



Business Regulation Group

Senate Committee on Budget and Taxation
Subcommittee on Education Business & Administration
Senator Nancy J. King, Chair
February 8, 2018

House Committee on Appropriations
Subcommittee on Education and Economic Development
Delegate Adrienne A. Jones, Chair
Delegate Ben Barnes, Vice-Chair
February 15, 2018

Kelly M. Schulz, Secretary

Agenda

Introduction

DLS Responses

Budget Overview

Office of the Commissioner of Financial Regulation

Division of Occupational and Professional Licensing

Division of Labor and Industry

Maryland Racing Commission

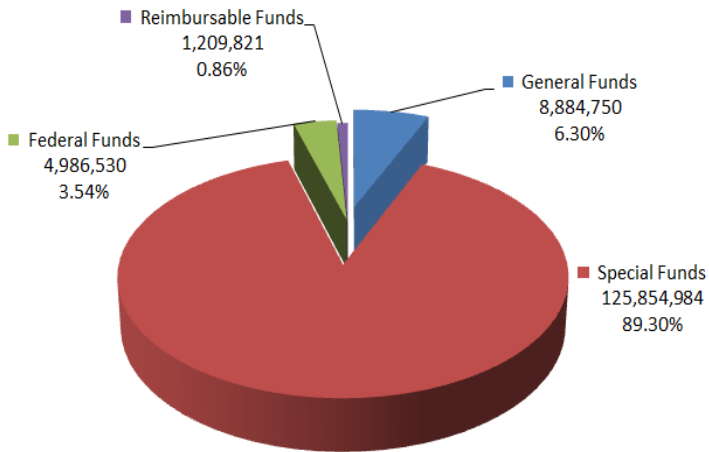


CHANGING
Maryland
for the Better

FY 2017 Actual and FY 2018 Appropriation

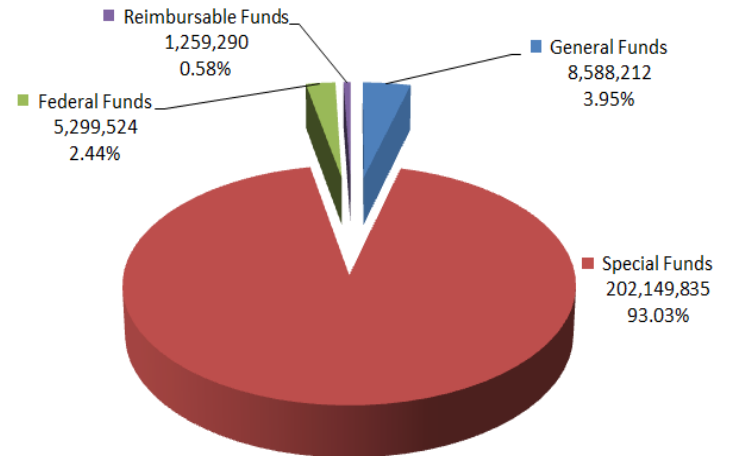
BUSINESS						
	FY 2017		FY 2018		FY 2019	
	ACTUAL	%	APPROPRIATION	%	ALLOWANCE	%
General Funds	8,884,750	0.063	8,588,212	0.040	6,586,337	0.032
Special Funds	125,854,984	0.893	202,149,835	0.930	192,683,559	0.936
Federal Funds	4,986,530	0.035	5,299,524	0.024	5,288,601	0.026
Reimbursable Funds	1,209,821	0.009	1,259,290	0.006	1,296,486	0.006
Total	140,936,085	1.000	217,296,861	1.000	205,854,983	1.000

FY 2017 ACTUAL



■ General Funds ■ Special Funds ■ Federal Funds ■ Reimbursable Funds

FY 2018 APPROPRIATION

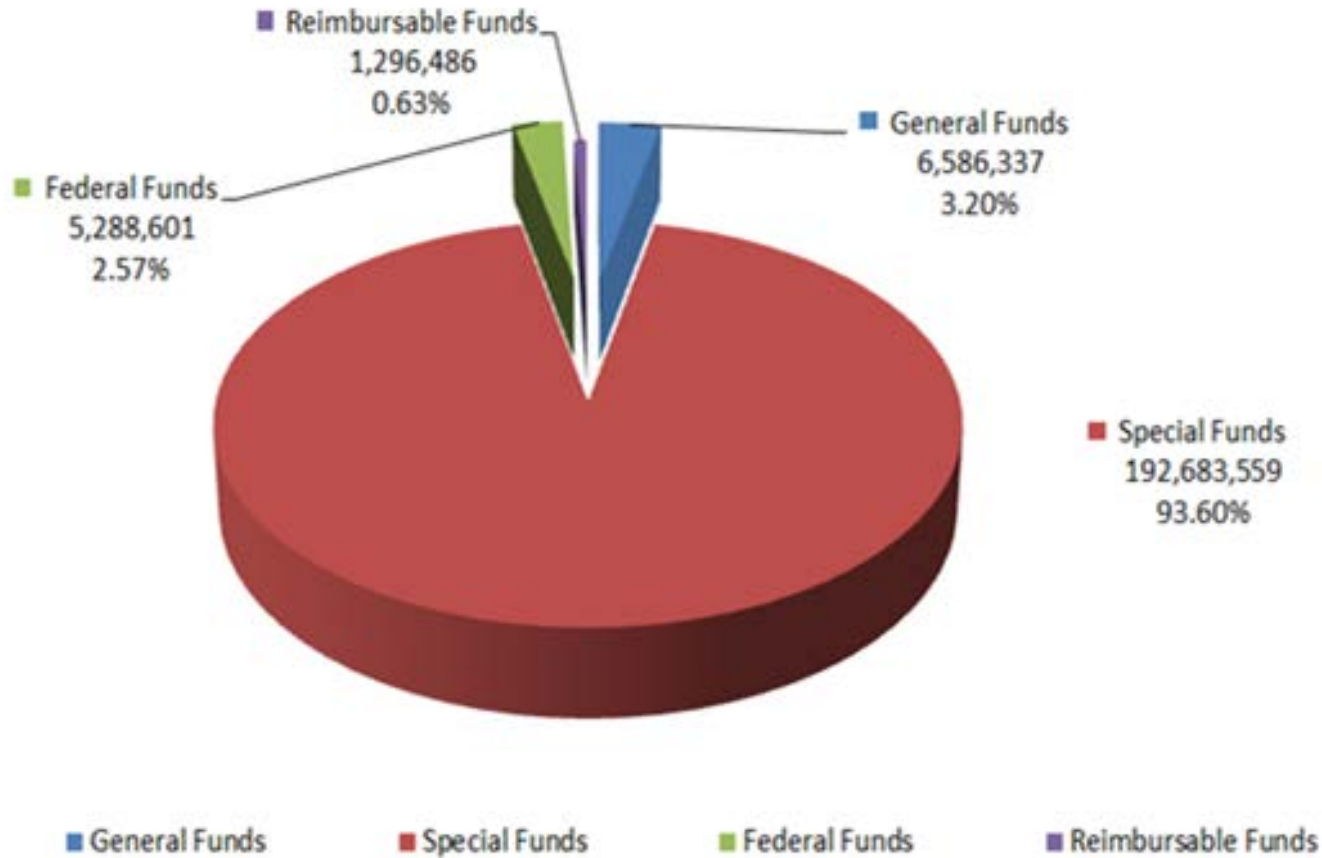


■ General Funds ■ Special Funds ■ Federal Funds ■ Reimbursable Funds

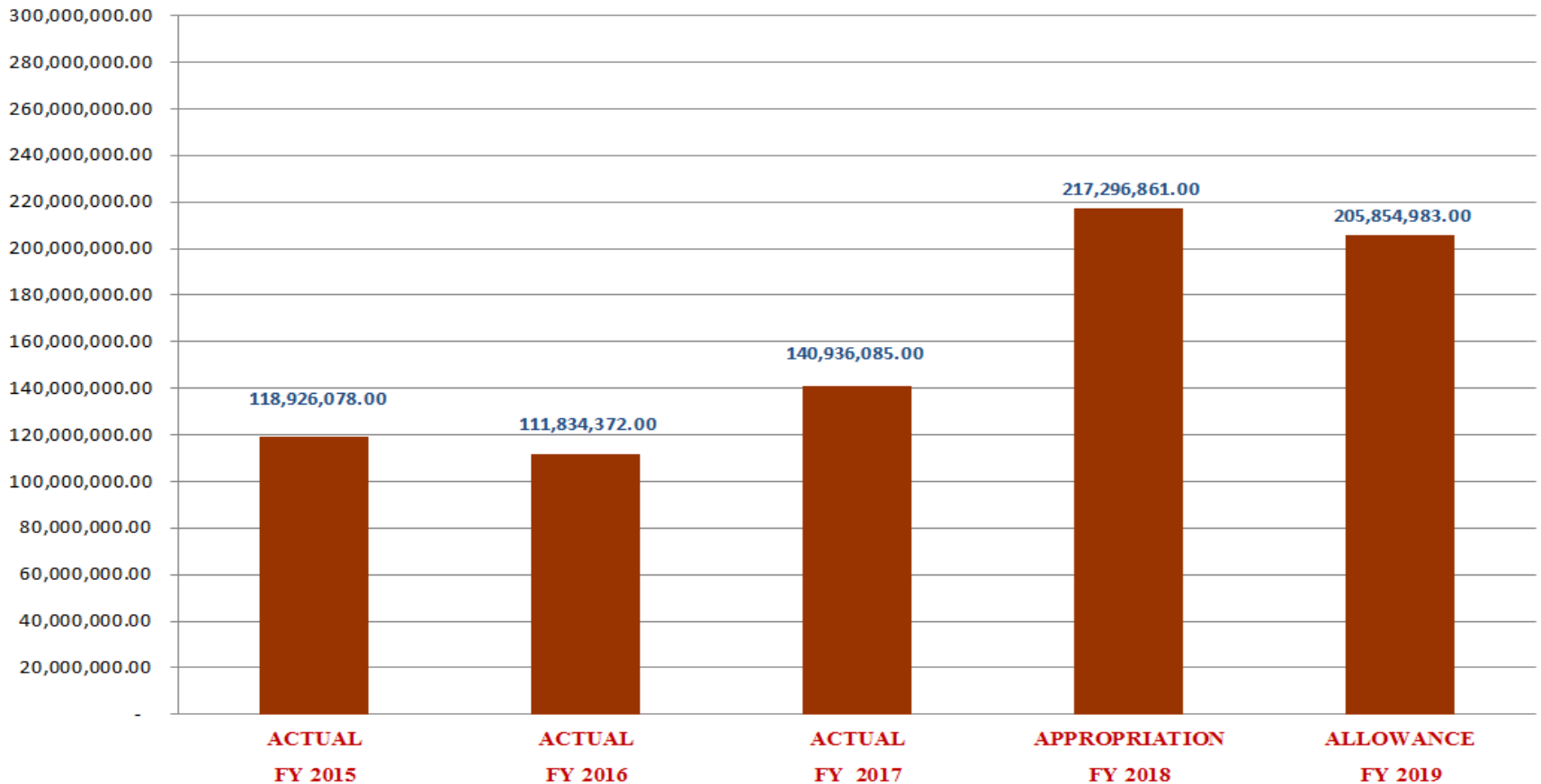


CHANGING
Maryland
for the Better

FY 2019 Allowance



Business Regulation Group Budget FY 2015 Actual – FY 2019 Allowance





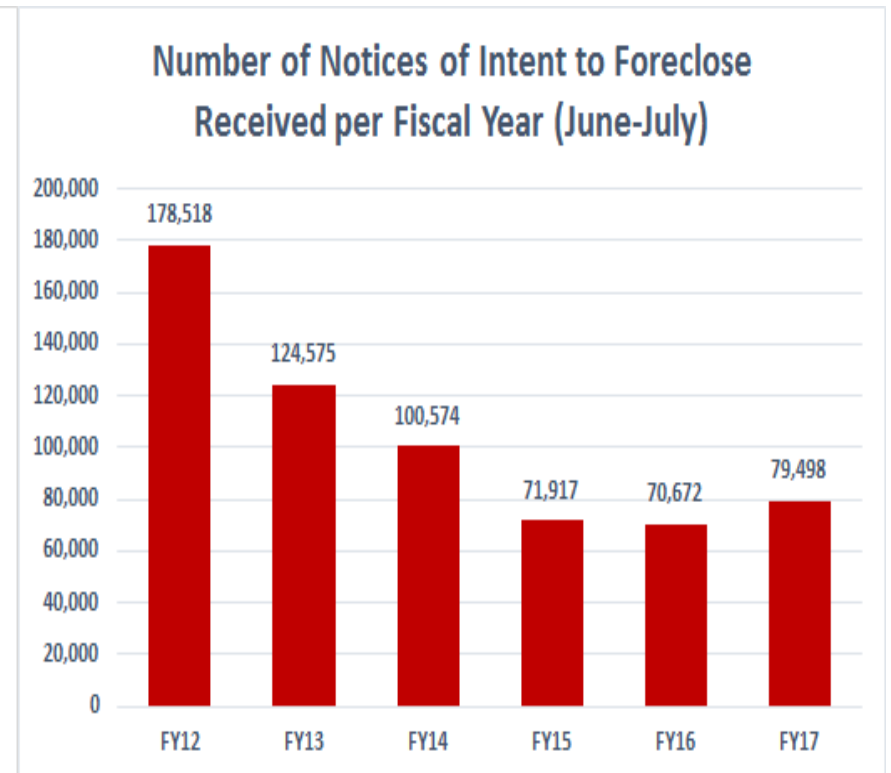
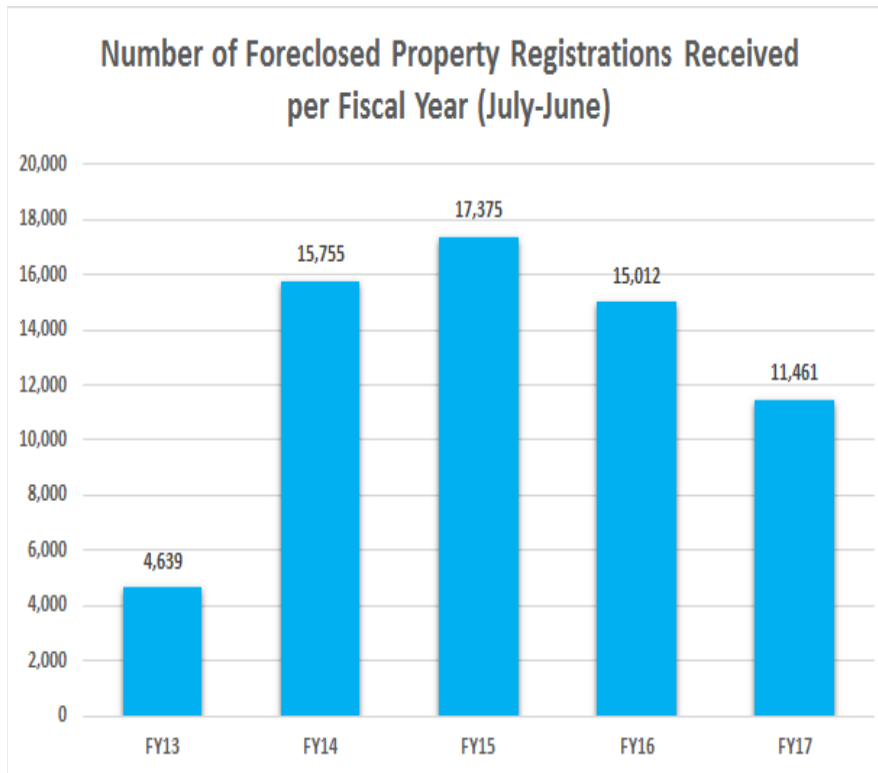
Office of the Commissioner of Financial Regulation

Executive Summary

- The **Office of the Commissioner of Financial Regulation** is the primary regulator for state-licensed financial services providers.
- The Office licenses and supervises/monitors over 17,100 businesses and individuals engaged in conducting mortgage lending, servicing, brokering, and originating; check cashing; money transmission; consumer and installment lending; debt management, collection, and settlement; credit services; and credit reporting.
- The transition of all licensees to the NMLS licensing system was completed in FY 2017
- Over 600 new licensees joined the NMLS system in FY 2017.



Financial Regulation

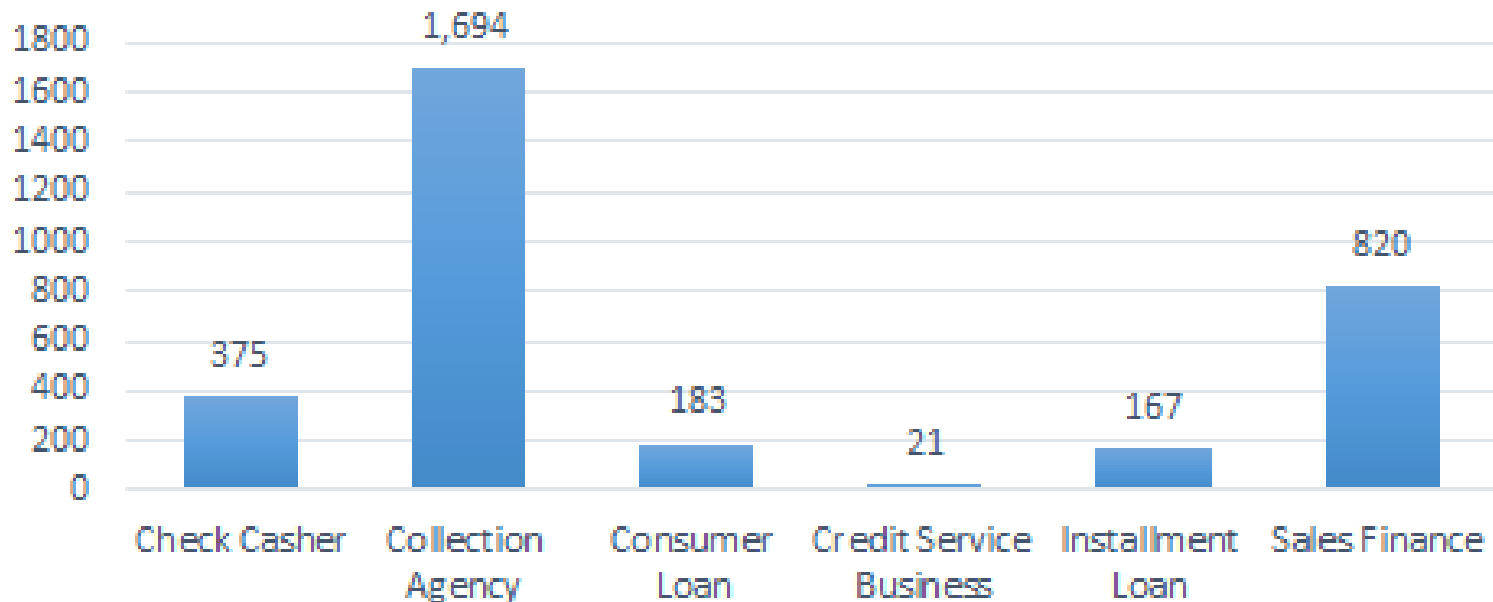




CHANGING
Maryland
for the Better

Financial Regulation

Licenses That Would Move to Nondepository Special Funds if SB 6 / HB 187 Passed

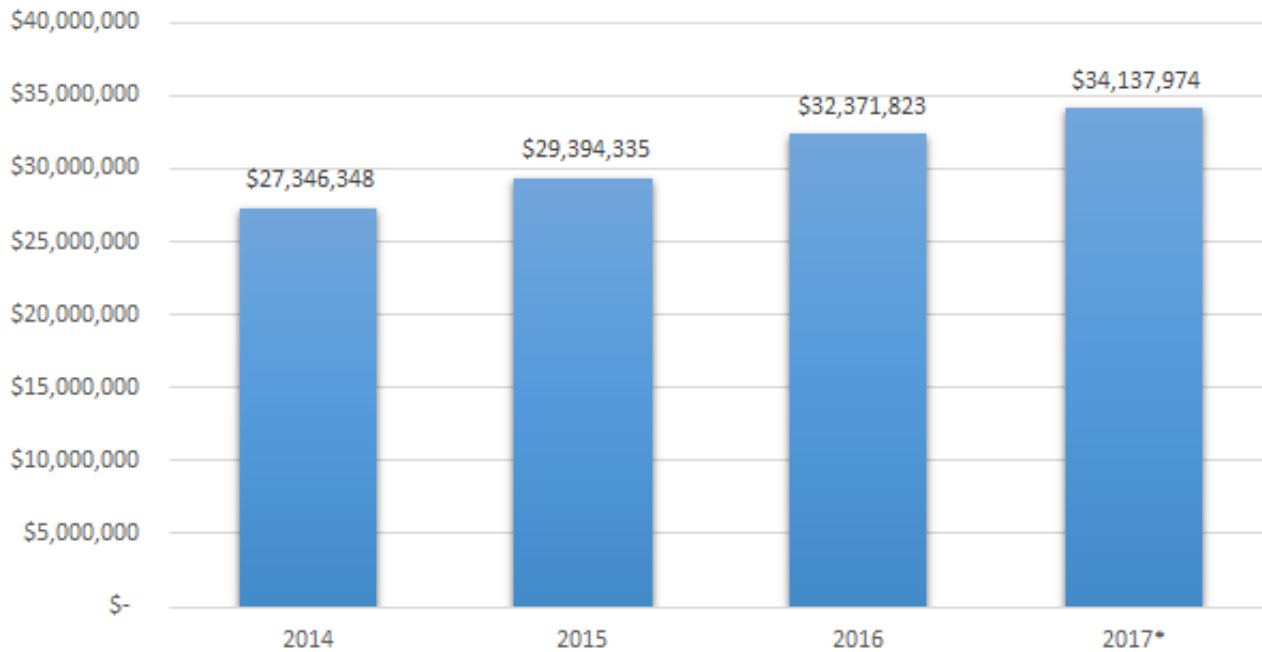




CHANGING
Maryland
for the Better

Financial Regulation

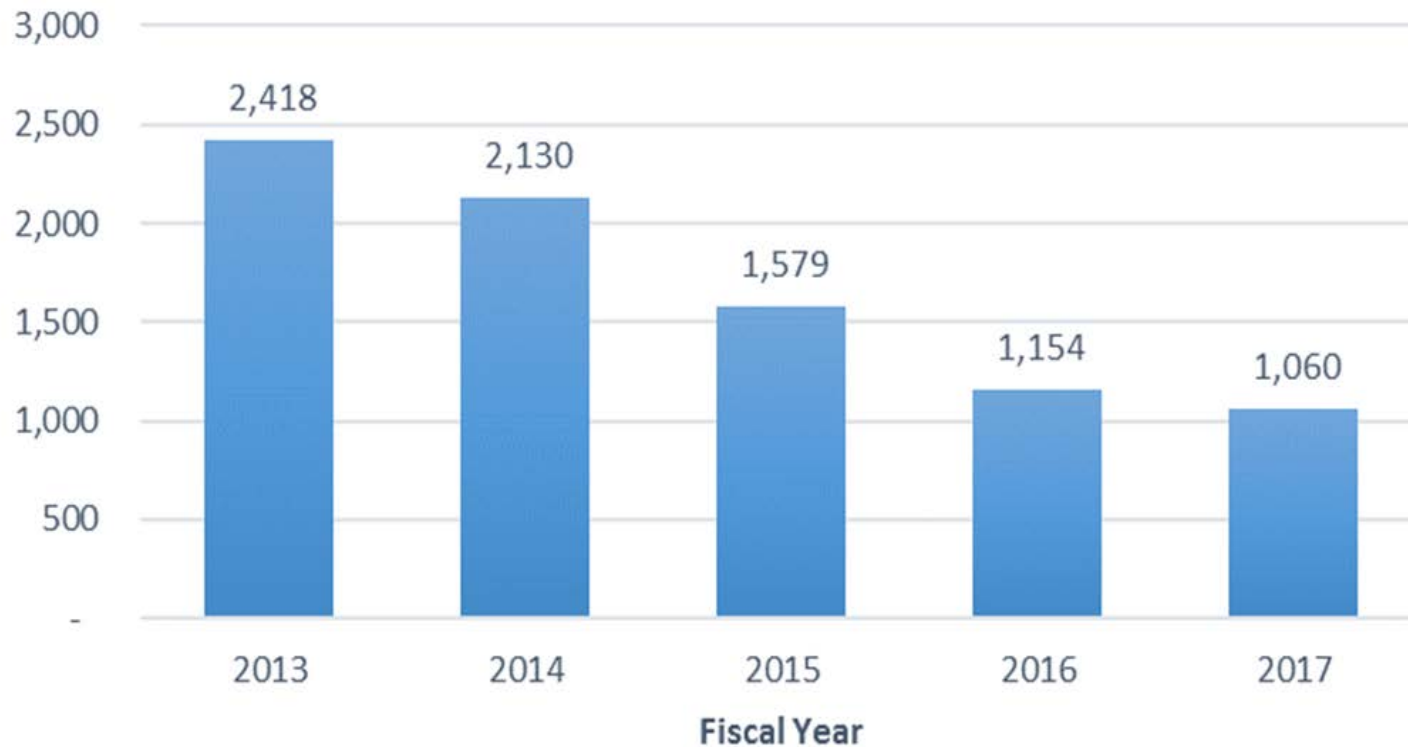
**Total Assets of State Chartered Banks
(\$ in 000's)**



*Total Assets as of
9/30/2017

Financial Regulation

Consumer Complaints

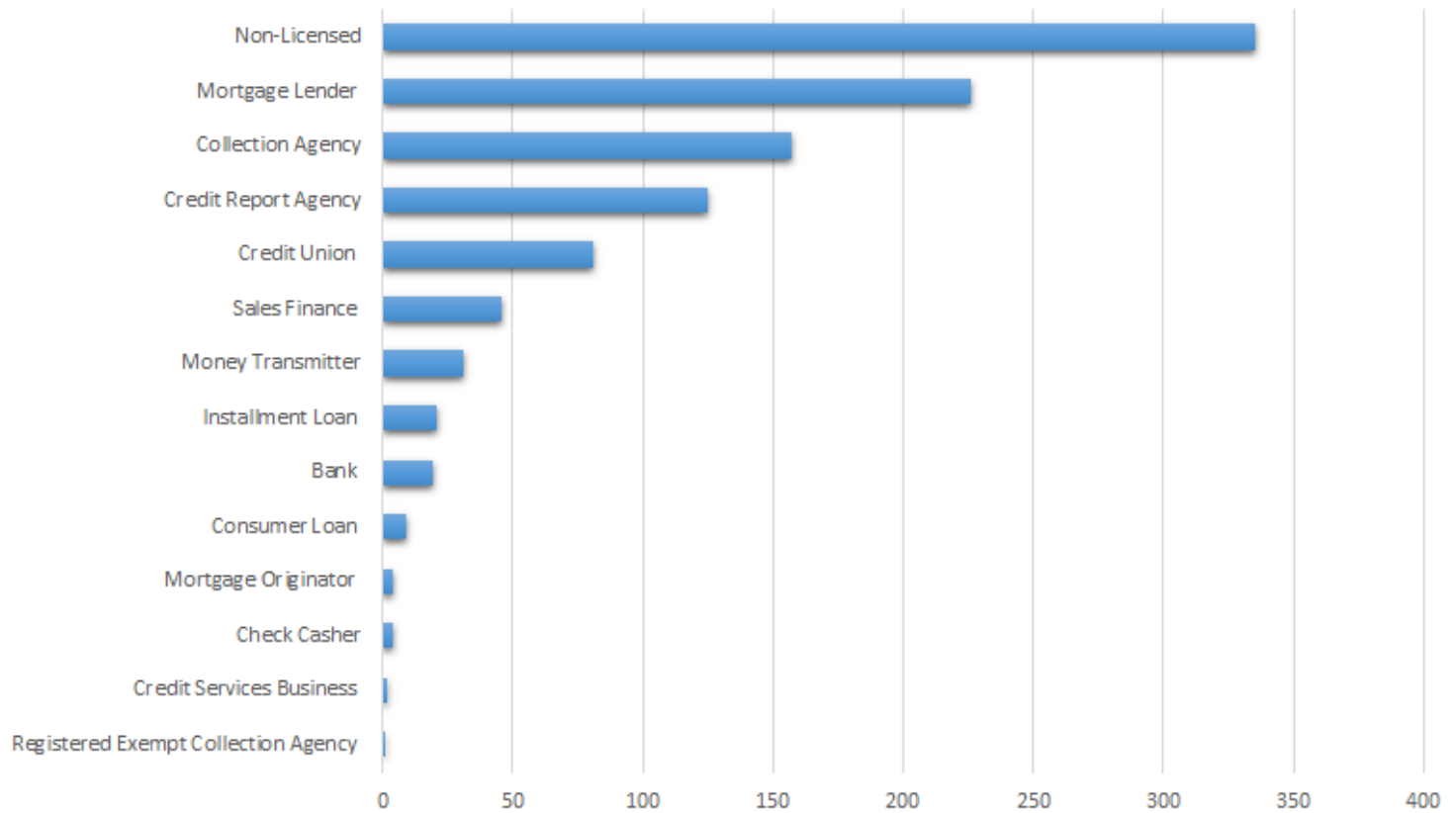




CHANGING
Maryland
for the Better

Financial Regulation

Consumer Complaints by License Type



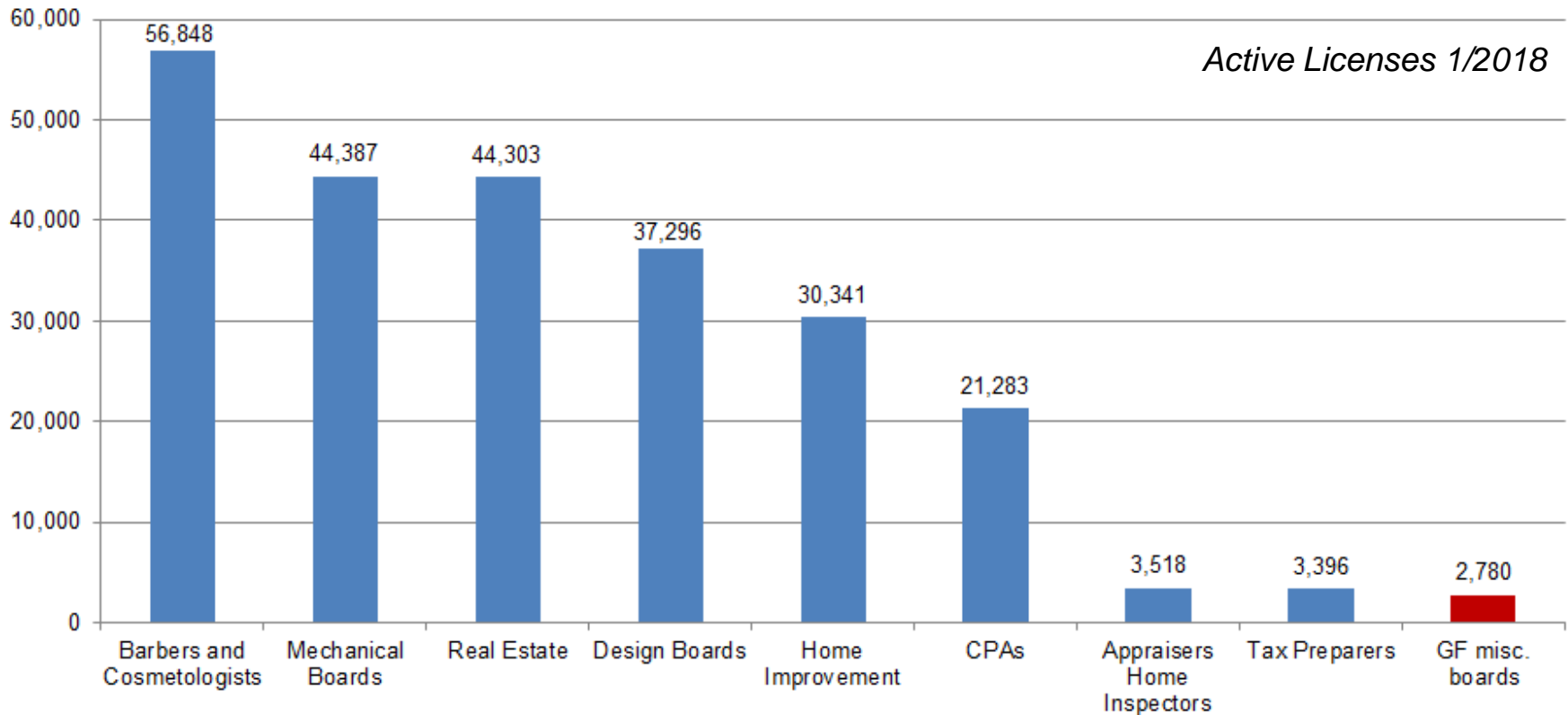


Division of Occupational and Professional Licensing

Executive Summary

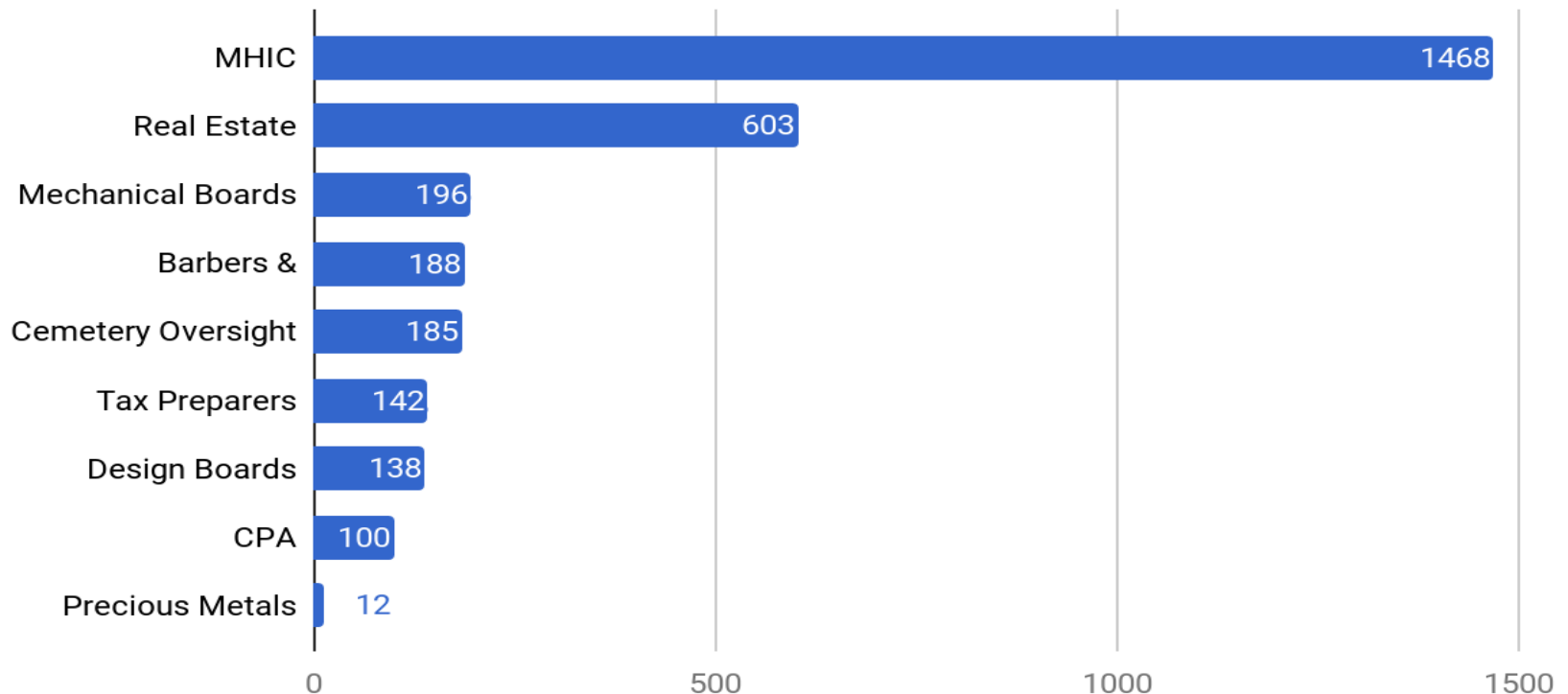
- The **Division of Occupational and Professional Licensing** administers regulatory programs governing the practice of 25 occupations and professions in Maryland.
- The activities of the division are primarily conducted through licensing boards and commissions, established by statute and empowered to regulate the occupations and professions.
- The boards and commissions oversee the licensing systems by qualifying and testing individuals for licensing; issuing and renewing licenses; establishing ethical and other standards of practice for the occupation or profession; and enforcing compliance of licensees with practice standards and Maryland law.

O&P Licenses More Than 244,152 Individuals and Businesses



Occupational and Professional Licensing

Complaints by Board/ Commission FY17



National Occupational Licensing Consortium

Maryland was selected as one of eleven states to join the National Occupational Licensing Consortium. The consortium will:

- Look for opportunities to remove licensing barriers for the unemployed, individuals with criminal records, immigrants, and military veterans and spouses
- Focus on plumbing, HVACR, barbering and cosmetology, and real estate occupations



CHANGING
Maryland
for the Better

Division of Labor and Industry



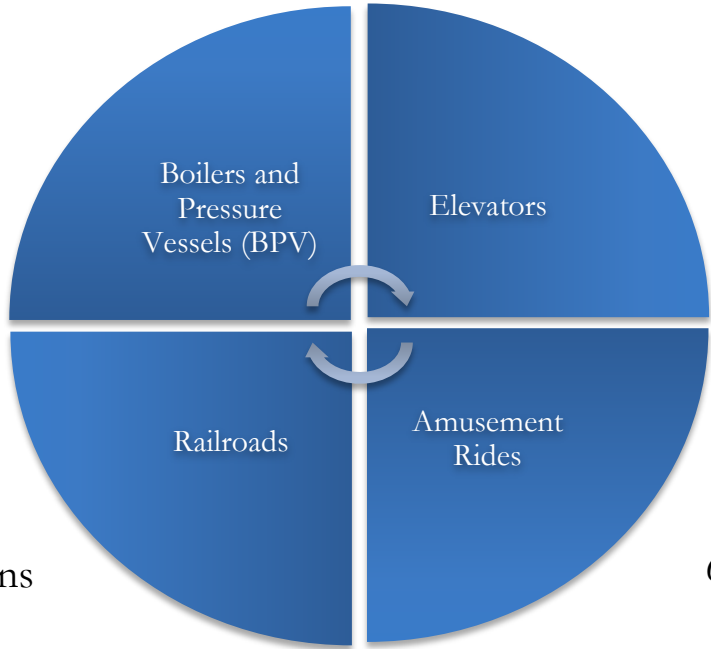
Executive Summary

The **Division of Labor and Industry's** mission is to protect and promote the health, safety and employment rights of the citizens of Maryland through the administration of six budgeted programs:

1. General Administration
2. Safety Inspections
3. Employment Standards
4. Worker Classification
5. Prevailing and Living Wage
6. Maryland Occupational Safety and Health Administration (MOSH)

Safety Inspection Unit FY 2017 Results

53,630 Units
37,243 Inspections



23,891 Units
30,660 Inspections

1,568 Miles
422 Inspections

6,311 Inspections

<p>Staffing</p> <ul style="list-style-type: none"> • 54 Positions 	<p>Funding:</p> <ul style="list-style-type: none"> • \$4,882,503 • 100% Special Funds
---	--

Employment Standards Service

Enforce Laws Covering:

- Minimum Wage
- Wage Disputes
- Overtime
- Other State and Local labor laws...

Worker Classification

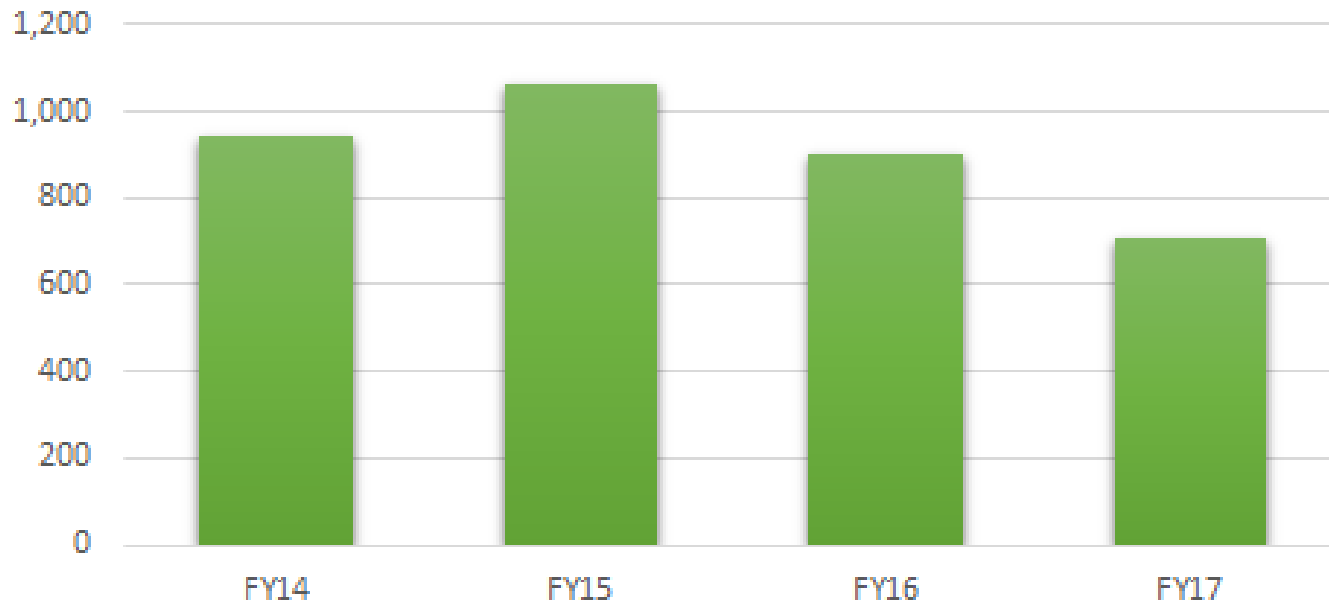
- Construction
- Landscaping

Performance:

- 40,056 Emails & Phone Calls Responded to
- \$516,000+ in Unpaid Wages Collected for 441 Marylanders
- 31 Outreach events with 955 attendees in FY2017 to Counties, Business Groups, Businesses and Employees

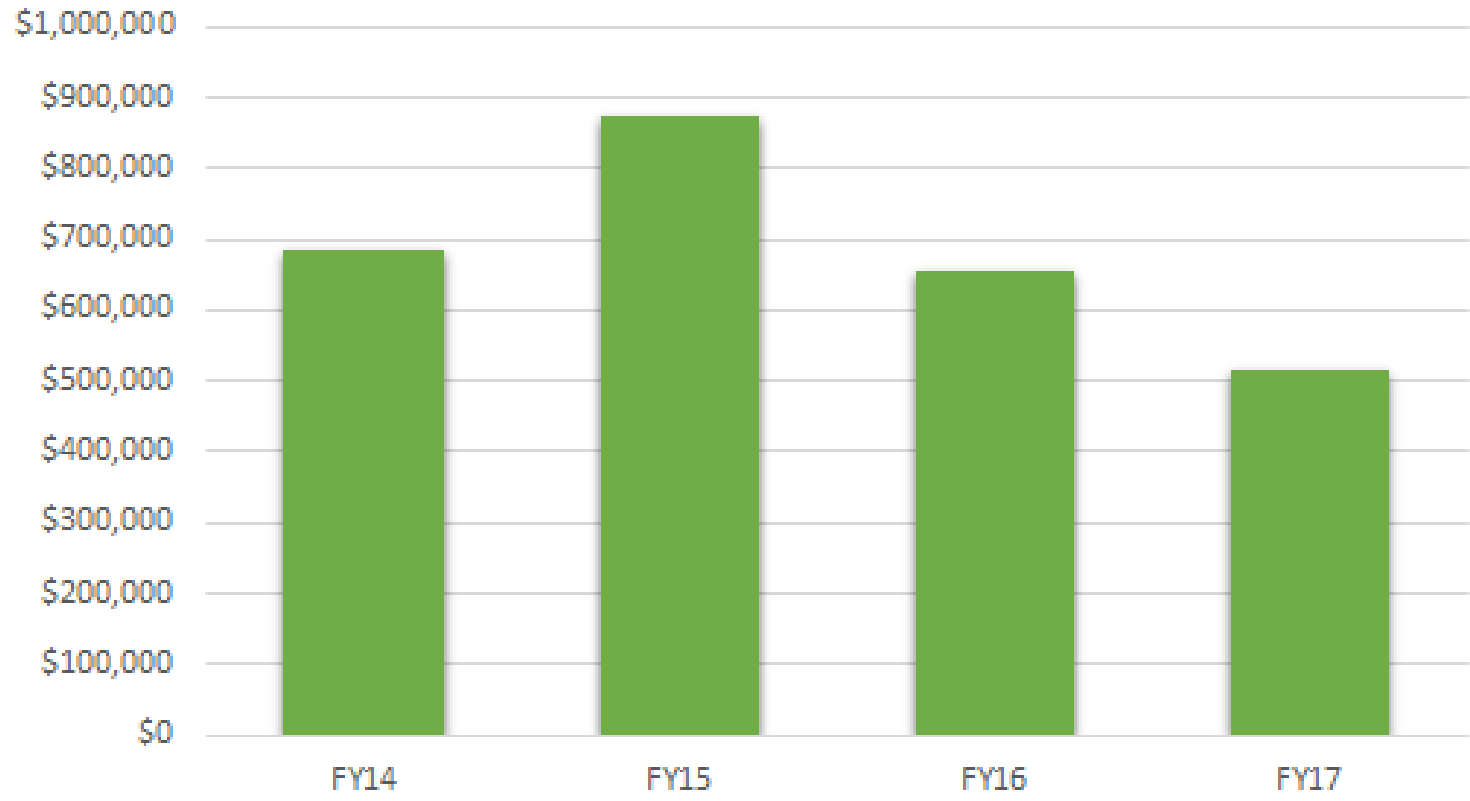
Employment Standards Service

Number of Sufficient Wage Payment Claims Received



Employment Standards Service

Total Wages Recovered

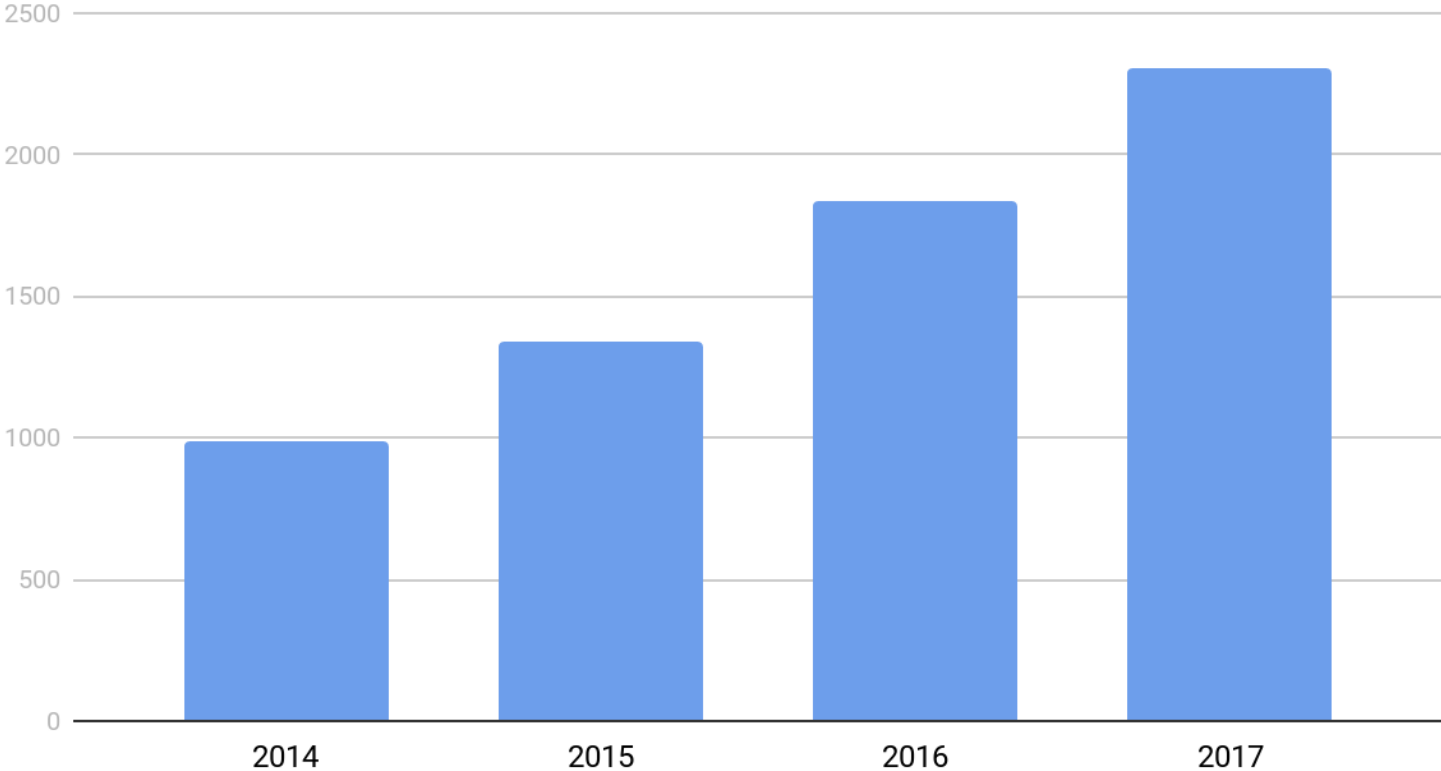




CHANGING
Maryland
for the Better

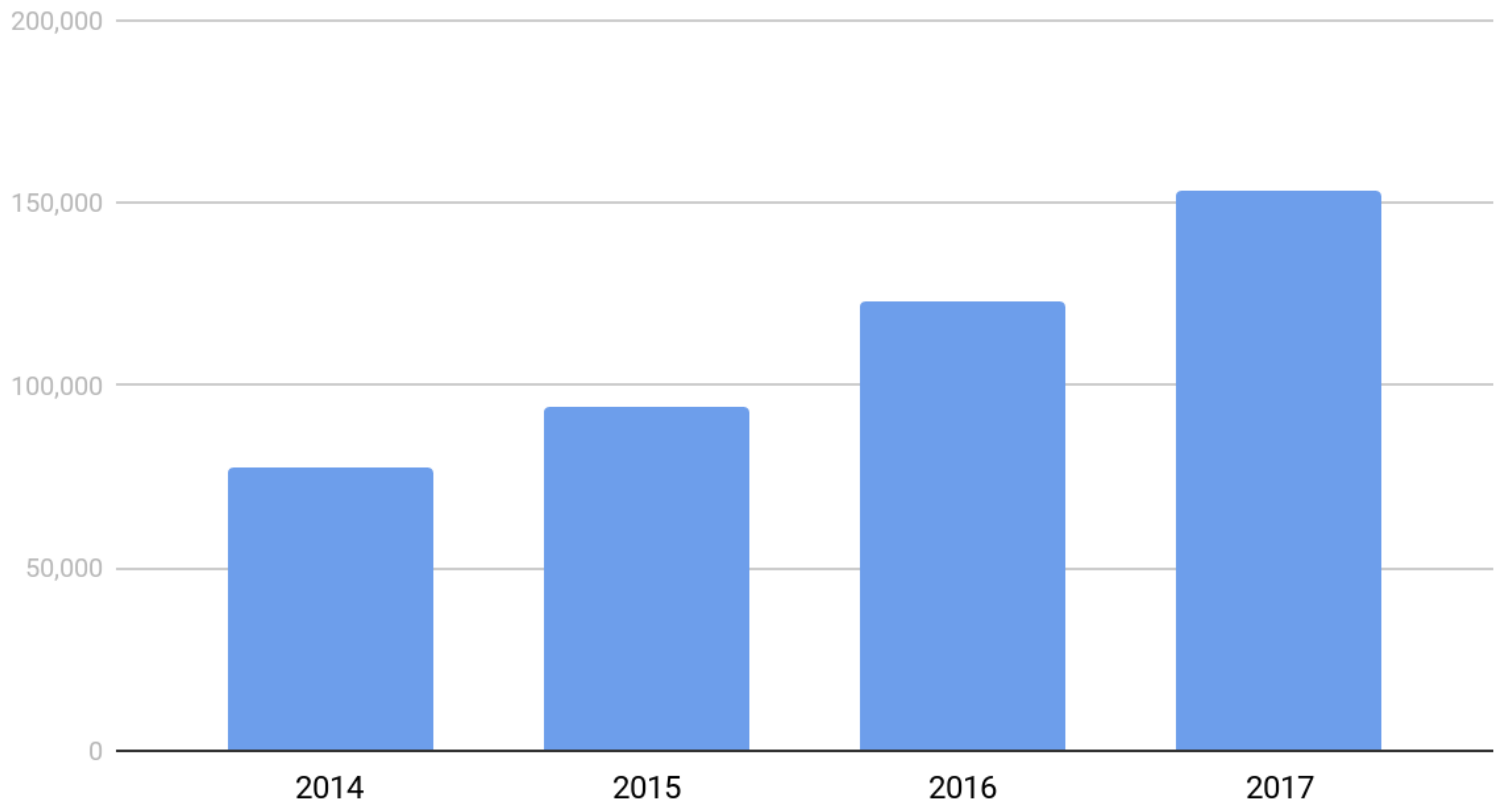
Prevailing Wage Unit

Number of Prevailing Wage Projects



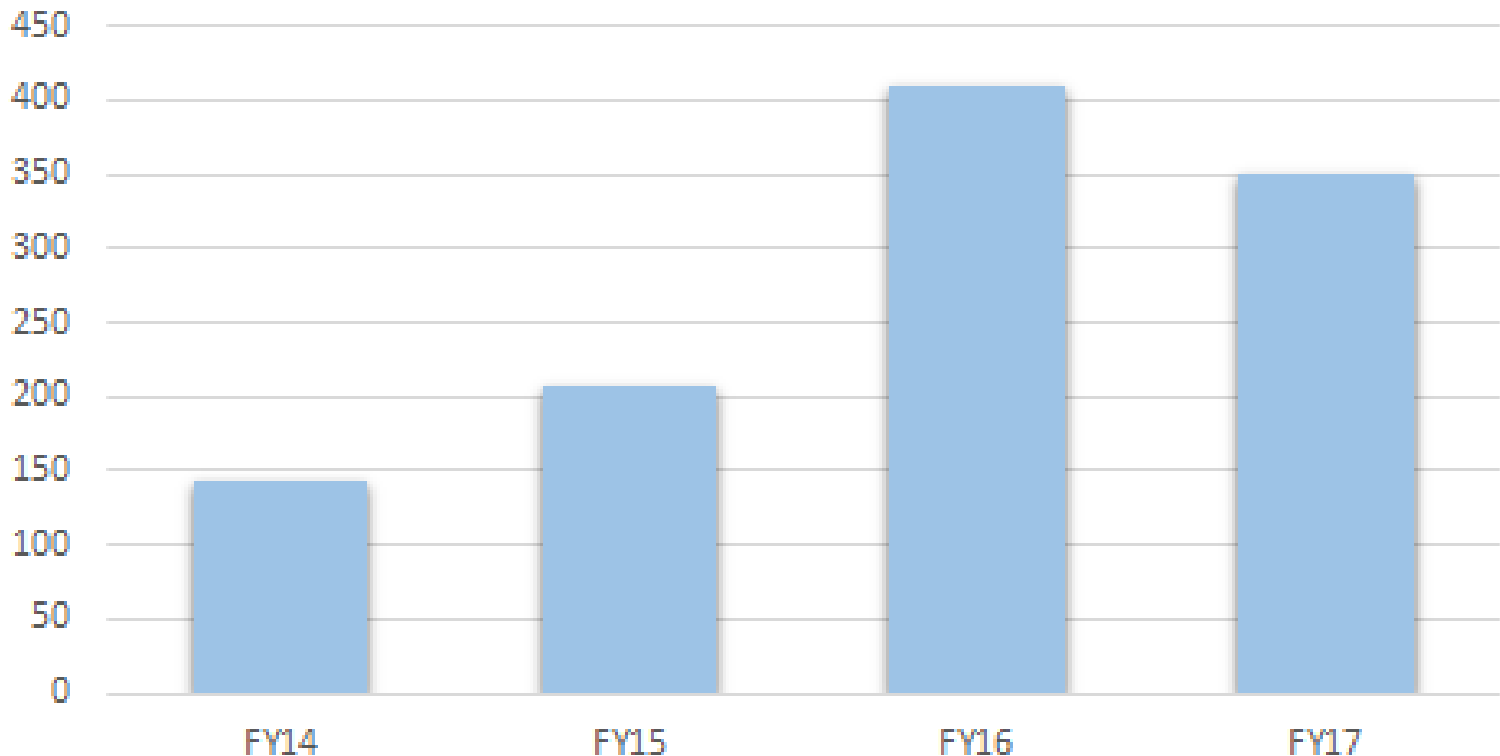
Prevailing Wage Unit

Number of Prevailing Wage Payroll Reports

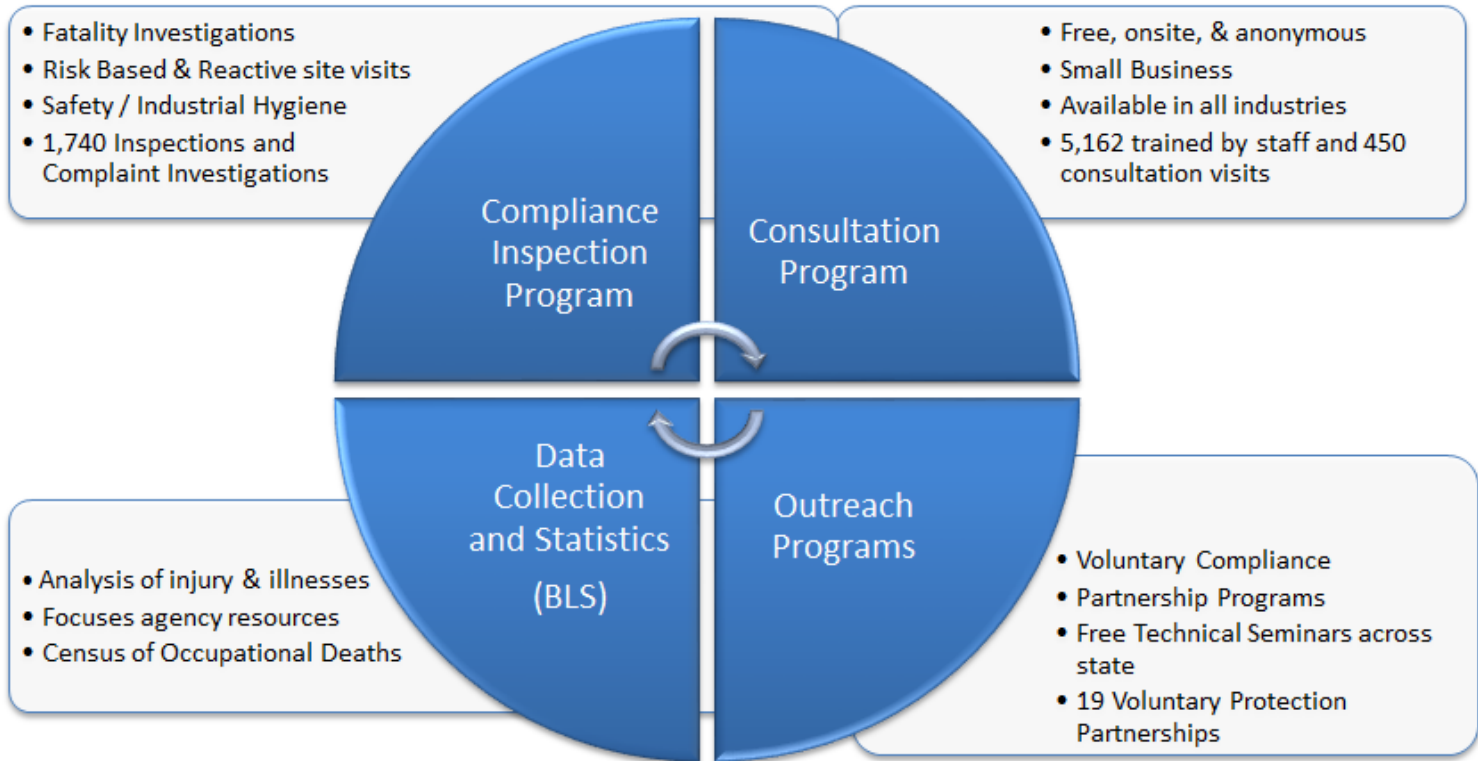


Living Wage Unit

New Living Wage Contracts



Maryland Occupational Safety and Health (MOSH) FY 2017 Results



Maryland Occupational Safety and Health (MOSH)

MOSH Locations





Maryland Racing Commission

Executive Summary

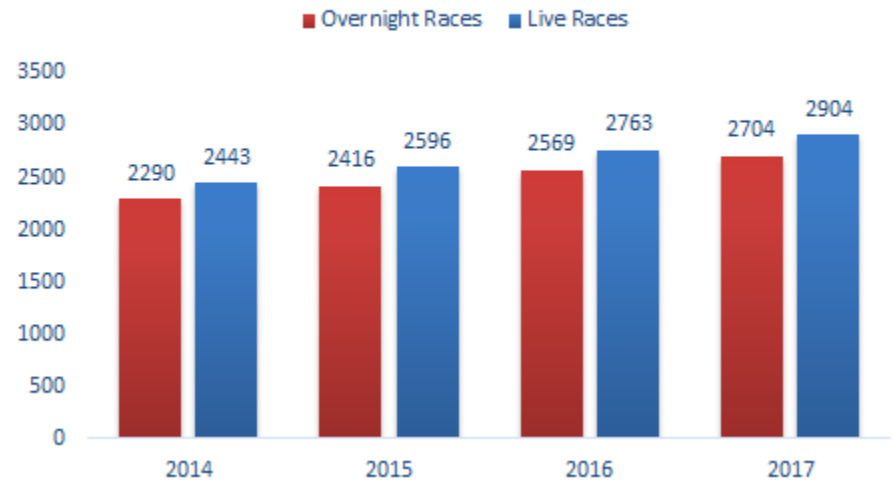
- The **Maryland Racing Commission** oversees and regulates pari-mutuel betting and both the harness and thoroughbred horse racing industry in Maryland, including the state's seven off-track betting sites.
- In addition, the Racing Commission receives and distributes racing and video slots revenues to local subdivisions - over \$215,000,000 since 2011. Distribution is through impact aid grants to counties and municipalities containing or located near thoroughbred tracks, or those jurisdictions where video slot facilities are located.

Horse Racing Industry Continues to See Improvements

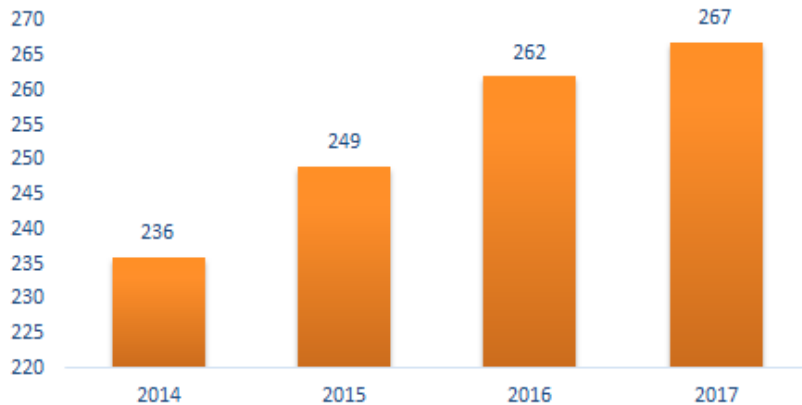


- Overnight Races
- Stake Races
- Live Days
- Live Races

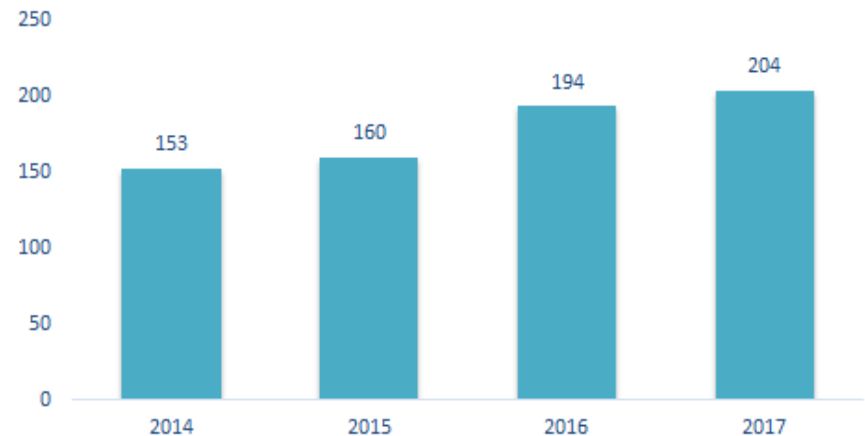
Overnight Races and Live Races



Live Days



Stake Races



Local Impact Grants Distribution

County, City or Town	Local Impact Grants Distribution Amount
Anne Arundel County	24,162,383.03
Baltimore City	19,456,031.04
Prince George's County	12,153,583.24
Cecil County	3,922,896.11
Worcester County	2,165,761.98
Allegany County	1,650,812.19
Ocean City	655,253.99
Berlin	327,627.00
Ocean Pines	327,627.00
Howard County	89,286.00
Perryville	70,000.00
City of Laurel	53,571.00













Thank You