

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



Fiscal Year FY 2025-2026

Agency Budget Plan

FORM A - BUDGET PLAN SUMMARY

OPERATING REQUESTS (FORM B1)

For FY 2025-2026, my agency is (mark "X"):

- | | |
|-------------------------------------|---|
| <input checked="" type="checkbox"/> | Requesting General Fund Appropriations. |
| <input checked="" type="checkbox"/> | Requesting Federal/Other Authorization. |
| <input type="checkbox"/> | Not requesting any changes. |

NON-RECURRING REQUESTS (FORM B2)

For FY 2025-2026, my agency is (mark "X"):

- | | |
|--------------------------|---|
| <input type="checkbox"/> | Requesting Non-Recurring Appropriations. |
| <input type="checkbox"/> | Requesting Non-Recurring Federal/Other Authorization. |
| <input type="checkbox"/> | Not requesting any changes. |

CAPITAL REQUESTS (FORM C)

For FY 2025-2026, my agency is (mark "X"):

- | | |
|-------------------------------------|--|
| <input type="checkbox"/> | Requesting funding for Capital Projects. |
| <input checked="" type="checkbox"/> | Not requesting any changes. |

PROVISOS (FORM D)

For FY 2025-2026, my agency is (mark "X"):

- | | |
|-------------------------------------|---|
| <input type="checkbox"/> | Requesting a new proviso and/or substantive changes to existing provisos. |
| <input type="checkbox"/> | Only requesting technical proviso changes (such as date references). |
| <input checked="" type="checkbox"/> | Not requesting any proviso changes. |

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

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

I have reviewed and approved the enclosed FY 2025-2026 Agency Budget Plan, which is complete and accurate to the extent of my knowledge.

	<u>Agency Director</u>	<u>Board or Commission Chair</u>
SIGN/DATE:	<i>Carri Grabe Lybarker</i> 9/10/24	<i>David R Campbell</i> 9/10/24
TYPE/PRINT NAME:	Carri Grabe Lybarker	David R Campbell

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

Agency Name:	Department Of Consumer Affairs
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BUDGET REQUESTS			FUNDING					FTES				
Priority	Request Type	Request Title	State	Federal	Earmarked	Restricted	Total	State	Federal	Earmarked	Restricted	Total
1	B1 - Recurring	Complaint Analyst Positions (2)	66,607	0	66,607	0	133,214	1.00	0.00	1.00	0.00	2.00
2	B1 - Recurring	Other Funds FY25 Cost of Living Adjustment	0	0	115,000	0	115,000	0.00	0.00	0.00	0.00	0.00
TOTALS			66,607	0	181,607	0	248,214	1.00	0.00	1.00	0.00	2.00

Agency Name:	Department Of Consumer Affairs		
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FORM B1 – RECURRING OPERATING REQUEST

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

TITLE	Complaint Analyst Positions (2)
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Provide a brief, descriptive title for this request.

AMOUNT	General: \$66,607 Federal: \$0 Other: \$66,607 Total: \$133,214
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What is the net change in requested appropriations for FY 2025-2026? This amount should correspond to the total for all funding sources on the Executive Summary.

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

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

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

ACCOUNTABILITY OF FUNDS	<p>1.2 Receive and expeditiously resolve complaints of individuals pertaining to any consumer transaction arising out of the production, promotion or sale of consumer goods and services.</p> <p>4.3 Provide an environment that supports staff development, retention and agency mission fulfillment.</p> <p>The new FTEs will serve to decrease the open complaints assigned to each analyst to a manageable level, ensuring the that SCDCA can continue to provide exceptional customer service in its handling of complaints for consumers of this State (1.2) , while also being mindful of the wellbeing and ideal workload of its employees (4.3).</p>
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What specific strategy, as outlined in the most recent Strategic Planning and Performance Measurement template of agency’s accountability report, does this funding request support? How would this request advance that strategy? How would the use of these funds be evaluated?

	The new Complaint Analysts employed by DCA once the positions and funding are
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RECIPIENTS OF FUNDS

secured.

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

JUSTIFICATION OF REQUEST

The Consumer Services Division processes and mediates written consumer complaints, seeking to find equitable solutions for the consumer and the business, including refunds, adjustments and credits to consumer accounts. Staff takes consumer complaints against businesses regulated by the DCA, refers complaints that fall within another agency’s jurisdiction, and mediates those complaints against businesses that are unregulated or where an issue is unregulated. The division provides SC taxpayers with a readily available, experienced, and cost-effective mediation service.

The number of consumer complaints has risen significantly in recent years. In FY24, consumers filed 5,776 complaints, 400 more than in FY23 (5,378). This amount is 42% higher than the number received in FY22 (4,053) and 70% higher than the amount received in FY20 (3,407). Internal shuffling of existing FTEs in the Services Division in FY21 successfully alleviated some of the strain of the increased workload. However, the continued increase of the number of complaints filed year-over-year has resulted in the three (3) current Program Assistants in the Services Division (known internally as "Complaint Analysts") to have an overly burdensome workload. The ideal number of open complaints that a Complaint Analyst can adequately work during a month is between 70 to 80. This range ensures the Complaint Analyst is staying busy while also having enough time to fully work the complaints in accordance with the Division’s policies, procedures, and best practices. However, with the number of complaints being filed, Complaint Analysts are typically being assigned 88 new complaints per month on top of their existing complaints. This results in each Complaint Analyst’s work queue holding 100-120 complaints during a given month, which can amount to approximately 40% more than the ideal number of pending complaints.

Further, the Department continues to see an increase in homeowner association (HOA) complaints and general inquiries about laws and regulations of HOAs. Last fiscal year, DCA saw a 28% increase in the number of HOA complaints filed (FY24- 581/ FY23-414). This is on top of the 36% increase seen between FY22 (307) and FY23(414). These complaints are often contentious in nature and require above-average resources in the areas of data entry- SC law requires DCA collect and report specific data elements- and communication.

In order to ensure that SCDCA can continue to efficiently and effectively perform its complaint mediation functions, provide exceptional customer service in its handling of complaints for consumers of this State, while also being mindful of the wellbeing and ideal workload of its employees, SCDCA is requesting two additional Program Assistant FTE positions.

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

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FORM B1 – RECURRING OPERATING REQUEST

AGENCY
PRIORITY

2

Provide the Agency Priority Ranking from the Executive Summary.

TITLE

Other Funds FY25 Cost of Living Adjustment

Provide a brief, descriptive title for this request.

AMOUNT

General: \$0

Federal: \$0

Other: \$115,000

Total: \$115,000

What is the net change in requested appropriations for FY 2025-2026? This amount should correspond to the total for all funding sources on the Executive Summary.

NEW POSITIONS

0.00

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

FACTORS
ASSOCIATED
WITH THE
REQUEST

Mark “X” for all that apply:

X

X

Change in cost of providing current services to existing program audience

Change in case load/enrollment under existing program guidelines

Non-mandated change in eligibility/enrollment for existing program

Non-mandated program change in service levels or areas

Proposed establishment of a new program or initiative

Loss of federal or other external financial support for existing program

Exhaustion of fund balances previously used to support program

IT Technology/Security related

HR/Personnel Related

Consulted DTO during development

Related to a Non-Recurring request – If so, Priority #

STATEWIDE
ENTERPRISE
STRATEGIC
OBJECTIVES

Mark “X” for primary applicable Statewide Enterprise Strategic Objective:

X

Education, Training, and Human Development

Healthy and Safe Families

Maintaining Safety, Integrity, and Security

Public Infrastructure and Economic Development

Government and Citizens

ACCOUNTABILITY
OF FUNDS

This increase in funds will permit the agency to fulfill all goals, strategies and objectives as set forth in the FY24 Accountability Report.

What specific strategy, as outlined in the most recent Strategic Planning and Performance Measurement template of agency’s accountability report, does this funding request support? How would this request advance that strategy? How would the use of these funds be evaluated?

RECIPIENTS OF

DCA employees whose compensation is provided via other funds.

FUNDS

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

**JUSTIFICATION OF
REQUEST**

The Department of Consumer Affairs has 26 FTEs supported by other funds. The FY25 Budget included a set dollar amount increase for employees who make less than \$50,000 and a percentage increase for those making more than \$50,000. The requested amount covers this cost of living increase and related impact on fringe for other fund paid employees.

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

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FORM D – PROVISO REVISION REQUEST

NUMBER	80.1 <i>Cite the proviso according to the renumbered list (or mark "NEW").</i>
TITLE	Consumer Protection Code Violations Revenue <i>Provide the title from the renumbered list or suggest a short title for any new request.</i>
BUDGET PROGRAM	II. Legal <i>Identify the associated budget program(s) by name and budget section.</i>
RELATED BUDGET REQUEST	No <i>Is this request associated with a budget request you have submitted for FY 2025-2026? If so, cite it here.</i>
REQUESTED ACTION	Codify <i>Choose from: Add, Delete, Amend, or Codify.</i>
OTHER AGENCIES AFFECTED	N/A <i>Which other agencies would be affected by the recommended action? How?</i>

SUMMARY & EXPLANATION	Authorizes DCA to retain all funds paid in the resolution of cases involving statutes enforced by the department and to use the retained funds to offset costs. This Proviso has been in effect for over 20 years. It received a minor clarification amendment in the FY18 Appropriations Act and has remained largely unchanged. Retention and carry forward of these funds is critical to DCA being able to carry out its duties under its respective statutes. Currently other funds constitute approximately 53% of the agency's budget.
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Summarize the existing proviso. If requesting a new proviso, describe the current state of affairs without it. Explain the need for your requested action. For deletion requests due to recent codification, please identify SC Code section where language now appears.

FISCAL IMPACT

Provide "other funds" to the Department in an approximate amount of \$270,000. This is the average amount received during the past three fiscal years. The number varies from year to year dependent on the amount and gravity of enforcement actions resulting in fines and penalties. DCA's primary goals in enforcement are on obtaining credits, refunds and adjustments for consumers and correcting internal business operations to avoid future occurrences as opposed to seeking penalties.

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

PROPOSED PROVISO TEXT

No changes.

Funds, paid to the department in resolution of cases involving violations of the South Carolina Consumer Protection Code and other statutes enforced by the department be retained and expended within the agency's budget to help offset the costs of investigating, prosecuting, and the administrative costs associated with these violations, may be carried forward and expended for the same purposes in the current fiscal year.

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

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FORM D – PROVISO REVISION REQUEST

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

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

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

RELATED BUDGET REQUEST	No
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Is this request associated with a budget request you have submitted for FY 2025-2026? If so, cite it here.

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

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

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

FISCAL IMPACT

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

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

**PROPOSED
PROVISO TEXT**

No changes.

Unexpended appropriated funds for the Consumer Advocacy expert witness/assistance program (under Section 37-6-603) may be carried forward into the current fiscal year and expended for the same purpose.

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

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FORM D – PROVISO REVISION REQUEST

NUMBER	<div>80.3</div> <div>Cite the proviso according to the renumbered list (or mark “NEW”).</div>
TITLE	<div>Registered Credit Grantor Notification and Maximum Rate Filing Fees Retention</div> <div>Provide the title from the renumbered list or suggest a short title for any new request.</div>
BUDGET PROGRAM	<div>I. Administration, II. Legal, III. Services</div> <div>Identify the associated budget program(s) by name and budget section.</div>
RELATED BUDGET REQUEST	<div>No</div> <div>Is this request associated with a budget request you have submitted for FY 2025-2026? If so, cite it here.</div>
REQUESTED ACTION	<div>Codify</div> <div>Choose from: Add, Delete, Amend, or Codify.</div>
OTHER AGENCIES AFFECTED	<div>N/A</div> <div>Which other agencies would be affected by the recommended action? How?</div>

SUMMARY & EXPLANATION	<div> <p>Authorizes DCA to retain funds collected under Chapters 2, 3 and 6 of Title 37 to cover operational costs and to carry forward such funds. This Proviso was first adopted in 2009-2010 Appropriations Act as a revision to a similar Proviso that had been in effect since 2004-2005.</p> <p>The Proviso was updated in 2018-2019 Appropriations Act as portions were previously codified and the Department proposed referencing Chapters instead of sections to permit retention of all filing fees collected therein and avoid the need to amend the proviso as amendments or codification occurs.</p> <p>Retention and carry forward of these funds is critical to DCA being able to carry out its duties under its respective statutes. Currently other funds constitute approximately 53% of the agency's budget.</p> </div>
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Summarize the existing proviso. If requesting a new proviso, describe the current state of affairs without it. Explain the need for your requested action. For deletion requests due to recent codification, please identify SC Code section where language now appears.

FISCAL IMPACT

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

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

**PROPOSED
PROVISO TEXT**

No changes.

The Department of Consumer Affairs may retain all filing fees collected under Chapters 2, 3 and 6, Title 37 of the 1976 Code. These fees shall be used to offset the cost of administering and enforcing Title 37 and may be applied to the cost of operations. Unexpended balances may be carried forward for the prior fiscal year into the current fiscal year and be utilized for the same purposes.

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

Agency Name:	Department Of Consumer Affairs		
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FORM D – PROVISO REVISION REQUEST

NUMBER	80.4
	<i>Cite the proviso according to the renumbered list (or mark "NEW").</i>
TITLE	Retention of Fees
	<i>Provide the title from the renumbered list or suggest a short title for any new request.</i>
BUDGET PROGRAM	II. Legal
	<i>Identify the associated budget program(s) by name and budget section.</i>
RELATED BUDGET REQUEST	No
	<i>Is this request associated with a budget request you have submitted for FY 2025-2026? If so, cite it here.</i>
REQUESTED ACTION	Codify
	<i>Choose from: Add, Delete, Amend, or Codify.</i>
OTHER AGENCIES AFFECTED	N/A
	<i>Which other agencies would be affected by the recommended action? How?</i>

SUMMARY & EXPLANATION	<p>Authorizes DCA to retain funds collected under Chapter 61, Title 39 (Motor Club Services); Chapter 39, Title 40 (Pawnbrokers) and Chapter 79, Title 44 (Physical Fitness Services) for program implementation. This Proviso was first adopted in 2010-2011 Appropriations Act and was amended annually solely to update the fiscal year, until the date was removed in FY15.</p> <p>Retention of these funds is critical to DCA being able to carry out its duties under the delineated statutes. Currently other funds constitute approximately 53% of the agency's budget.</p>
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Summarize the existing proviso. If requesting a new proviso, describe the current state of affairs without it. Explain the need for your requested action. For deletion requests due to recent codification, please identify SC Code section where language now appears.

FISCAL IMPACT

Provide "other funds" to the Department in the approximate amount of \$164,000. This amount is based on the average monies received from the Pawnbroker, Physical Fitness and Motor Club programs during the last three fiscal years.

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

**PROPOSED
PROVISO TEXT**

No changes.

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

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

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

TITLE	Agency Cost Savings and General Fund Reduction Contingency Plan
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AMOUNT	\$70,073
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What is the General Fund 3% reduction amount? This amount should correspond to the reduction spreadsheet prepared by EBO.

ASSOCIATED FTE REDUCTIONS	N/A. DCA was an agency hard hit by the Great Recession. After the implementation of a reduction in force in FY10 and subsequent budget cuts in FY11 and FY12, DCA went from 68 FTEs in FY09 to a low of 27 filled FTEs in 2011. The Department currently has 47 FTE positions.
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How many FTEs would be reduced in association with this General Fund reduction?

PROGRAM / ACTIVITY IMPACT	<p>All programs- employee trainings</p> <p>Public Information and Education Division, Identity Theft Unit- educational material printing; outreach campaigns</p>
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What programs or activities are supported by the General Funds identified?

SUMMARY	<p>DCA receives the majority of its funding through other funds (53%). Approximately 77% of the agency's total budget is used for salaries and fringe. We currently have 47 FTE positions as compared to our pre-RIF (FY10) allocation of 68 FTEs. DCA is not in a position to delete any FTE positions, thus if a 3% reduction of general fund appropriations is implemented DCA would reduce operating expenses agency-wide.</p> <p>The decrease would result in DCA limiting training opportunities and travel for attorneys, investigators and other agency staff. The impact would be a potential lack of knowledge/keeping abreast of changes in Federal laws applicable to the regulatory statutes the agency administers and enforces, including Truth in Lending and mortgage related laws.</p> <p>The decrease would also affect agency outreach efforts. DCA has the responsibility of counseling consumers and businesses on their rights and responsibilities under consumer protection laws. Agency consumer and business information campaigns often include printed materials, media buys and statewide presentations. Reducing these items would result in a reduction of compliance and knowledge of consumer protection laws, negatively impacting the consumer credit marketplace.</p>
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Satisfaction Level	Percentage
Very satisfied	15%

AGENCY COST SAVINGS PLANS

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

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FORM F – REDUCING COST AND BURDEN TO BUSINESSES AND CITIZENS

TITLE	Implementation of Filing Technology
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Provide a brief, descriptive title for this request.

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

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

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

REDUCTION OF FEES OR FINES	<p>DCA does not have the ability to adjust licensing fees on its own authority, a power given to other agencies in the regulations of non-depository financial institutions. The availability of online programs and ease of use, however, will likely reduce fines for later filings. We will deploy OnBase for preneed funeral contract processing. S.C.Code Ann. section 32-7-50(C)(1) requires preneed funeral contract providers submit contracts entered into to the Department within 60 days of the last day of the month when the contract was sold. Late filing results in a penalty of \$10 per contract. Over the past three fiscal years, an average of \$12,000 in late penalties are incurred by these providers.</p>
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Which fees or fines does the agency intend to reduce? What was the fine or fee revenue for the previous fiscal year? What was the associated program expenditure for the previous fiscal year? What is the enabling authority for the issuance of the fee or fine?

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

	<p>The Department has employed new technologies to increase efficiencies for all customers and lessen business burden over the past few years. DCA regulates 15 different industries and now all licensing/ registration programs administered by DCA are now live on the agency's online licensing database. The use of technology has enabled staff to provide more expedient and efficient services. Non-depository financial institutions and other regulated industries submitted 31,211 filings and applications in FY24, nearly 1,000 more than FY23 (30,349), and a 16% increase when compared to FY20. The Licensing System, however, has enabled staff to process 96% within thirty days of receipt. High user adoption of our online licensing system (CALAS) exceeded expectations and contributed to this accomplishment.</p> <p>Now DCA is turning to other paper filing processes that occur outside of licensing/ registration processes. We are leveraging the state contract with OnBase to create a preneed contract filing system. Providers/ Licensees will be able to create a contract within the system and submit it, and corresponding payment, online. The system will also generate filing reminders if a contract was created, but not submitted within the statutory timeframe. DCA receives approximately 8,000 contracts annually and must store the contracts until fulfilled. The system will reduce data entry and store contracts digitally, permitting staff to easily search for records that can be deleted. Reports from the system will also assist in compliance reviews. We are striving for system implementation in FY25.</p>
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SUMMARY

An increase also continues to occur with the number of consumer complaints filed with DCA during the same time periods. In FY24, consumers filed 5,776 complaints, 400 more than in FY23 (5,378). This amount is 42% higher than the number received in FY22 (4,053) and 70% higher than the amount received in FY20 (3,407). The Department's online complaint system assisted with processing times, however we are seeking to contract for and deploy additional technologies to increase automation. DCA has been using its current complaint system for 10 years and needs a new, updated system with more functionality for intake, working, tracking, and reporting these complaints. In addition, the Department takes reports related to identity theft and scams and currently uses an Access database to intake, work, and track these reports. The changes incorporated into the new system will serve to ensure necessary information from the consumer is received on the front-end and reduce administrative work of staff.

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