

APPENDIX E

Workforce Plan FY 2013 - 2017

I. Agency Overview

Beginning with Texas's existence as an independent republic and carrying through to the present, some form of consumer credit regulation has existed in the state. The state legislature created the OCCC in 1963 and charged the agency with the authority to regulate select consumer credit transactions and related interest rates. The agency's regulating authority is found within the Texas Finance Code, §14.001, et seq.

The OCCC is committed to regulating the credit industry and educating consumers and creditors, thereby producing a fair, lawful, and healthy credit environment for prosperity in Texas. The agency offers protections to consumers, coordinates educational efforts aimed at consumers and industry alike, and advises financial service providers as needed on compliance issues. The OCCC's primary responsibility is to license and examine regulated entities.

The licensing process protects consumers by requiring that regulated financial services companies in Texas meet certain basic requirements. The examination and enforcement functions ensure that licensed businesses adhere to specific standards and responsibilities as required by law. Enforcement activities are designed to protect consumers who have been or may be harmed as the result of improper practices of financial service providers. An essential component of the agency's mission is to provide education and assistance to both consumers and industry. Through partnerships with other regulatory agencies, not-for-profit organizations, and creditors, the OCCC works to accomplish this charge.

The OCCC's mission is accomplished through five primary functional areas:

- Consumer Assistance
- Consumer Protection (Examination and Enforcement)
- Licensing and Registration
- Financial Education (Financial Literacy and Compliance Education)
- Legal and Administration.

The agency has been authorized by the Finance Commission to employ 73 FTEs. Thirty-seven employees are headquartered in Austin at the State Finance Commission Building; a total of thirty-six examiners are stationed throughout Houston, Dallas, San Antonio, and the Rio Grande Valley.

A. Agency Mission

The mission of the Office of Consumer Credit Commissioner is to regulate the credit industry and educate consumers and creditors, fostering a fair, lawful, and healthy credit environment for economic prosperity in Texas.

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B. Strategic Goals and Objectives

Goal A To ensure prompt, fair, and effective enforcement of appropriate state and federal statutes and regulations so that consumers are protected from abusive and deceptive practices, fraud, and misrepresentation.	
Objective	Resolve 95 percent of written consumer complaints within ninety calendar days, except those requiring an on-site investigation.
Strategy	<i>Consumer Complaint Resolution</i> Resolve consumer complaints expeditiously and identify problem creditors and industry practices, and advise creditors and industry through information bulletins as a preventative measure.
Goal B To provide a quality program of consumer protection, licensing, and registration that ensures high standards for licensed or registered financial service providers and efficiently serve the market demand for fair but competitive consumer credit and financial services.	
Objective	Ensure that 85 percent of examinations report acceptable levels of compliance.
Strategy	<i>Consumer Protection</i> Examine regulated entities to determine the level of compliance with appropriate statutes and regulations and initiate administrative enforcement action against licensees who commit serious violations.
Objective	To act on uncontested new business and employee license applications within an average time of 30 days of receipt of a completed application.
Strategy	<i>Licensing and Review</i> Investigate and process applications for regulated loan, property tax lien, residential mortgage loan originators, motor vehicle sales finance companies, credit access business, pawnshop, and pawnshop employee licenses. Continue efforts to identify unregistered creditors and achieve compliance with registration requirements.
Goal C To educate consumers and credit providers about their rights, remedies, and responsibilities and to encourage communication and cooperation between the credit industry, the consumer public, and the agency.	
Objective	Increase consumer credit and financial literacy skills and awareness by providing Texans with access to resources and educational opportunities.
Strategy	<i>Credit Education</i> Develop and administer formal education programs to include general information brochures made available through state agency partners, credit grantors and trade organizations, and through participation in community events.
Objective	Increase licensees and financial service providers knowledge regarding rights, remedies and responsibilities through access to compliance education opportunities and the publication of significant regulatory trends and challenges, enforcement actions, and advisory bulletins.
Strategy	<i>Compliance and Industry Education</i> Develop and deliver compliance education programs addressing regulatory controls related to lending, credit products, and financial services.
Objective	Administer the Texas Financial Education Endowment and establish a program that effectively supports financial education and by deploying fund earnings distributions of 4.5% annually.

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Strategy	<i>Administer Texas Financial Education Endowment Fund</i> Administer the Texas Financial Education Endowment Fund on behalf of the Finance Commission of Texas in order to improve consumer credit, financial education, and asset-building opportunities in this state.
Goal D To establish and implement policies governing purchasing and public works contracts that foster meaningful and substantive inclusion of historically underutilized businesses (HUBs)	
Objective	To include historically underutilized business (HUBs) in at least 20% of the total value of contracts and subcontracts awarded annually by the agency in purchasing and public works contracting.
Strategy	Develop and implement a plan for maintaining the current level of and increasing the use of HUBs through purchasing and public works contracts and subcontracts.

C. Anticipated Changes in Regulatory Environment

The OCCC anticipates several changes over the next five years that will affect significantly the agency's regulatory operations. This section outlines anticipated trends and agency responses.

Financial Services Trends

Economy
The country's recent economic difficulties have been a source of concern. Texas escaped the economic downturn that impacted the rest of the country. However, the effect of the economic problems on Texas' economy was not as great as the effects at the national level. As recovery continues, consumers with heavy debt loads could experience financial difficulties and be overextended. Consumers who are overextended often end up being a burden on both the government and the financial services industry.
Agency Response
<i>It is important to the economic prosperity of Texas that consumers manage debt responsibly and that Texans possess the tools to assume responsibility for their own personal economic situation. The OCCC must encourage, promote, and assist with financial education for the state's consumers.</i>
Technology
Citizens continue to have concerns regarding the privacy and protection of their personal information and the security of their financial records. The concerns encompass both what happens to information in digital transit and what companies and other organizations do with that data once it is collected. Further, the advent of mobile computing has clearly extended to the financial services market.
Agency Response
<i>The agency's examination staff ensures that licensees abide by the requirements of the Gramm-Leach-Bliley Act, other privacy protections, and all applicable state and federal laws relating to mobile transactions.</i>
Education
Studies repeatedly show alarmingly low financial knowledge scores. The lack of credit sophistication on the part of many Texas consumers often is confirmed in telephone calls the OCCC receives through its consumer helpline.
Agency Response
<i>The OCCC supports financial literacy through educational programs aimed at the elderly, students, and low-income groups. The agency maintains a directory of financial literacy resources and publishes that information to its website. Additionally, the agency provides this information to the Texas Health and Human Services Commission for distribution among Texans receiving support services.</i>

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Federal Law
The formation of the CFPB presents issues related to concurrent jurisdiction over certain industries in regard to application of federal law. As the CFPB begins its examination and enforcement activities, it seeks to recruit qualified and experienced financial examiners from similar and same regulatory entities, both at the federal and state level.
Agency Response
<i>The OCCC will continue to monitor the work of the CFPB to effectively allocate and retain agency resources. The human capital and experience contained within the OCCC is vital to the agency's continued mission of regulating financial services and protecting consumers. The agency will remain alert to the assertive recruitment efforts of the CFPB and employ strategies in response to the bureau's efforts, without losing critical employees, knowledge and experience bases to the CFPB.</i>
Self-Directed, Semi-Independent
The passage of HB 2774 by the 81st Legislature designated the agency with SDSI status. This status allows the agency to respond rapidly to changing market and regulatory conditions.
Agency Response
<i>The agency will utilize this status to respond rapidly to changing market and regulatory conditions as well as to hire and maintain qualified staff.</i>
Credit Access Businesses (Commonly Referred to as Payday and Auto Title Lenders)
The passage of HB 2592 and HB 2594 by the 82nd Legislature required that all credit access businesses (CABs) be licensed by the OCCC. Additionally, legislation requires that all CABs provide consumer disclosures regarding payday and auto title loan products, fees, interest charges and annual percentage rates. The disclosures also provide consumer information regarding patterns of repayment and alternate credit options and sources, thereby providing the consumer with additional financial literacy knowledge.
Agency Response
<i>The agency will examine licensed CABs to ensure compliance with state and federal regulatory controls and state statutes. The OCCC will act upon unlicensed or non-compliant activities and business practices and initiate appropriate administrative enforcement actions. The OCCC will monitor this industry through the examination process and through industry-provided data reports and respond as appropriate to identified trends, concerns, or changes in the industry.</i>
Crafted Precious Metal Dealers
The passage of HB 2490 by the 82nd Legislature required that all crafted precious metal dealers (CPMDs) be registered with the OCCC. The legislation mandates that all dealers register both permanent and temporary locations at which they conduct business.
Agency Response
<i>The agency currently provides online registration utilizing a web portal hosted by the Texas Department of Public Safety, with online payment made through the state business portal. The agency will respond to inquiries and complaints received from consumers, law enforcement, or other business entities and respond as appropriate.</i>

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Texas Financial Education Endowment Fund

The passage of HB 2592 and HB 2594 by the 82nd Legislature established the Texas Financial Education Endowment Fund. CABs who are licensed with the OCCC contribute \$200 per licensed location annually to the fund; monies in the fund are to be used to develop and strengthen financial literacy skills for Texans, thereby promoting a healthy economic environment for the state.

Agency Response

The Texas Financial Education Endowment Fund is directed and overseen by the Finance Commission of Texas. The OCCC will implement appropriate action plans to support the goals and objectives identified by the Finance Commission for this fund.

Demographic Trends

Shift in Population Makeup of Texas

The most recent U. S. Census has shown that the population of Texas grew by 20.6 percent during the years 2000 - 2010, and this growth is expected to continue over the next several years. The most recent business census indicated that 20.7% of Texas businesses were Hispanic owned^a. During the last strategic planning process the State Demographer reported that as early as 2015, Texas will be a majority-minority state with the Hispanic population growing to account for 40% of the total population.

Agency Response

The OCCC prepares Spanish versions of many of its education materials and required disclosures for contracts. Although English is the primary language in which OCCC materials are published, the agency continues to seek partnerships with organizations offering opportunities to reach Texas' Spanish-speaking citizens.

Although many challenges lie ahead for the OCCC, the agency's personnel are knowledgeable and well-equipped to address challenges within its dynamic and fluid regulatory environment. The agency recognizes the value of the experiences and knowledge base of its staff, yet also recognizes that changes to the workforce, its knowledge base, and structure will occur. Effective management of changes will ensure the agency's long-term success. The OCCC is committed to recruiting, retaining and developing a competent workforce to carry out the responsibilities of the agency.

^a Texas QuickFacts: <https://quickfacts.census.gov/qfd/states/4800.html>

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II. Current Workforce Profile (Supply Analysis)

A. Critical Workforce Skills

The agency strives to identify, recruit and retain qualified employees to perform the regulatory activities of the agency. Several critical skills are important to the agency's ability to operate, many of which are attained through a combination of education and work experience. The following criteria listed are essential to the OCC performing its core functions.

Knowledge of:

- Examination procedures and related state and federal financial protection laws for non-depository financial services entities covering multiple products and services
- State and federal regulatory controls, statutes, and administrative codes related to non-depository financial service products
- Analysis and reporting tools related to financial data and consumer credit products
- Corporate structures, business operating procedures, management control, and internal reporting techniques
- Financial industry terminology and practices
- Economic and accounting principles
- Statistical analysis and techniques
- Financial reports and reporting structures or mechanisms
- Training procedures and techniques

Ability to:

- Analyze, interpret and apply a full range of legal, regulatory, and agency policies to resolve complex issues
- Apply appropriate mathematical reasoning, choosing appropriate mathematical methods or formulas related to financial service and consumer credit products
- Analyze and interpret statistical data
- Conduct research and develop regulatory compliance conclusions
- Conduct investigations
- Apply relevant rules, regulations, and statutes and employ inductive reasoning
- Draft clear and concise reports and correspondence
- Communicate effectively across various channels and mediums
- Coordinate projects for timely completion
- Respond to changes in a highly fluid and dynamic regulatory environment
- Establish and meet goals and objectives

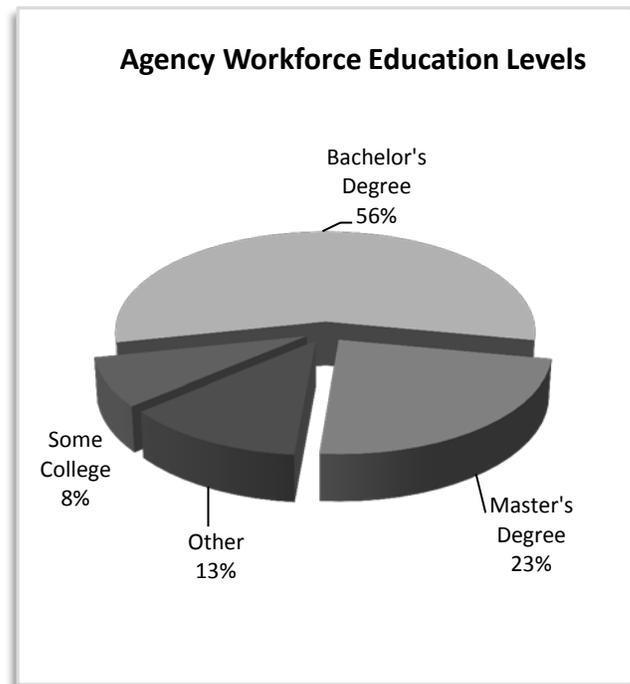


Figure 16: Agency Demographics by Education Level, as reported in the Survey of Employee Engagement.

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B. Workforce Demographics

The OCCC has authority for 73 FTEs, profiled in Figures 17, 18, and 19. As of March 31, 2012, the workforce was comprised of 53 percent males and 47 percent females. Sixty-eight percent of the agency's employees had more than five years' service, and 32 percent had less than two years' service. The median age of agency employees is 43 and the average age is 41.

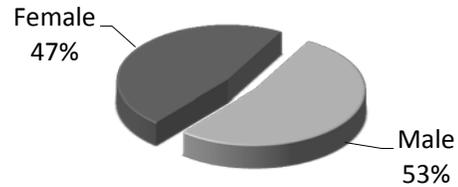


Figure 17: Agency Demographics by Gender

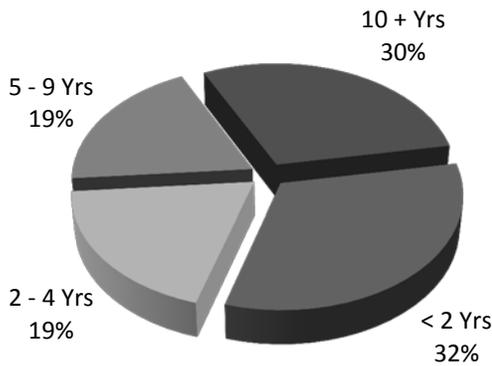


Figure 18: Agency Demographics by Tenure

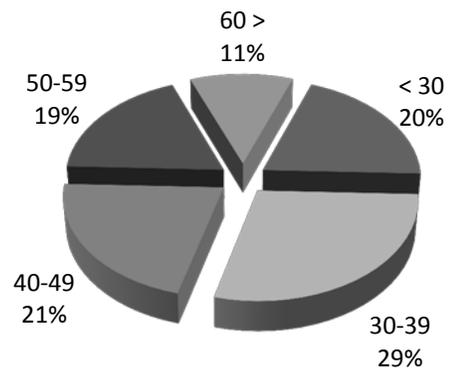


Figure 19: Agency Demographics by Age

The following table compares the percentage of African American, Hispanic, and female OCCC employees as of August 31, 2011, to the statewide civilian workforce as reported by the Texas Workforce Commission Civil Rights Division, January 2011 Equal Employment Opportunity and Minority Hiring Practices Report. The agency works to ensure agency personnel adequately reflects the diversity of the Texas population.

Job Categories	African American		Hispanic American		Females	
	OCCC %	State	OCCC %	State	OCCC %	State
Officials, Administration (A)	0.0%	7.5%	50.0%	21.1%	50.0%	37.5%
Professional (P)	14.6%	9.7%	31.7%	18.8%	53.7%	53.3%
Technical (T)	0.0%	13.9%	0.0%	27.1%	100.0%	53.9%
Administrative Support (C)	10.0%	12.7%	30.0%	31.9%	60.0%	67.1%

Table 2: OCCC Diversity as compared to statewide diversity

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C. Employee Turnover

Turnover is an important issue in any organization, and the OCCC is no exception. The agency has seen the turnover rates vary from a high of 21.8 percent in fiscal year 2004 to a low of 10.3 percent in fiscal year 2009 (Figure 20). The accompanying graph compares the agency's average turnover to the Texas averages, including interagency transfers, for the last five years. With the exception of fiscal year 2006, the OCCC's turnover rates have remained below the Texas averages. The agency has twelve FTEs eligible for retirement during the next three years; nine are eligible for retirement in fiscal year 2012. The agency estimates a turnover rate of 13 percent for fiscal year 2012. The agency will continue to focus on retention strategies to manage turnover rates and will recruit for vacant positions in a timely and responsive manner.

Average Agency Turnover FY06 - FY 11

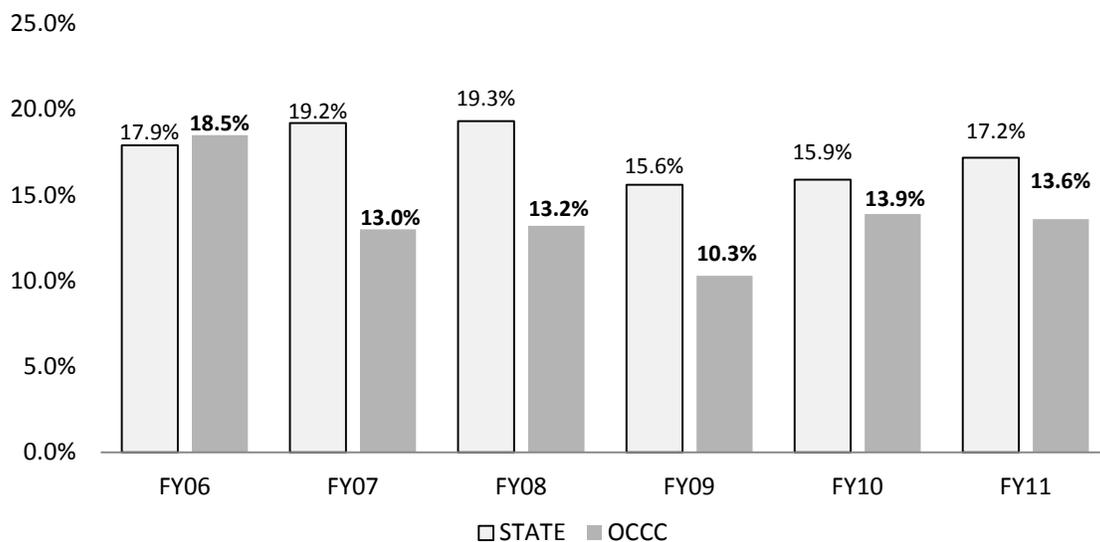


Figure 20: Agency Turnover Rates FY 06 through FY 11

Length of Service

During fiscal year 2010 agency turnover was represented primarily by those with agency service of 2 to 5 years (50%) and those with agency service of 10 to 15 years (25%). During Fiscal year 2011, the highest turnover rates were represented by those with 5 to 10 years of agency service (37.5%) and those with 15 to 20 years of agency service (50%).

Length of Service Group	FY 2010 Turnover		FY 2011 Turnover	
	OCCC	State	OCCC	State
Less than 2 Years	12.5%	35.4%	12.5%	39.6%
2 to 5 Years	50.0%	16.5%	25.0%	19.5%
5 to 10 Years	0.0%	9.9%	37.5%	11.9%
10 to 15 Years	25.0%	7.9%	25.0%	9.7%
15 to 20 Years	0%	7.5%	0.00%	8.4%
20 to 25 Years	12.5%	9.6%	0.0%	11.3%

*Both agency and state turnover include interagency transfers.

Table 3: OCCC lengths of services as compared to statewide lengths of service

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Age

The largest percentage for the agency's turnover in fiscal year 2010 occurred in the '30 – 39 years' age group, and occurred in the 'Under 30 years' age group for fiscal year 2011. Turnover occurring in the age groups for '60 – 69 years' and '70 and Over' were due to retirements during both fiscal years.

Age	Turnover FY10		Turnover FY11	
	OCCC	State	OCCC	State
Under 30 years	25.0%	31.6%	37.5%	29.7%
30 - 39 years	37.5%	21.6%	12.5%	20.9%
40 - 49 years	12.5%	126.3%	25.0%	17.0%
50 - 59 years	0.0%	19.4%	0.0%	19.9%
60 - 69 years	12.5%	10.3%	12.5%	11.5%
70 and Over	12.5%	0.8%	12.5%	1.0%

*Both agency and state turnover include interagency transfers.

Table 4: OCCC percentages of staff turnover as compared to statewide turnover ratios

D. Retirement Eligibility

The OCCC has a workforce evenly distributed across generations and generally distributed across experience levels. The agency has twelve employees eligible for retirement during the next three fiscal years, with 30 percent of the workforce representing agency experience of more than 10 years. While it is not believed that retirement will account for a majority of separations over the next five years, it is noted that two key leadership positions are currently held by retirement-eligible employees. The agency will take appropriate measures to ensure effective succession planning, retention and sharing of agency knowledge-bases, and both skills- and competency-based recruitment for vacated positions .

III. Future Workforce Profile (Demand Analysis)

OCCC staff members are professionals who integrate the agency's mission and philosophy into their daily activities. The employees are the agency's most valuable resource and are both well-qualified and passionate to serve their fellow Texans.

A. Critical Functions

- Develop and retain existing workforce
- Develop effective succession plans and career ladders
- Provide effective and relevant skills and competency development opportunities
- Recruit workforce to support current and anticipated responsibilities of the agency

B. Expected Workforce Changes

- The agency monitors and supervises a broad and diverse range of financial service industries, each providing various forms of consumer credit. Given the depth and breadth of the financial

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services regulated by the agency, and to provide for more effective and efficient regulation of its licensees, the OCCC may be required to add additional FTEs in the areas of examination and administrative support.

The agency currently examines five major categories of financial service providers, as illustrated below, and conducts investigations associated with consumer concerns or complaints. Each industry has a predetermined examination interval schedule ranging from 24 months to 48 months, and each has a projected average number of hours needed to effectively conduct an examination within that industry. The examination and supervision department currently employs 32.5 field examiners (exclusive of supervisory examiners), with varying levels of experience, expertise, and agency service. Factors that influence the examination interval schedule and the effectiveness of each examination include:

- The one to three years it takes for a newly hired financial examiner to reach performance maturity
- The need for follow-up examinations on licensees who did not demonstrate compliance
- The turnover rate experienced among the financial examiner classification
- The addition of newly regulated industries to the agency’s regulatory oversight

	Current Number of Active Licensees <i>as of 5/30/12</i>	Current Average No. of Hours per Exam	CURRENT Exam Interval Schedule <i>based on 32.5 examiners</i>	DESIRED Exam Interval Schedule <i>based on 40 examiners</i>	DESIRED Projected No. of Exams Conducted per Year
Regulated Lending					
Ch 342 Sub E	524	22.13	44 mos.	36 mos.	174
Ch 342 Sub F	1,875	6.24	30 mos.	24 mos.	933
Ch 342 Sub G/ A6	413	27.36	44 mos.	36 mos.	141
Ch 348 MVSF	7,399	10.14	58 mos.	48 mos.	1,836
Ch 371 Pawn	1,271	7.58	30 mos.	24 mos.	636
Ch 351 Tax Lien	86	14.15	44 mos.	36 mos.	29
Loans					
Ch 393 Credit Access	2,834	11.77	44 mos.	36 mos.	1,091
Businesses					
Investigations	80*	10.00	15 mos.	12 mos.	80
Total	11,568				4,791
Total Number of Financial Examiners Needed to Complete Projected Examinations at desired interval schedules.					40
Current Number of Financial Examiners performing compliance examinations					32.5

Table 5: Examination Schedules based on data through May 30, 2012.

**This number reflects the planned number of investigations to be performed during the year.*

Using the above examination schedule, and considering the influencing factors noted above, the agency estimates that 40 field examiners would be required to optimally perform examination and

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supervision activities and raise compliance levels within its regulated industries. This estimation identifies a gap of 7.5 field examiners within the financial examiner job classification.

The OCCC continues to monitor and respond to the regulation of the MVSF sector, and notes that approximately 25 percent of entities examined require follow-up examinations, thereby redirecting current resources and preventing the completion of initial examinations within this and other regulated industries. Additionally, the 82nd Legislature, charged the agency with regulating the credit access business industry. Given the various products offered within this industry, as well as the data collection required to provide effective regulation and market analysis, the agency has redirected existing resources to complete initial examinations. As with the MVSF industry, redirection of examiner resources has hindered or prevented examination activities in other regulated industries.

The OCCC may consider adding both full-time, permanent and full-time, limited-term examiner positions to address the rate of compliance within the MVSF industry, to assist with the initial CAB examination cycle, and to assist in performing initial examinations of those entities that have not yet received such an examination. The agency will monitor staffing levels and needs within the examiner series to ensure that effective levels are maintained without lengthening the examiner interval schedule, and will seek to leverage opportunities and partnerships with the CFPB related to examination activities.

- The agency currently licenses and registers a robust and broad range of nonbank financial services industry participants. With the acquisition of newly regulated industries and the increase of licensing activities in existing regulated industries, the agency may consider adding an additional FTE to support the administrative processes and customer inquiries related to licensing and registration.
- The OCCC will continue to focus on and broaden its financial literacy, industry education, and communications with external stakeholders. As these programs are expanded and enhanced, an additional FTE may be required to provide administrative support to the Financial Education and Communications areas of the agency.
- During its last strategic planning process, the agency identified the issues facing its workforce related to elder and family member care. During these last two fiscal years, the OCCC has seen these issues and concerns come to light, and anticipate that as the demographics of the Texas population continue to change, the agency workforce will continue to face such concerns. Additionally, as the agency seeks to replace retiring or departing employees, the workforce will be encouraged to develop additional areas of knowledge and expertise through professional development, cross-training, or career ladder opportunities. The OCCC expects that an employee will reach knowledge maturity during the fifth year of service. Because of the length of this significant learning curve and the costs associated with training and development, the agency will invest in and focus upon retention of employees and knowledge bases.
- The OCCC continues to monitor and assess its ability to accommodate remote work locations and the needs of a mobile workforce both as it relates to the use of technology and flexible or alternative work schedules.
- With the focus on data integration, system upgrades, and providing effective technology-based tools for its stakeholders, the agency may be required to add an additional FTE within the systems support and information technology areas.

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C. Anticipated Increase/Decrease in Number of Employees Needed

The agency is mindful of expected workforce changes discussed above, and as FTEs are added, will continually review and evaluate processes and positions adjusting as necessary to changing needs. The agency foresees future needs within the enforcement, administration, and systems support areas of the agency. As the agency implements new processes, or as workforce needs change, the agency will adapt to these changes and adjust its workforce to develop and maintain these functions.

D. Future Workforce Skills Needed

The agency is staffed with well-qualified individuals. The OCCC will continue to focus on hiring talented and experienced professionals and administrative staff who possess the requisite skills and competencies to support current and future responsibilities of the agency.

Skills and competencies identified in Section II of this report are those considered critical to positions within the agency. These skills and competencies will be developed within current staff members, especially those with less than five years' experience, and will be actively sought out during recruitment activities.

IV. Gap Analysis

Anticipated Surplus or Shortage of Workers or Skills

As the agency's regulated population changes, appropriate adjustments to the agency's workforce plan will be made through addition, deletion or realignment of positions and responsibilities. The agency's SDSI status enables it to respond to changes in the regulatory environment in a well-timed manner.

The OCCC will place an emphasis on the continued development and retention of staff and personnel. To support an effective retention strategy and in comparing the agency's current workforce structure and skills to those needed in the future, the following areas of emphasis have been identified:

- Continued skill and competency development of current workforce as it relates to core regulatory activities and communication with stakeholders
- Succession planning for key positions that allows for retention of knowledge, experience, and personnel
- Continued skill development of current workforce as it relates to information technology and computer skills, for the enhancement of agency processes and procedures
- Implementation of internal training, development, and career ladder programs designed to capitalize on agency workforce knowledge-base and experience.

The agency's workforce is divided among occupational groups, primarily along strategic lines. Changes in agency responsibilities and external reporting requirements may alter the agency's needs over time. The agency will continue to monitor areas of potential need and will identify employees necessary to fill the identifiable skill gaps. Areas of potential need are illustrated in Table 6, shown on the following page.

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Skill	Officials/Admin			Professional			Technical			Admin Support		
	Have	Need	Gap	Have	Need	Gap	Have	Need	Gap	Have	Need	Gap
Consumer Assistance Specialist	0	0	0	1	1	0	0	0	0	2	2	0
Investigator	0	0	0	2	0	2	0	0	0	0	0	0
Financial Examiner	0	0	0	42	49	7	0	0	0	3	4	1
Fin Exam Limited Term				0	5	4						
Licensing Specialist	0	0	0	1	1	0	0	0	0	4.5	5.5	1
Educational Support	0	0	0	1	1	0	0	0	0	0	1	1
Communication Specialist	0	0	0	1	1	0	0	0	0	0	0	0
Information Technology	0	0	0	0	0	0	1	2	1	0	0	0
Accounting	0	0	0	2	2	0	0	0	0	1	1	0
Agency Management	2	3	1	0	0	0	0	0	0	1	1	0
Legal Services	0	0	0	5	5	0	0	0	0	2	2	0
Agency Total	2	3	1	55	60	13	1	2	1	13.5	15.5	3

Table 6: Comparison of current and forecasted staffing needs for the agency

V. Strategy Development

To enhance retention and reduce turnover rates within the agency, the OCCC has developed a series of action items to be implemented during fiscal years 2013 and 2014. The action items are based upon input and feedback received from the agency staff during focus groups, agency-wide meetings, engagement surveys and written questionnaires. The OCCC values the knowledge and experience base that is currently present and is committed to retaining and developing those bases to meet current and future needs within the regulatory environments.

Goal	Maintain a competent, well-trained workforce.
Rationale	OCCC staff members are professionals who have incorporated the agency's mission into their activities. The employees are the agency's most valuable resource and are well-qualified and passionate to serve the needs of their fellow Texans.
Action Steps	<p>The agency will identify and communicate professional development opportunities for staff members and to meet the changing needs of the financial services industry and consumers. Professional development opportunities will be offered through formal training programs, inter- and intradepartmental cross-training, online or web-based training, and learning opportunities provided within the workplace through project assignment, job enrichment or job rotation as appropriate.</p> <p>The agency will seek approval for additional FTEs, from its governing board, when gaps occur between agency staffing needs and actual staffing or use professional contracted services for staff augmentation when appropriate.</p> <p>The OCCC will develop recruitment strategies that result in a qualified candidate pool for each of its vacancies. The agency will develop relationships with universities and institutions of higher education and develop communications designed especially to attract qualified candidates from other regulators and the regulated industry.</p>

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Goal	Retain staff, knowledge, and agency experience
Rationale	OCCC staff members possess a broad base of experiences and knowledge both within and without the financial services industry. This broad knowledge and experience base provides a range of competency and skill sets that support the agency's role in the regulatory environment and that contribute to the effective implementation of future programs and regulatory activities. To ensure the agency's continued success in its mission, it is critical that staff not only be developed but also retained within agency.
Action Steps	<p>The OCCC will improve the career ladder programs within the financial examiner occupational category to allow for skill and competency development and appropriate career progression.</p> <p>The agency will enhance and administer its agency succession plan designed to ensure the internal career advancement of qualified staff, and to retain the agency-specific knowledge and experience that will be needed as key positions are vacated through retirements or departing employees.</p> <p>The agency will monitor salary and wage levels for each occupational group with similar state or regulatory agencies to address disparities within the market and agency compensation models.</p>