

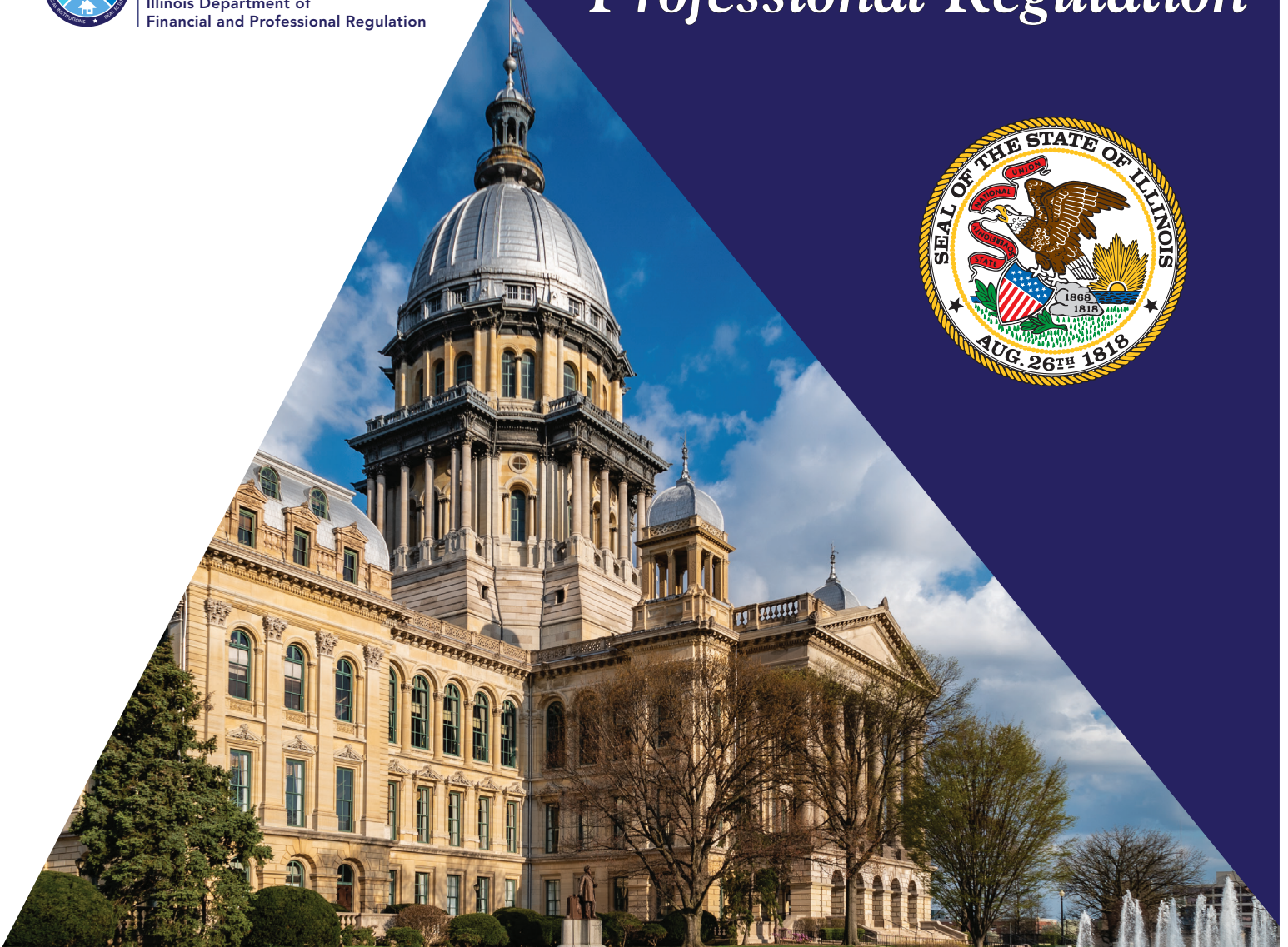
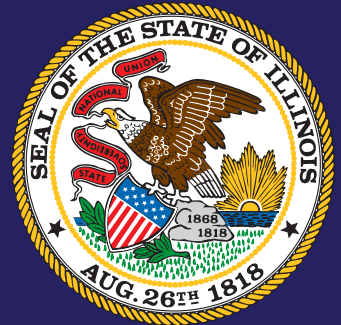


Acts & Doings Report FY24  
*Illinois Department  
of Financial and  
Professional Regulation*



**IDFPR**

Illinois Department of  
Financial and Professional Regulation





# Letter From the Secretary



Dear Consumers, Licensees, Stakeholders, and Residents of Illinois,

I am honored to present this FY24 Acts & Doings Report which highlights the significant strides made by the Illinois Department of Financial and Professional Regulation (“IDFPR”) during the Pritzker Administration. This year has been one of tremendous growth and transformation, as we faced complex challenges from antiquated and outdated systems and forged innovative solutions to set a new standard for regulatory excellence, not just within our State but across the entire country.

Regulation plays a crucial role in the State of Illinois, serving as the backbone of fair and safe operations across various sectors. A key aspect of the progress this year has been our work towards advancing policies and legislation aimed at protecting consumers, modernizing regulatory frameworks, and increasing access to professional licensure and financial institutions. We actively pursued and implemented measures to reduce barriers to economic opportunity, ensuring that our regulatory environment fosters inclusivity and promotes economic growth throughout Illinois.

From the outset, we were met with a variety of complex issues that required careful navigation and decisive action. Our team worked diligently to address these challenges head-on, demonstrating not only our resilience but also our capacity for creative problem-solving. Through a combination of identifying mission-critical needs, engaging with stakeholders, and implementing forward-thinking policies, we made substantial improvements that positively impacted the consumers and licensees we serve.

Looking ahead, we are excited about the incredible improvements on the horizon. One of our core objectives is transitioning our agency’s approach from reactive to proactive. By anticipating future needs and trends, we aim to develop a regulatory framework that not only addresses current concerns, but also paves the way for sustainable growth and innovation. We are implementing new technologies to streamline processes, enhancing our data analysis capabilities, and fostering stronger partnerships with industry stakeholders. This shift in approach will empower us to be more effective and efficient in our regulatory duties, ensuring we can uphold the highest standards of integrity and public safety.

I express my deepest gratitude to our dedicated team members, partners, and the community for their unwavering support and collaboration. The progress we have made would not have been possible without your efforts and commitment.

Together, we are building a regulatory future that is brighter, more resilient, and more equitable for all.

Sincerely,

A handwritten signature in blue ink that reads "Mario Treto, Jr." in a cursive script.

Mario Treto, Jr.  
Secretary  
Illinois Department of Financial and Professional Regulation

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# About IDFPR

On July 1, 2004, the Office of Banks and Real Estate, the Department of Financial Institutions, the Department of Insurance, and the Department of Professional Regulation consolidated into a new state agency called the Illinois Department of Financial and Professional Regulation ("IDFPR") pursuant to the provisions of Executive Order Number 6 (2004). Each of the former agencies became a division of the new agency. The Division of Insurance separated from IDFPR on July 1, 2009 and became the Department of Insurance pursuant to the provisions of Executive Order Number 4 (2009). To this day:

- The **Division of Banking** regulates, charters, and supervises state-chartered banks, trust companies, savings institutions, mortgage banks, mortgage loan originators, pawnbrokers, check printers, and registered non-bank ATMs.
- The **Division of Financial Institutions** regulates and supervises non-banking financial institutions (including credit unions, currency exchanges, title insurance underwriters, consumer credit services) as well as a variety of other financial institutions.
- The **Division of Professional Regulation** licenses and regulates more than one million professionals and firms in Illinois, including a variety of healthcare-related professions (such as doctors, nurses, and veterinarians), as well as a variety of occupational professions (such as certified public accountants, barbers, engineers, and detectives).
- The **Division of Real Estate** licenses and regulates professionals involved in the buying and selling of property, including real estate brokers, appraisers, auctioneers, community association managers and home inspectors.

In August 2013, Illinois became the 20th state to legalize medical cannabis when the Compassionate Use of Medical Cannabis Program Act was signed into law. IDFPR became responsible for licensing and regulating the dispensaries that sell medical cannabis to patients, along with each dispensary's Principal Officers, Agents-in-Charge, and Agents.

On June 25, 2019, Governor Pritzker signed the Cannabis Regulation and Tax Act, which made Illinois the 11th state to legalize adult use cannabis. IDFPR oversaw the successful rollout of the program, which allowed existing medical cannabis dispensaries to begin selling adult use cannabis on January 1, 2020. Similar to its medical cannabis licensing responsibilities, IDFPR licenses adult use cannabis dispensaries, along with the Principal Officers, Agents-in-Charge, and Agents at each dispensary. IDFPR is also responsible for tracking and reporting the sales made at adult use cannabis dispensaries.

Today, IDFPR employs hundreds of people who work to ensure the state's banks, financial institutions, and healthcare, occupational, and real estate professionals are properly licensed and follow the Acts and Rules that regulate their professions.

## Springfield

320 West Washington Street  
3rd Floor  
Springfield, Illinois 62786

## Chicago

555 West Monroe Street  
5th Floor  
Chicago, Illinois 60661

## Des Plaines

9511 W. Harrison Street  
Suite 300  
Des Plaines, IL 60016

## IDFPR Leadership Team

**Mario Treto, Jr.**  
*Secretary*

**Susana Soriano**  
*Acting Director, Division of Banking*

**Camile Lindsay**  
*Acting Director, Division of Professional Regulation*

**Francisco Menchaca**  
*Director, Division of Financial Institutions*

**Laurie Murphy**  
*Director, Division of Real Estate*

## Executive Staff

**Kristin DiCenso**  
*Chief of Staff*

**Ericka Johnson**  
*Deputy Secretary*

**Louis Klapp**  
*General Counsel*

**Jennifer Heydemann**  
*Deputy General Counsel*

**Shelmun Dashan**  
*Deputy Director, Division of Financial Institutions*

**Matt Jennings**  
*Deputy Director, Division of Banking*

**Sarah Snow**  
*Deputy Director, Division of Professional Regulation*

**Jeremy Reed**  
*Deputy Director, Division of Real Estate*

**Erin Johnson**  
*Cannabis Regulation Oversight Officer*

**David DeCarlo**  
*Regulatory Innovation Officer*

**Brandon Purcell**  
*Agency Purchasing Officer/Chief Operating Officer*

**Gloria Gibson**  
*Chief Fiscal Officer*

**Amanda Phelps**  
*Director, Administrative Services*

**David Heineman**  
*Chief Information Officer*

**Dan Lewis**  
*Director, Legislative Affairs*

**Denysa Crawford**  
*Director, Human Resources*

**Kate Hudson**  
*Chief Internal Auditor*

**Chris Slaby**  
*Public Information Officer*

# Division of Banking

## About the Division of Banking



**Susana Soriano**  
Acting Director

The mission of the Illinois Department of Financial and Professional Regulation, Division of Banking (“DOB”) is to educate the public and promote confidence in the banking industry through a balanced application of regulations in an efficient, professional, fair, and responsive manner.

The Division regulates state-chartered commercial banks, savings banks, trust companies, foreign bank offices, residential mortgage licensees (mortgage companies and loan originators), student loan servicers, and pawnbrokers.

FY24 Division Licensee Count	
State-chartered Commercial Banks	232
Savings Banks	23
Trust Companies	15
Foreign Bank Offices	7
Mortgage Loan Originators	17,314
Residential Mortgage Licensees	972
Student Loan Servicers	39
Pawnbrokers	211
<b>Total</b>	<b>18,813</b>

## New Law Strengthens Consumer Protections

In March, HB 779 - a rewrite of the Pawnbroker Regulation Act (“PRA”) - passed in Illinois and was signed into law by Governor Pritzker. This new law lowers the interest rates further of loans of at least \$500 granted by pawnbrokers. This builds upon the success of the previous cap of 36%, which the Woodstock Institute estimates saved Illinois consumers more than \$600 million. Under this new law, IDFPR is also allowed to collect data pertaining to every pawn loan made in Illinois.

The law also aims to provide more transparency and ethical practices related to the pawnbroker industry. It also established a complaint and penalty system, which could result in the termination or suspension of a pawnbroker’s license.

IDFPR worked with lawmakers in both chambers of the General Assembly, along with the Illinois Pawnbrokers Association and other consumer advocate groups to pass this bill.

# Division of Banking

## DOB Partners with Financial Regulators, Requests White House Aid for Student Loan Borrowers

In Spring 2024 - after DOB began supervising student loan servicers in Illinois in 2022 - Acting Director Susana Soriano partnered with Washington and Oregon's financial regulators to advocate for borrowers as student loan payments restarted for the first time in three years.

Acting Director Soriano and her counterparts [submitted a letter to the White House and the U.S. Department of Education](#), requesting assistance for student loan borrowers experiencing a litany of problems as they reentered the payment process. Among the requests submitted were the creation of a refund tracking system, ensuring accurate credit reporting, adjusting income-driven repayment counts, implementing Saving on a Valuable Education ("SAVE") plan changes, monitoring platform changes, and increasing the Federal Student Aid's budget, as well as other concerns.

This call to action not only increased awareness about the problems borrowers were experiencing, but also to demonstrate the partnerships that states are forming to solicit assistance for these individuals. More than 40 million student loan borrowers started repayment on their student loans after a pause during the COVID-19 pandemic.

## DOB Promotes Financial Education

As part of its commitment to making financial education and education a priority, DOB continued its partnership in FY24 with the University of Illinois System to provide free, high-quality financial education through their "Making Cents of Money" podcast. Twenty-two episodes were produced and released in FY24, resulting in almost 3,700 plays. Since being launched in August 2020, 87 episodes have been released with more than 13,000 plays. You can find Making Cents of Money where you listen to podcasts by going to [IDFPR's website](#).

DOB also continued to partner with the University of Illinois on its Get Savvy webinar series, which addresses a broad range of financial topics. Ten episodes were produced in FY24, totaling 1,192 views. You can find recordings of the Get Savvy webinar series on the [University of Illinois' Student Money Management YouTube page](#).



## DOB Increases Training Opportunities

In FY24, the DOB team participated in more than 515 trainings and conferences. In an effort for staff to be fully updated on the latest policies and procedures, senior staff encouraged and enabled training opportunities for all staff. While many courses were held in Washington, D.C., DOB staff also traveled throughout the country, including Portland, Oregon; Baltimore, Maryland; Minneapolis, Minnesota; Lincoln, Nebraska; Des Moines, Iowa; and San Antonio, Texas. Virtual training opportunities were also available.

DOB looks forward to supporting similar opportunities for its team to learn and network in the next fiscal year.

# Division of Banking

## 2024 Bank Examiners' Conference

In February, DOB held its first Bank Examiners' Conference since the COVID-19 pandemic. More than 80 members of DOB met in Bloomington for three days of presentations from a wide variety of speakers.

Acting Director Soriano coordinated a slate of speakers that ranged from IDFP Deputy Secretary Ericka Johnson to the Deputy Commissioner of Banking from California's Department of Financial Protection and Innovation. DOB staff participated in presentations hosted by the Federal Deposit Insurance Corporation ("FDIC"), the U.S. Securities and Exchange Commission ("SEC"), the FBI, the Illinois State Treasurer's office, and Conference of State Banks Supervisors ("CSBS"), as well as IDFP leadership. Each topic covered an area that impacts DOB's daily operations.

DOB Leadership was appreciative of the support of IDFP's executive team that helped this event be a success. The next conference is projected to be held in Spring 2026.



*Conference of State Bank Supervisors' Chief Economist, Thomas Siems, presents at the DOB Bank Examiners Conference on February 13, 2024.*

# Community Reinvestment Act (“CRA”)

## CRA Implementation to Begin

On May 1, 2024, the Illinois Department of Financial and Professional Regulation’s finalized its initial rules to implement the historic Community Reinvestment Act (“CRA”) legislation. Illinois is the first state in the Midwest to enact a state CRA. The Illinois CRA will also make Illinois the third state in the nation - after New York and Massachusetts, as well as the District of Columbia - to examine non-depository mortgage lenders for CRA compliance, in addition to examining banks and credit unions.

The CRA was signed into law in March 2021 and sets state standards for the Banking (“DOB”) and Financial institutions (“DFI”) Divisions of IDFPF to evaluate whether state-chartered banks, credit unions, and non-bank mortgage lenders are meeting the credit needs of the communities they serve. The Act especially encourages lending to low- and moderate-income communities by covered state-chartered financial institutions.

The Act was inspired by a [report in 2020](#) by WBEZ Chicago and City Bureau that revealed large disparities in lending between majority-minority neighborhoods and majority-white neighborhoods in Chicago. The report found that 68.1% of home mortgage loan dollars went to majority-white neighborhoods, with only 8.1% to majority-Black neighborhoods and 8.7% to majority Latino neighborhoods. That happened despite the most recent census showing that non-Latino white, Black, and Latino populations were each around 30% of the city’s population.

IDFPF held a series of pre-rulemaking hearings with industry stakeholders and consumer advocates in 2021. The Department filed first notice for CRA rules in December 2022. There were public hearings, more than 100 written public comments, and countless meetings with stakeholders throughout the rulemaking process. The adoption and implementation of the rules were made possible by the hard work of over a dozen IDFPF team members - including Secretary Treto, the Directors of DOB and DFI, DOB and DFI Legal, the CRA Supervisors in DOB and DFI, the DFI Credit Union Section staff, fiscal staff, legislative staff, and others. The implementation process has started with outreach and webinars to assist financial institutions and broaden understanding of the new Act.

The Department remains proud of its role promoting financial inclusion opportunities for all its residents. The implementation process has started with outreach and webinars to assist financial institutions and broaden understanding of the new Act. The implementation periods may be found starting on the next page.

# Community Reinvestment Act (“CRA”)

## CRA Implementation Periods

Banks		
Asset Size	Reporting	Implementation
Under \$10M	August 1, 2025 or 15 months from effective date	August 1, 2025 or 15 months after rule filing to be conducted within 6 years
\$10M to under \$391M <sup>[1]</sup>		August 1, 2025 or 15 months after rule filing to be conducted within 5 years
\$391M to under \$1B	February 1, 2025 or 9 months from effective date	February 1, 2025 or 9 months after rule filing to be conducted within 4 years
\$1B or More		February 1, 2025 or 9 months after rule filing to be conducted within 3 years

Mortgage Companies		
Asset Size	Reporting	Implementation
Under 100 Loans	November 1, 2024 or 6 months from effective date	November 1, 2025 or 1 year after implementation period ends
100 or More Loans		February 1, 2025 <sup>3</sup>

[1] Based on Year-end Call Report

2 Based on Year-end Call Report

3 Based on proposed rule to be published on August 2, 2024.

# Community Reinvestment Act (“CRA”)

Credit Unions		
Asset Size	Reporting	Implementation
Under \$10M	August 1, 2025 or 15 months from effective date	August 1, 2025 or 15 months after rule filing to be conducted within 6 years
\$10M to under \$391M <sup>2</sup>		August 1, 2025 or 15 months after rule filing to be conducted within 5 years
\$391M to under \$1B	February 1, 2025 or 9 months from effective date	February 1, 2025 or 9 months after rule filing to be conducted within 4 years
\$1B or More		February 1, 2025 or 9 months after rule filing to be conducted within 3 years

[1] Based on Year-end Call Report

2 Based on Year-end Call Report

3 Based on proposed rule to be published on August 2, 2024.

# Division of Financial Institutions

## About the Division of Financial Institutions



**Francisco Menchaca**  
Director

The mission of the Illinois Department of Financial and Professional Regulation, Division of Financial Institutions (“DFI”) is to administer and enforce the laws and regulations pertaining to those financial institutions under its jurisdiction, and to protect the interests of the people of Illinois in their interactions with the various entities regulated by this agency. It also protects and educates the public and promotes confidence in the regulated industries through administration of statutory responsibilities in an efficient, professional, responsive, and innovative manner.

DFI is comprised of four sections:

- **Consumer Credit Section**, which licenses and supervises consumer installment lenders, payday and auto title lenders, sales finance agencies, debt management and debt settlement service providers, safety deposit box companies, development credit corporations, and collection agencies and consumer legal funders.
- **Credit Union Section**, which supervises state-chartered credit unions in Illinois.
- **Currency Exchange Section**, which licenses and supervises currency exchanges and money transmitters.
- **Title Insurance Section**, which licenses and supervises title insurance underwriters, independent escrowees, and registers individual title agents.

FY24 Division Licensee Count	
Credit Unions	160
Currency Exchanges	290
Money Transmitters	255
Title Insurance Underwriters	23
Collection Agency Companies + Branches	1313
Consumer Installment Lenders + Branches	512
Sales Finance Agencies + Branches	222
Payday Lenders + Branches	3
Consumer Legal Funders	16
Debt Management Companies	59
Debt Settlement Companies	4
Safety Deposit Box Companies	1
<b>TOTAL</b>	<b>2,858</b>

# Division of Financial Institutions

## Enforcement Highlights

In FY24, DFI issued orders against numerous licensees and unlicensed entities, enforcing consumer protections and safety and soundness standards. Enforcement actions included:

- The Consumer Credit Section issued orders against several collection agencies who engaged in unlicensed Illinois activity. The orders imposed tens of thousands of dollars in fines on the unlicensed companies and brought the companies into compliance with Illinois law.
- The Currency Exchange and Money Transmitter Section issued orders against unlicensed payroll companies. As a result of DFI's investigation and enforcement, the payroll companies agreed to obtain licensure and pay fines totaling more than \$1 million. Licensure protects Illinois consumers by ensuring that, among other guard rails, money transmitter companies have a basic level of financial stability, as well as a bond that consumers can collect on if the company does not repay consumers.
- The Currency Exchange and Money Transmitter Section also joined 48 other states, the District of Columbia, and Puerto Rico in a multi-state consent order requiring Sique Corp. to cease and desist activities as a money transmitter due to their declining financial condition and inability to pay more than \$100,000 owed to Illinois consumers. The consent order also requires Sique to provide the Department with documentation to assist impacted consumers with filing claims on Sique's surety bond.
- The Title Insurance Section entered cease and desist orders against an unlicensed title agent who solicited thousands of dollars from Illinois residents as part of a Time Share scam and against a title agent that mishandled millions of dollars in consumer funds impacting more than forty consumers. The Title Insurance Section also assisted numerous consumers in resolving complaints against title insurance companies.
- For a full list of DFI's FY24 enforcement activity, please visit the [IDFPR Consolidated Enforcement Reports page](#).

## New Laws Impacting DFI

The following bills that impact DFI passed both chambers in FY24:

- **Senate Bill 3412:** Uniform Money Transmitter Act ("UMTA")
  - Creates a single set of nationwide standards and requirements to modernize the supervision and regulation of money transmitters and harmonize with the laws of other states to reduce duplicative regulatory burden.
- **Senate Bill 3550:** Financial Institutions Code
  - Makes technical changes to modernize the Code by increasing clarity and consistency in IDFPR's authority and by strengthening ethics requirements for DFI employees.
- **Senate Bill 3687:** Credit Union Act
  - Makes various changes to the Act, including setting limits on the amounts of funds that a credit union may invest in the purchase of an investment interest in a pool of loans and allowing credit unions to invest funds in derivatives.

# Division of Financial Institutions

- **Senate Bill 3314:** Consumer Legal Funding Act
  - o Clarifies the Department's authority and requires the Department to publish first notice of a rule concerning the refinancing of consumer legal fundings within 120 days after the effective date of the legislation.

## Rulemaking Update

DFI promulgated rules pursuant to their authority under the following acts in FY24:

- Community Reinvestment Act ("CRA")
  - o Finalized rules implementing the Illinois Community Reinvestment Act. The goal of the Illinois CRA is to increase safer lending in low- and moderate-income communities by Illinois financial institutions. The CRA is aimed at determining whether lending is equitable and incentivizing lending to underserved populations.
- Collection Agency Act
  - o Public Act 102-975 transferred the authority for regulation of collection agencies from the Division of Professional Regulation to the Division of Financial Institutions, effective January 1, 2023. These new rules, proposed alongside the repeal of the previous rules regulating collection agencies (68 Ill. Adm. Code 1210), brought the rules for collection agencies into alignment with other industries regulated by the Division of Financial Institutions.

# Division of Professional Regulation

## About the Division of Professional Regulation



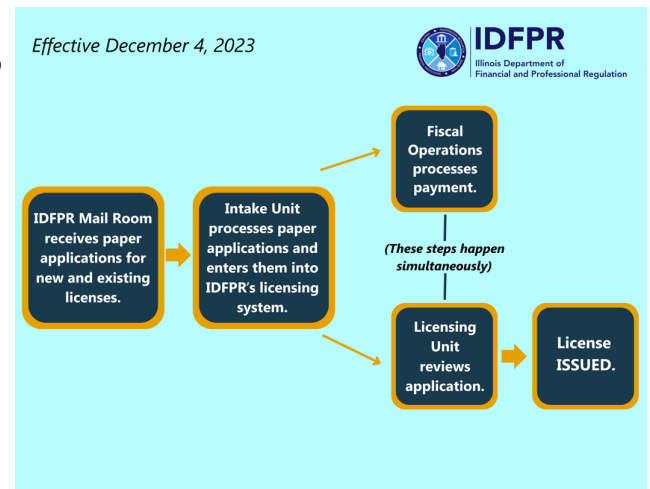
Camille Lindsay  
Acting Director

The mission of the Illinois Department of Financial and Professional Regulation, Division of Professional Regulation ("DPR") is to serve, safeguard, and promote the health, safety, and welfare of the public by ensuring that licensure qualifications and standards for professional practice are properly evaluated, applied, and enforced.

## Reimagining Professional Licensing in Illinois

As the State of Illinois' head regulatory agency, a critical component of IDFPR's mission is ensuring competent professionals are licensed to provide services to the public. During FY24, DPR took a number of comprehensive steps to streamline processes and increase efficiencies to make sure this mission is fulfilled.

- **STREAMLINED THE FEE AND LICENSE PROCESSING SYSTEM** (pictured, right) so applicants no longer have to wait for their payments to be fully processed before the licensing unit reviews and processes their applications, ultimately resulting in licenses being issued faster.
- **SIGNED A VARIANCE THAT PREVENTS APPLICANTS FROM PAYING INCREASED FEES** or late fees that arose during the pendency of the applicant's application due to no fault of the applicant's.
- **PARTNERED WITH IDFPR'S ADMINISTRATIVE SERVICES** to create new PO Boxes to ensure applications are quickly directed to the appropriate locations.
- **RECREATED WHAT WAS PREVIOUSLY REFERRED TO AS THE "CHARGED WITH OR CONVICTED OF CRIMINAL ACTS" ("CCA") FORM** to the Personal History Questions ("PHQ") form because applicants assumed the form was optional if they did not have criminal histories and thus were not completing it. Noncompletion of the form resulted in applicants receiving deficiencies. We updated the language so that a larger percentage of applicants will complete it, thereby decreasing the need for deficiency notices to be generated.
- **REVAMPED THE PAPER APPLICATIONS** for Licensed Clinical Social Workers ("LCSW") and Licensed Social Workers ("LSW"), which included major revisions to the work experience ("VE-SW") and the instruction pages.
- **ADDED NURSING LICENSES** for Full Practice Authority Advanced Practical Nurse ("APN") and Full Practice Authority APN Controlled Substance to the online system.



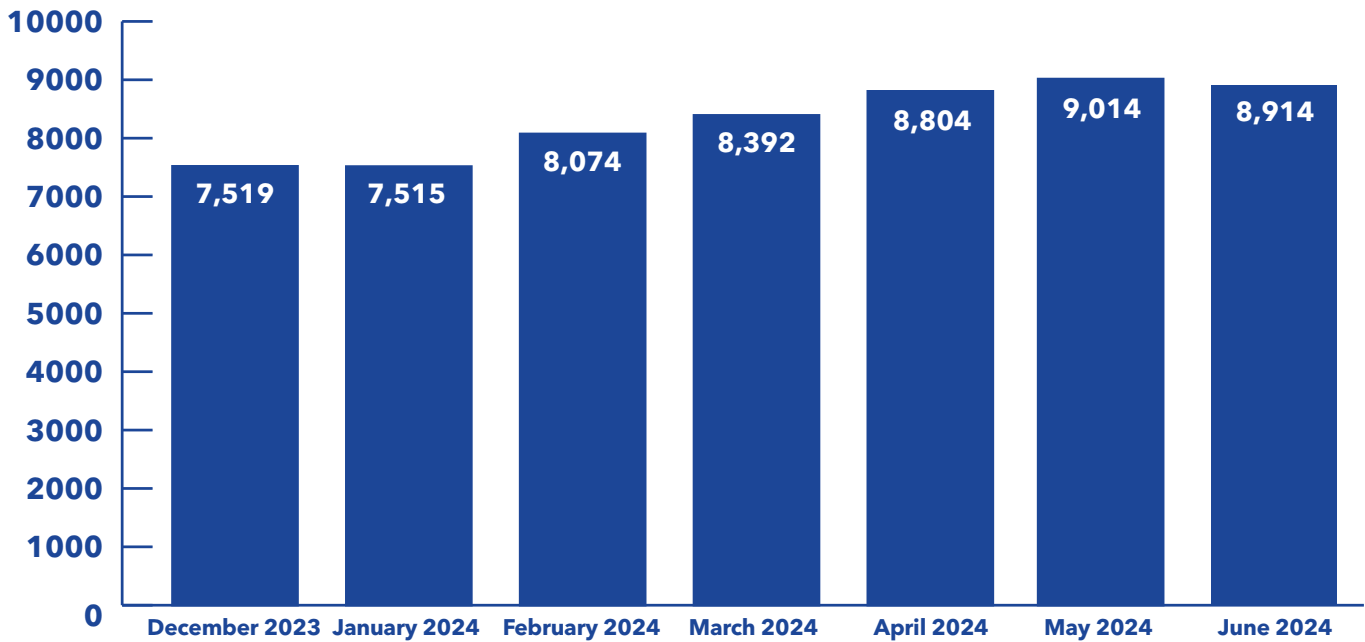
# Division of Professional Regulation

- **BEGAN SENDING DEFICIENCY NOTICES VIA EMAIL** to online applicants after we learned the online system was not notifying applicants that their applications were deficient. This meant applications lingered for extended periods of time without any action.
- **CREATED A MANUAL BATCH RENEWAL PROCESS** in response to concerns about the Permanent Employee Registration Card ("PERC") batch renewal process being retired several years ago.
- **PROVIDED TRAINING FOR CALL CENTER STAFF** so they are better prepared to respond to the public.
- **IMPLEMENTED CALL CENTER SURVEYS AT THE END OF CALLS** due to concerns about the quality of the call center telephone responses.
- **ADDED ADDITIONAL STAFF** to review applications for licensure (including a new Deputy Director of Licensing and Testing).
- **STARTED DEDICATING ONE DAY EACH WEEK** to reviewing applications that were deficient to determine if the responsive documentation was received.
- **WORKED WITH LEGISLATORS AND INDUSTRY EXPERTS** on countless pieces of legislation (including, but not limited to, healthcare legislation, cosmetology legislation, and military portability legislation).
- **PRIORITIZED BOARDS** and appointed or reappointed more than 60 board members.
- **STARTED THE FIRST CRIMINAL JUSTICE RE-ENTRY GROUP** to discuss licensing barriers that people with criminal backgrounds experience.
- **MET WITH THE ILLINOIS DEPARTMENT OF CORRECTIONS** to discuss licensing options for incarcerated individuals.
- **RESPONDED TO INDUSTRY CONCERNS** by starting a restoration/reinstatement pilot for select professions to obtain their Restoration/Reinstatement applications and their respective fees on IDFPR's website. This is so they no longer need to contact the Division to request restoration/reinstatement applications before applying.
- **ALONG WITH THE LEGISLATIVE TEAM**, met with countless industries, including:
  - American Massage Therapy Association
  - American Nurses Association-Illinois
  - American Society of Landscape Architects
  - Electrology Association of Illinois
  - Holistic Birth Collective & Black Midwifery Collective
  - Illinois Academy of Audiology
  - Illinois Academy of Nutrition and Dietetics
  - Illinois Academy of Physician Assistants
  - Illinois Association of Behavioral Health
  - Illinois Association of Prescribing Psychologists

# Division of Professional Regulation

- o Illinois Athletic Trainers Association
- o Illinois Chiropractic Society
- o Illinois Counseling Association
- o Illinois Court Reporters Association
- o Illinois Occupational Therapy Association
- o Illinois Optometric Association
- o Illinois Podiatric Medical Association
- o Illinois Professional Land Surveyors Association
- o Illinois Psychiatric Society
- o Illinois Society for Advanced Practice Nursing
- o Illinois Society of Acupuncturists
- o Illinois Society of Genetic Professionals
- o Illinois Society of Professional Engineers
- o Illinois Speech Language Hearing Association
- o Illinois State Dental Society
- o Illinois State Medical Society
- o National Association of Social Workers (with Rep. Lindsey LaPointe and Sen. Karina Villa)
- o National Commission for the Certification of Surgical Assistants
- o Roofing Contractors

Combined, these steps led to DPR issuing more licenses each month over the second half of FY24. At DPR's peak, it issued **9,014** licenses in May 2024 - **a 20% increase** from just six months earlier in December 2023.



# Division of Professional Regulation

## Statewide Enforcement Update

DPR's complaint intake unit registered a total of 5,249 complaints in FY24 (a 7% increase over this time last year). With a small team, they successfully executed and distributed complaints to other units for review. In turn, the prosecutions unit completed 1,244 orders in FY24 (a 2.4% increase over this time last year). The team has worked diligently to protect the constituents of Illinois by delivering fines and discipline to licensees.

Additionally, Statewide Enforcement worked with the Licensing and Testing Department to develop a new intent to deny licensure process (*pictured, right*). Statewide Enforcement also created new processes in the Complaint Intake Unit for law enforcement complaints, anonymous complaints, and to provide complainants an expedited process to send documents to the Department.

Notable cases in FY24 include:

- A **Registered Nurse** license revoked after being convicted of criminal sexual assault and five counts criminal sexual abuse.
- A **Physician and Surgeon** license indefinitely suspended for a minimum of 12 months due to inappropriate prescribing of large quantities of controlled substances at an addiction center.
- A **Physician and Surgeon** license placed on public permanent inactive status due to inappropriate touching of multiple minor female patients.
- A **Physical Therapist** license placed in permanent inactive status due to sister-state case involving the Respondent engaging in a relationship with a client while a therapist-patient relationship existed.

## DPR OVERVIEW: INTENT TO DENY



An Intent to Deny (ITD) may be issued by the Division of Professional Regulation (DPR) when an applicant (in all regulated professions **except** cannabis) discloses a criminal conviction or it shows up on their background. An ITD may also be issued if an applicant was disciplined by their profession in another state.

If you receive a letter from the Department notifying you that your application is being sent to the Chicago office, it is because the DPR licensing team flagged your application for the Chicago team to review. Once flagged, a hold will be placed on your application. After the Chicago team has reviewed your application, your application will be placed in one of the following categories:



The Chicago team determined that no further action is needed and the **license will be approved and issued.**



The Chicago team determined **more information is needed** and will send a **Notice of Application Review Letter** to your attention requesting that you contact the Department. If there is no response from you, the application for licensure will go back to the licensing team, where the application will expire if there is no response from you.



The Chicago team determined that your application **should be denied** based on the seriousness of the conviction (and/or information from another state) and you will receive an Intent to Deny letter. The intent to deny letter **is reserved for a small number of convictions and requires that you contact the Department** to avoid having your license denied and having that denial be reflected on the Department's website.

*Please respond if you are contacted by IDFPFR if you receive one of these letters. The vast majority of people who receive one of these letters from IDFPFR are determined to be eligible for licensure.*



## Nursing Unit Update

The Illinois Board of Nursing ("BON") maintained standards and continues to approve prelicensure licensed practical nurses ("LPN"), Associate Degree programs ("ADN"), Bachelor's Degree of Science in Nursing ("BSN"), and Master in Nursing ("MSN") entry programs. Currently, there are 138 nursing programs in Illinois. In FY24, the BON approved one new LPN extension site, one new ADN extension site, and three major curricular revisions for BSN programs. The BON expanded opportunities for internationally educated nurses by adding two new credential evaluation services and two new English tests that internationally educated nurses can choose to take.

In addition, the Illinois Nursing Workforce Center ("INWC") also revised the APRN, FPA-APRN, RN, and LPN surveys collected at the conclusion of their renewal to ensure they include National Forum of State Workforce

# Division of Professional Regulation

Center minimum supply data sets. The minimum data is used as a national standard for workforce supply questions. The INWC continues to include the National Forum of State Nursing Workforce Center National Minimum Data Supply questions as the basis for the survey questions. The National Council State Boards of Nursing/National Forum State Nursing Workforce Center (NCSBN/Forum) supply questions were also reviewed.

## Pharmacy Update

The Drug Compliance Unit (“DCU”) continues to reduce their caseload, decreasing approximately 60% since April 2022. Compliance Investigators continue to work older cases and those identified as high priority.

The DCU also developed new policies and procedures that ensure timely inspections once an application is received from the Licensing Intake Unit.

Letters of Concern were created for cases related to failure to counsel and failure to notify the Department when a change of pharmacist-in-charge occurs, and medication errors without harm have been developed. Cases related to these issues are closed and respondents are issued Letters of Concern. This has allowed prosecutions to focus on higher priority cases.

The Department newsletter, The Compliance Capsule (*pictured, right*), was initiated in early 2023 and continues to be published quarterly providing information for compliant pharmacy practice operations. Past editions of the newsletter may be found on IDFPR's website: <https://idfpr.illinois.gov/profs/pharm/compliance-capsule-newsletter-archive.html>



## State of Illinois Athletic Commission Update

The State of Illinois Athletic Commission saw the robust maintenance of amateur full contact martial arts events in 2023 which included Mixed Martial Arts (“MMA”), Muay Thai, and Kickboxing. With Muay Thai making history in January 2023 by receiving approval as a new member from the U.S. Olympic & Paralympic Committee, Muay Thai events in Illinois are experiencing a strong resurgence. Professional MMA and boxing events continue to keep pace with industry trends, with Illinois leading in best practices and quality assurance regulatory standards that provide top health and safety measures for athletes and fighters.

## Cemetery Oversight Update

DPR's Cemetery Oversight Unit received 77 complaints and conducted 191 inspections in FY24. Due to the unique way the Cemetery Oversight Act (“COA”) was written, the COA unit has the opportunity to work with the manager or the person in charge of the day-to-day operations when a complaint is received. Complaints are only formally opened if the issue has not been corrected in the time frame given. Out of the 77 complaints, seven were sent to the prosecutions team in FY24.

# Division of Professional Regulation

## Cannabis Update

The Cannabis Control Section in FY24 saw several achievements. First and foremost, the 96th new adult use cannabis dispensary opened, bringing the total number of dispensaries in Illinois to 206. The State of Illinois also experienced record-breaking sales numbers for Calendar Year 2023 exceeding \$1.6 billion in sales and \$417.6 million in taxes collected. The industry saw further growth in the start of Calendar Year 2024 with increased sales growth each month.

The Cannabis Control Section also welcomed a new unit, the Audit and Finance Unit, which oversees transactional matters that need review or approval in the industry. This dedicated unit has shortened the review time of ownership changes and management service agreements by months, helping the industry grow and evolve over time. Payment plans for businesses were also introduced in FY24, allowing them to pay the large regulatory fees in multiple, manageable, structured payments, allowing them the room to grow and expand their businesses.

The Cannabis Control Section also onboarded additional investigative staff. This increased staff reduced the time waiting for pre-opening inspections, while also increasing the number of routine inspections that can be done to enhance public safety.

Finally, an additional 35 conditional adult use dispensing organization licenses were issued to social equity businesses. These new licenses represent the next wave of growth for the industry in Illinois.

## FY24 Active License Totals

Board	Profession	In State	Out Of State	Total Active
MEDICAL BOARD				
	PHYSICIAN AND SURGEON	41,119	15,473	56,592
	CHIROPRACTIC PHYSICIAN	3,750	274	4,024
	VISITING PHYSICIAN PERMIT	10	0	10
	VISITING PHYSICIAN PROFESSOR	22	0	22
	TEMPORARY MEDICAL PERMIT	7,043	17	7,060
	LIMITED MEDICAL TEMPORARY PERMIT	69	8	77
	VISITING RESIDENT	73	0	73
	CONTINUING MEDICAL EDUCATION SPONSOR	1	4	5
	PHYSICIAN CONTROLLED SUBSTANCE	42,182	3,944	46,126
NURSING BOARD				
	REGISTERED PROFESSIONAL NURSE	182,556	60,792	243,348
	PRACTICAL NURSE	23,884	1,931	25,815

# Division of Professional Regulation

DENTAL				
	TEMPORARY DENTAL TRAINING LICENSE	116	4	120
	DENTIST	9,781	1,824	11,605
	REGISTERED DENTAL HYGIENIST	7,974	981	8,955
	SPECIALIST IN DENTISTRY	1,516	177	1,693
	RESTRICTED FACULTY LICENSE	53	4	57
	DENTAL SEDATION PERMIT	542	41	583
	APPROVED DENTAL/DENTAL HYGIENIST CE SPONSOR	25	2	27
	TEMPORARY PERMIT FOR VISITING DENTIST FOR FREE DENTAL CARE	31	6	37
	DENTIST CONTROLLED SUBSTANCE	9,211	482	9,693
COSMO				
	BARBER	3,759	211	3,970
	COSMETOLOGIST	50,817	2486	53,303
	ESTHETICIAN	10,121	481	10,602
	NAIL TECHNICIAN	11,193	616	11,809
	BCENT SALON/SHOP REGISTRATION	4,820	28	4,848
	HAIR BRAIDER	591	5	596
DETECTIVE BOARD				
	PRIVATE DETECTIVE	702	112	814
	PRIVATE SECURITY CONTRACTOR	480	80	560
	PRIVATE SECURITY CONTRACTOR AGENCY	333	51	384
	PRIVATE ALARM CONTRACTOR	530	173	703
	PRIVATE ALARM CONTRACTOR AGENCY	374	67	441
	ALARM CONTRACTOR AGENCY BRANCH OFFICE	17	21	38
	PERMANENT EMPLOYEE REGISTRATION	91,550	5291	96,841
	LOCKSMITH	253	33	286
	FIREARM CONTROL CARD	6,696	746	7,442
	FINGERPRINT VENDOR AGENCY	92	1	93

# Division of Professional Regulation

PHARMACY				
	WHOLESALE DRUG DISTRIBUTOR	272	1,062	1,334
	PHARMACY TECHNICIAN	39,669	2,399	42,068
	REGISTERED PHARMACIST	14,947	6,224	21,171
	LICENSED PHARMACY	2,434	1,382	3,816
	CONTROLLED SUBSTANCE	486	0	486
	WHOLESALE DRUG THIRD PARTY LOGISTICS PROVIDER	15	149	164
	CONTROLLED SUBSTANCE DRUG DIST	49	365	414
	CONTROLLED PHARMACY SUBSTANCE	2,403	776	3,179
	WHOLESALE DRUG THIRD PARTY LOGISTICS PROVIDER CONTROLLED SUBSTANCE	1	45	46
ROOFING CONTRACTOR				
	ROOFING CONTRACTOR	3,580	421	4,001
	QUALIFYING PARTY ROOFING CONTRACTOR	9,526	1,170	10,696
SOCIAL WORKER				
	CLINICAL SOCIAL WORKER	15,187	2,561	17,748
	SOCIAL WORKER	8,153	1,424	9,577
	REGISTERED SOCIAL WORKER CE SPONSOR	364	21	385
ATHLETICS				
	ATHLETICS - LICENSED BOXER	32	46	78
	ATHLETICS - LICENSED BOXING JUDGE	11	2	13
	ATHLETICS - LICENSED BOXING MANAGER	1	1	2
	ATHLETICS - LICENSED BOXING PROMOTER	3	0	3
	ATHLETICS - LICENSED BOXING REFEREE	4	1	5
	ATHLETICS - LICENSED BOXING SECOND	52	42	94
	ATHLETICS - LICENSED TIMEKEEPER	5	0	5
	ATHLETICS - LICENSED MMA CONTESTANT	3	39	42
	ATHLETICS - LICENSED FCMA JUDGE	3	4	7
	ATHLETICS - LICENSED FCMA PROMOTER	2	2	4
	ATHLETICS - LICENSED FCMA REFEREE	3	3	6
	ATHLETICS - LICENSED FCMA SECOND	8	59	67
	ATHLETICS - LICENSED AMATEUR FCMA PROMOTER	1	1	2
	ATHLETICS - LICENSED AMATEUR SANCTIONING BODY	1	0	1

# Division of Real Estate

## About the Division of Real Estate



**Laurie Murphy**  
Director

The mission of the Illinois Department of Financial and Professional Regulation, Division of Real Estate (“DRE”) is to serve, safeguard, and promote the public welfare by ensuring that qualifications and standards for licensed real estate related professions are properly evaluated, uniformly applied, and systematically enforced.

The Division of Real Estate strives to provide efficient service through effective communication and transparency in operations, while maintaining a commitment to excellence with both consumers and the industry.

The Division of Real Estate regulates the following six professions and entities:

- Appraisal Management Companies
- Auction
- Community Association Management
- Home Inspection
- Real Estate Appraisal
- Real Estate Brokerage

FY24 Division Licensee Count	
Real Estate	79,576
Appraisal	4,107
Auctioneer	1,205
CAM	2,084
Home Inspector	2,180
<b>Total</b>	<b>89,152</b>

## Highlighted Division of Real Estate Profession: Home Inspectors

### Home Inspector Rules Updates (68 IAC 1410)

The Administrative Rule implementing the Home Inspector License Act (225 ILCS 441) was overhauled by the Division of Real Estate effective February 2, 2024, after not being substantively updated since 2010. The latest update incorporates the following:

- **NEW Pre-License Field Examination:** To ensure high professional standards, an additional field examination is added after the five field inspection events in pre-license education are concluded. This new field exam will be based on the same or a similar property type used in one of the five field events. The final field examination must include:
  - o Draft written home inspection report;
  - o Inspection and description of each system identified in the Standards of Practice;
  - o Identification of potential defects of each system; and
  - o Minimum passing score of 70% as determined by the provider. (1410.520)
- **NEW Application for Pre-License Education Courses:** Education providers can now offer the 60-hour classroom instruction and develop and offer the pre-license field course, which includes five field inspec-

# Division of Real Estate

tion events and a final field exam. Providers must apply for the pre-license classroom instruction and/or the field course, which will be licensed separately. Providers who specialize in pre-license education are not required to offer both the classroom course and the field course but can if they so choose. (1410.510)

- **Standards of Practice Update:** The Standards of Practice are revised to reflect modern practices in the industry. This includes the type of limitations or exclusions that are permissible in the pre-inspection agreement; identifying the start time of the inspection and the weather conditions; reporting on carbon monoxide and smoke detectors; and the use of electronic signatures in the final report. (1410.200)
- **Course Examinations:** Final exams are optional for the 60-hour pre-license course and may be offered at the education provider's discretion. Final exams are required for the continuing education courses that are a prerequisite for license renewal. However, home study courses must always include a proctored final examination. (1410.510 & 1410.540)
- **Continuing Education ("CE") Changes:** The conditions for renewing a home inspector license still require 12 hours of CE, but eight hours of those will now have to be mandatory courses. One of those hours is dedicated to the Sexual Harassment Prevention Training required of all professionals licensed by the Department. The choices for an elective course have been expanded and include efficiency, climate, ethics, and smart homes, among others. (1410.550)
- **Transition for Students and Education Providers:** To ease the transition for potential applicants, licensees, and providers, the Division is providing a reasonable amount of time for the development and offering of pre-license and continuing education courses. After January 1, 2025, the new education requirements will apply to all applicants for an initial home inspector license and to licensees seeking renewal. (1410.610)
- **Insurance Requirements:** Home inspectors and their entities are required to maintain general liability insurance of at least \$100,000 to cover potential losses or claims. An applicant or licensed entity will need to provide proof of this insurance and its coverage of the business, all licensed home inspectors, and employees of the company. (1410.235)
- **Duties of Managing Home Inspectors:** The duties of the managing home inspector of a legal entity are further clarified, including responsibility for the actions of their employees when providing home inspection services and notifying the Division of any changes to the home inspectors working for their company. (1410.250)
- **Endorsement Applications:** The details of what is required in an endorsement application for out-of-state home inspectors who want to be licensed in Illinois are listed, along with the criteria the Division will use to determine eligibility. (1410.120)

# Division of Real Estate

## Division of Real Estate Units

### Complaint Intake Unit

The Complaint Intake Unit processes complaints against any individual or entity regulated by the Division of Real Estate, including complaints alleging unlicensed practice. The Complaint Intake Unit, in conjunction with (if applicable) the profession's advisory board, will determine the Division's jurisdiction over the complaint and make recommendations for referral to the Investigations Unit or recommendation for closure.

Complaints Received in Fiscal Year 2024	
Auction	17
Community Association Management	222
Home Inspection	24
Real Estate Appraisal	148
Real Estate Brokerage	596
<b>Total</b>	<b>947</b>

*\*Note: These numbers do not include continuing education, tax, or child support cases.*

### Investigations Unit

The Investigations Unit conducts statewide regulatory investigations of Division of Real Estate licensees who may be in violation of the laws and regulations governing their respective professions, who are the subject of complaints, or who are alleged to have committed fraud, deception, or misrepresentation. In FY24, the Investigations Unit opened approximately **380** cases for investigation in response to complaints received from Illinois consumers or fellow licensees (see breakdown by profession below).

Investigations Opened in Fiscal Year 2024	
Auction	11
Community Association Management	136
Home Inspection	15
Real Estate Appraisal	23
Real Estate Brokerage	195
<b>Total</b>	<b>380</b>

### Examinations Unit

The purpose of the Examinations Unit is to ascertain compliance of Illinois real estate licensees that are sponsoring brokers under the Illinois Real Estate License Act of 2000 ("Act") and Administrative Rules ("Rules").

Sponsoring brokers who are selected for an examination receive a letter from the Department establishing a time for an on-site review or requesting that they complete a "Brokerage Verification Report" to assess the level of licensed real estate activity prior to scheduling an on-site examination. A Real Estate Professions Examiner will be assigned to conduct the review of business records, identify any deficiencies, and provide the applicable citations from the Act and Rules to assist with the correction of any issues. If deficiencies are found, a follow-up examination is performed to review those findings and ensure compliance.

# Division of Real Estate

## Total Number of Examinations in FY24: 341

### First Year Examinations Initiated and Completed in FY24

Examinations Conducted On-Site 42

Examinations Conducted by Mail 252

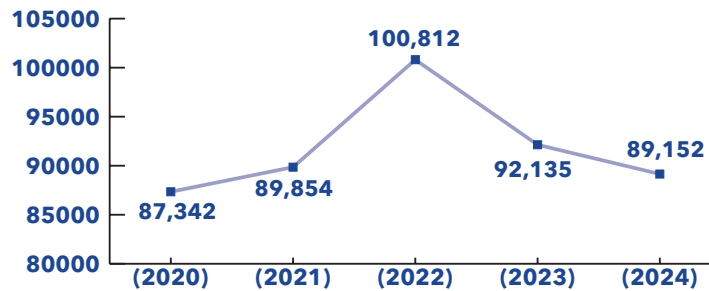
Other Examinations 45

*\*Note: Examinations Unit experienced staffing changes during this reporting period as one Examiner was on extensive leave and another Examiner was promoted with the Unit to Supervisor of Examination.*

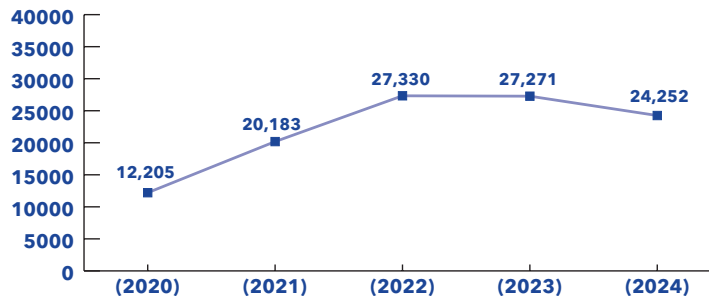
### Licensing and Education Unit

The Licensing and Education Unit is responsible for reviewing, approving, maintaining, and issuing licenses across all Division of Real Estate professions which results in the unit managing a licensee population of more than **89,000** Illinois professionals.

#### TOTAL NUMBER OF LICENSEES BY YEAR

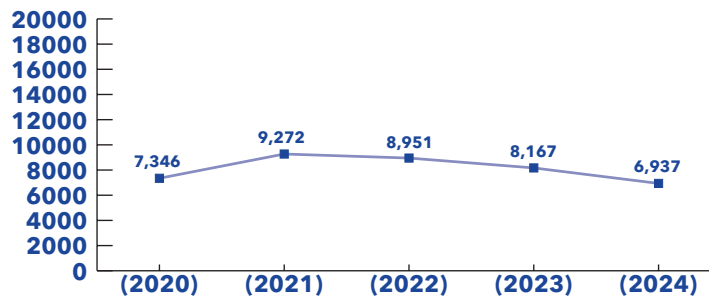


#### TOTAL NUMBER OF LICENSURE EXAMS TAKEN BY YEAR



### Prosecutions Unit

#### TOTAL NUMBER OF LICENSES ISSUED BY YEAR



# Division of Real Estate

The Prosecutions Unit receives complaints after they are reviewed and investigated by the Investigations Unit. Prosecutors review the evidence and determine an appropriate disposition for each case. In some instances, prosecutors may negotiate agreements imposing discipline or non-discipline with the individual or entity accused of violating licensing laws. In other cases, where a formal disciplinary hearing is necessary, prosecutors draft and file a formal complaint and prepare the case for hearing.

**More than 300** new cases were referred to Prosecutions during FY24. Numerous cases were resolved through the available dispositions based on the seriousness of violations.

Administrative Warning Letters:	32
Revocations:	9
Suspensions:	23 (plus 1 summary suspension)
Fines/fees:	103
Public Discipline:	148
Non-Public discipline:	58
Reprimands:	9

## Prosecutorial Highlights

- A **Managing Real Estate Broker** operated an unlicensed real estate management company that entered into a property management agreement with the owner of a property to provide licensed services. This included collecting and paying rents, but the individual did not properly track the money being collected. The individual's Real Estate Managing Broker license was revoked and the real estate management company was ordered to cease and desist from engaging in any real estate activities in the State of Illinois that require a license pursuant to the Real Estate License Act of 2000.
- A **Community Association Manager** stole money and commingled funds from a condominium association they managed. At a formal hearing, the Respondent was found to have committed professional incompetence; gross negligence; failed to provide information to the Department; engaged in dishonorable, unethical, or unprofessional conduct of a character likely to deceive, defraud or harm the public; violated the rules of professional conduct; improperly commingling of funds; and failing to account for or remit moneys coming into the licensee's possession that belong to another person or entity. The Respondent's Community Association Manager License was revoked and fined \$50,000.
- An **Auctioneer** corporation engaged in licensed auction activities while its license and the auction license of its president were not in active status. Additionally, two employees engaged in licensed auction activities while unlicensed. The corporation advertised for auction services through their website and signed auction agreements. The Auction Firm license and Auctioneer license were fined jointly and severally for engaging in the practice of auctioneering, conducting an auction, or providing an auction service after their licenses were expired. The employees were ordered to cease and desist from engaging in any auction activities in the State of Illinois that require a license pursuant to the Auction License Act.
- An **Appraiser** submitted appraisal reports where he utilized the services of an Associate Trainee Residential Real Estate Appraiser in developing the appraisal reports. However, the Respondent failed to describe the extent of the Associate appraiser's assistance in the appraisal reports as required by Uniform Standards of Professional Appraisal Practice. The Respondent, also submitted appraisal reports where he certified that

# Division of Real Estate

he was present during the internal physical inspection of the subject properties, but the inspections were done solely by an Associate appraiser. The Respondent's Certified Residential Real Estate Appraiser License was Reprimanded and he was ordered to take 15 hours of education, barred from supervising any associate appraisers for a minimum of one year, and fined for certifying false statements on appraisal reports.

- A **Home Inspector** was scheduled to conduct an inspection with an assistant, but became ill and allowed the unlicensed assistant to conduct the inspection. The Home Inspector then failed to identify the unlicensed person and provide other required information in his report. The Home Inspector was fined, and the unlicensed person was ordered to cease and desist home inspection activities and assessed a civil penalty.

## Second Chance Stories

- An individual submitted a Real Estate Broker application after completing a sentence for DUI and a charge of escape and endangering safety. While incarcerated, the individual completed a Challenge Program that completed chemical, psychological, emotional, spiritual, physical, and stress/recreational assessments. In addition, while on parole, the individual was continuously employed and taking classes to become certified in a specialty. This individual began learning how to become a real estate broker from their sponsor, who believes this individual's hard work and life turnaround will make them a great broker.
- Another individual applied for a Home Inspector's license. The applicant had two prior convictions, but worked to obtain a Barber's license from the Department. When applying for licensure with the Division of Real Estate, the applicant provided a detailed account of the facts and circumstances of the cases, work history, and a desire to pursue a career as a home inspector. The applicant also described their path to sobriety, their family, consistent employment history, and that they've not had any encounters with law enforcement over the past ten years. The applicant was issued a DRE license on probation.

## The Condominium and Common Interest Community Ombudsperson: A Resource for Condominium and Common Interest Communities

The Condominium and Common Interest Community Ombudsperson Act (765 ILCS 615 ("Ombudsperson Act"), which took effect January 1, 2017, created the Office of the Condominium and Common Interest Community Ombudsperson in the Department's Division of Real Estate. Among its charges, the Act required the Department to name an Ombudsperson. On January 1, 2017, the Director of the Department's Division of Real Estate appointed Adrienne Levatino as Ombudsperson.

The Ombudsperson provides information to unit owners, condominium and common interest community associations and their respective boards to help them better understand their rights and obligations under their regulatory Acts. Legislation that became effective November 17, 2023 (Public Act 103-0563) extended the repeal date of the Condominium and Common Interest Community Ombudsperson Act to January 1, 2026. Corresponding changes were made to the Acts, since both provide that every unit owner's association must comply with the Ombudsperson Act and are subject to all provisions of that law.

The Ombudsperson does not mediate or attempt to resolve disputes, but primarily responds to written inquiries. From 2017 (when the Office was created) through FY24, the Ombudsperson has provided detailed and comprehensive answers to 1,632 inquiries. Of that total, 414 responses were sent during FY24. Many inquiries come from unit owners who reside within the City of Chicago, while about one quarter are generated by unit owners living in Cook County outside Chicago. Approximately one-third of the inquiries raised governance

# Division of Real Estate

issues—whether a board provided adequate notice of meetings (or a board’s failure to hold meetings), whether the board improperly conducted business in closed session, whether board members were inappropriately compensated, and whether the association violated or failed to adhere to the provisions of the Condominium Property Act, the Common Interest Community Association Act, or an association’s governance documents, for instance. A number of these inquiries requested the Ombudsperson’s interpretation of their association’s declaration and/or bylaws. Persons seeking responses to inquiries of this nature were advised to carefully read their associations’ governing documents.

As the [Ombudsperson’s webpage](#) on IDFPR’s website makes clear that the Ombudsperson is not authorized to provide legal advice or advocacy services. Neither the Ombudsperson, the Department, or any agency of State government regulates condominium or common interest community associations or has any authority to interpret or enforce the provisions of the Acts. The Ombudsperson serves as an important resource so that association board members and unit owners all may better understand their rights and obligations under the Acts.

# Office of Innovation

## About the Office of Innovation



**David DeCarlo**  
Regulatory  
Innovation Officer

The Office of Innovation identifies and researches emerging marketplace risks, trends, and opportunities related to innovation; meets with innovators, entrepreneurs, and consumer advocates; and coordinates innovation policy initiatives across the agency and with other state and federal regulators. The Office also serves as a central point of contact at IDFPR for established firms and start-ups launching innovative products and services. In FY24, the Office of Innovation focused on developments in financial technology (“fintech”) and artificial intelligence (“AI”). Throughout the year, the Office engaged with both internal and external stakeholders on consumer protection and financial stability issues related to digital assets, fintech-bank partnerships, generative artificial intelligence, and more. The Office is currently staffed by Regulatory Innovation Officer **David DeCarlo** and Fintech Policy Advisor **Jake Hamilton**.

## Highlights of FY24 Operations

The Office of Innovation researched, developed, and implemented a variety of fintech policy initiatives in FY24, particularly regarding digital asset businesses and partnerships between traditional financial institutions and fintech companies. Additionally, with the rapid development of generative AI technology this year, the Office started assessing the impacts this technology will have on the agency. Highlights of the Office’s operations in FY24 include the following:

### Fintech and Digital Assets

- Advocated for state oversight of Bitcoin and other cryptocurrencies, which are currently unregulated in Illinois, and responded to state legislators’ requests for more information on the subject with a presentation, “Introduction to Digital Assets and Current Gaps in Regulation,” in over 20 separate meetings with Illinois State Senators and their staffs between August 2023 and January 2024.
- Participated in a panel at the WMNfintech Showcase, hosted by 1871 and BMO Harris, on August 24, 2023 (*pictured, upper-right*). The event brought together leading voices in the Chicago fintech community with regulators to recognize promising startups led by women innovators.
- Presented “Digital Asset Market and Regulatory Developments” to federal banking regulators and bank executives at the Federal Reserve Bank of Chicago’s Illinois 7th District Member Bank Outreach Meeting on September 13, 2023.
- Convened with other state and federal regulators throughout FY24. This includes, in April 2024, Regulatory Innovation Officer DeCarlo traveling with Secretary Mario Treto Jr. and other agency leaders to Washington, D.C. for the annual Conference of State Bank Supervisor’s (“CSBS”) Government Relations Fly-In (*pictured, right*). Additionally, Illinois served as host state for the CSBS State Federal Supervisory Forum in Chicago in May 2024.



*Fintech Policy Advisor Jake Hamilton speaks at the WMNfintech Showcase in Chicago in August 2023.*



*Pictured left to right: Banking Director Soriano, Regulatory Innovation Officer DeCarlo, Secretary Treto, and Deputy Secretary Johnson.*

# Office of Innovation

- Presented “Emerging Digital Asset Risks and the Evolving Regulatory Landscape” at the 2024 Illinois Department of Financial Professional Regulation Examiner’s Conference on February 15, 2024. The conference brings together state bank examiners to discuss critical issues and hear from featured speakers across the regulatory landscape.
- Testified before the Illinois Senate Executive Committee in a subject matter hearing on Senate Bills [3666](#) and [3765](#) on April 17, 2024, to advance the goal of bringing currently unregulated digital asset businesses under state supervision. Digital asset regulations would protect Illinois residents from scams and unstable platforms for buying and selling Bitcoin and other cryptocurrencies.

## Artificial Intelligence ("AI")

- Led IDFPR’s internal AI Working Group in its ongoing review of AI technology and how it will impact the agency and industries and professions we regulate.
- Virtually attended the Financial Stability Oversight Council’s Conference on AI and Financial Stability in June 2024. The conference brought regulators and experts together to discuss new AI technologies and their potential risks for the financial system.
- As part of the AI Working Group’s efforts, the Office conducted focus groups with agency employees to assess how staff and managers would use AI tools in their day-to-day duties to increase productivity and streamline work processes while using the technology responsibly.

## Demystifying Crypto: Office of Innovation Podcasts

If you’re interested in hearing more about the Office of Innovation and its work on digital assets, you can listen to a two-part series on IDFPR’s podcast, Making Cents of Money. The series breaks down what digital assets are and what the current approaches are at the state and federal level for regulating digital asset businesses. Listen to the episodes at the links below:

- [What is Crypto Anyway?](#)
- [Is Crypto the Wild West?](#)

# Office of Legislative Affairs

## About the Office of Legislative Affairs



**Dan Lewis**  
Director

The Office of Legislative Affairs is responsible for tracking legislation and engaging with legislators and stakeholders to convey the position of the Department on legislative and regulatory matters relevant to the agency. The Office also manages and responds to the multitude of constituent-related inquiries IDFPR receives from elected officials, the Governor's Office, industry groups, and constituents directly. The vast majority of inquiries center on businesses and licensees needing help obtaining or renewing a license. Once an inquiry is received, the Office of Legislative Affairs works closely with various individuals in IDFPR's Licensing and Testing Units to resolve the inquiries and provide every Illinois resident and business the support they need and deserve. The Office of Legislative Affairs contains a Constituent Affairs Unit to coordinate and respond to constituent-related licensing inquiries.

## 2024 Spring Legislative Initiatives of the Illinois Department of Financial and Professional Regulation

**House Bill 779** (Rep. Nick Smith / Sen. Elgie Sims, Jr.) was signed into law as Public Act 103-0585 on March 22, 2024. The legislation modernizes the Pawnbroker Regulation Act with increased consumer protections and transparency, updating licensing regulations, and improving engagement between industry and law enforcement.

**House Bill 4426** (Rep. Lisa Hernandez / Sen. Mike Porfirio) was signed into law as Public Act 103-0816 on August 9, 2024. The legislation extends the sunset date of the Illinois Certified Shorthand Reporters Act from January 1, 2025 until January 1, 2030 and makes other updates to the Act.

**House Bill 5353** (Rep. Bob Morgan / Sen. Sara Feigenholtz) was signed into law as Public Act 103-0708 on July 19, 2024. The legislation includes changes that brings the State into compliance with the federal Servicemembers Civil Relief Act to enable license portability for military service members and their spouses.

**Senate Bill 2660** (Sen. Javier Cervantes / Rep. Bob Morgan) was signed into law as Public Act 103-0757 on August 2, 2024. The legislation brings parity between massage therapists and health care workers regarding the requirement for chaperones for licensees charged with certain sexual offenses.

**Senate Bill 2731** (Sen. Suzy Glowiak Hilton / Rep. Bob Morgan) was signed into law as Public Act 103-0763 on August 2, 2024. The legislation extends the sunset date of the Genetic Counselor Licensing Act from January 1, 2025 until January 1, 2030 and makes other updates to the Act.

**Senate Bill 3412** (Sen. Laura Ellman / Rep. Margaret Croke) was signed into law as Public Act 103-0991 on August 9, 2024. The legislation updates the Transmitters of Money Act based on the Uniform Money Transmission Modernization Act ("UMTMA") model developed by the Conference of State Bank Supervisors, payment industry, and regulators.

**Senate Bill 3550** (Sen. Sara Feigenholtz / Rep. Margaret Croke) was signed into law as Public Act 103-1014 on August 9, 2024. The legislation updates the Financial Institutions Code to remove antiquated language and provisions and otherwise align with other IDFPR statutes.

# Office of Legislative Affairs

**Senate Bill 3551** (Sen. Sara Feigenholtz / Rep. Margaret Croke) was signed into law as Public Act 103-1015 on August 9, 2024. This initiative gives IDFPR the ability to regulate shared appreciation mortgage products, otherwise known as shared appreciation agreements.

**Senate Bill 3740** (Sen. Javier Cervantes / Rep. Jennifer Ladisch Douglass) was signed into law as Public Act 103-1039 on August 9, 2024. The legislation modernizes the Real Estate Licensing Act in accordance with current industry and agency practices.

## Other 2024 Spring Legislation Impacting the Illinois Department of Financial and Professional Regulation

**House Bill 778** (Rep. Theresa Mah / Sen. Omar Aquino) was signed into law as Public Act 103-0725 on August 2, 2024. The legislation expands the role of the Department's licensing liaison for international applicants to authorize the implementation of a clinical readiness program for international medical graduates.

**House Bill 4226** (Rep. Curtis Tarver / Sen. Don Harmon) was signed into law as Public Act 103-0597 on July 1, 2024. The legislation provides that each court reporter may be required by the chief judge (rather than shall) take a test to verify his or her proficiency within one year of employment.

**House Bill 4357** (Rep. Margaret Croke / Sen. Karina Villa) was signed into law as Public Act 103-0814 on August 9, 2024. The legislation outlines the four criteria that must be met for an on-site physician examination prior to the performance of a non-ablative laser procedure to not be required.

**House Bill 4570** (Rep. Dave Severin / Sen. Terri Bryant) was signed into law as Public Act 103-0676 on July 19, 2024. The legislation permits teachers already licensed as a barber teacher, cosmetology teacher, esthetics teacher, or nail technology teacher for at least 3 years under the Barber, Cosmetology, Esthetics, Hair Braiding, and Nail Technology Act use their previously earned education credits to fulfill the same requirements to be a teacher in the other professions under this Act.

**House Bill 4615** (Rep. Larry Walsh / Sen. Mike Hastings) was signed into law as Public Act 103-0601 on July 1, 2024. The legislation extends the Department's authority to extend renewals and draft emergency administrative rules pursuant to Public Act 103-0568 to January 1, 2026 and August 4, 2025, respectively.

**House Bill 4874** (Rep. Dagmara Avelar / Sen. Suzy Glowiak Hilton) was signed into law as Public Act 103-0732 on August 2, 2024. The legislation clarifies Public Act 103-0425, which provides economic hardship and low volume waivers for the electronic prescription mandate for controlled substances, to prevent pharmacies from rejecting written prescriptions for patients from prescribers.

**House Bill 4891** (Rep. Margaret Croke / Sen. Sara Feigenholtz) was signed into law as Public Act 103-0733 on August 2, 2024. The legislation requires dentists and their employees to provide specific notice to patients when offering 3rd party lending services, give the patient a good faith estimate of the services, and to not charge for services until they are rendered, as well as offering a refund within 15 days if the dentist becomes aware of treatment that has not been rendered or costs that have not been incurred.

# Office of Legislative Affairs

**House Bill 4934** (Rep. Stephanie Kifowit / Sen. Mike Porfirio) was signed into law as Public Act 103-0841 on August 9, 2024. The legislation allows veterans' organizations to place markers designating graves of veterans containing remains that are more than 100 years old. While it prohibits these organizations from disturbing the remains, the bill allows them to place the marker at the grave without the permission of the decedent's heirs so long as they make a good faith effort to contact their next of kin and no heir to the decedent not object to the placement of the marker.

**House Bill 5047** (Rep. Terra Costa Howard / Sen. Suzy Glowiak Hilton) was signed into law as Public Act 103-0686 on July 19, 2024. The legislation extends the time a license-pending nurse can practice while awaiting determination from the Department on licensure from three months to six months and adds full practice authority APRNs to those nursing licensure applicants who may practice while their licenses are pending.

**House Bill 5059** (Rep. Theresa Mah / Sen. Suzy Glowiak Hilton) was signed into law as Public Act 103-0687 on July 19, 2024. The legislation creates a pre-license practice allowance for an individual enrolled in a specialty or residency training program to practice dentistry prescribed by and incidental to the individual's program of residency or specialty training if the individual applied for a general dental license or a temporary training license.

**House Bill 5087** (Rep. Larry Walsh / Sen. Cristina Castro) was signed into law as Public Act 103-0849 on August 9, 2024. The legislation creates parameters surrounding telehealth practice for physical therapists with specified limitations, including that initial evaluations may only be performed if the patient has a documented hardship.

**House Bill 5135** (Rep. Robyn Gabel / Sen. Bill Cunningham) was signed into law as Public Act 103-0851 on August 9, 2024. The legislation requires applicants and licensees under the Barber, Cosmetology, Esthetics, Hair Braiding, and Nail Technology Act to take a one-time, one-hour course on identifying abnormal skin growth and provides a safe harbor for licensees who make referrals outside their scope of practice.

**House Bill 5344** (Rep. Laura Faver Dias / Sen. Paul Faraci) was signed into law as Public Act 103-0857 on August 9, 2024. The legislation amends the provision requiring any corporate entity providing behavior analyst services to be organized as a professional service corporation or a professional limited liability company with all members, shareholders, officers, and directors being licensed as behavior analysts by extending the effective date of this section. The legislation also extended the date upon which the Department will begin issuing licenses and those without licenses must cease working within this scope of practice.

**House Bill 5457** (Rep. Barbara Hernandez / Sen. Karina Villa) was signed into law as Public Act 103-0715 on July 19, 2024. The legislation requires examination accommodations for applicants under the Clinical Social Work and Social Work Practice Act, Marriage and Family Therapy Licensing Act, and Professional Counselor and Clinical Professional Counselor Licensing and Practice Act who primarily speak a language other than English and prohibits Department disciplinary action against a licensee solely for immigration violations.

**House Bill 5502** (Rep. Daniel Didech / Sen. Ram Villivalam) was signed into law as Public Act 103-0719 on July 19, 2024. The legislation provides that in a sale of a condominium unit by a unit owner, no condominium association may exercise any right of refusal, option to purchase, or right to disapprove the sale: (i) on the basis that the purchaser's financing is guaranteed by the Federal Housing Administration; or (ii) for a discriminatory or otherwise unlawful purpose.

# Office of Legislative Affairs

**House Bill 5530** (Rep. Maurice West / Sen. Ram Villivalam) was signed into law as Public Act 103-0612 on July 1, 2024. The legislation expands the list of professions which can administer long-acting injectables and the language is written broadly so they can administer naloxone or any fast-acting medication that reverses the effects of an opioid overdose.

**House Bill 5601** (Rep. Will Davis / Sen. Meg Loughran Cappel) was signed into law as Public Act 103-0616 on July 1, 2024. The legislation ensures the Division of Real Estate Community Association Manager Licensing and Disciplinary Fund and the Home Inspector Administration Fund can be transferred to the Division of Real Estate General Fund and makes technical changes.

**Senate Bill 647** (Sen. Adriane Johnson / Rep. Camille Lilly) was signed into law as Public Act 103-0881 on August 9, 2024. The legislation, among other changes and additions related to maternal mental health, directs the Department of Human Services, in conjunction with several other agencies including IDFPR, to work with birthing hospitals and licensed health care professionals to develop policies, procedures, information, and educational materials to meet each of the following requirements concerning maternal mental health conditions.

**Senate Bill 774** (Sen. Sara Feigenholtz / Rep. Robyn Gabel) was signed into law as Public Act 103-0886 on August 9, 2024. The legislation establishes a certified medication aide program under the Department of Public Health for assisted living facilities.

**Senate Bill 860** (Sen. Don Harmon / Rep. Natalie Manley) was signed into law as Public Act 103-0890 on August 9, 2024. The legislation makes changes regarding the development and maintenance of a medication administration training program for authorized direct staff at certain facilities for persons with developmental disabilities.

**Senate Bill 1779** (Sen. Doris Turner / Rep. Yolanda Morris) was signed into law as Public Act 103-0898 on August 9, 2024. The legislation establishes a certified medication aide program under the Department of Public Health for nursing home facilities.

**Senate Bill 2586** (Sen. Bill Cunningham / Rep. Anna Moeller) was signed into law as Public Act 103-0902 on August 9, 2024. The legislation provides that a dentist may treat a patient of record to provide emergent care or conduct an initial consultation using teledentistry for the purpose of treating or assessing for acute pain, infection, injury, or any intraoral or perioral condition that presents immediate harm or discomfort to the patient for which treatment cannot be postponed. It also provides that a provider of dental services rendering emergent care or conducting an initial consultation through teledentistry must direct the patient to receive appropriate in-person care after the provision of teledentistry services.

**Senate Bill 2643** (Sen. Doris Turner / Rep. Mary Gill) was signed into law as Public Act 103-0907 on August 9, 2024. The legislation adds identification and chain of custody regulations for the handling and storing of human remains by funeral establishments and crematory authorities, who shall maintain a chain of custody records that are uniquely identified to the deceased. When the Department receives a complaint under the Act, the agency would be required to inspect the premises.

# Office of Legislative Affairs

**Senate Bill 2740** (Sen. Dan McConchie / Rep. Kelly Cassidy) was signed into law as Public Act 103-0916 on August 9, 2024. The legislation provides that the board of managers of a condominium shall adopt a policy to reasonably accommodate a unit owner who is a person with a disability who requires an accessible parking space to ensure that person has access to the building.

**Senate Bill 2819** (Sen. Omar Aquino / Rep. Barbara Hernandez) was signed into law as Public Act 103-0627 on July 1, 2024. The legislation removes the five-year cap an applicant has to successfully complete all examinations required by rule of the Department.

**Senate Bill 2822** (Sen. Julie Morrison / Rep. Therea Mah) was signed into law as Public Act 103-0628 on July 1, 2024. The legislation requires licensees under the Dental Practice Act seeking a permit to issue moderate sedation to have experience administering sedation to 20 patients under the supervision of an instructor.

**Senate Bill 3211** (Sen. Javier Cervantes / Rep. Lindsay LaPointe) was signed into law as Public Act 103-0955 on August 9, 2024. The legislation amends the endorsement section of the Marriage and Family Therapy Licensing Act to shorten the amount of experience in another state an applicant needs to not be required to provide proof to the Department of completion of the required education, professional experience, and supervision via the endorsement process.

**House Bill 3211** (Sen. Chris Belt / Rep. Sonya Harper) was signed into law as Public Act 103-0959 on August 9, 2024. The legislation requires the Commission on Equity and Inclusion ("CEI") to pursue a disparity study to identify and delineate geographies in Illinois exhibiting significant disparities by protected classes as identified by the Human Rights Act with respect to access to financial products or services and lending and investments by covered financial institutions.

**Senate Bill 3235** (Sen. Chris Belt / Rep. Sonya Harper) was signed into law as Public Act 103-0959 on August 9, 2024. The legislation requires the Commission on Equity and Inclusion ("CEI") to pursue a disparity study to identify and delineate geographies in Illinois exhibiting significant disparities by protected classes as identified by the Human Rights Act with respect to access to financial products or services and lending and investments by covered financial institutions.

**Senate Bill 3268** (Sen. Don Harmon / Rep. Robyn Gabel) was signed into law as Public Act 103-0593 on June 7, 2024. The legislation included a provision allowing pharmacists to administer tests and treatments for several health conditions.

**Senate Bill 3314** (Sen. Bill Cunningham / Rep. Curtis Tarver) was signed into law as Public Act 103-0974 on August 9, 2024. The legislation directs the Department to publish rules regarding refinancing.

**Senate Bill 3420** (Sen. Don Harmon / Rep. Terra Costa Howard) was signed into law as Public Act 103-0993 on August 9, 2024. The legislation creates the Prohibition of Unfair Service Agreements Act, which provides that if a service agreement is unfair under the Act, it is unenforceable and shall not create a contractual obligation.

**Senate Bill 3467** (Sen. Ram Villivalam / Rep. Kevin Olickal) was signed into law as Public Act 103-1004 on August 9, 2024. The legislation changes the education and experience pathways to meet the qualifications to become licensed under the Speech-Language Pathology and Audiology Practice Act.

# Office of Legislative Affairs

**Senate Bill 3687** (Sen. Dave Koehler / Rep. Jay Hoffman) was signed into law as Public Act 103-1034 on August 9, 2024. The legislation makes various updates to the Illinois Credit Union Act, including addressing language ambiguity, tax exemptions for charitable accounts, and allowing for state-chartered credit unions to accept deposits from out-of-state government bodies.

**Senate Bill 3696** (Sen. Mike Halpin / Rep. Daniel Didech) was signed into law as Public Act 103-1036 on August 9, 2024. The legislation updates the Uniform Commercial Code (“UCC”) by adopting changes recommended by Uniform Law Commission, specifically related to the addition of a Controllable Electronic Records Article and transactional provisions.

**Senate Bill 3767** (Sen. Suzy Glowiak Hilton / Rep. Dagmara Avelar) was signed into law as Public Act 103-1044 on August 9, 2024. The legislation permits applicants with experience gained in foreign countries to apply for licensure by endorsement under the design profession practice acts (Landscape Architecture Registration Act, Architecture Practice Act, Registered Interior Designers Act, Professional Engineering Practice Act, Professional Land Surveyor Act, and Structural Engineering Practice Act).

**Senate Bill 3779** (Sen. Karina Villa / Rep. Maurice West) was signed into law as Public Act 103-1048 on August 9, 2024. The legislation amends the Clinical Social Work and Social Work Practice Act and the Good Samaritan Act to provide that a licensed clinical social worker or licensed social worker may possess and administer opioid antagonists.

## IDFPR on the Road

In June, the Department kicked off its new traveling event series: IDFPR “On the Road” to bring agency resources to constituents, professionals, and members of the general public. Working with lawmakers, industry stakeholders, and community organizations, these events include information sessions, job resources, and “On the Spot” constituent support to provide in-person professional licensing assistance, presentations and workshops, town hall discussions, educational materials, and much more.

IDFPR “On the Road” made four stops in June 2024, with more than 50 events already scheduled for FY25. Email [fpr.outreach@illinois.gov](mailto:fpr.outreach@illinois.gov) if you’re interested in IDFPR “On the Road” bringing these opportunities to your community.



# Human Resources

## About Human Resources



**Denysa Crawford**  
Director

Human Resources is committed to advancing IDFP's mission and strategic priorities to protect the residents of Illinois. We will accomplish this by serving the state in an ethical fashion along with striving to create a workplace culture of productivity, engagement, unity, and inclusion to provide the agency with the most innovative and talented workforce.

As part of the Secretary's Office, we are guided by three principles of work: ethics, efficiency, and fostering success.

## IDFP at a Glance: FY24

488 Total Permanent Staff

### Full Time Staff

- Union - 358
- Exempt - 57
- Merit Comp - 49

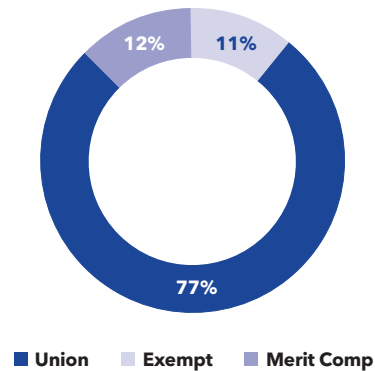
### Personal Service Contracts (individuals who work at IDFP on contract)

- DPR Coordinators - 4
- Athletics - 13
- Law Clerks - 22

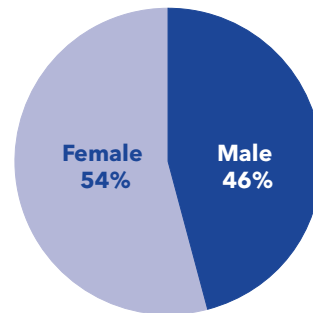
### 75 Day Retiree Appointments

- Division of Banking - 13
- Division of Financial Institutions - 2
- Legal Affairs - 1

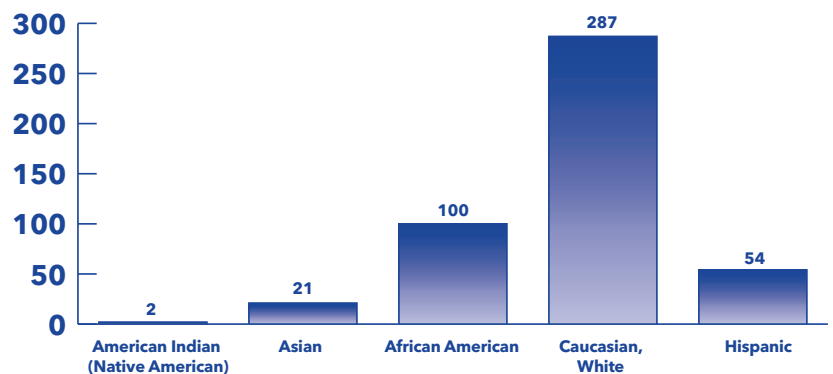
### Breakdown



### Gender



### By Ethnicity



# Human Resources

## Human Resources Highlights

### Filled Vacancies - Separations - Postings

All job vacancies at the IDFPR are posted and filled by all applicable state laws, rules, and regulations that govern the hiring process in Illinois. The IDFPR is dedicated to building a diverse workforce that reflects the residents it serves. This commitment involves creating and sustaining a workplace where everyone's skills, experience, and unique perspectives are valued, and all employees can participate and contribute.

#### FY 24 Filled Vacancies

- Quarter #1 (Q1) - 10
- Quarter #2 (Q2) - 37
- Quarter #2 (Q3) - 18
- Quarter #4 (Q4) - 8

#### FY 23 Employee Separations

- Quarter #1 (Q1) - 21
- Quarter #2 (Q2) - 13
- Quarter #2 (Q3) - 18
- Quarter #4 (Q4) - 14

#### FY 23 Job Vacancies Posted

- Quarter #1 (Q1) - 28
- Quarter #2 (Q2) - 8
- Quarter #2 (Q3) - 21
- Quarter #4 (Q4) - 10

## Improving the Hiring Process

On Monday, February 19, 2024, the State of Illinois implemented a new Human Resources ("HR") system. The Department of Innovation and Technology Illinois ACTS Enterprise Resource Planning Program collaborated with SAP SuccessFactors over the past few years to develop and introduce this new Human Capital Management ("HCM") system. This system aims to modernize traditional HR practices and enhance the employee experience in the State of Illinois.

Here at IDFPR, we have integrated the following HCM modules:

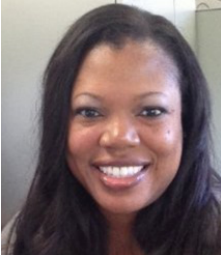
- Employee Central
- Recruiting
- Onboarding
- Compensation

These modules offer a user-friendly experience and streamline our HR and personnel management processes.

Employee Central	Onboarding	Recruiting	Compensation
The main hub that connects State employee data to other modules and allows employees to self-service most HR needs.	The module that manages the process for onboarding new employees and allows them to complete required documents.	The module that manages creating job postings, viewing applicants, and approving job requisitions.	The module that helps HR staff manage, track, and automate employee salaries, bonuses, and other incentives.

# Fiscal Operations

## Fiscal Overview



**Gloria Gibson**  
Chief Financial  
Officer

IDFPR operations are funded by initial and renewal licensure fees, examinations, and levied fines from regulated individuals and industries. Traditionally, no support is provided by the State's General Revenue Fund.

IDFPR makes an annual appropriation request to the Governor's Office of Management and Budget (GOMB), who then submits a comprehensive plan of all agencies and departments that report to the Governor to the Illinois General Assembly for approval. Once the legislation that contains the budget requests is approved by both houses of the Illinois General Assembly, legislation is returned to the Governor to sign into law. Appropriation gives authority for the Department to make expenses as allotted and have those expenses paid out by the Illinois State Comptroller's Office.

The annual appropriation request is made to support the staff and operations required to regulate and enforce Illinois State statutes as outlined by the Acts of the regulated professions within the purview of the Department. IDFPR manages more than 20 separate state dedicated purpose funds that are subject to the appropriations process. These funds are divided into four operational Divisions - Division of Banking, Division of Financial Institutions, Division of Professional Regulations and Division of Real Estate - all of which report to the agency head, Secretary of the Illinois Department of Financial and Professional Regulation.

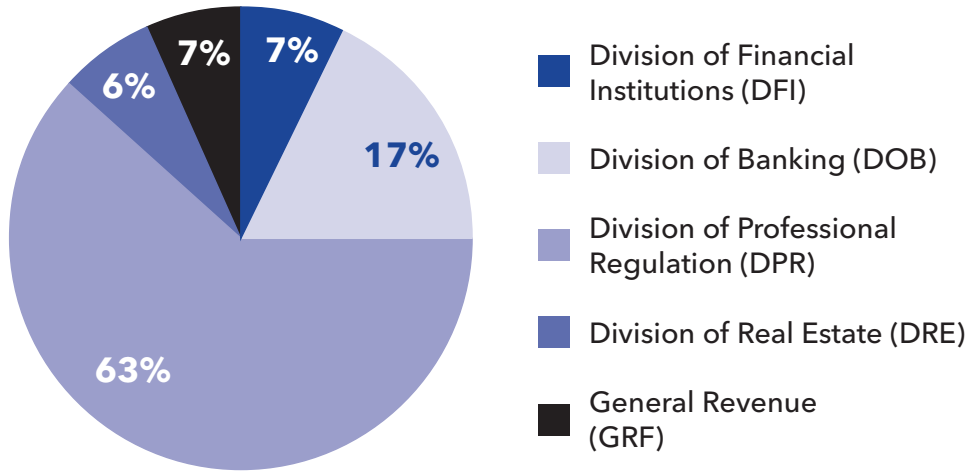
Data source: The Illinois Office of Comptroller's website: (<https://illinoiscomptroller.gov/>)

## Appropriations by Division

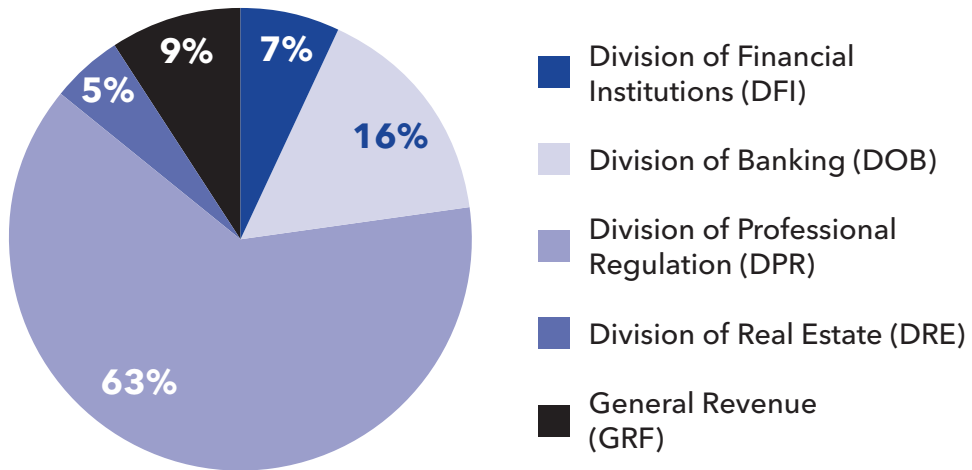
### Comparison of FY23 to FY24 Appropriations

Division	FY23	FY24	Change	
			\$	%
Division of Financial Institutions (DFI)	\$11,286,000	\$12,757,400	\$1,471,400	13%
Division of Banking (DOB)	\$24,856,700	\$27,696,200	\$2,839,500	11%
Division of Professional Regulation (DPR)	\$94,863,500	\$110,101,400	\$15,237,900	16%
Division of Real Estate (DRE)	\$9,058,400	\$9,475,000	\$416,600	5%
General Revenue (GRF)	\$10,000,000	\$16,250,000	\$6,250,000	63%
<b>Agency Total</b>	<b>\$150,064,600</b>	<b>\$176,280,000</b>	<b>\$26,215,400</b>	<b>17%</b>

## FY23 Appropriations



## FY24 Appropriations



# Fiscal Operations

## Appropriations by Fund

### Comparison of FY23 to FY24 Appropriations by Fund

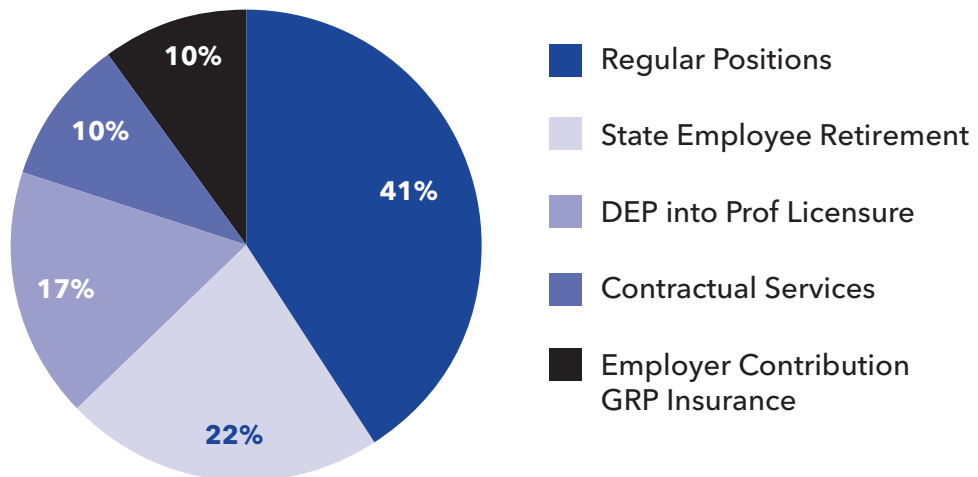
Fund Name	Fund	FY23	FY24	Change	
				\$	%
CREDIT UNION	0243	\$ 4,636,700	\$ 5,555,900	\$ 919,200	20%
DEBT SETTLMNT CONSUMER PROTECT	0615	\$ 25,000	\$ 25,000	\$ -	0%
FINANCIAL INSTITUTION	0021	\$ 6,624,300	\$ 7,176,500	\$ 552,200	8%
<b>DFI Total</b>		<b>\$ 11,286,000</b>	<b>\$ 12,757,400</b>	<b>\$ 1,471,400</b>	<b>13%</b>
BANK & TRUST COMPANY	0795	\$ 20,009,100	\$ 21,709,300	\$ 1,700,200	8%
PAWNBROKER REGULATION	0562	\$ 233,700	\$ 250,100	\$ 16,400	7%
RESIDENTIAL FINANCE REGULATORY	0244	\$ 4,008,100	\$ 5,100,700	\$ 1,092,600	27%
SAVINGS BANK REGULATORY	0579	\$ 605,800	\$ 636,100	\$ 30,300	5%
<b>DOB Total</b>		<b>\$ 24,856,700</b>	<b>\$ 27,696,200</b>	<b>\$ 2,839,500</b>	<b>11%</b>
ATHLETICS SUPERVISION AND REG	0505	\$ 20,000	\$ -	\$ (20,000)	-100%
CANNABIS REGULATION	0912	\$ 15,480,100	\$ 15,603,600	\$ 123,500	1%
CEMETERY OVERSIGHT LCNS&DSCPLN	0792	\$ 1,368,500	\$ 1,396,200	\$ 27,700	2%
COMPASSION USE MED CANNABIS	0075	\$ 7,028,700	\$ 7,095,600	\$ 66,900	1%
DESIGN PROFESSIONAL ADMIN & IN	0888	\$ 805,200	\$ 828,200	\$ 23,000	3%
GENERAL PROFESSIONS DEDICATED	0022	\$ 6,674,800	\$ 7,810,400	\$ 1,135,600	17%
IL STATE DENTAL DISCIPLINARY	0823	\$ 1,134,700	\$ 1,494,000	\$ 359,300	32%
IL STATE MEDICAL DISCIPLINARY	0093	\$ 5,909,600	\$ 11,512,600	\$ 5,603,000	95%
IL STATE PHARMACY DISCIPLINARY	0057	\$ 2,756,800	\$ 3,214,600	\$ 457,800	17%
IL STATE PODIATRIC DISCIPLINE	0954	\$ 1,500	\$ 257,200	\$ 255,700	#####
NURSING DEDICATED & PROFESSNL	0258	\$ 2,930,000	\$ 6,004,300	\$ 3,074,300	105%
OPTOMETRIC LICN & DISC BRD	0259	\$ 235,200	\$ 307,400	\$ 72,200	31%
PROFESSIONAL REGUL EVIDENCE	0192	\$ 300	\$ 300	\$ -	0%
PROFESSIONS INDIRECT COST	0218	\$ 49,838,600	\$ 36,521,800	\$ (13,316,800)	-27%
PROFESSIONS LICENSURE	0420	\$ -	\$ 15,855,000	\$ 15,855,000	N/A
REG CPA ADMIN & DISCIPLINARY	0151	\$ 654,500	\$ 2,050,200	\$ 1,395,700	213%
TOMA CONSUMER PROTECTION	0241	\$ 25,000	\$ 150,000	\$ 125,000	500%
<b>DPR Total</b>		<b>\$ 94,863,500</b>	<b>\$ 110,101,400</b>	<b>\$ 15,237,900</b>	<b>16%</b>
APPRAISAL ADMINISTRATION	0386	\$ 1,583,800	\$ 1,397,000	\$ (186,800)	-12%
COMM ASSOC MANAGER LCNS & DISC	0829	\$ 596,100	\$ -	\$ (596,100)	-100%
HOME INSPECTOR ADMINISTRATION	0746	\$ 2,300	\$ 1,475,000	\$ 1,472,700	#####
REAL ESTATE LICENSE ADMIN	0850	\$ 6,742,200	\$ 6,091,300	\$ (650,900)	-10%
REAL ESTATE RECOVERY	0629	\$ 100,000	\$ 150,000	\$ 50,000	50%
REAL ESTATE RESEARCH & EDUC	0849	\$ 34,000	\$ 361,700	\$ 327,700	964%
<b>DRE Total</b>		<b>\$ 9,058,400</b>	<b>\$ 9,475,000</b>	<b>\$ 416,600</b>	<b>5%</b>
<b>GENERAL REVENUE</b>	<b>0001</b>	<b>\$ 10,000,000</b>	<b>\$ 16,250,000</b>	<b>\$ 6,250,000</b>	<b>63%</b>
<b>Grand Total</b>		<b>\$ 150,064,600</b>	<b>\$ 176,280,000</b>	<b>\$ 26,215,400</b>	<b>17%</b>

# Fiscal Operations

## Appropriated Expenditures

As previously noted, appropriated expenditures once signed into law, pay for the staff and operations required to regulate, and enforce Illinois State statutes as outlined by the Acts of the regulated professions within the purview of the Department. The pie chart below categorizes the types of expenses that typically occur each fiscal year; staff salaries and related payroll benefits are the largest expenses, as staff is the Department's largest commodity.

### IDFPR Top Five (5) Expenses based on FY24 Actuals



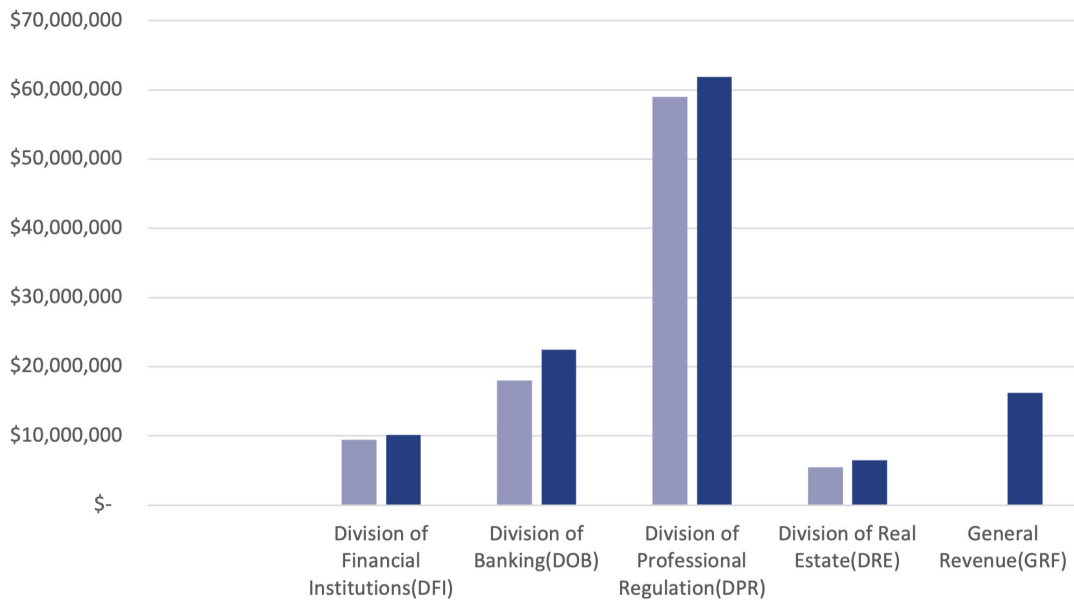
### Expenditures by Division

#### Comparison of FY23 to FY24 Appropriations

Division	FY23	FY24	Change	
			\$	%
Division of Financial Institutions (DFI)	\$ 9,449,466	\$ 10,155,454	\$ 705,988	7%
Division of Banking (DOB)	\$ 18,034,329	\$ 22,436,786	\$ 4,402,457	24%
Division of Professional Regulation (DPR)	\$ 59,009,550	\$ 61,880,219	\$ 2,870,669	5%
Division of Real Estate (DRE)	\$ 5,465,653	\$ 6,489,977	\$ 1,024,325	19%
General Revenue (GRF)	\$ -	\$ 16,250,000	\$ 16,250,000	N/A
<b>Agency Total</b>	<b>\$ 91,958,998</b>	<b>\$ 117,212,437</b>	<b>\$ 25,253,439</b>	<b>55%</b>

## Expenditures by Division

Comparison of FY23 to FY24 Appropriated Expenditures



# Fiscal Operations

## Appropriated Expenditures by Fund

### Comparison of FY23 to FY24 Expenditures by Fund

Fund Name	Fund	FY23	FY24	Change	
				\$	%
CREDIT UNION	0243	\$ 3,740,361	\$ 4,115,503	\$ 375,142	10%
DEBT SETTLMNT CONSUMER PROTECT	0615	\$ -	\$ -	\$ -	N/A
Division of Banking(DOB)	0021	\$ 5,709,106	\$ 6,039,951	\$ 330,846	6%
<b>DFI Total</b>		<b>\$ 9,449,466</b>	<b>\$ 10,155,454</b>	<b>\$ 705,988</b>	<b>7%</b>
BANK & TRUST COMPANY	0795	\$ 14,137,872	\$ 17,465,500	\$ 3,327,627	24%
PAWNBROKER REGULATION	0562	\$ 112,365	\$ 70,919	\$ (41,446)	-37%
RESIDENTIAL FINANCE REGULATORY	0244	\$ 3,694,060	\$ 4,802,590	\$ 1,108,530	30%
SAVINGS BANK REGULATORY	0579	\$ 90,032	\$ 97,777	\$ 7,745	9%
<b>DOB Total</b>		<b>\$ 18,034,329</b>	<b>\$ 22,436,786</b>	<b>\$ 4,402,457</b>	<b>24%</b>
ATHLETICS SUPERVISION AND REG	0505	\$ -	\$ -	\$ -	N/A
CANNABIS REGULATION	0912	\$ 5,634,597	\$ 7,148,166	\$ 1,513,569	27%
CEMETERY OVERSIGHT LCNS&DSCPLN	0792	\$ 1,054,544	\$ 1,218,226	\$ 163,683	16%
COMPASSION USE MED CANNABIS	0075	\$ 2,076,390	\$ 2,277,905	\$ 201,515	10%
DESIGN PROFESSIONAL ADMIN & IN	0888	\$ 663,369	\$ 731,266	\$ 67,897	10%
GENERAL PROFESSIONS DEDICATED	0022	\$ 5,336,355	\$ 5,629,298	\$ 292,943	5%
IL STATE DENTAL DISCIPLINARY	0823	\$ 672,715	\$ 744,316	\$ 71,601	11%
IL STATE MEDICAL DISCIPLINARY	0093	\$ 5,592,440	\$ 9,529,408	\$ 3,936,967	70%
IL STATE PHARMACY DISCIPLINARY	0057	\$ 1,873,762	\$ 2,041,496	\$ 167,734	9%
IL STATE PODIATRIC DISCIPLINE	0954	\$ 1,160	\$ 193,237	\$ 192,077	16558%
NURSING DEDICATED & PROFESSNL	0258	\$ 2,269,571	\$ 3,748,822	\$ 1,479,251	65%
OPTOMETRIC LICN & DISC BRD	0259	\$ 152,632	\$ 229,189	\$ 76,556	50%
PROFESSIONAL REGUL EVIDENCE	0192	\$ -	\$ -	\$ -	N/A
PROFESSIONS INDIRECT COST	0218	\$ 33,134,436	\$ 26,918,940	\$ (6,215,496)	-19%
PROFESSIONS LICENSURE	0420	\$ -	\$ 90,000	\$ 90,000	N/A
REG CPA ADMIN & DISCIPLINARY	01541	\$ 547,578	\$ 1,379,950	\$ 832,372	152%
TOMA CONSUMER PROTECTION	0241	\$ -	\$ -	\$ -	N/A
<b>DPR Total</b>		<b>\$ 59,009,550</b>	<b>\$ 61,880,219</b>	<b>\$ 2,870,669</b>	<b>5%</b>
APPRAISAL ADMINISTRATION	0386	\$ 455,080	\$ 958,412	\$ 503,333	111%
COMM ASSOC MANAGER LCNS & DISC	0829	\$ 200,826	\$ -	\$ (200,826)	-100%
HOME INSPECTOR ADMINISTRATION	0746	\$ -	\$ 1,063,150	\$ 1,063,150	N/A
REAL ESTATE LICENSE ADMIN	0850	\$ 4,768,227	\$ 4,319,269	\$ (448,958)	-9%
REAL ESTATE RECOVERY	0629	\$ 9,520	\$ -	\$ (9,520)	-100%
REAL ESTATE RESEARCH & EDUC	0849	\$ 32,000	\$ 149,146	\$ 117,146	366%
<b>GENERAL REVENUE</b>	<b>0001</b>	<b>\$ -</b>	<b>\$ 16,250,000</b>	<b>\$ 16,250,000</b>	<b>N/A</b>
<b>Agency Grand Total</b>		<b>\$ 91,958,998</b>	<b>\$ 117,212,437</b>	<b>\$ 25,253,439</b>	<b>27%</b>

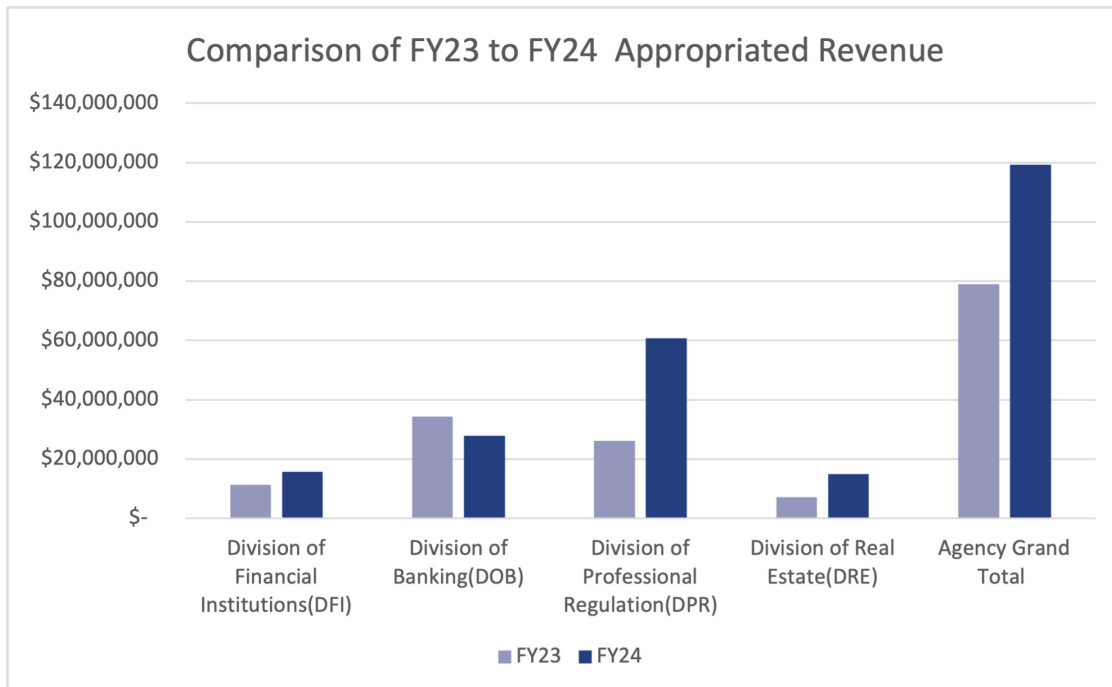
# Fiscal Operations

## Revenues by Division

IDFPR receives revenues based on statutes and rules. Each regulated profession follows a different revenue cycle and ever-changing license populations. Revenues for the Division of Banking and the Division of Financial are based on the asset sizes of regulated institutions. Revenues for the Division of Professional Regulation and Division of Real Estate are based on initial and renewal license population on two-, three, and four-year renewal cycles. The fee schedule is set at rates in a given renewal year to support operations until the next renewal cycle.

### Comparison of FY23 to FY24 Appropriated Expenditures

Division	FY23	FY24	Change	
			\$	%
Division of Financial Institutions(DFI)	\$ 11,410,232	\$ 15,735,195	\$ 4,324,963	38%
Division of Banking(DOB)	\$ 34,245,788	\$ 27,856,425	\$ (6,389,364)	-19%
Division of Professional Regulation(DPR)	\$ 26,093,813	\$ 60,668,854	\$ 34,575,041	133%
Division of Real Estate(DRE)	\$ 7,157,879	\$ 14,944,537	\$ 7,786,657	109%
<b>Agency Grand Total</b>	<b>\$ 78,907,713</b>	<b>\$ 119,205,010</b>	<b>\$ 40,297,298</b>	<b>51%</b>



# Fiscal Operations

## Revenues by Fund

### Comparison of FY23 to FY24 Revenue by Fund

Fund Name	Fund	FY23	FY24	Change	
				\$	%
CREDIT UNION	0243	\$ 4,039,470	\$ 5,897,434	\$ 1,857,964	46%
DEBT SETTLMNT CONSUMER PROTECT	0615	\$ 7,400	\$ -	\$ (7,400)	-100%
FINANCIAL INSTITUTION	0021	\$ 6,863,362	\$ 10,337,761	\$ 3,474,399	51%
TOMA CONSUMER PROTECTION	0241	\$ 500,000	\$ (500,000)	\$ -	0%
<b>DFI Total</b>		<b>\$ 11,410,232</b>	<b>\$ 15,735,195</b>	<b>\$ 4,324,963</b>	<b>38%</b>
BANK & TRUST COMPANY	0795	\$ 25,803,223	\$ 20,693,195	\$ (5,110,029)	-20%
PAWNBROKER REGULATION	0562	\$ 197,370	\$ 195,620	\$ (1,750)	-1%
RESIDENTIAL FINANCE REGULATORY	0244	\$ 7,487,309	\$ 6,648,667	\$ (838,642)	-11%
SAVINGS BANK REGULATORY	0579	\$ 757,886	\$ 318,943	\$ (438,943)	-58%
<b>DOB Total</b>		<b>\$ 34,245,788</b>	<b>\$ 27,856,425</b>	<b>\$ (6,389,364)</b>	<b>-19%</b>
ATHLETICS SUPERVISION AND REG	0505	\$ -	\$ -	\$ -	N/A
CANNABIS REGULATION	0912	\$ 1,069,600	\$ 10,693,379	\$ 9,623,779	900%
CEMETERY OVERSIGHT LCNS&DSCPLN	0792	\$ 49,745	\$ 16,110	\$ (33,635)	-68%
COMPASSION USE MED CANNABIS	0075	\$ 1,818,720	\$ 2,081,630	\$ 262,910	14%
DESIGN PROFESSIONAL ADMIN & IN	0888	\$ 1,375,175	\$ 1,669,178	\$ 294,003	21%
GENERAL PROFESSIONS DEDICATED	0022	\$ 12,782,554	\$ 14,701,324	\$ 1,918,770	15%
IL STATE DENTAL DISCIPLINARY	0823	\$ 391,436	\$ 1,955,211	\$ 1,563,776	399%
IL STATE MEDICAL DISCIPLINARY	0093	\$ 4,168,423	\$ 1,979,438	\$ (2,188,985)	-53%
IL STATE PHARMACY DISCIPLINARY	0057	\$ 1,394,363	\$ 5,030,828	\$ 3,636,465	261%
IL STATE PODIATRIC DISCIPLINE	0954	\$ 455,238	\$ 28,880	\$ (426,358)	-94%
NURSING DEDICATED & PROFESSNL	0258	\$ 1,108,784	\$ 20,028,884	\$ 18,920,101	1706%
OPTOMETRIC LICN & DISC BRD	0259	\$ 46,688	\$ 1,039,635	\$ 992,947	2127%
PROFESSIONAL REGUL EVIDENCE	0192	\$ -	\$ -	\$ -	N/A
PROFESSIONS INDIRECT COST	0218	\$ 1,124,519	\$ 1,148,938	\$ 24,419	2%
REG CPA ADMIN & DISCIPLINARY	01541	\$ 308,569	\$ 295,419	\$ (13,150)	-4%
<b>DPR Total</b>		<b>\$ 26,093,813</b>	<b>\$ 60,668,854</b>	<b>\$ 34,575,041</b>	<b>133%</b>
APPRAISAL ADMINISTRATION	0386	\$ 910,091	\$ 2,014,146	\$ 1,104,055	121%
COMM ASSOC MANAGER LCNS & DISC	0829	\$ 199,905	\$ 56,420	\$ (143,485)	-72%
DIV OF REAL ESTATE GENERAL		\$ -	\$ 702,013	\$ 702,013	N/A
HOME INSPECTOR ADMINISTRATION	0746	\$ 709,657	\$ -	\$ (709,657)	-100%
REAL ESTATE LICENSE ADMIN	0850	\$ 5,174,862	\$ 12,030,195	\$ 6,855,332	132%
REAL ESTATE RECOVERY	0629	\$ 163,364	\$ 141,764	\$ (21,600)	-13%
REAL ESTATE RESEARCH & EDUC	0849	\$ -	\$ -	\$ -	N/A
<b>DRE Total</b>		<b>\$ 7,157,879</b>	<b>\$ 14,944,537</b>	<b>\$ 7,786,657</b>	<b>109%</b>
<b>GENERAL REVENUE FUND</b>	<b>0001</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>N/A</b>
<b>Agency Grand Total</b>		<b>\$ 78,907,713</b>	<b>\$ 119,205,010</b>	<b>\$ 40,297,298</b>	<b>51%</b>

# Administrative Services



**Amanda Phelps**  
Director

## Annual Inventory and Portable Equipment

Administrative Services completed IDFPR's Annual Physical Inventory for the Chicago, Des Plaines, and Springfield facilities, including portable equipment. Administrative Services would like to thank those who participated in the FY24 Annual Physical Inventory by successfully and accurately completing the Portable Equipment survey. Administrative Services will work in conjunction with the Department of Innovation and Technology ("DoIT") to review the collected information and move forward on implementing a hardware refresh project to upgrade the Department's oldest equipment for FY25.

**The team had a 100% success rate, accounting for 188 IDFPR-owned trackable assets valued at more than \$1.8 million!**

Administrative Services also assisted DoIT with its annual asset inventory and successfully located more than 2,000 IT assets on their behalf.

## Intake Customer Service Highlights

FY24 featured quite the evolution for Administrative Services' Strategic Customer Services initiative. Not only did the initiative help reduce the unworked backlog of paper applications coming through our mailrooms, but they also hired IDFPR's first full-time customer service employee in the Chicago office!

With a continuous improvement and collaborative mindset, the Intake team in Springfield is digitizing and uploading all paper applications materials assigned to them within a few business days of receipt in our mailroom. The team also standardized workflows and distributions to other units within the agency to assist in reducing processing times. They also eliminated issues of materials being lost in the process and provided more transparency to call center agents handling constituent status checks. Our collaborative efforts with IDFPR's Fiscal Operations led to a new standardized method of distribution for payments, which allows them to execute their remittance and deposit processes quicker.

Intake staff also settled into their updated working spaces, which allows for more internal collaborations and increases security over the materials they handle daily. The Chicago office staff implemented similar collaborative and standardized processes that mimic Springfield's operations on a smaller scale. Chicago also eliminated issues of application materials being lost and provided more upfront customer service to employees and constituents alike. Administrative Services is also excited to continue its evolution into the next fiscal year with continued improvements to our processes, implementing value-added initiatives to our repertoire, and begin establishing a more permanent presence throughout our agency.

## The Connection Call Center FY24 Statistics

### Phone Statistics

Total FY24 Annual Calls: 808,951 (FY23: 591,348)

Average Wait Time for Caller: 7 minutes 41 seconds

Average Wait Time Before Caller Ended the Call: 7 minutes 4 seconds

Average Time for Representative to Assist the Caller: 8 minutes 18 seconds

# Administrative Services

## Virtual Queue Statistics

Average Number of Callback Requests Each Month: 26,196

Average Time for a Callback to be Made: 41 minutes 7 seconds

Average Number of Callbacks Rejected: 10,370

**Average Monthly Attempts by the Call Center to Return Phone Calls: 8,230**

**Average Answered Success Rate: 60%**

**Average Voicemail Answer Rate: 33%**

## Language Access Web Page & Language Access Plan

Administrative Services was thrilled to announce the launch of its new [Language Assistance Web Page](#) and comprehensive [Language Access Plan](#) in April 2024! This initiative is designed to ensure that all members of our community have access to vital information and services, regardless of their primary language.

Key features of our Language Assistance Web Page include:

- **Resource Hub** - A centralized location for multilingual resources, including essential services for people with disabilities.
- **Contact Information** - Easy access to contact details for requesting and receiving language assistance services.
- **Guidance and Support** - Step-by-step instructions on how to utilize language assistance services effectively.
- **Language Access Plan** - A dedicated section for our Language Access Plan, detailing our strategies and commitments.
- **Complaint Forms** - Access to Language Access Complaint Forms to provide feedback and report issues.

IDFPR's Language Access Plan underscores our dedication to inclusivity. The plan details comprehensive strategies to ensure equitable access to all services for Limited English Proficient ("LEP") individuals and people with disabilities. Key components include:

- **Equitable Service Delivery** - Ensuring language barriers do not hinder access to vital services provided by IDFPR.
- **Staff Training** - Currently under development is the annual training module for IDFPR employees to enhance cultural competence and improve language service delivery.
- **Continuous Improvement** - Mechanisms for community feedback to refine and enhance our language services.

Thank you for your continued support as we strive to make our services accessible to everyone in our diverse state!

# Administrative Services

FY24 Language Line Usage	
Month/Year	# of Calls
2023	1333
Jul	177
Aug	262
Sep	391
Oct	221
Nov	167
Dec	115
<b>2024</b>	<b>770</b>
Jan	169
Feb	134
Mar	127
Apr	90
May	111
Jun	139
<b>Grand Total</b>	<b>2,103</b>

FY24 Contact Center Bilingual Agents		
Month/Year	Calls Offered	Calls Handled
July 2023	417	361
August 2023	539	473
September 2023	443	307
October 2023	530	476
November 2023	292	268
December 2023	263	258
January 2024	373	346
February 2024	336	275
March 2024	800	481
April 2024	869	458
May 2024	831	424
June 2024	334	250
<b>Total</b>	<b>6,027</b>	<b>4,377</b>

FY24 Languages Accessed via the Language Line	
Language	
Albanian	Arabic
French	Haitian Creole
Hindi	Korean
Malayalam	Mandarin
Nepali	Nigerian
Polish	Portuguese
Punjabi	Russian
Serbian	Spanish
Turkish	Ukrainian
Vietnamese	Yoruba
Cantonese	Italian
Romanian	

# Administrative Services

## Strategic Records Project Updates

Record Services continues its work on the Strategic Records Project goals to combine all existing agency record keeping systems into a single comprehensive database, while also standardizing unit record keeping improving the ease of retrieval, management, and retention of agency records. Accomplishments related to the Phase I goal to reduce the quantity of physical holdings with expired retentions over the past year include the identification for destruction of approximately 3,000 reels of microfilm with expired retention periods. Record Services implemented a twice per year review of physical holdings to identify expired retention materials more rapidly and consistently. **For the first time ever, Record Services eliminated more boxes than received in a year.**

Phase II accomplishments include the implementation of digital record keeping in several more units, including the Division of Professional Regulation's Probation Unit and the Division of Real Estate Investigations Unit. Internally, Record Services improved its operations to streamline the identification of record locations by combining indices and eliminating duplicates. Other projects included the identification of - and transfer of - closed investigation files, including both Pharmacy Investigations and Medical Investigations due to the implementation of digital record keeping in both units. Record Services continues to work agency units to develop, implement, and maintain digital record repositories.

Additionally, IDFPR initiated two major projects that will assist with the accomplishment of the Phase III goal of standardized digital record keeping. The first is the procurement of a new licensing system to be launched in FY2025. The second is the conversion from Laserfiche ("LF") to Docuware ("DW") to consolidate all unit data, internet and web storage into one agency repository.

## Procurements: Utilizing Registered Small Business and/or BEP Subcontractor Goals on All Purchases

IDFPR prides itself on its duty to serve and with a diverse, equitable, and inclusive group of employees and constituents. The same pride exists with vendor management and the purchases we make throughout the year. There are a variety of purchases Administrative Services leads or participates in. We are proud to say that with all these purchases for FY24, there was either a Business Enterprise Program ("BEP") vendor and/or a registered Small Business Set-Aside Program ("SBSP") vendor involved. Administrative Service's purchases accounted for more than 20% of the dollars budgeted going towards BEP vendors and almost 25% going to registered SBSP vendors. Our efforts this year, regardless of how small the purchase, not only increased our diverse BEP participation throughout the agency, but also kept our investment within the State using registered small businesses.

## Conference Room Furniture Upgrade

Administrative Services worked alongside the Procurement Officer to purchase much needed furniture upgrades for the conference rooms in IDFPR's Springfield office. Aged and worn equipment will be replaced during this small furniture refresh to bring the Department's public facing areas a essential facelift. In addition to a cosmetic update, the functionality of these spaces will also be increased with this furniture upgrade. Larger work surfaces and ergonomic seating will provide a more efficient workspace and positive environment for staff, board members, and the public when conducting on-site business. Administrative Services is also working with IDFPR's Information Technology partners to secure additional video conferencing equipment in these same areas to promote remote work when possible and reduce travel costs associated with in-person meetings.

# Public Outreach



**Chris Slaby**  
Public Information  
Officer

## Public Outreach by IDFPR in FY24

IDFPR is committed to ensuring vital updates and information is effectively communicated to the licensees we oversee, everyone who calls Illinois home, and anyone who is looking to learn more about becoming a licensed professional in the Land of Lincoln.

## Increasing Accessibility with Translated Brochures

As part of our commitment to ensuring everyone in Illinois has access to licensing and consumer resources from IDFPR, we translated our 20 Department brochures into Spanish, Simplified Chinese, and Polish. These three languages are the most-commonly requested from individuals seeking language assistance from IDFPR.



All translated brochures may be found on IDFPR's Reports & Publications webpage at <https://idfpr.illinois.gov/about/brochures.html>.

## Publishing Quarterly Industry Newsletters

Did you know IDFPR publishes quarterly newsletters that provide regulatory updates for our most licensed professions? Every three months, new editions of Medical Minute with IDFPR (medical profession), Compliance Capsule (pharmacy profession), Cannabis Quarterly with IDFPR (cannabis profession), and the Division of Real Estate Review are emailed directly to the professionals in each industry so they can stay up to date on their profession in the Land of Lincoln.

You can find all editions each newsletter on IDFPR's website here: <https://idfpr.illinois.gov/about/brochures.html>.



## By the Numbers in FY24



**418** Social media posts  
*Increase from 386 in FY 2023*



**38** Press releases and notices



**23** Alerts on the IDFPR website

### Expanded Presence on Social Media

IDFPR maintains an active social media presence to provide critical updates for licensees and to answer questions about the professional licensing process. These efforts in turn increase the number of followers on each of IDFPR's social media platforms, meaning future posts will reach an even greater number of individuals.

#### Facebook

- 147,600 people reached through posts.
- 21,104 total followers (including 693 new followers in FY24, an increase of 3% from FY23).
- Most popular posts:
  - March 26, 2024 - Phone Scam Alert (25,143 people reached)
  - March 4, 2024 - Nursing License Renewal Period Opened (17,953 people reached).
  - March 12, 2024 - Nursing License Renewal Period Reminder (7,984 people reached).

#### LinkedIn

- 5,498 total followers (**increase of 29%** from FY23).
- 8,638 page views.

#### Instagram

- 1,700 people reached through posts.
- 577 total followers (**increase of 53%** from FY23).

#### YouTube

- 20 videos being produced and uploaded to IDFPR's YouTube page in FY24.
- 4,627 views totaling more than 263 hours (or **almost 11 days**) in FY24.
- The number of subscribers **increasing 44%** in FY24 (from 160 to 230).

# Public Outreach

## Ensuring a Qualified Workforce and Proper Oversight in Illinois

IDFPR wants to make sure everyone looking to join the workforce in Illinois obtains any professional license(s) required before they are able to work. In FY24, teams and individuals from IDFPR attended more than 60 professional events across the state and country. We constantly connect and network with our regulatory counterparts, both at the state and federal levels, to ensure Illinois remains a national leader in strong but appropriate regulatory oversight for the professions we license and oversee.



*Diane Casas and George Cotton attended the Southwest side Small Business Feria in Chicago in February. This event celebrates and bolsters the entrepreneurial spirit that defines the Latino community on the city's Southwest side.*



*Public Information Officer Chris Slaby explained to almost 200 soldiers and their families the professional licensing process in Illinois at the Yellow Ribbon Reintegration Program's welcome home ceremony in Bloomington in April. This program is an initiative from the U.S. Department of Defense to promote the well-being of National Guard and Reserve members and their families.*



*Members from the Division of Banking and Division of Financial Institutions discussed the future of student loan servicing at the Nationwide Mortgage Licensing System's annual conference in San Antonio, TX in February.*



*The Division of Real Estate hosted its first workshop as part of its new "How to" Series in November. The standing room only event in Niles explained how applicants can become licensed real estate appraisers in Illinois.*

Learn more about the "How to" Series on IDFPR's website: <https://idfpr.illinois.gov/dre/howtoseriesdre.html>

## Division of Financial Institutions

### Collection Agency Licensing and Disciplinary Board

Connie M. Matrisch, **Chairperson**

Daniel F. Burtis

Irwin Bernstein

Anthony Muscato

Nikki Noyes

Michelle Weinberg

## Division of Professional Regulation

### Architecture Licensing Board

Michelle Gillette-Murphy, **Chairperson**

Kimberly A. Kurtenbach, **Vice-Chairperson**

Norman Lach

Thomas Lawler

E. William Reichert III

Robert S. Anderson

Belinda O'Kelly

### Barber, Cosmetology, Esthetics, Hair Braiding, and Nail Technology Board

Thomas P. Lawler, **Chairperson**

Raynie Jackson

Vantinies Johnson

Sarah Garcia

Veris Lynn Van

Karen Johnson

Sandra L. Gay

LeAnn D. Drake

Jamie Kauffman

### Board of Acupuncture

C. Leslie Smith, **Chairperson**

Timothy I. Suh DAOM, **Vice-Chairperson**

Melinda Camardella

Mildred L. Calhoun JD

Lixin Sha

Diane O. Ferris, D.C.

# Boards and Committees

## Board of Dentistry

Julie Galloway DDS, **Chairperson**  
Stephen T. Jagielo, DDS, **Vice-Chairperson**  
Gary L. Drahos DDS, MJ, RPh  
Kimberly Fasula, PhD, MS, MPH, RDH, PHDH  
Roxanne L. Kozal RDH  
Joseph F. Hagenbruch DMD  
Bill G. Laskaris, DDS, JD  
Bitia M. Fayz, DDS  
John R. Williams DDS  
Victor Cimino, DDS  
Maggie Schaefer Gilpin, DDS

## Board of Environmental Health Practitioner

Walter P. Saraniecki, **Chairperson**  
Laurie Caccamo  
Kenneth Pannaralla  
Cameron Hendricks

## Board of Licensing for Professional Geologists

Steven E. Brown  
David T. Heidlauf  
Simon Paul Broomhead  
Rebecca A. Kazmierski  
Adam H. Kittler  
Craig McCammack  
Christopher Stohr

## Board of Licensing for Perfusionists

Gregory Mork  
Raj B. Lal M.D.

## Board of Nursing

Cassi L. Pistole, **Chairperson**  
Trayce Bartley  
Dean H. Baron  
Thomas Carroll  
Stacy Gordon  
Carmella Mikol  
Deborah Morris  
Ameca Grass  
Maria Nardulli APRN (CNP)  
Pamela Pearson APRN (CNM)  
Kristine Tierney DNP, CRNA, APRN  
Jennifer E. Smith

# Boards and Committees

## Board of Orthotics, Prosthetics and Pedorthics

Daniel Hasso  
Loretta Goddard  
Edward M. Horton  
Sourabh Nagale  
Ryan Schuetzle  
Steven A. Campau M.D.

## Board of Registered Interior Design Professionals

Valerie Jardon, **Chairperson**  
Belinda O'Kelly, **Vice-Chairperson**  
Leverette Bryant  
Amanda Voorhees  
Michelle Gillette-Murphy

## Board of Speech-Language Pathology and Audiology

Cara Boester, M.A., CCC-SLP, **Chairperson**  
Brittney D. Ray, CCC-SLP  
Catherine Hanson Balthazar, Ph.D.  
Landria Seals Green  
Heidi Ramrattan, Au.D

## Certified Shorthand Reporter Board

Cheryl A. Barone  
Pamela C. Taylor  
Dyann L. Berndt  
Kathleen W. Bono  
Catherine Rajcan  
Lidia Stefani

## Clinical Psychologists Licensing and Disciplinary Board

Neil H. Pliskin Ph.D., **Chairperson**  
Blaine Lesnik, Psy.D.  
Brandi Boan, Psy.D.  
Claudia Mosier, Psy.D.  
Karla Steingraber Psy.D.  
Frank Cushing, Ed.D.  
Mohammed Samee, MD, RN, FACP  
Kimberly Meyer, M.D.

# Boards and Committees

## Private Detective, Private Alarm, Private Security, and Fingerprint Vendor Board

Edward R. Bonifas, **Chairperson**  
Anthony T. Calderone, **Vice-Chairperson**  
Dean J. Gluth  
Anne M. Gruber  
Tony Majka  
David Pack  
Raymond Palys  
Scott E. Penny  
James C. Taff  
Aimee Lipkis  
George Michael Verden

## Dietitian Nutritionist Practice Board

Golda E. Ewalt  
Laurie Schubert  
Crystal Carr  
Vanita S. Anand  
Julie Burns  
Audrie Mumphery  
Jonathan Truhlar

## Funeral Director/Embalmer Licensing and Disciplinary Board

Timothy D. Ruestman, **Chairperson**  
Melissa Christensen  
Richard Crouse  
Charles R. Hanley  
Mariella Trevino  
Elizabeth Rizzo  
Madison Fox

## Home Medical Equipment and Services Board

Brian Dacy, **Chairperson**  
Susan L. Cain  
Alex Anderson

## Land Surveyor Licensing Board

Kimberley R. Lyons, **Chairperson**  
Gale Hake, **Vice-Chairperson**  
Rebecca Yvonne Popeck| Ingleside  
Derek W. Twente  
James W. Abbitt, Jr.  
Michael Filipski

# Boards and Committees

## Marriage & Family Therapy Licensing and Disciplinary Board

David J. Van Dyke, **Chairperson**  
William J. Hiebert  
J. Graham Thompson  
Jacob Johnson

## Massage Licensing Board

Michael Hovi, **Chairperson**  
Sharon Kay Wong  
Kendall Alexander  
Lurana Bain  
Patricia O'Shaughnessy  
Elizabeth Gonzalez  
Sandy Saldano

## Nursing Home Administrators Licensing and Disciplinary Board

Kimberly A. Kohls, **Chairperson**  
Rebecca Haldorson G  
Paulette Mckinnis  
Clarence Boykin  
Jared Carr  
Jerlene Jamison

## Nursing Workforce Center Advisory Board

Krista L. Jones, DNP, MSN, RN, PHNA-BC, ELAN Fellow, **Chairperson**  
Theresa E. Towle, DNP, FNP-BC, PMHNP-BC, APRN-FPA, **Vice-Chairperson**  
Lynda M. Bartlett MS/MBA, RN  
Amanda Oliver BSN, RN, CCRN  
Frances LaMonica, MS, RN  
Daisy Sherry PhD, ACNP-BC  
Blanca E. Miller, PhD, RN  
Diane Smith, MSN, RN  
Glenda Morris Burnett PhD, MUPP, RN  
Karen J. Richey, DNP, MBA, RN, NEA-BC  
Heather Lea Escobar, MSN, CNE

## Occupational Therapy Licensure Board

Elizabeth Wittbrodt, **Vice-Chairperson**  
Moira Priven Bushell  
Kimberly M. Langley  
Premalatha Mony  
John Rose  
Stephen Hiatt-Leonard

# Boards and Committees

## Optometric Licensing and Disciplinary Board

Mark Esarey, O.D., **Chairperson**  
M. Brian Sehy, **Vice-Chairperson**  
Charlotte F. Nielsen O.D.  
Valerie Sims-Rucker  
Chelsey Marie Moore  
John Gialousakis  
Melissa Anne Suckow

## Physical Therapy Licensing and Disciplinary Board

Tom Dibadj P.T., D.P.T., **Chairperson**  
Timothy O'Gorman  
Joseph Williams, P.T.  
Tina Frank P.T.  
Julie Rosen  
Mary Kate Ryan

## Podiatric Medical Licensing Board

Francis Rottier, D.P.M., **Chairperson**  
Marlene Reid, D.P.M.  
Carla O. Gamez D.P.M.  
Curtis L. Ward, D.P.M.

## Professional Counselor Licensing and Disciplinary Board

Kenneth H. Kessler Ph.D., **Chairperson**  
Katie Jacobowski, LCPC  
Dionnea Seals  
Marcia Suelzer, LPC  
Sarah Mossa, LCPC

## Public Accountant Registration and Licensure Committee

Kathryn Erkkila  
Phillip Austin  
Cheryl S. Martin  
Enrique Lopez  
Andrea Wright  
Kristi Corpin  
Kevin Fitzgerald

# Boards and Committees

## Respiratory Care Board

Jennifer Compton, **Chairperson**

Jeremiah E. Crabb VI, M.D.

Madeline R. Seim

Sanish George

Barbara Zueck

Craig Leonard

## Roofing Advisory Board

Rodney P. Petrick, **Chairperson**

Anthony J. Roque, **Vice-Chairperson**

Travis Gorman

Verlin Mitch Kaiser

Michael McMillin

Brian J. Cronin

Allen Drewes

## Sex Offender Evaluation & Treatment Provider Licensing and Disciplinary Board

Alyssa Williams-Schafer, **Chairperson**

Gregg Scott

Frank Cushing Ed.D.

Jamie Oliphant

Debra Ann Perry

Jeffrey Sim

Jessica Stover

Guy Groot

## Social Work Examining and Disciplinary Board

Philip C. Koehl IV, **Chairperson**

Niki Mehta

Lindsey Trout

Kathryn C. Wehrmann Ph.D.

La Tasha Roberson-Guifarro

Felix Rodriguez LCSW, ACSW

Grisel Rodriguez-Morales MSW, LCSW

Diona Shelton MSW, LCSW

Debra Dyer-Webster

# Boards and Committees

## State Board of Pharmacy

Denise L. Scarpelli, PharmD, **Chairperson**

Tomson George RPh, **Vice-Chairperson**

Glen Pietrandoni, RPh

Ayanna Gardner, PharmD

Robert G. Zimmerman

Richard Mazzotti RPh

Atenea C. Gazdziak PharmD, MPH

Glen Gard, CPhT

Edwin Muldrow RPh

Carrie Wiggins RPh

## State Board of Professional Engineers

Brian M. Berg, Jr., **Chairperson**

Christina Crites, **Vice-Chairperson**

Kevin Burke III

Gale L. Jamison

Sean Middleton

Richard Rivera

Katherine Au

Myles Alexander

Jennifer Kuether

Justan Mann

## State Medical Board

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Douglas G. Matzner DC, **Vice-Chairperson**

Thomas A. Boyle DO

James Brooks

Donald Diemer PA

Mary Huffman DC

Mohammed Jameel MD

Ratna Kanumury PA

Maria Laporta MD

James MacKenzie DO

Caroline Moellering

Bartlomiej Nierzwicki MD

Alicia Rauh MD

Dana Ray MD

Pedro Rodriguez MD

Radhika Lohia

# Boards and Committees

## State of Illinois Athletic Board

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Gregory A. Becker  
Robert Dixon  
Patrick Morley  
Chau Tu Nguyen  
Kelly Waller  
Kevin Conner

## Structural Engineering Board

Chad E. Hodel, **Chairperson**  
Christine M. Freisinger, **Vice-Chairperson**  
Salvatore Di Bernardo  
Eric Wheeler  
Daniel Lutz  
John Gardner Huff  
Alicia Blaire Kamischke

## Veterinarian Licensing and Disciplinary Board

Elizabeth Clyde, DVM, **Chairperson**  
Lauren Malmberg  
William Armbruster, DVM  
Simuel Hampton, DVM  
Ellen Helmers, DVM  
Jason Kennell, DVM  
Raymond Ramirez, DVM

## Division of Real Estate

### Real Estate Appraisal Administration and Disciplinary Board

Gail S. Lissner, **Chairperson**  
Johnathan Michie, **Vice-Chairperson**  
Douglas Anderson  
Sara Chambers  
Patricia L. McGarr  
Cecilia Marlow  
Faiq Mihlar  
Michael K. Morris  
Kenneth J. Mrozek, Jr. Christopher Posey  
Brian Weaver (Real Estate Appraisal Coordinator)

### **Auction Advisory Board**

Jessica Doerr-Berger, **Chairperson**

James Rodney Laningham

Gwendolene Newton

Thomas E. Walsh

### **Community Association Manager Licensing and Disciplinary Board**

Marla K. Jackson, **Chairperson**

Stephanie V. Skelley, **Vice-Chairperson**

Brent A. Baccus

Sanina Ellison

Louis G. Lutz

### **Real Estate Administration and Disciplinary Board**

Monica Gutierrez, Division of Real Estate's Real Estate Coordinator, **Chairperson**

Loretta J. Alonzo-Deubel, **Vice-Chairperson**

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Joe Castillo

Gaspar Flores, Jr.

Oralia Herrera

Alberta Johnson

David Alan Levin

Shirin Marvi

Carol Meinhart

Michael D. Oldenettel

Nykea Pippion McGriff

Victoria Sampah

Norman Willoughby

Theodore Yi



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