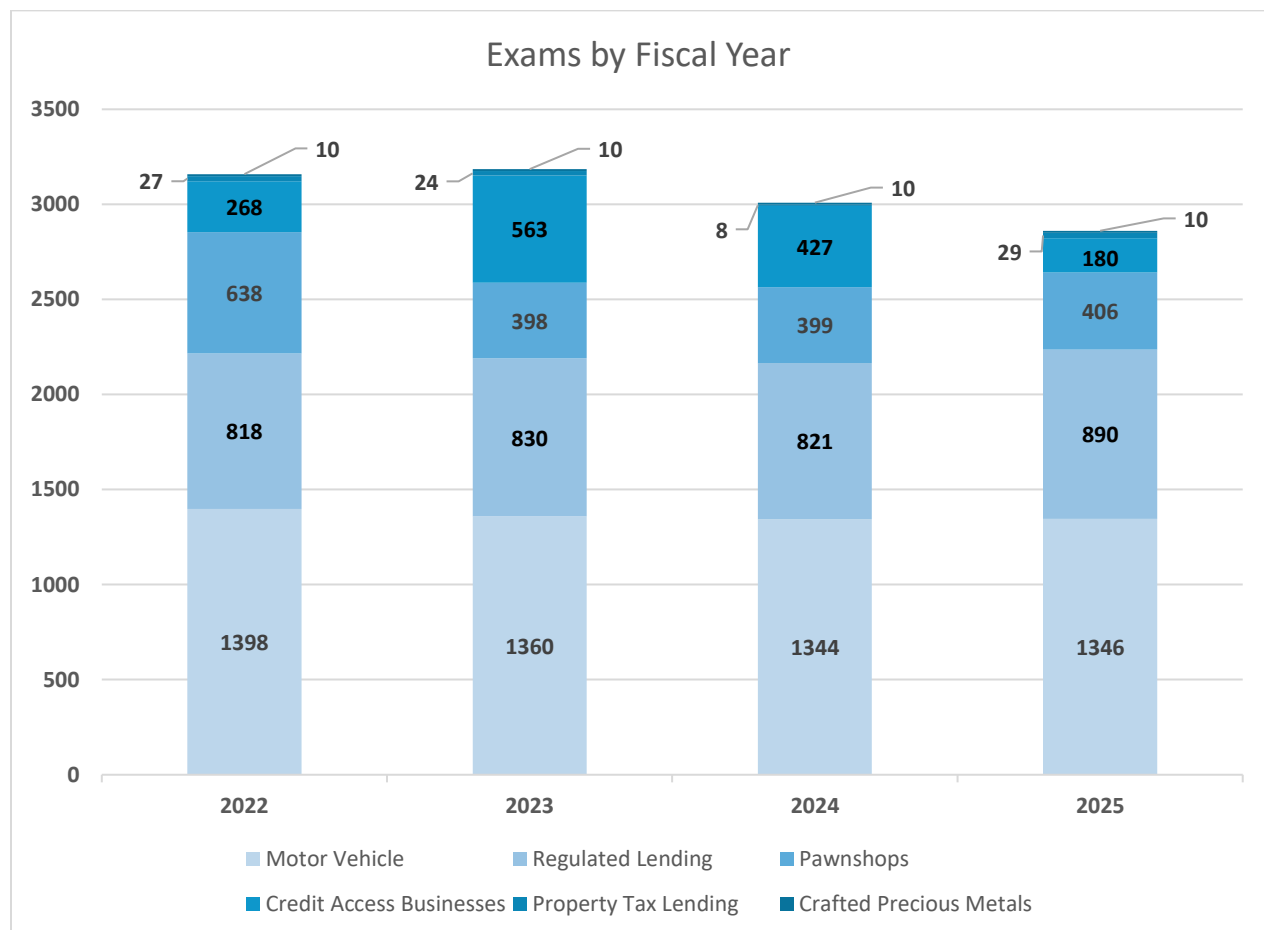
Complaint Type	FY'24 Number Processed	Percent of Total	FY'25 Number Processed	Percent of Total
Motor Vehicle Sales Finance	916	51.8%	922	50.5%
Non-Jurisdictional	316	17.9%	374	20.5%
Regulated Lenders	172	9.7%	169	9.3%
Pawnshops	97	5.5%	82	4.5%
CAB Payday Loans	86	4.9%	76	4.2%
CAB Auto Title Loans	76	4.3%	100	5.5%
Registered Creditors	70	3.9%	64	3.5%
Property Tax Lenders	23	1.3%	20	1.1%
Debt Management/Settlement	9	.5%	16	0.9%
Manufactured Housing	3	.2%	0	0%
Refund Anticipation Loan	1	.1%	0	0%
Crafted Precious Metal Dealers	0	0%	4	0.2%
Grand Total	1,769	100%	1,827	100%

Examination and Investigation

To promote compliance with state financial laws, the OCCC conducts examinations of licensed financial service providers, including Motor Vehicle Sales Finance companies, Consumer Lenders, Pawnshops, Credit Access Businesses, and Property Tax Lenders. The agency also has examination authority over registered Crafted Precious Metal Dealers. In addition, the OCCC has investigative authority over Registered Creditors, including Retail Installment Sales providers, Tax Refund Anticipation Loan providers, Debt Management/Settlement providers, and Manufactured Home Credit transactions. Beginning in FY '27, the agency will have investigative authority over Commercial Sales-Based Financing.

The OCCC works to ensure that all licensed entities maintain an acceptable level of compliance, with a benchmark goal of at least 85%. One key outcome of the examination program is the amount of restitution returned to consumers because of identified compliance violations. Since 2014, more than \$100 million in restitution has been returned to Texans through OCCC actions.

The chart below provides a four-fiscal-year comparison of examinations conducted across regulated industries. Motor vehicle sales finance licensees account for the highest number of examinations due to the size of the industry, followed by regulated lenders, pawnshops, credit access businesses, property tax lenders, and crafted precious metal dealers.



The OCCC conducts examinations to detect violations of the law, consumer harm, unlicensed activity, and to identify other compliance issues. During examinations, OCCC staff review individual transactions, assess the business's compliance management systems, and determine the adequacy of management oversight. Examinations may be structured as large enterprise-level examinations that encompass several licenses, multi-state examinations in conjunction with other regulators, or as storefront branch-level examinations.

Examinations are increasingly conducted at multiple levels of scope and complexity. This evolving structure reflects a broader shift in financial regulation toward greater state leadership and coordination, with states playing an increasingly significant role in addressing emerging consumer protection risks where federal frameworks may be less specific or slower to adapt.

Through examinations and off-site monitoring, the OCCC obtains and analyzes quantitative and qualitative data related to regulated financial products and services. This data-driven analysis supports research, education, and policy development efforts aimed at advancing consumer protection objectives. The analysis also helps the department assess performance, allocate examiner resources more efficiently, and strengthen collaboration with both internal partners and external stakeholders.

The agency continues to evaluate and modernize its use of technology, including expanded integration of NMLS and SES, as well as the refinement of internal platforms and workflows. Over the next five years, the OCCC anticipates that SES will be the primary examination environment, significantly improving efficiency, consistency, and data integration across jurisdictions. These technological enhancements will further support the development of standardized best practices and more scalable supervisory models.

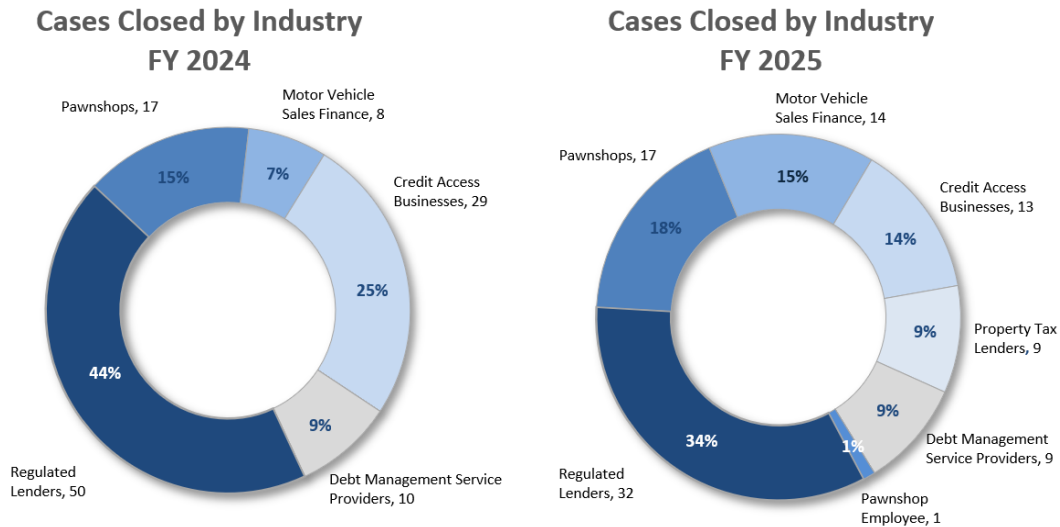
The consumer financial marketplace continues to evolve rapidly, particularly through the expansion of financial technology (FinTech) products and services. New and emerging offerings—including buy-now-pay-later products, earned wage access, income share agreements, cryptocurrency-backed lending, and bank partnership-based financial products often operate in regulatory gray areas where statutory applicability may be complex or unsettled. The OCCC must remain agile and forward-looking in evaluating these products to ensure appropriate oversight, consumer protection, and regulatory clarity as markets evolve.

The OCCC is dedicated to cultivating a high-performing and engaged financial examiner workforce. The department supports a culture that focuses on developing leaders who are strategic and forward-thinking, who can position the OCCC for success. The OCCC invests a significant amount of resources in examiner development supporting a structured career ladder that progresses staff through defined training phases and certifications evidencing examination competency in specialized areas. Continuous learning and training are a core foundation of the department.

Administrative Enforcement and Compliance Tools

The OCCC's legal team supports consumer protection by initiating administrative enforcement actions against businesses that commit violations and engage 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 charts below provide a snapshot of enforcement activities in fiscal years 2024 and 2025.



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, the legal team has transitioned enforcement case management from the OCCC’s previous system (ALECS) to a more streamlined system that uses integrated productivity and workflow tools to enhance efficiency, transparency, and case tracking. Team members will need to continue to react quickly to legal and technological changes.

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).
- Support an effective licensing program by consistently processing applications in a timely, efficient manner that keeps pending volumes manageable.

- Analyze all aspects of the application and renewal processes to ensure efficiency, integrity, and data necessity.
- Participate when relevant in the maintenance and improvement of online licensing systems to facilitate internal efficiency and usefulness for external users.
- Foster productive communication with applicants, licensees, stakeholders, and trade groups.
- Provide education, instruction, and support to applicants through the OCCC website, NMLS Resource Center, and other communication tools.
- Provide professional development opportunities for licensing staff and ensure appropriate tools and resources are available to equip staff to deliver high-quality, consistent performance.

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 distributed fairly for all regulated industries.
- Ensure adherence to 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 operations and greater self-service and transparency for public users.

3. 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.
- Complete transition of all licenses to NMLS to support agency operations.

4. Attentive to providing excellent customer service.

- Handle inquiries in a professional and timely manner.

- Provide resources via the OCCC website, NMLS Resource Center, and other technologies to inform the public.
- Process applications timely and efficiently.
- Seek feedback from applicants, licensees, and registrants 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.
- Communicate the application and renewal processes clearly in written instructions.
- Provide real-time status throughout the application process as well as timely and informative responses to inquiries.

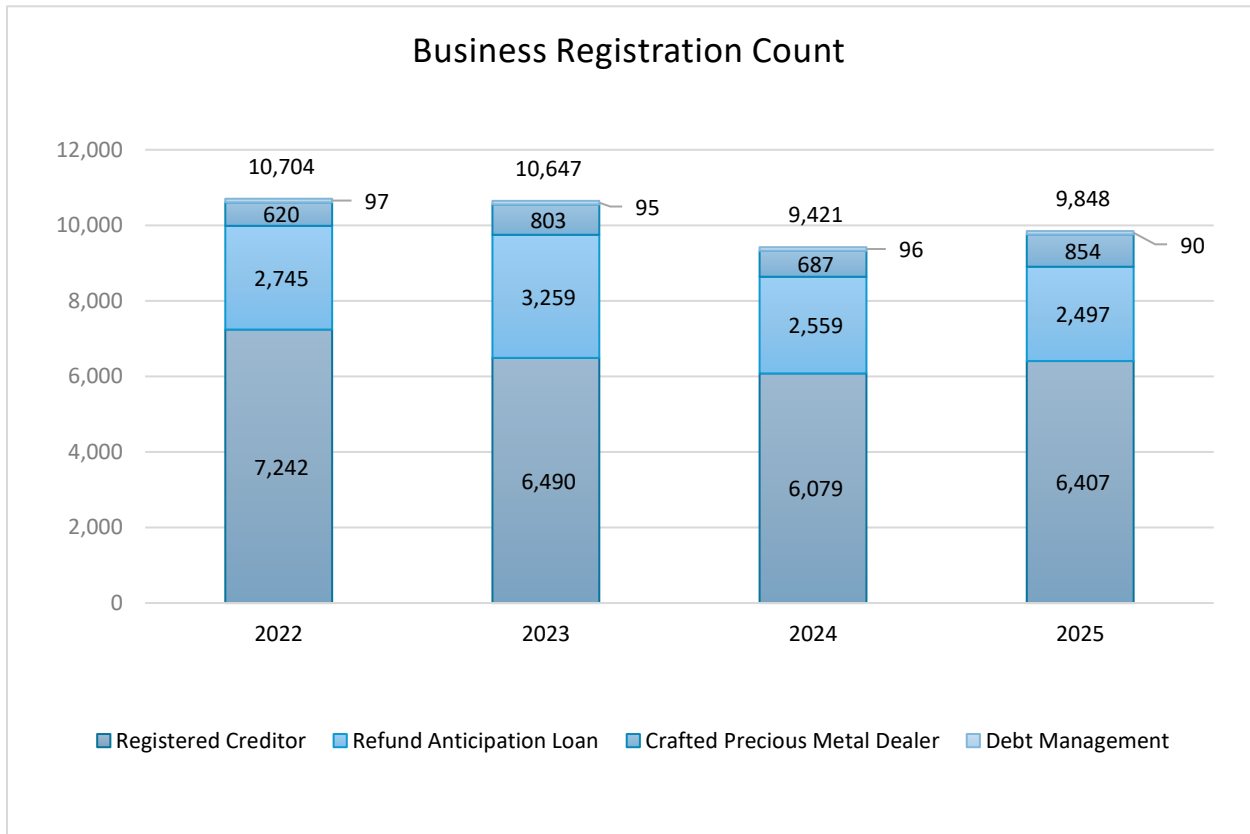
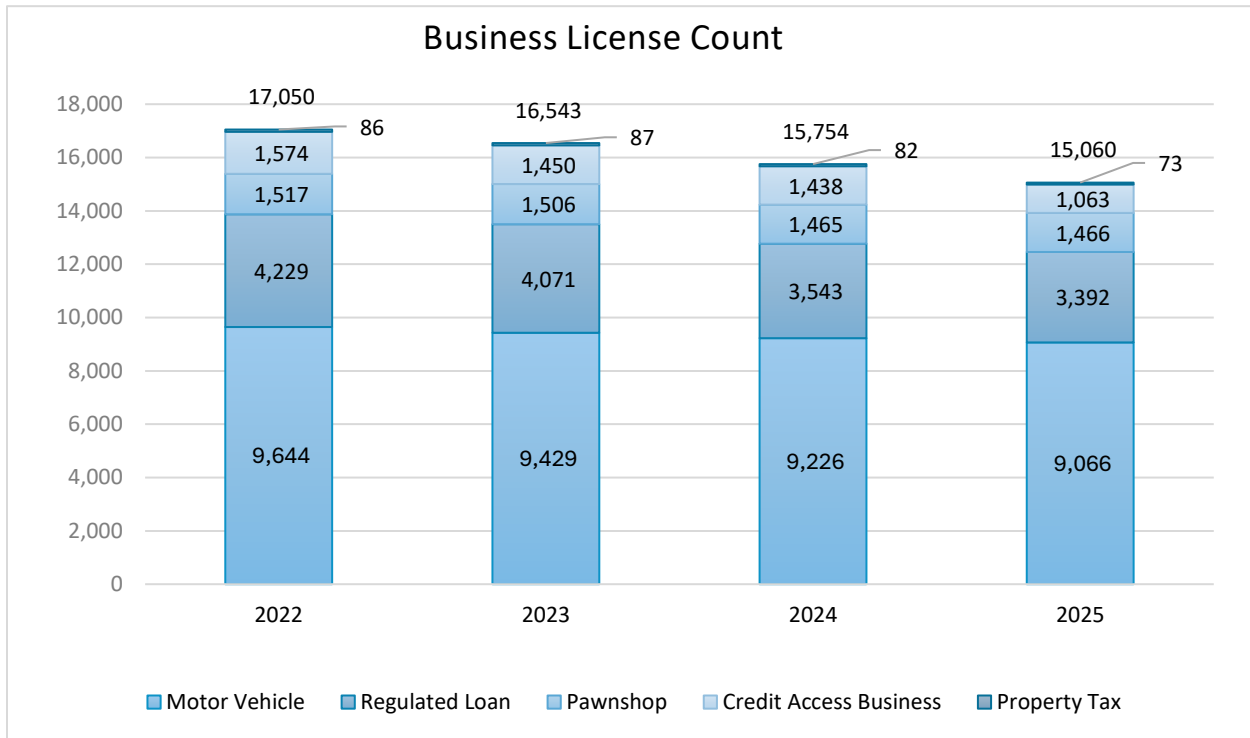
Additional Licensing and Registration Considerations

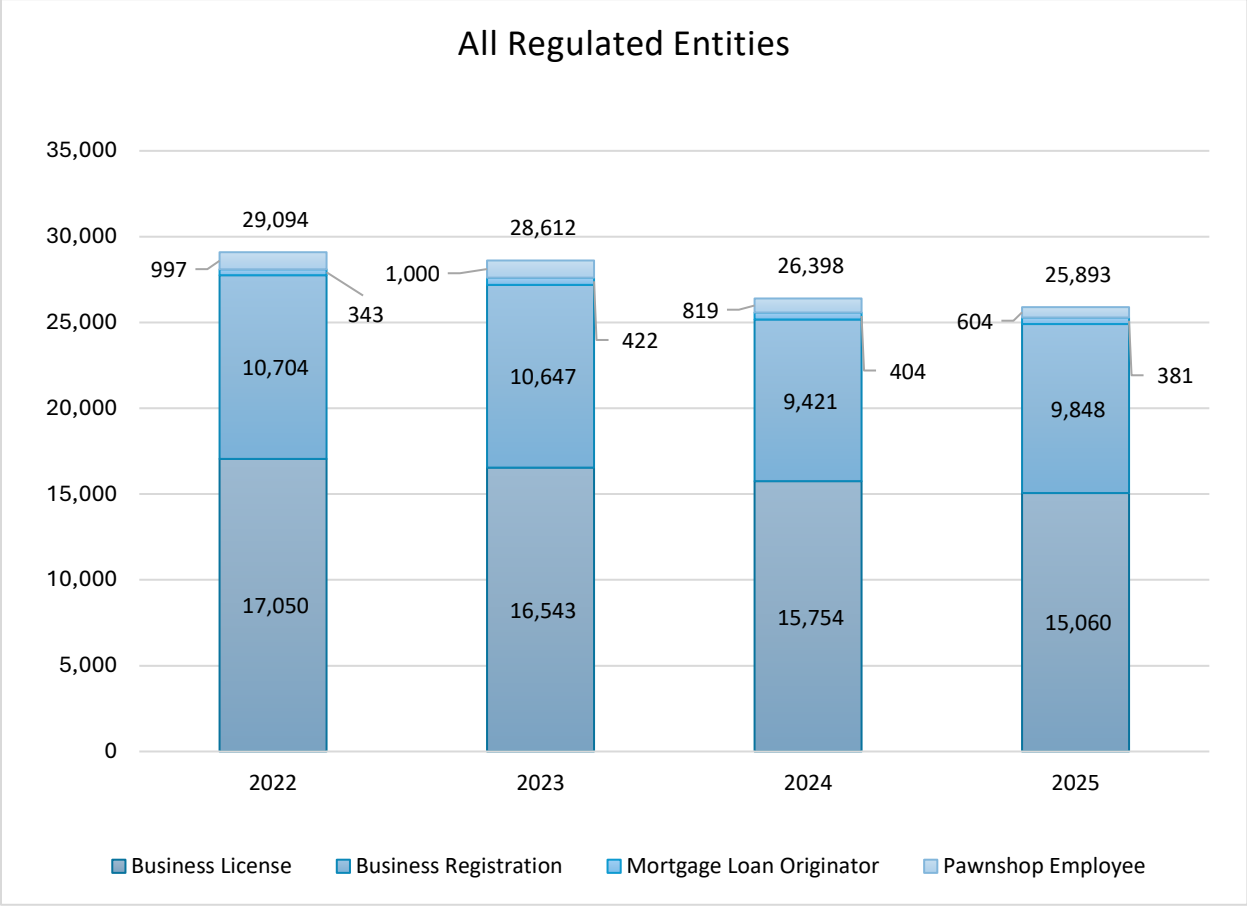
The OCCC licenses regulated lenders, motor vehicle sales finance dealers, commercial motor vehicle sales finance dealers, credit access businesses, property tax lenders, and pawnshops. The OCCC registers debt management service providers, crafted precious metals dealers, refund anticipation loan facilitators, manufactured housing, retail creditors. Beginning in FY '27, commercial sales-based finance providers will also register. Residential mortgage loan originators and certain pawnshop employees must be individually licensed. Generally, applicants submit their applications online. Licensing staff review applications and communicate with applicants 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, usually via NMLS. 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 innovations are expanding in the financial marketplace. 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 use of NMLS will present opportunities to support collaboration among state and federal regulators to more effectively supervise the regulated industries and reduce regulatory burden.

Over the last two years, the OCCC's license and registration population has declined by about 9%. While the possibility of a more significant decline in the number of regulated entities remains, recent economic and market trends indicate that any potential future decline is more likely to be gradual. The OCCC will continue to monitor license and registration activity and adjust operations and processes as appropriate.

The following charts outline license and registration counts for the last four fiscal years.





Goal C: Financial Education

Support and provide educational services that promote financial wellness and economic stability for Texans. Encourage communication and cooperation among the nonbank financial services industry, the consumer public, and the OCC. 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 collaboration with government agencies, community organizations, and other interested parties.
- Deliver financial education that empowers consumers to make informed financial decisions.
- Develop and distribute educational materials through the identification of common consumer financial complaints and concerns.
- Administer 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 TFEE responsibly.
- Ensure adherence to 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.

- Promote virtual and in-person educational opportunities to expand agency reach while conserving state funds.
- Develop train-the-trainer programs to expand the distribution of materials to 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 relevant professional development and training to staff continuously.
- Conduct risk analysis of grant recipients and develop mitigation plans to ensure appropriate use and management of funding.

4. Attentive to providing excellent customer service.

- Provide an updated selection of consumer-related information on OCCC's website.
- Respond promptly to requests for educational materials and presentations.
- Seek feedback from stakeholders through a customer service survey.

5. Transparent such that agency actions can be understood by all Texans.

- Provide quarterly reporting of financial education data to the Finance Commission.
- Provide regular reporting on TFEE grant activities.
- Publish financial education opportunities and resources 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 Texans. Financial education offerings continue to assist consumers in achieving various life goals, such as saving for retirement, budgeting for unexpected expenses, avoiding financial exploitation, and improving credit. 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.

During the 89th Legislative session (2025), HB 27 was passed. This bill requires students to complete a standalone half-credit personal financial literacy course as a high school graduation requirement. HB 27 ensures all Texas students receive focused instruction in budgeting, credit, saving, loans, and other essential money management skills. Over the next five years, the OCCC looks forward to partnering with Texas schools to support and assist in implementing the bill.

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 and is managed by the 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 over \$3,000,000 to support financial education and capability throughout Texas.

The OCCC continues to pursue innovative ways to market the TFEE grant and enhance the grantee selection process. Over the next 5 years, the agency will streamline the semi-annual reporting process by updating tracking tools, centralizing data, and standardizing workflows across grantee programs. The OCCC seeks to reduce administrative burden while keeping accountability strong.

Goal D: Efficient and Effective Agency Operation

Deliver high-quality, effective regulation of nonbank financial services by ensuring the OCCC operates at the highest standards of accountability, transparency, compliance, professional conduct, and ethical stewardship. The OCCC will promote a fair, competitive, and innovative financial marketplace that protects consumers while supporting responsible economic growth in Texas.

Actions Required to Achieve Goal

- Promote a culture of transparency, compliance, and accountability.
- Maintain strong systems of internal controls and ensure the integrity of financial reporting.
- Develop a comprehensive annual budget and staffing plan.
- Monitor budgets and tightly control expenditures.
- Prepare and deliver SDSI agency reports to the Governor and Legislature in an accurate and timely manner.
- Monitor and assess information technology security risks and develop mitigation strategies.
- Utilize technology to streamline processes throughout the agency.
- Update and test the Continuity of Operations Plan (COOP) as directed by the State Office of Risk Management (SORM).
- Invest in efforts that support employee training, recruitment, and retention to maintain a highly skilled staff.
- Respond promptly to requests for information under the Public Information Act.

- Support and promote Financial Education.
- Collaborate with the Department of Banking and the Department of Savings and Mortgage Lending on Finance Commission efforts to achieve greater efficiency.

Support of Statewide Objectives

1. Accountable to the People of Texas

- Provide clear, regular reporting on financial performance, budget status, and key performance measures.
- Maintain accessible, effective channels for consumers to submit complaints and obtain assistance.
- Serve as a prudent steward of agency resources in accordance with SDSI requirements.
- Engage stakeholders on regulatory policy, rulemaking, and budget development.
- Ensure the cost of regulation remains reasonable, fairly distributed, and aligned with risk.

2. Efficient and Responsible in the Use of Resources

- Streamline operations and improve processes when needed.
- Implement improvements or suggestions noted in external audits.
- Comply with applicable contracting requirements.
- Share information, services, and collaborate with the other Finance Commission agencies.

3. Effective and Results-Driven

- Use data, technology, and performance metrics to improve regulatory outcomes.
- Evaluate and implement emerging technologies, including artificial intelligence, where appropriate.
- Coordinate with state and federal regulators to strengthen supervision and information sharing.
- Support employee training and professional development to sustain institutional knowledge, within available resources.
- Conduct regular COOP exercises and cybersecurity training.
- Review and update internal policies to support continuous improvement.

4. Responsive and Service-Oriented

- Empower stakeholders by updating information on the OCCC website promptly.
- Ensure opportunities exist for stakeholder input regarding every aspect of the OCCC operations.
- Seek feedback from stakeholders through a customer service survey.
- Process consumer complaints in a timely and professional manner.
- Maintain open lines of communication with consumer organizations and trade groups to discuss key issues.

5. Transparent and Accessible

- Publish, or make accessible, data sets of public information that may be of interest to the public.
- Hold an annual public hearing on the agency's budget prior to Finance Commission submission.
- Publish procurement contracts on the OCCC's website, as appropriate.

- Seek input to improve the OCCC's services.
- Comply with Public Information Act requirements.
- Ensure information posted on the website is in a compliant and accessible format.

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.

Financial Operations

The OCCC has operated as an SDSI agency since 2009 and is fully self-funded. The agency develops an annual budget for approval by the Finance Commission and conducts a public budget hearing each year.

This structure provides flexibility to respond to changes in the financial services marketplace, including adjusting staffing levels, compensation, and operational priorities. This flexibility supports efficient operations, timely decision-making, and the ability to attract and retain qualified personnel.

The OCCC is responsible for all direct and indirect costs and does not receive any general revenue funds from the state. The OCCC derives its revenue primarily through the collection of license and registration application fees, and renewal assessments and fees. The OCCC deposits all revenues in an account at the Texas Treasury Safekeeping Trust Company. Certain 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 is navigating budgetary constraints driven by higher operating costs and lower revenue streams, which together create challenges in sustaining current operations. While these fiscal pressures underscore the need to streamline processes and prioritize essential action, they also pose potential impacts to service quality and regulatory effectiveness. The assessment structure has not been updated since 2010 in most industry areas. To continue operating effectively, assessment structures will need to be modernized to appropriately cover the costs of regulation and to ensure that assessments are fairly distributed within and among industry segments.

Information Technology

The OCCC's Information Technology Division oversees a full portfolio of technology systems, digital communication assets, and core infrastructure. The division designs, deploys, maintains, and modernizes the OCCC's network environment; external and internal websites; endpoint devices; hardware and

software platforms; connectivity configurations; data resources; and security and privacy protocols. In alignment with state requirements under Texas Government Code 2054.519, the division also administers ongoing cybersecurity and artificial intelligence awareness training for all agency personnel. Additionally, IT manages the change-management processes and facilitates the OCCC Security Policy Compliance Committee.

The agency currently operates a cloud-based application and database platform that supports licensing, examination, application processing, and complaint management. To enhance efficiency and system capability, the OCCC has begun, and will complete within the next 5 years, transition into other systems, including NMLS, SES, and an Oracle APEX-based database platform. As information technology continues to evolve rapidly, the IT division actively evaluates emerging tools, architectures, and operational efficiencies to ensure OCCC systems remain resilient, secure, scalable, and responsive to the demands of a dynamic technological landscape.

The IT division also ensures the OCCC's strategic alignment with the State Strategic Plan. This includes maintaining strong cybersecurity and privacy postures; assessing and mitigating risks across current and planned technology environments; implementing policy-based and technical safeguards; and preventing the accumulation of legacy technology debt. Policies and procedures undergo regular review and revision to reflect industry standards, best practices, Texas statutes, and the state's emerging technology roadmap.

Artificial Intelligence (AI) is becoming increasingly prevalent in both agency operations and license and registrant operations. AI can improve efficiency, enhance workflows, and support faster, more informed decision-making. However, AI is not a replacement for human judgment. Human oversight is essential for ensuring accuracy, accountability, and contextual understanding—capabilities AI cannot replicate. While AI is a powerful and valuable tool, it cannot and should not replace the responsibility of human oversight. The OCCC is committed to transparent internal use of AI while also ensuring that AI deployed across regulated industries is managed within established legal and regulatory frameworks.

Building and Facilities

The OCCC is currently headquartered in the Finance Commission Building at 2601 North Lamar Boulevard, Austin, Texas, which it shares and co-owns with the other Finance Commission agencies, the Department of Banking and the Department of Savings and Mortgage Lending. In January 2025, the FC agencies purchased the property at 3500 Jackson Avenue, Austin, Texas. These 3.89 acres on the southern end of the Camp Hubbard campus were purchased from the Texas Department of Transportation. In March 2026, the FC agencies signed a \$52.8 million interagency agreement with the Texas Facilities Commission (TFC) to remediate and demolish the existing building on the property and construct an approximately 63,500 square foot facility to house the FC agencies. The first draw was paid to TFC in mid-March 2026 to begin the construction project, with an estimated completion date in mid-2028.

Cash reserves set aside to cover the expenses related to the purchase and construction of a new building and relocation were approved by the Office of the Governor in March 2023, along with subsequent

approval given in November 2025 to increase the facility planning reserves in accordance with Texas Government Code § 2165.261.

Agency Workforce

The OCCC's greatest asset is its workforce. With more than 24,000 financial service providers licensed and registered, the OCCC must maintain the capacity to regulate a large and diverse population. To meet this demand, the OCCC is prioritizing the retention of experienced staff and striving to cultivate a talented and engaged workforce. A committed and capable staff that supports operational excellence is essential to the OCCC's success.

Efficiency and Collaboration

The OCCC is committed to operating efficiently. Through collaboration with legislative offices, consumer groups, regulatory counterparts, consumers, and regulated industries, the agency ensures it is at the forefront of regulatory changes and developments. Remaining abreast of effective policies, industry developments, and new technology ensures the OCCC is innovative, efficient, and keeps internal and external stakeholders up to date on regulatory developments and agency operations.

The OCCC actively collaborates with its counterparts in other states and through national and regional regulator associations to share best practices and strengthen regulatory consistency. Staff regularly provide presentations, feedback, and information to various interested stakeholder groups, including the Texas Department of Motor Vehicles (DMV), along with specific industry trade groups. Agency staff hold leadership positions on various boards and committees to ensure that Texas' voice is well represented in matters affecting regulatory policy. Agency staff are also on the board of the Texas Jump\$tart Coalition, the Texas Department of Motor Vehicles Consumer Protection Advisory Committee, and the Texas Department of Licensing and Regulation Residential Solar Retailers Stakeholder Work Group.

Sunset Review

The Sunset Advisory Commission most recently evaluated the OCCC during the 2018–2019 review cycle. The agency was continued by the 86th Legislature through September 1, 2031, affirming its ongoing role in protecting consumers and supporting a stable and competitive financial services marketplace in Texas.

Redundancies and Impediments

REDUNDANCIES AND IMPEDIMENTS	
<p>SERVICE, STATUTE, RULE, OR REGULATION (PROVIDE SPECIFIC CITATION IF APPLICABLE)</p>	<p>The Texas Finance Code’s licensing chapters include provisions that are outdated and inconsistent. These provisions could be modernized to be more internally consistent and better align with the OCCC’s use of NMLS as an online licensing system.</p> <p>A provision on NMLS lists some (but not all) OCCC licenses and registrations. Tex. Fin. Code §14.109.</p> <p>Licensing provisions specify that annual license fees are due 30 days before expiration, and that the date of expiration depends on when the OCCC provides a written notice of delinquency. Tex. Fin. Code §§342.154, 342.155, 348.506, 348.507, 351.154, 351.155, 353.506, 353.507, 371.064, 393.612, 393.613.</p> <p>Licensing provisions specify that a license may be transferred with the OCCC’s approval. Tex. Fin. Code §§342.163, 348.512, 351.163, 353.512, 371.070, 393.620.</p> <p>The Finance Code requires certain licensees to display their licenses at a place of business. Tex. Fin. Code §§ 342.152, 351.152, 371.067, 393.610.</p> <p>Chapter 393 of the Finance Code provides a 30-day period to set a hearing on denial of a credit access business license application, while other chapters provide a 60-day period. Tex. Fin. Code § 393.607(c).</p> <p>Chapter 398 of the Finance Code provides a January 31 date for commercial sales-based financing registrants to file a registration renewal. Tex. Fin. Code §398.053(b).</p>
<p>DESCRIBE WHY THE SERVICE, STATUTE, RULE, OR REGULATION IS RESULTING IN INEFFICIENT OR INEFFECTIVE AGENCY OPERATIONS</p>	<p>The statute should acknowledge the OCCC’s ability to use NMLS as a standardized, efficient system for each license and registration type.</p> <p>The provisions on license expiration and due dates expiration are unnecessarily complex and do not acknowledge licensees’ ability to pay fees at any time during a renewal period.</p> <p>The provisions on transferring licenses create unnecessary complexity because, in the event of a transfer of ownership, an eligible transferee business can obtain a new license.</p> <p>The provisions on displaying licenses at business locations are outdated and seem to contemplate paper licenses at physical locations. License information is publicly available online.</p> <p>The requirement to set a hearing within 30 days of the hearing request may inhibit the ability of the OCCC and license applicants to thoroughly conduct a contested case hearing on</p>

	<p>the denial of the license application, including discovery under SOAH rules.</p> <p>The January 31 date for commercial sales-based financing registrants is unnecessarily specific and does not align with the OCCC’s typical renewal and reinstatement periods.</p>
<p>PROVIDE AGENCY RECOMMENDATION FOR MODIFICATION OR ELIMINATION</p>	<p>Amend §14.109 to specify that the OCCC may license and register each type of regulated entity through NMLS.</p> <p>Amend §§342.154, 342.155, 348.506, 348.507, 351.154, 351.155, 353.506, 353.507, 371.064, 393.612, and 393.613 to remove unnecessary requirements for licensees to pay fees 30 days before expiration, and to enable the OCCC to set consistent dates for license renewal, expiration, and fee due dates.</p> <p>Remove the license transfer provisions at §§342.163, 348.512, 351.163, 353.512, 371.070, and 393.620.</p> <p>Remove the license display provisions at §§342.152, 351.152, 371.067, and 393.610.</p> <p>Amend §393.607(c) to provide that an applicant is entitled to a hearing not later than the 60th day after the applicant’s hearing request.</p> <p>Amend §398.053(b) to enable the OCCC to set consistent dates for registration renewal, expiration, and fee due dates.</p>
<p>DESCRIBE THE ESTIMATED COST SAVINGS OR OTHER BENEFIT ASSOCIATED WITH RECOMMENDED CHANGE</p>	<p>The statute will enhance the OCCC’s ability to use a standardized, efficient licensing and registration process that is modernized, consistent across chapters, and consistent with the system used in other states.</p>

<p>SERVICE, STATUTE, RULE, OR REGULATION (PROVIDE SPECIFIC CITATION IF APPLICABLE)</p>	<p>The Texas Finance Code provides an optional licensing program for pawnshop employees. Tex. Fin. Code §§371.101–371.107. Employees are required to be licensed only if the pawnshop has opted into the program.</p>
<p>DESCRIBE WHY THE SERVICE, STATUTE, RULE, OR REGULATION IS RESULTING IN INEFFICIENT OR INEFFECTIVE AGENCY OPERATIONS</p>	<p>The pawnshop employee license program is becoming increasingly unnecessary as more pawnshops are opting out of the program. The number of licensed employees has decreased significantly since licensing was made optional, from 7,631 (in FY2020 Q2) to 680 (in FY2026 Q2).</p> <p>Because pawnshops have a statutory responsibility for the acts of employees, the OCCC is typically able to address compliance issues through instructions to the pawnshop itself. If the</p>

	program remains in place, the OCCC will experience increased costs to maintain a licensing system for pawnshop employees.
PROVIDE AGENCY RECOMMENDATION FOR MODIFICATION OR ELIMINATION	Remove Tex. Fin. Code §§371.101–371.107.
DESCRIBE THE ESTIMATED COST SAVINGS OR OTHER BENEFIT ASSOCIATED WITH RECOMMENDED CHANGE	Removing the pawnshop employee license program would enable the OCCC to reduce system maintenance costs and direct staff resources to more significant areas.

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 an 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 deposited in an account at the Texas Treasury Safekeeping Trust Company. As previously mentioned, these assessments and fees need to be modernized.

The Texas Finance Commission reviews and approves the OCCC's annual budget before the beginning of each fiscal year. 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.

Goal A: Consumer Protection

Protect consumers from unlawful 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 26

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 OCC 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 to 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.

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 achieved their consumer participation goal at the time of grant completion.

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 operate within budget limitations.

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.

Efficiency Measures

Average number of days to address a public information request.

Schedule B: Performance Measure Definitions

Agency:	Office of Consumer Credit Commissioner
Goal:	Consumer Protection: Protect consumers from unlawful 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 complaint processing database. The OCCC 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 complaints, investigations, examinations, licensing, offsite monitoring, or enforcement actions. Restitution from complaints, investigations, and examinations are tracked by the OCCC. Proof of refunding is obtained through complaints, investigations, offsite monitoring, and examination processes. Once confirmed, the amounts are entered into the agency tracking system. Refunding confirmed through the licensing process and enforcement process are reported separately to the Consumer Protection Department.

Methodology

The amount of monetary restitution from complaints, investigations, off-site monitoring, licensing, legal, and examinations is summed. The performance measure results 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, off-site monitoring, and examinations will be verified by reviewing proof of refunds. If the number of accounts requiring refunds is substantial, sampling may be used to verify the cumulative refund totals.

Calculation Method

Cumulative

New Measure

No

Target Attainment

Higher than Target

Output Measure **Number of complaints closed.**

Definition

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

Purpose

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

Data Source

OCCC complaints are entered into the complaint processing database. 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 within the OCCC’s jurisdiction or non-jurisdictional. Non-jurisdictional complaints are referred to the appropriate organization. When a complaint is closed, a notation is made in the database 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 database. A monthly report is maintained.

Methodology

The total of all complaints in which the closure date falls within the reporting period is summed. The performance measure results 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 Method

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

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

Data Source

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.

Methodology

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 received 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 Method

Non-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

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

Data Source

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

Methodology

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 received 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 Method

Non-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

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

Data Source

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

Methodology

Total costs for the consumer assistance program cost activity center 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 to the next. The level of complaint activity will impact this measure.

Calculation Method

Non-Cumulative

New Measure

No

Target Attainment

Lower than Target

Goal:	Consumer Protection: Protect consumers from unlawful 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

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, compliance management systems, and management oversight to ensure compliance. These compliance examinations may result in monetary restitution to Texas consumers to cure violations of Texas laws.

Data Source

Examinations are scheduled based upon a risk assessment. Once processed, the examination rating is entered into a database.

Methodology

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 Method

Non-Cumulative

New Measure
No

Target Attainment
Higher than Target

Outcome Measure: **Percentage of licensed locations examined annually.**

Definition

The percentage of licensed locations and registered offices examined annually.

Purpose

This measure provides information on the extent to which the OCCC effectively regulates financial service providers operating in Texas. The measure reports a datapoint of the licenses who receive a compliance examination relative to the entire regulated population. As a part of its regulatory program, the OCCC performs compliance examinations that often result in correction of licensee’s procedures.

Data Source

Examinations are scheduled on a risk basis. Once processed, information from the examination is entered into the database. 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. A registered office is a branch in NMLS.

Methodology

Reports are pulled from the appropriate database, and 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 performance measure results 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.

Calculation Method

Non-Cumulative

New Measure
No

Target Attainment
Higher than Target

Output Measure: **Number of examinations completed.**

Measure:

Definition

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

Purpose

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

Data Source

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

Methodology

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

Data Limitations

Licenses and registered offices are counted when the report is finalized. The report is finalized when the examiner enters all the relevant details into the database.

Calculation Method

Cumulative

New Measure

No

Target Attainment

Higher than Target

Output Measure: **Number of investigations completed.**

Measure:

Definition

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

Purpose

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.

Data Source

Information is obtained from several sources that may trigger a field investigation, including consumer complaints, agency-identified alleged violations, law enforcement agency referrals, or industry complaints. When an investigation is determined to be the appropriate course of action, the investigation is completed by Consumer Protection staff. When an investigation is completed, the information is entered into a database, and a report is generated to identify the number of investigations that are closed during the reporting period.

Methodology

The applicable database 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 Method

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

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

Data Source

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 database.

Methodology

Total attributable costs for the exam program cost activity center for the reporting period, divided by the total number of examinations finalized for the reporting period.

Data Limitations

None

Calculation Method

Non-Cumulative

New Measure

No

Target Attainment

Lower than Target

Goal:	Consumer Protection: Protect consumers from unlawful 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

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

Data Source

Each enforcement action is opened as a case and 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 report is run to capture the case level, date opened, and date closed for all cases closed during the reporting period.

Methodology

Subtract the date opened from the date closed 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 Method

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

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.

Data Source

Each enforcement action is opened as a case. When a case is closed, the user selects a closing code that indicates the manner in which the case was closed.

Methodology

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 Method

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

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.

Data Source

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.

Methodology

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 as a single SOAH docketed case if the enforcement cases are assigned a single SOAH docketing number.

Calculation Method

Cumulative

New Measure

No

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

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.

Data Source

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.

Methodology

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 Method

Cumulative

New Measure

No

Target Attainment

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

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.

Data Source

The OCCC maintains internal reports of events.

Methodology

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 Method

Cumulative

New Measure

No

Target Attainment

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 cases closed for all enforcement cases closed during the reporting period.

Purpose

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

Data Source

The legal department tracks the date a case is opened and the date a case is closed. A report is run to capture the date opened and date closed for all cases closed during the reporting period.

Methodology

Subtract the date opened from the date closed 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 a case is open, especially cases that are referred on to district or federal court.

Calculation Method

Non-Cumulative

New Measure

No

Target Attainment

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 applications submitted to the OCCC.
Strategy	Investigate and process license applications for regulated businesses, 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

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.

Data Source

Applications are received through direct entry of information by the applicant into the online regulatory platform. As applications are entered 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. The database 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.

Methodology

The database counts the total number of days from receipt date to completion date for applications with a final action during the reporting period and then sums the days. The database divides the total number of applications processed within 60 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, all of

Calculation Method

Non-Cumulative

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

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.

Data Source

Applications are received through direct entry of information by the applicant into the online regulatory platform. As applications are entered 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.

Methodology

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 Method

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

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.

Data Source

Applications are received through direct entry of information by the applicant into the online regulatory platform. As applications are entered 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 will be taken on the application (withdrawal) and is entered, and a date of action is assigned to the record. A monthly report is submitted to executive management summarizing the activity.

Methodology

The database 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 Method

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

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

Data Source

Applications for a new residential mortgage loan originator license are received through NMLS. When the application investigation is complete, a final action (approval, withdrawal, 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.

Methodology

NMLS 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 Method

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 business license application.

Purpose

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.

Data Source

Applications are received through direct entry of information by the applicant into the online regulatory platform. As applications are entered 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. The database 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

Methodology

The database 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 calculates the average days to process applications. 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, all of which are unpredictable and outside of the OCCC’s control, directly impact The OCCC’s performance.

Calculation Method

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

This measure provides information on the extent to which the OCCC was able to process pawnshop employee applications efficiently for those pawnshops who elect to participate in the pawnshop employee licensing program in Texas.

Data Source

Applications are received through direct entry of information by the applicant into the online regulatory platform. As applications are entered 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. The database 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.

Methodology

The database 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 for each application and calculates the average of processing days 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 Method

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

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.

Data Source

An application for a new residential mortgage loan originator license is received through NMLS. When the application investigation is complete, a final action (approval, withdrawal, 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 final action during the reporting period. A monthly report is submitted to executive management summarizing the activity.

Methodology

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 Method

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 to 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

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

Data Source

Staff collect participant signatures during community presentations, keep internal reports for the number of attendees at events, or obtain class attendance certifications from organizations and financial service providers who host events.

Methodology

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 took part and at which it provides educational information to those attendees.

Calculation Method

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.
Strategy	Solicit grant applications 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.

Outcome Measure: **Percentage of TFEE award recipients who achieved their consumer participation goal at the time of grant completion.**

Definition

Percentage of TFEE award recipients who achieved their consumer participation goal at the time of grant completion.

Purpose

This measure assesses the extent to which TFEE-funded programs successfully achieve their intended consumer participation outcomes. It supports the evaluation of program effectiveness in promoting financial education and capability and advancing a well-informed citizenry empowered to make sound financial decisions.

Data Source

The OCCC collects data from performance reports submitted by TFEE grantees. These reports include self-reported consumer participation data, which is reviewed and validated by the TFEE grant administrator and maintained in an electronic grants management system.

Methodology

Grant recipients submit periodic performance reports throughout the grant period. The TFEE grant coordinator compiles reported data on consumer participation and compares it to the approved participation goal established in each grant agreement.

For each completed grant, a determination is made as to whether the grantee met or did not meet its stated consumer participation goal. The number of grantees that met their goal is divided by the total number of grantees evaluated during the reporting period. The result is expressed as a percentage.

Data Limitations

TFEE grants vary in duration, with some awards spanning one calendar year and others spanning two calendar years. As a result, not all grantees will complete a grant cycle within a single fiscal year reporting period. This may result in fluctuations in the number of grantees included in the annual calculation and limits year-to-year comparability of results.

Calculation Method

Non-Cumulative

New Measure

Yes

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 operate within budgetary limitations.
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.**

Definition

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

Purpose

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

Data Source

The OCCC maintains a roster of employee separations within the applicable period and uses the total number of full-time equivalent employees from the annual approved budget.

Methodology

The number of regular employees that separate from the OCCC during the period divided by the OCCC's budgeted full-time equivalent employees for the applicable period.

Data Limitations

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

Calculation Method

Non-Cumulative

New Measure

No

Desired Performance

Lower than target

Outcome Measure: Percentage of actual expenditures to budgeted expenditures.

Definition

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

Purpose

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

Data Source

Agency quarterly financial statements.

Methodology

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

Data Limitations

None

Calculation Method

Non-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 manner 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.**

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

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

Data Source

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.

Methodology

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 Method

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.

Purpose

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

Data Source

Each PIA request received is logged into the PIR tracking spreadsheet. When the request is closed, the date of closure is added to the Date Completed column.

Methodology

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

Data Limitations

None

Calculation Method

Cumulative

New Measure

No

Desired Performance

Higher 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

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

Data Source

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.

Methodology

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 Method

Non-Cumulative

New Measure

No

Desired Performance

Lower than target

Schedule C: Historically Underutilized Business Plan

The OCCC complies 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 HUB businesses in bidding for contracts and open market purchases with Texas State agencies, including institutions of higher education.

The State’s annual percentage goals for HUB participation in purchases of and contracts for the following procurement categories are:

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

Objectives

Establish administrative policies and procedures necessary for effective management control of the procurement program

Ensure competition for applicable contracts and purchases.

Promote the competitive bid process to qualified bidders.

Report on the State’s six category goals of eligible contracts awarded to HUBs to the extent that the OCCC has purchases within the respective categories.

Strategies

Adequately manage the procurement program

Identify Reporting Requirements

Publish competitive bidding opportunities.



Office of Consumer Credit Commissioner Agency Workforce Plan

**Strategic Plan
Fiscal Years 2027-2031
June 1, 2026**

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 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, and stewardship and conservation of funds while engaging in limited, balanced, and effective regulation.

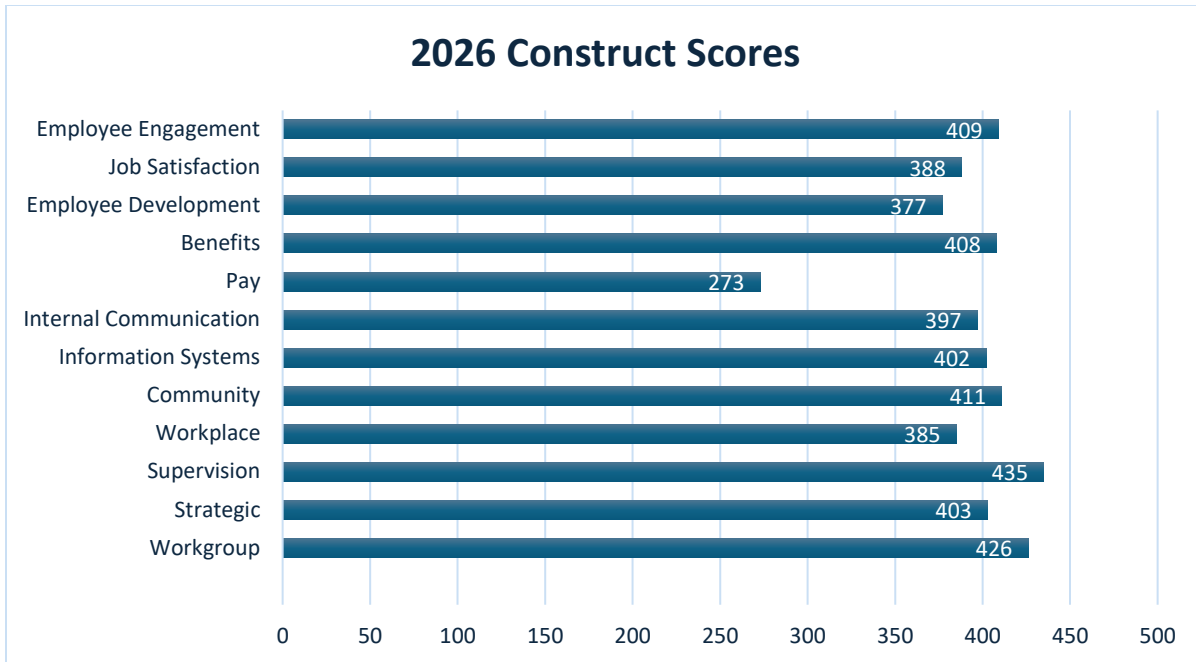
The industries regulated by the OCCC operate within a financial service marketplace that continuously adapts to evolving products and business practices and changes in federal, state, and municipal regulations. The degree to which these influences affect the OCCC's regulated population varies and can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

The OCCC's greatest asset is its workforce. By retaining and developing the right talent, the OCCC strengthens its ability to fulfill its mission. A high-performing and engaged staff is essential to driving continuous improvements and sustaining effective operations. To support this, the agency prioritizes employee retention and promotes opportunities for professional development and career progression. The OCCC also recognizes the importance of building interdisciplinary skill sets and implementing thoughtful succession planning to ensure long-term organizational resilience.

Employee Engagement

The OCCC participates in a biennial Survey of Employee Engagement (SEE) administered by the Institute for Organizational Excellence at the University of Texas at Austin. In February 2026, surveys were emailed to 63 employees statewide. Of the 63 employees invited to take the survey, 55 employees responded, for a response rate of 87.3%. Response rates higher than 50% suggest soundness while rates lower than 30% could indicate problems. The OCCC's response rate is considered high and shows employees are engaged and invested in the OCCC.

The OCCC's overall score on the survey was 396. The score is an evaluation of employee engagement within 12 constructs or organizational topics. Based on these constructs, 64% of OCCC staff are either highly engaged or engaged, which is more favorable than nationwide polling data which indicates 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.

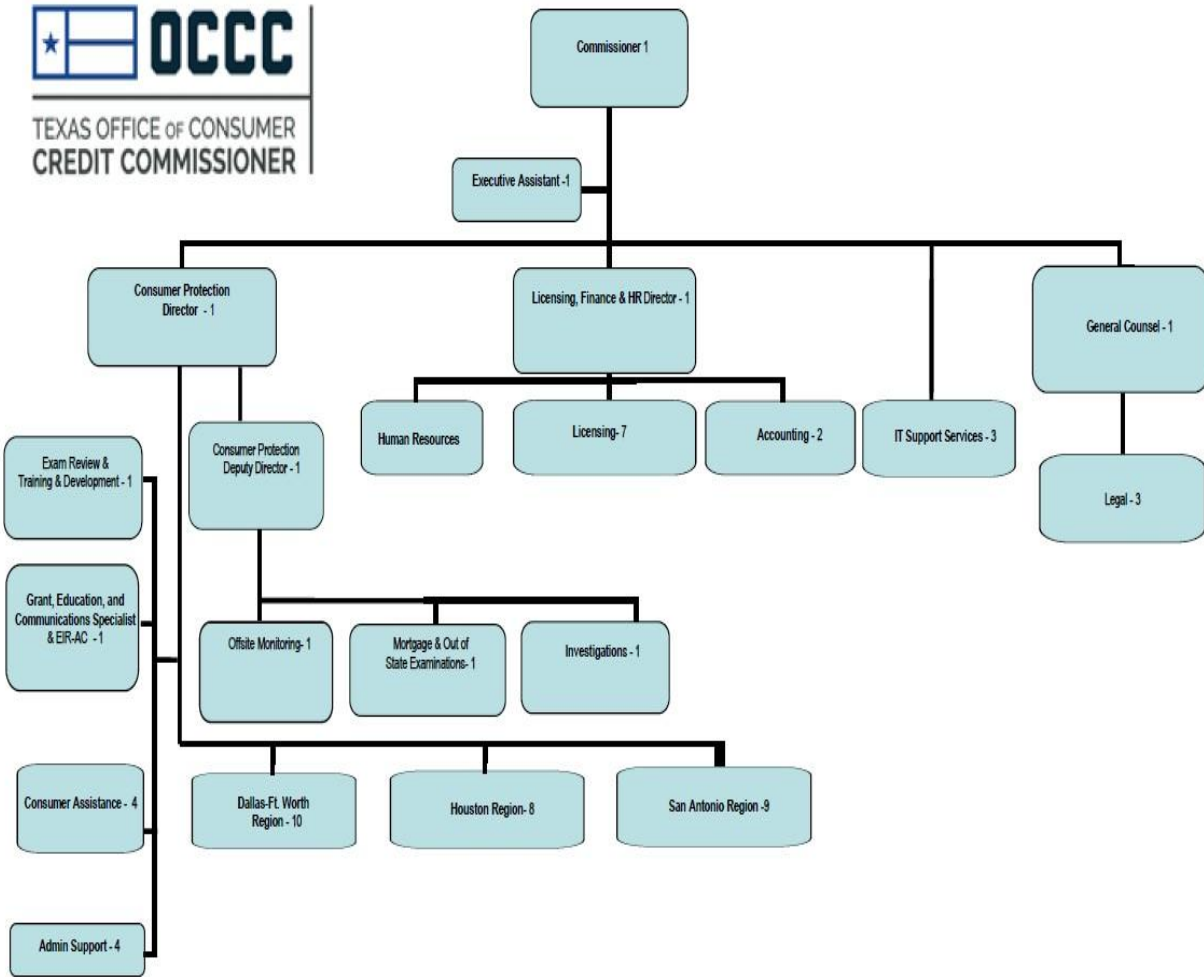


The data from the SEE provides information not only about employees’ perceptions of the effectiveness of the OCCC, but also about employee job satisfaction. The process and results of this survey are important to the continued development and success of the OCCC. Employee feedback from the survey informs the OCCC’s efforts to build and sustain a high-quality workforce. The construct scores help align workforce initiatives or policies with the OCCC’s mission, goals, and strategic priorities.

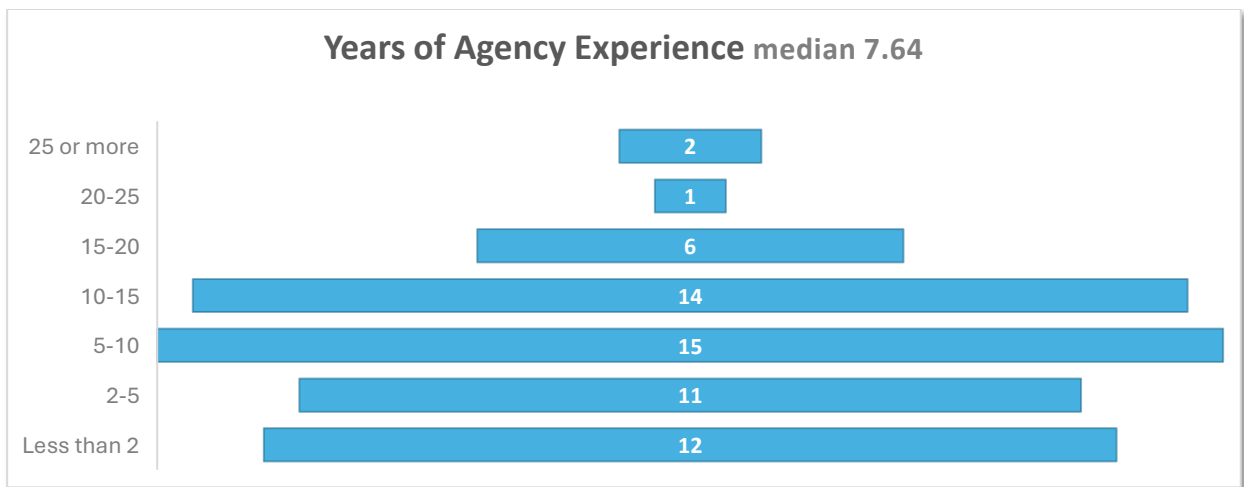
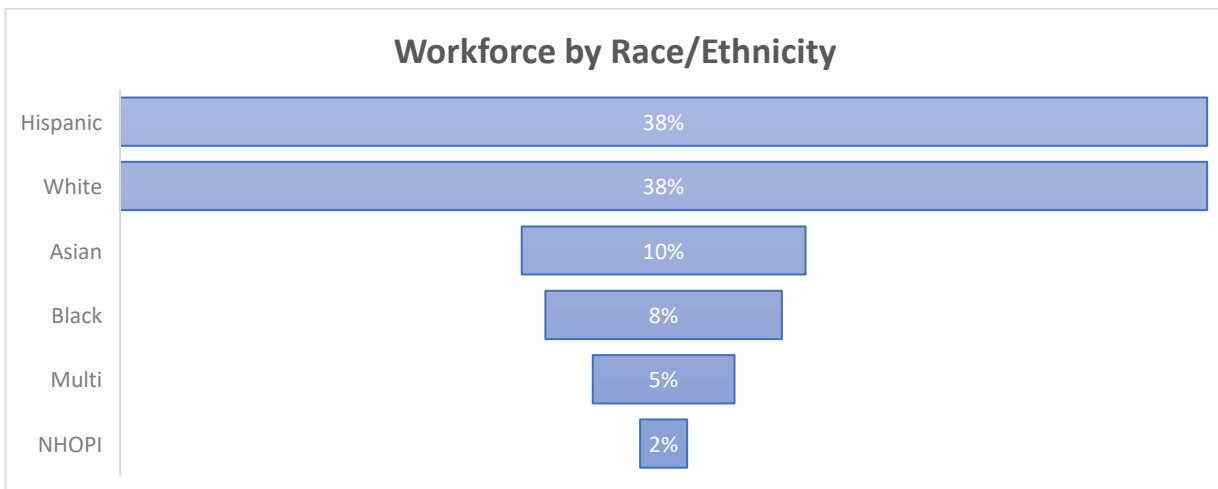
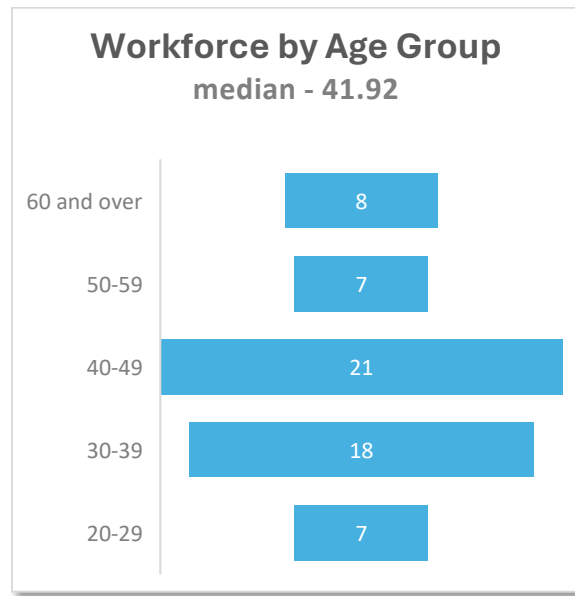
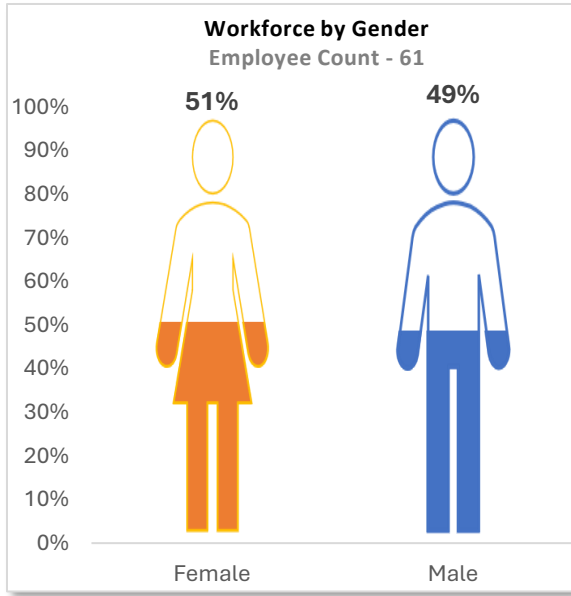
Workforce Analysis

The OCCC is a small state agency that, for FY26, has an authorized limit of 68 full-time equivalent employees (FTEs). As of May 2026, the OCCC is staffed at 60 (FTEs); 32 of these FTE’s are located in the Austin headquarters and 28 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 six teams, which include Consumer Protection (incorporates Consumer Assistance), Licensing, Accounting, Administration, Legal, and Communications. Agency staff are comprised of financial examiners, attorneys, licensing and permit specialists, accountants, compliance analysts, other professionals, and support personnel.

Agency Organizational Structure-



The OCCC’s current workforce profile is illustrated in the charts below. Male employees represent 49% of the workforce and female employees represent 51%. The average age of all employees is 43 and the median age is 42. The average agency tenure is 8.9 years, and the median tenure is 7.6 years.



Retirement Eligibility

Ten employees are eligible for retirement within the next five years, and four employees are currently eligible to retire. The OCCC does not anticipate retirement will account for a majority of separations in the immediate future. Effective succession planning, retention efforts, staff development, and knowledge sharing are essential to sustaining the agency's continued effectiveness, continuity, and adaptability.

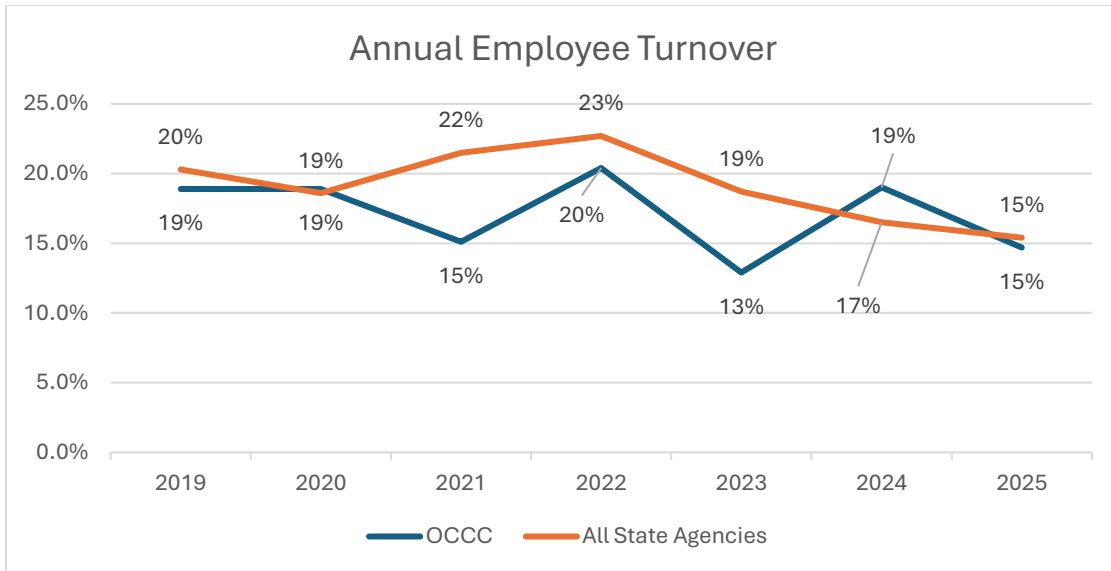
Staff Turnover

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. Economic conditions directly influence the OCCC's ability to recruit and retain employees, as strong markets can draw staff toward opportunities outside of state government. Over the next five years, the OCCC will focus on targeted human capital strategies that support workforce stability, strengthen essential skill sets, and ensure the agency remains adaptable amid changing operational needs.

The retention of qualified and experienced staff is essential to continued success. A particular priority of retention efforts is the financial examiner series due to the significant investment in training for these employees.

To support employee well-being and retention, the OCCC provides limited flexible scheduling options where appropriate. These arrangements have helped reduce commuting demands and have supported efficiencies in certain examination activities, including reduced overnight travel for financial examiners. However, the OCCC's priority remains performance measures, maintaining high-quality customer service, and ensuring that work schedules align with operational requirements.

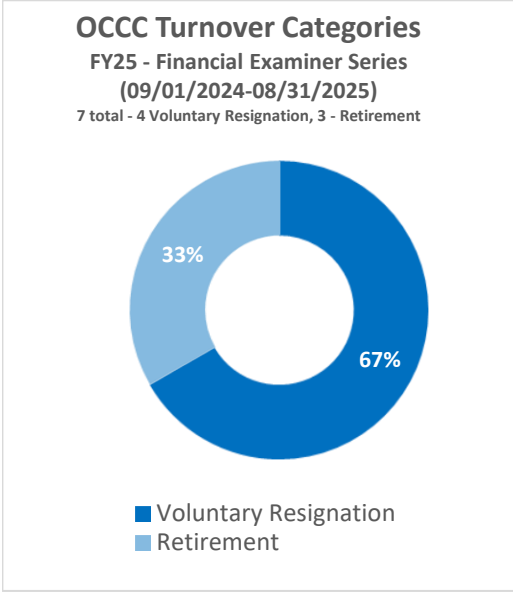
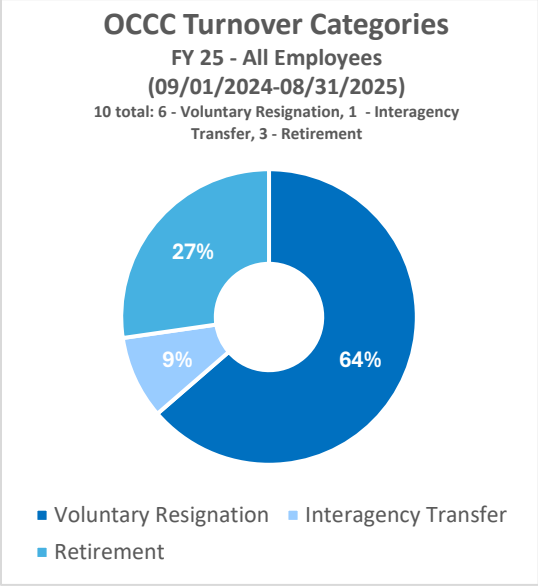
The OCCC seeks to maintain an acceptable turnover ratio to limit disruptions and loss of institutional knowledge; some turnover though, is healthy and expected. Many factors and conditions affect an agency's turnover ratio, such as employment market conditions, which may drive higher turnover from time to time. A desirable turnover ratio for the OCCC is between 12 – 16%. Since fiscal year 2017, turnover has ranged from a low of 11.9% to a high of 20%. Maintaining a qualified and competent workforce requires ongoing attention to effective retention strategies.



The Financial Examiner position is among the most costly to replace due to the significant time and resources required for training and travel. To mitigate the impact of inevitable turnover, the OCCC has streamlined initial training processes and reduced early-stage investment costs for new examiners.

To further support retention, especially among more tenured examiners, the OCCC may conduct a competitive salary review to better align with comparable state and federal regulatory agencies, if within budgetary capacity. Technological advances have also expanded opportunities for offsite monitoring and supervision, reducing the need for extensive travel.

Over the next five years, the OCCC will continue balancing travel expectations for financial examiners with the need to effectively regulate non-depository service providers across the state. As shown in the charts below, field staff represented the largest share of turnover during fiscal year 2025, accounting for seven of the ten separations.



Training and Development

The OCCC prioritizes professional development of all staff members and encourages employees to seek formal and informal training opportunities. The OCCC conducts an annual financial examiner training school and 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 regulator associations, along with various other workshops and seminars to encourage employee career development.

The OCCC is committed to strengthening the training and development of its Consumer Protection staff. Financial examiners require comprehensive preparation to accurately assess risk and evaluate compliance across regulated industries. To support this, the OCCC maintains a core training curriculum that equips examiners to conduct effective examinations and provides a structured career ladder that supports advancement, skill development, and professional growth. The OCCC will continue refining its development programs and assessing future workforce competencies to ensure long-term capability.

Over the next five years, training and development will be shaped by market and industry conditions, including a new generation of workers, rapid technological change, employee retention challenges, and competition from other regulators and private sector employers.

Veterans

The Texas Government Code, Section 657.004, requires 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, 2026, the OCCC employs 6 veterans or 9% of its workforce.

Gap Analysis

As of April 30, 2026, the agency had seven vacancies and is currently limiting new hiring due to budgetary constraints and ongoing efforts to right-size the workforce in alignment with a reduced regulatory population. Staffing levels have declined gradually over the past two years – approximately 9% overall – primarily through natural attrition. While reduced staffing presents challenges in meeting regulatory obligations, the OCCC is actively identifying efficiencies and consolidating tasks to support service quality.

Future staffing levels are evaluated on an ongoing basis, with workforce planning adjustments informed by licensee and registrant populations, budget conditions, market trends, and developments in the non-depository financial marketplace. The OCCC's SDSI status provides some fiscal and operational flexibility enabling timely adjustments to staffing as conditions evolve.

Critical Workforce Skills

Several critical skills are necessary to ensure the OCCC operates 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
- Networked Supervision Expertise
- Compliance Management Systems Experience
- Information Technology and Cybersecurity Expertise
- Financial Statement Analysis
- Investigative Skill
- FinTech Knowledge
- Database Development & Maintenance
- Risk Management
- Customer Service Skills
- Management and Leadership Skills

Succession and Continuity Planning

The OCCC's goal is to retain its professional workforce and develop employees in the critical skills identified in this plan. Over the next five years, the OCCC will review its structure to ensure job design, responsibilities, and departmental configurations effectively support strategies and goals.

Succession planning remains a central focus and is regularly evaluated by agency leadership. The OCCC prepares employees for future roles through targeted training, interdisciplinary development, and ongoing performance evaluation. Senior staff play an active role in building the competencies needed for advancement, ensuring that institutional knowledge is transferred effectively across the workforce. The OCCC also maintains a Continuity of Operations Plan to guide essential functions during events that disrupt normal operations.

To support continuity in critical roles, the OCCC has established a workforce structure that identifies and prepares individuals capable of assuming key leadership responsibilities when needed. This approach emphasizes developing technical expertise, strengthening managerial capabilities, and project-based opportunities that build readiness for future leadership roles.

Recent workforce data indicates that these efforts are contributing to stronger internal bench strength. The median years of agency experience have increased since 2024, from 6.6 to 7.6 in 2026, reflecting deeper institutional knowledge and enhanced skill development across the OCCC.

Future Strategies

Workforce planning will continue to evolve to meet the needs of industries, consumers, the public, and other stakeholders by supporting effective regulation, education, and consumer protection. Over the next five years, the OCCC's workforce strategy will focus on developing and retaining highly qualified staff capable of meeting changing regulatory demands, while also leveraging technology and virtual meeting capabilities to enhance collaboration, training, stakeholder engagement, and operational efficiency across geographically dispersed teams and regulated entities.

To support this direction, the OCCC plans to implement targeted retention initiatives, expand internal training and development opportunities, and pursue competitive compensation practices within available budgetary limitations. These efforts will help ensure the agency maintains the skills and capacity needed to fulfill its mission and sustain regulatory effectiveness.



Office of Consumer Credit Commissioner Report on Customer Service

**Strategic Plan
Fiscal Years 2027-2031
June 1, 2026**

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, stakeholders, 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 April 2, 2026, through April 17, 2026. The OCC provides several ways for consumers to provide feedback including this survey, through our website, and a stakeholder webinar.

Webinar

The OCCC held a Strategic Planning webinar on May 7, 2026. The webinar provided an overview of agency goals and operations, gathered feedback from industry and community participants, and encouraged collaborative discussion. During the webinar, attendees were asked to identify the two external trends they believe will have the greatest impact on the OCCC over the next several years. The results indicated that 47% selected technology and automation, 45% selected economic conditions, 42% selected legislative or policy changes, 15% selected industry expectations, and 14% selected consumer expectations. Input and suggestions received during the webinar were carefully considered and incorporated, where appropriate, to help inform OCCC strategic priorities and initiatives.

Description of Customer Service Survey 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.

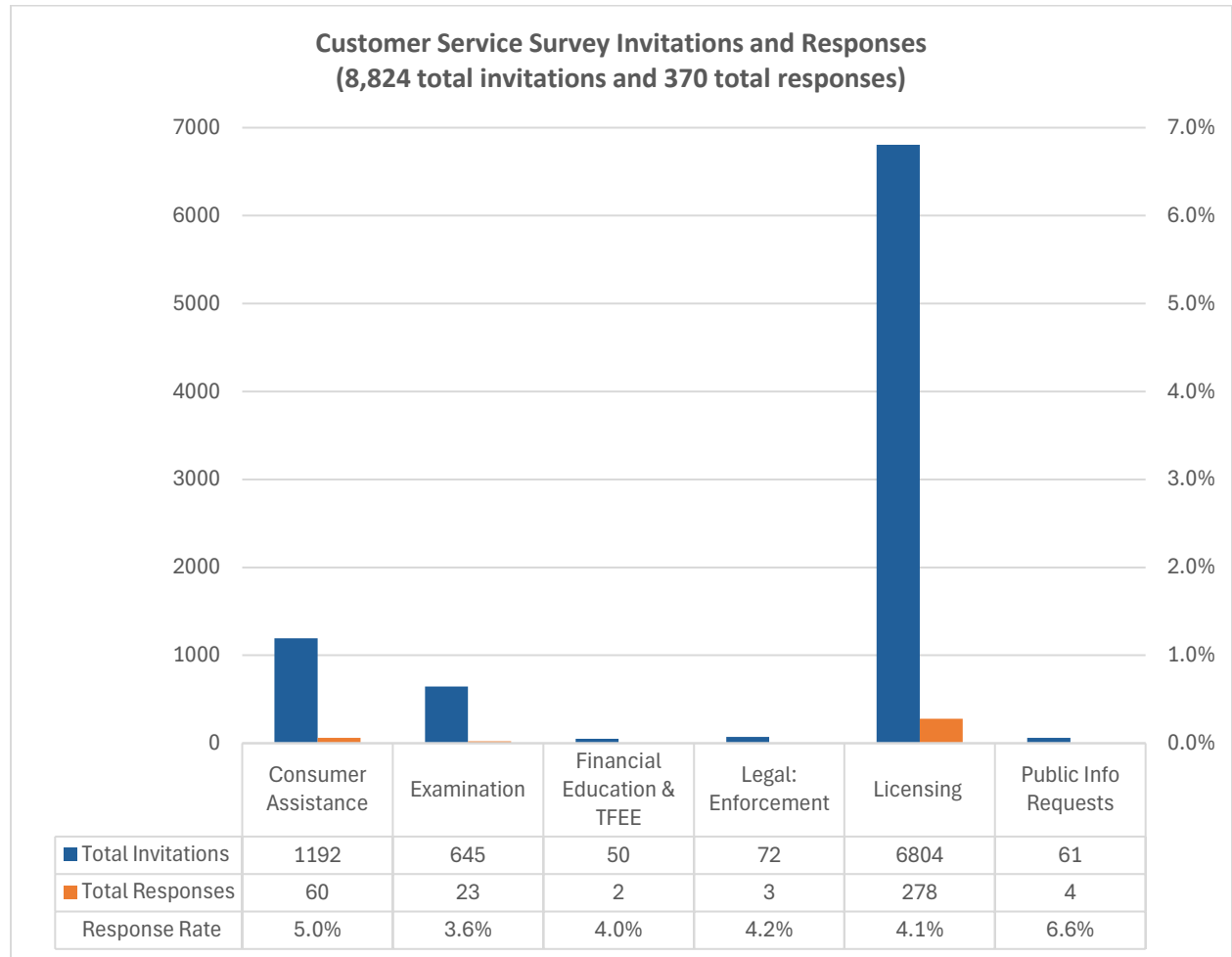
The survey was sent to individuals whom the OCCC identified as having had contact with the OCCC between September 1, 2025, and January 31, 2026. The following table illustrates the selection criteria:

Area	Selection Criteria
Consumer Assistance	Complainants and businesses that filed a complaint or had a complaint filed against them, who provided an e-mail address, between September 1, 2025, and January 31, 2026.
Examination	Licensees whose examination report was finalized between September 1, 2025, and January 31, 2026.
Financial Education/TFEE	All recorded contacts, grant applicants, and grant recipients with agency contact between September 1, 2025, and January 31, 2026.
Legal	Any business or individual with an enforcement action issued against them by the OCCC, whose case was closed between September 1, 2025, and January 31, 2026.
Licensing & Registration	Any business or individual whose new license request or amendment was approved, denied, or withdrawn between September 1, 2025, and January 31, 2026.

Public Information	Individuals whose public information request was completed between September 1, 2025, and January 31, 2026.
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The participant groups included OCCC licensees and registrants, consumers, grant applicants, grant recipients, financial education class attendees, and members of the public.

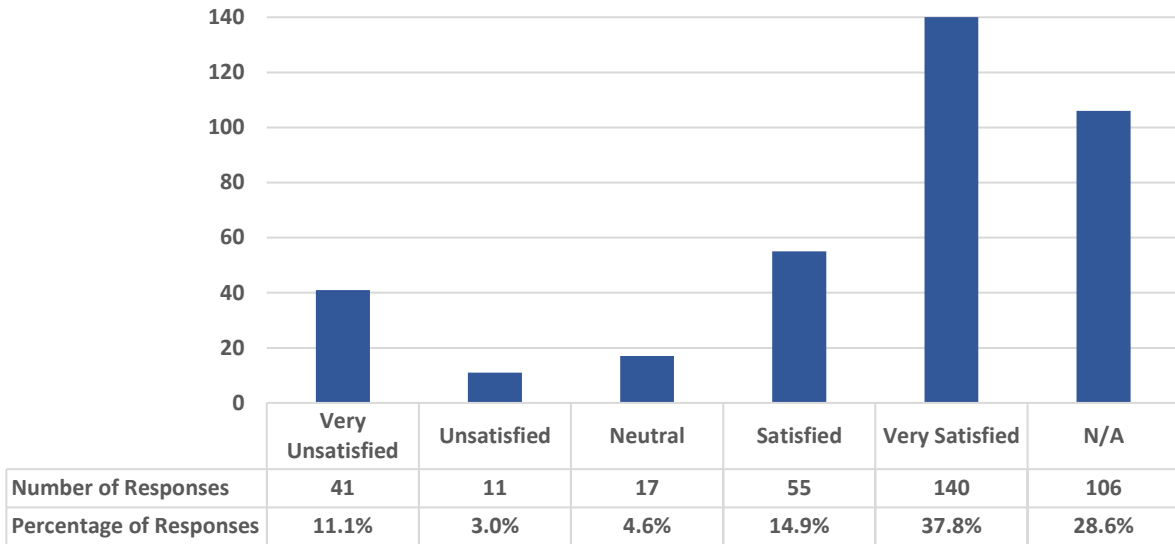
The survey was sent to 8,824 individuals and the OCCC received 370 individual survey responses. The total response rate was 4.2%. The following chart details the survey response data.



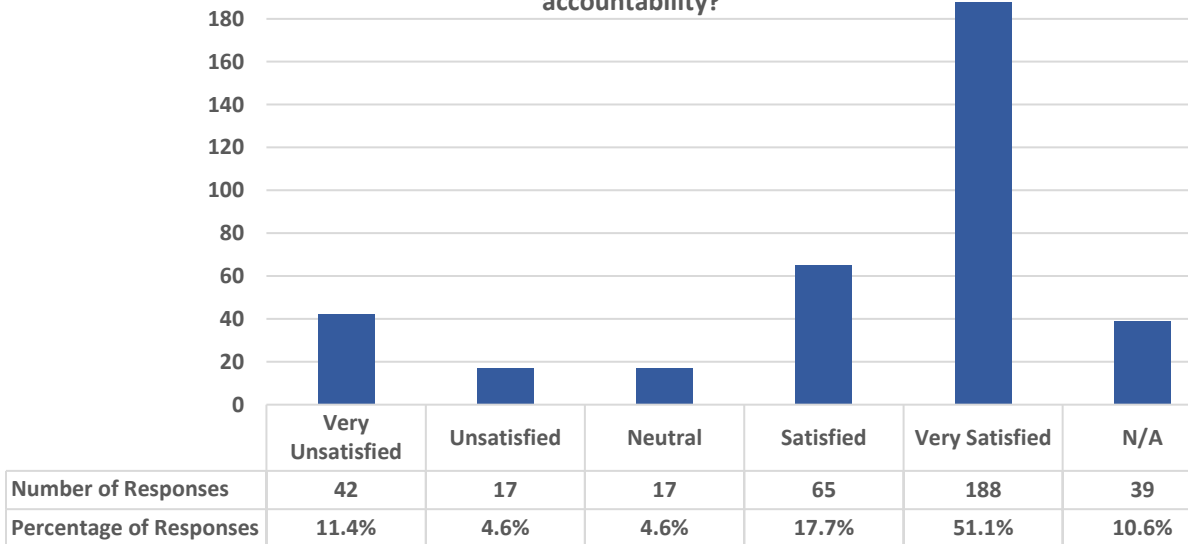
Survey Questions and Responses

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, most survey respondents rated their responses as “very satisfied” and “satisfied.” The following charts detail the consolidated responses for all areas, for each prescribed question.

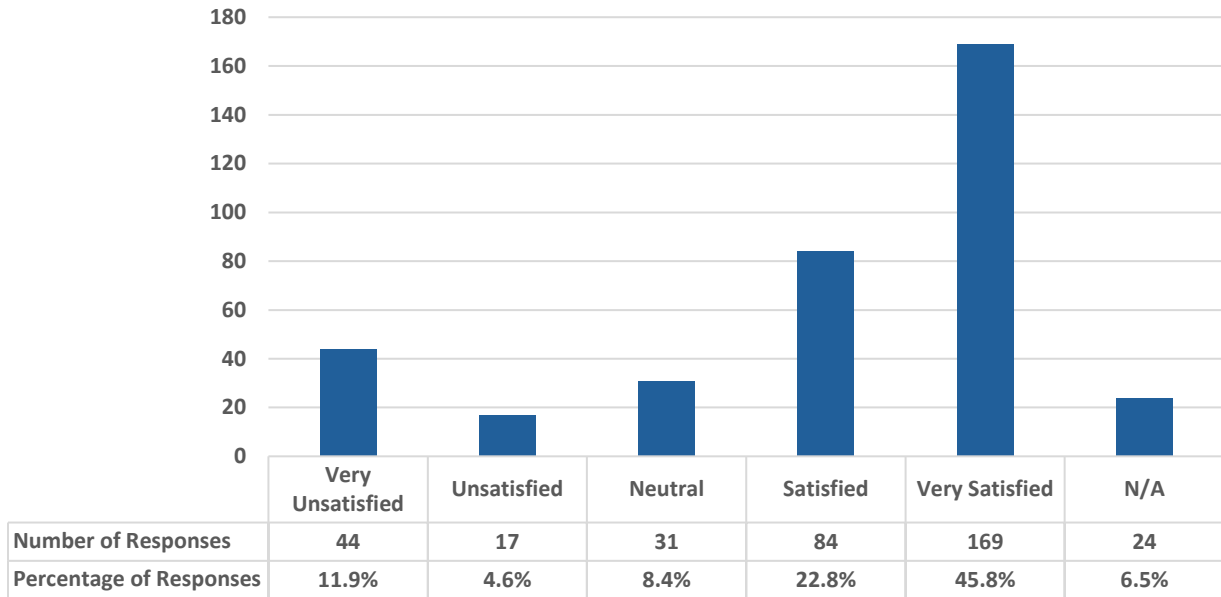
How satisfied are you with the agency's facilities, including your ability to access the agency, the office location, signs, and cleanliness?



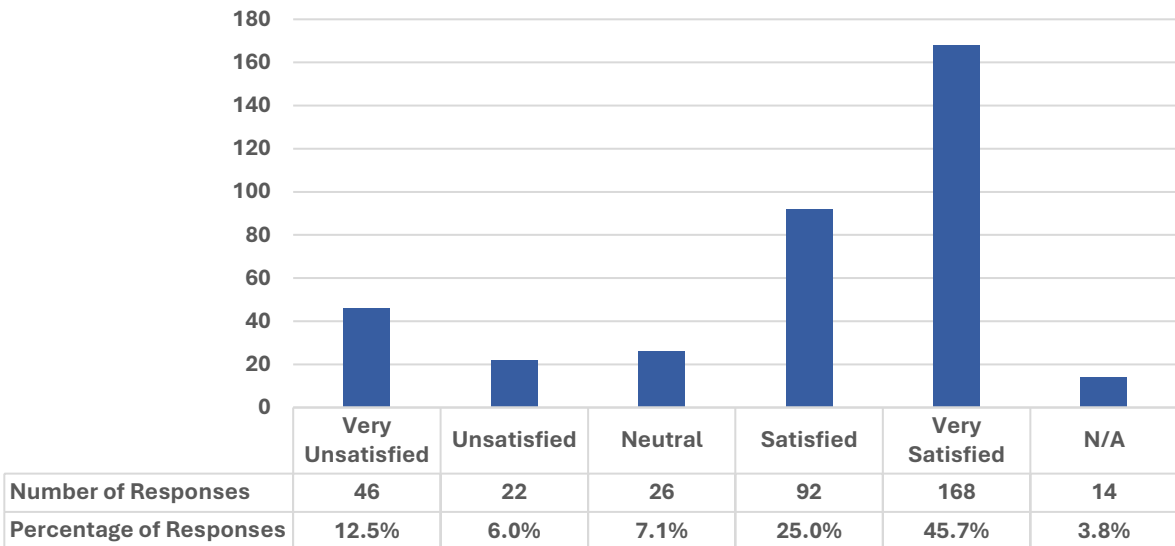
How satisfied are you with the agency staff, including employee courtesy, friendliness, knowledgeability, and whether staff members adequately identify themselves to customers by name, including the use of name plates/tags for accountability?



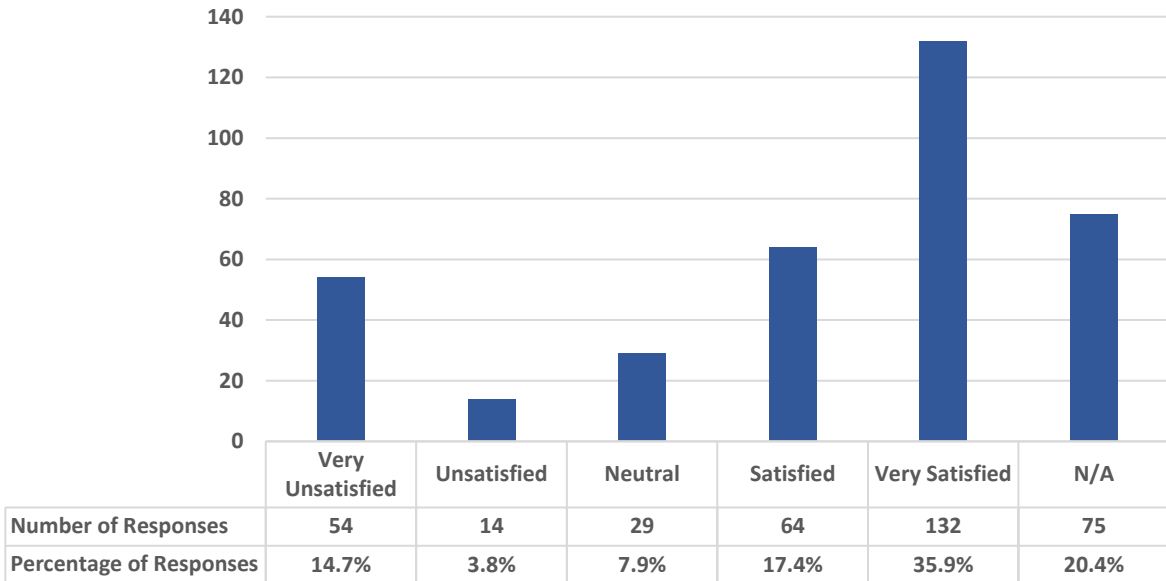
How satisfied are you with agency communications, including toll-free telephone access, the average time you spend on hold, call transfers, access to a live person, letters, electronic mail, and any applicable text messaging or mobile applications?



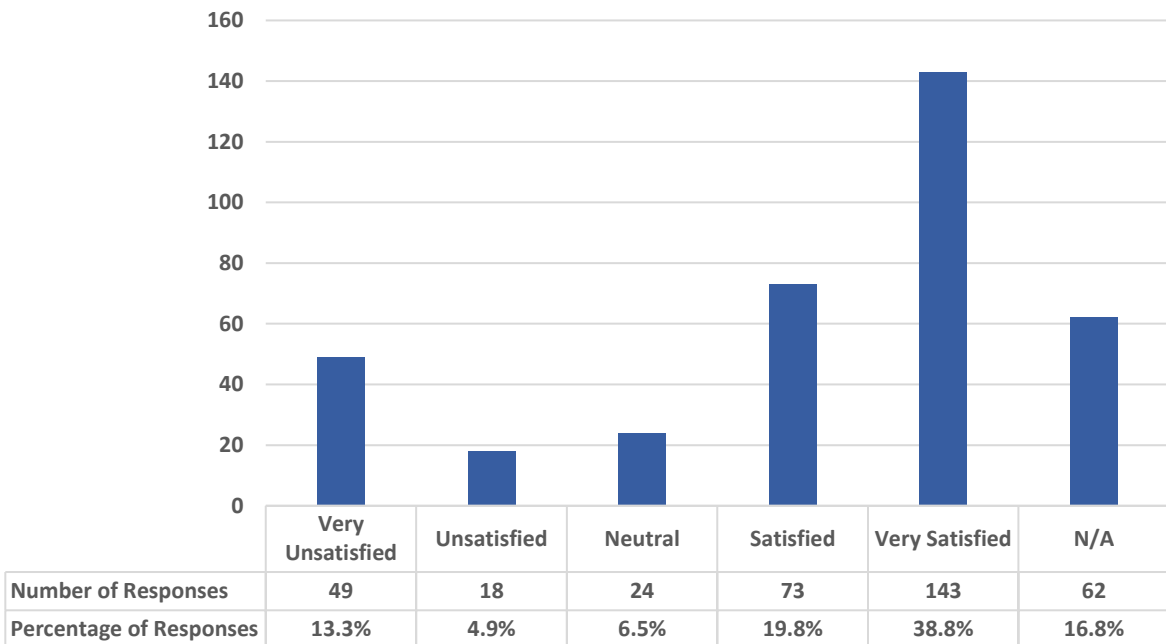
How satisfied are you with the agency's internet site, including ease of use, mobile access, information on the agency's location, information such as a listing of services and programs, whom to contact for further information/complaints?



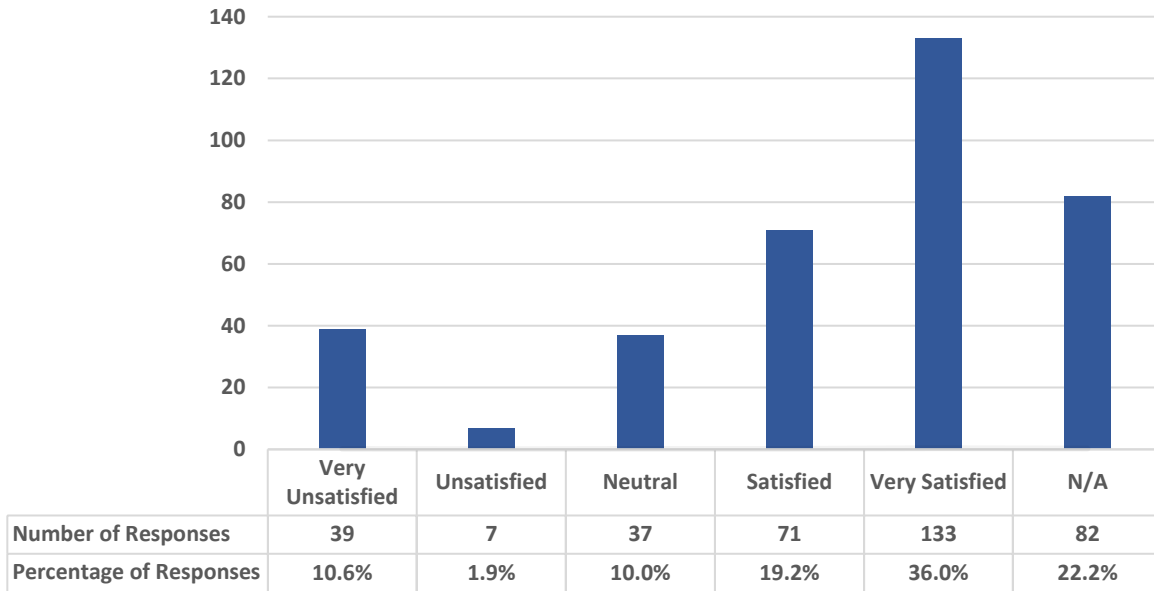
How satisfied are you with the agency's complaint handling process, including whether it is easy to file a complaint and whether responses are timely?



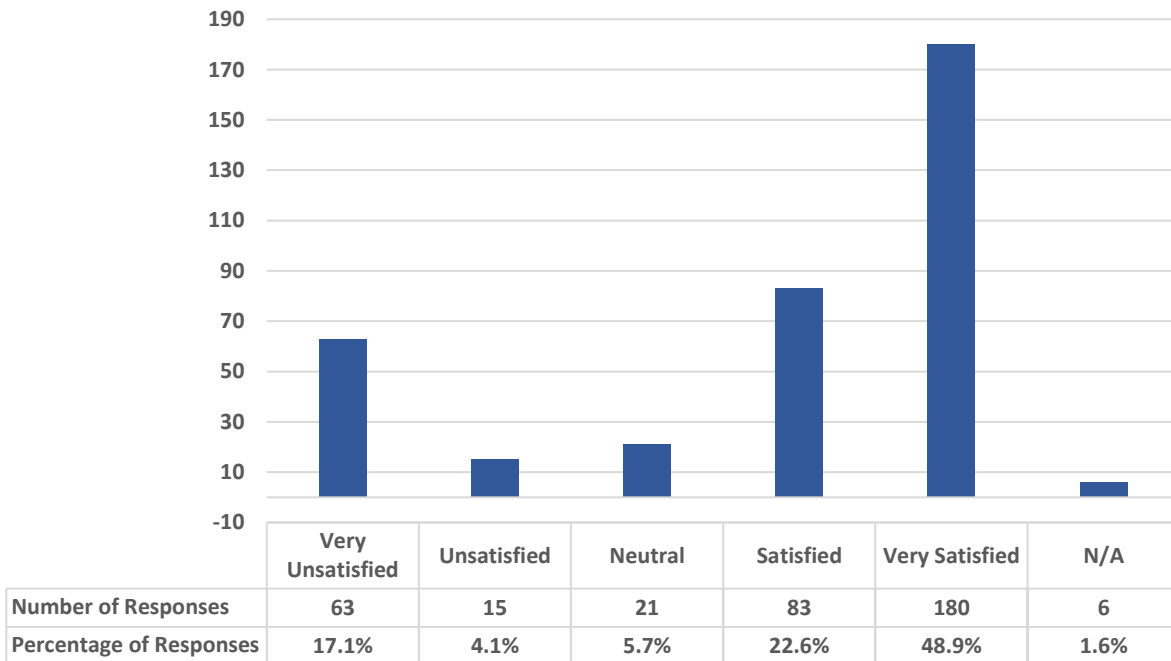
How satisfied are you with the agency's ability to timely serve you, including the amount of time you wait for service in person?



How satisfied are you with any agency brochures or other printed informations, including the accuracy of that information?



Please rate your overall satisfaction with agency.



Analysis of Findings

The survey results demonstrate an overall satisfaction with the OCCC, with 71.5% of respondents rating the agency as “satisfactory” or “very satisfactory”.

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. Of the 8,824 surveys that were emailed out to individuals who had interacted with the agency during the survey period, 203 survey invitation e-mails 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.

Customer service remains a key priority for the OCCC. The data from this survey is used to guide, shape, and train employees in customer service best practices. The OCCC will continue to pursue opportunities for customer service training and additional methods of soliciting feedback from consumers.

Customer Service Performance Measures

Outcome Measure

- Percentage of Customer Respondents Surveyed 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: **71.5%**.

Output Measures

- Total Customers Surveyed: The number of customers who receive access to surveys regarding department services: **8,824**.
- Response Rate: The percentage of the total number of customers surveyed who completed the survey: **4.2%**.
- Total Customers Served: Total number of customers receiving services through the Department’s programs: **8,824** (within the 5-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. **8,824**.
- Total Customer Groups Inventoried: The total number of unique customer groups identified for each department’s program: **6**.

AI Usage Disclosure

This plan was prepared with limited assistance from generative AI tools to support writing tasks such as proofreading and plain-language edits. Generative AI tools also assisted in creating the illustrative images included on the cover page. AI tools were not used to make policy determinations, render legal conclusions, or replace professional judgment, and confidential or nonpublic information was not intentionally entered into the tools.
