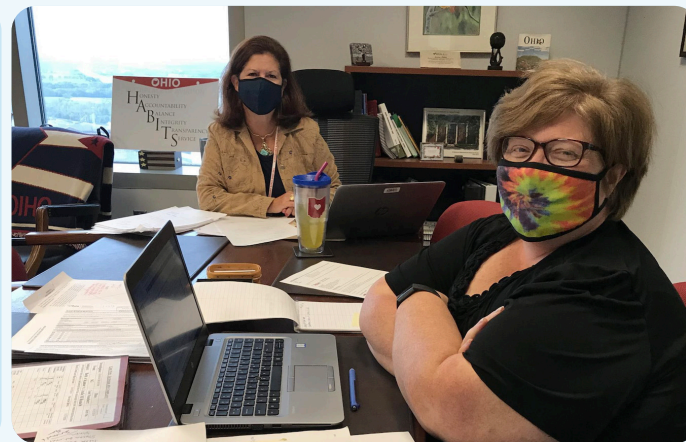
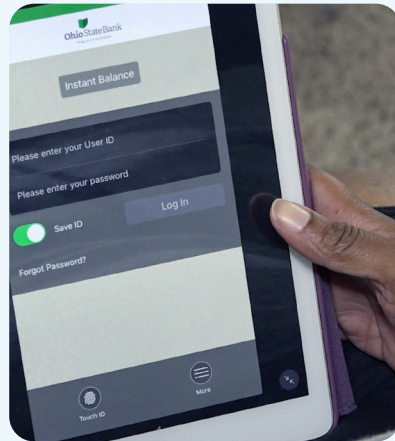




Department of Commerce

ANNUAL REPORT FY2021





Sheryl Maxfield, Director
Ohio Department of Commerce

Governor DeWine, members of the General Assembly and fellow Ohioans:

I'm incredibly proud of the work of the Department of Commerce over the last year. The challenges of the pandemic persisted, but employees remained nimble and committed to our mission: promoting prosperity by protecting what matters most.

As you read through this report, you will see the Department is leveraging technology and embracing the DeWine Administration's InnovateOhio initiative. Over the last fiscal year, every Division of Commerce improved processes and systems to better serve customers. The Division of Liquor Control (DOLC) introduced an online renewal portal for permit holders, which allows them to pay and print an authority to operate in the matter of minutes. The Division of Real Estate and Professional Licensing (REPL) transitioned the Cemetery Grant process from a paper-based application to fully online, and the Division of Industrial Compliance (DIC) is in the process of transitioning the manual wage and hour complaint form to an online platform.

Commerce was also able to grow virtual outreach and education this year, perhaps most notably through the Ohio Fire Academy, where the instructors trained approximately 20 percent of students in a virtual format. OHLO, the partnership between JobsOhio and DOLC, also initiated monthly virtual product education for contract liquor agencies. These are just two of countless examples of how Commerce is proactively communicating information that protects Ohioans and educates our licensees.

Additionally, Commerce was also able to play an active role in supporting the efforts of first responders, Ohioans and businesses suffering from financial hardship. The Division of State Fire Marshal awarded MARCS (Multi-Agency Radio Communications Systems) grant funding to 130 additional departments in FY21. The Division of Unclaimed Funds (UNCF) was able to return approximately \$76 million to its rightful owners, with \$10 million requested as a direct result of the Division's participation in National Unclaimed Property Day.

The Department of Commerce overcame many of the hurdles this year presented, and reaffirmed its critical role in protecting people, property and assets. Through our improving use of technology, focus on outreach and stakeholder support, Commerce will continue to improve the lives of consumers and the livelihoods of businesses.

A handwritten signature in blue ink that reads "Sheryl Maxfield". The signature is fluid and cursive, written over a light blue background.

Ohio Department of Commerce **Divisions and Programs**



Financial Institutions

- Banks/Savings
- Credit Unions
- Consumer Finance
- Office of Consumer Affairs
- Money Transmitters



Liquor Control

- Agency Operations
- Investigative Services
- Legal
- Licensing Section



Industrial Compliance

- Building Code Compliance
- Operations & Maintenance
- Wage & Hour Administration



Real Estate & Professional Licensing

- Real Estate Commission
- Real Estate Appraiser Board
- Cemetery Dispute Resolution Commission
- Home Inspector Board
- Video Services Authorization (Cable TV)
- Land Professionals



Securities

- Enforcement
- Licensing
- Registration



State Fire Marshal

- Code Enforcement
- Fire & Explosion Investigation
- Fire Prevention
- Forensic Lab
- Ohio Fire Academy
- Testing & Registration
- Underground Storage Tanks (BUSTR)



Unclaimed Funds

- Accountability
- Claims Support
- Compliance

Manufactured Homes Program

- | | |
|-------------------------|--|
| Installers | Brokers/Dealers |
| Inspectors | Salespersons |
| Parks | (Real Estate & Professional Licensing) |
| (Industrial Compliance) | |

Medical Marijuana Control Program

- Cultivators
- Processors
- Testing Labs



MISSION

Promoting prosperity by protecting what matters most



VISION

To be the most trusted and resourceful government agency, providing a great customer experience that inspires success and ensures compliance

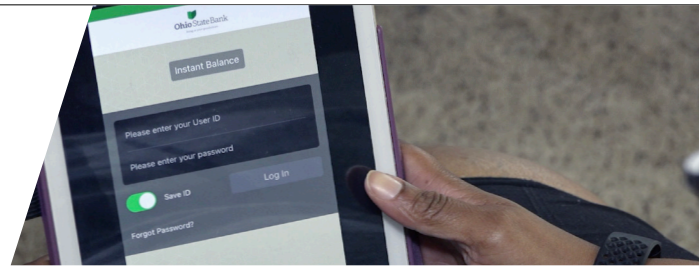


VALUES

*Inclusive • Motivated
Proactive • Accountable
Customer-focused • Teamwork*



Financial Institutions



The Division of Financial Institutions (DFI) protects Ohioans' money. DFI examines, supervises and regulates Ohio state-chartered financial institutions, and licenses and regulates nondepository institutions, such as pawnbrokers, money transmitters, and mortgage lenders. In addition, the Division's Office of Consumer Affairs mediates consumer complaints against state-chartered financial institutions and consumer finance companies.

The First Money Service Business Accreditation

The Division became the first in the nation to achieve a Money Service Business (MSB) accreditation from the Conference of State Bank Supervisors. MSB accreditation certifies that a state maintains the resources and keeps necessary processes in place to ensure money transmitters, payments providers and prepaid/stored value card issuers are operating soundly and acting in accordance with all state and federal consumer protection laws.

The establishment of the MSB Accreditation is a significant development in the state regulatory system's evolution toward a more modernized and networked supervisory system where states can conduct joint exams and leverage each other's expertise. The Division earned this national distinction while also receiving re-accreditation for its Banks, Credit Unions, and Mortgage programs. Accreditation is a valuable signal to the public that their regulators are also being examined and are meeting the highest standards for supervision.

A New Record for Mortgage License Renewals

This past year the Consumer Financing Licensing Section processed approximately 18,000 mortgage license renewals, a nearly 17% increase over the prior year and a new record.

To streamline and improve the process for applicants, the Division introduced an electronic invoice and fee payment portal through the Nationwide Multistate Licensing System. This new system allowed applicants the ability to pay their fees online rather than mailing physical checks to the Division.

This new system greatly reduced turnaround times and was met with positive feedback from applicants.

DFI Leaders on a National Level

The Division continues to forge strategic partnerships with national regulatory authorities. DFI staff sit on several prominent boards and committees, including the Federal Financial Institutions Examination Councils Task Force on Supervision, the Conference of State Bank Supervisors Information Technology Advisory and State Examination Review teams, the American Council of State Savings Supervisors, and the National Association of State Credit Union Supervisors Legislative and Regulatory Committees.

The Division is also a member of the Multi-State Money Transmitter Task Examination Force, which coordinates and facilitates multi-state



supervision of money services businesses. Many staff also serve as instructors for CSBS training schools, training state examiners from across the country.

These opportunities provide staff with additional education and resources to better serve stakeholders.

DFI | By the Numbers

OVERSAW



229

DEPOSITORY
INSTITUTIONS

155
OHIO-LICENSED
MONEY TRANSMITTERS



ISSUED



45,668

CONSUMER
FINANCE
LICENSES

COMPLETED



471

EXAMINATIONS



“As busy as everyone is these days, it is often difficult to obtain the assistance needed or clarification provided when, as a lender, we reach out with questions in this changing industry. The Division has been professional and prompt with providing answers and/or resources to ensure resolution has been reached on any given situation, which in turn benefits everyone involved.”

Jeanne Martin

Senior Licensing Coordinator
Union Home Mortgage



Industrial Compliance



The Division of Industrial Compliance (DIC) ensures compliance with the Ohio Commercial Building Code and protects Ohioans while they are in public buildings, such as businesses, educational institutions, and municipal buildings. DIC makes determinations about appeals and variances to code requirements; licenses commercial contractors; inspects boilers, elevators, manufactured homes, and bedding; and regulates ski tramways. The Division also oversees Ohio's minimum wage, prevailing wage and minor wage, and the employment of minors in Ohio.

Wage and Hour Complaint Conversion

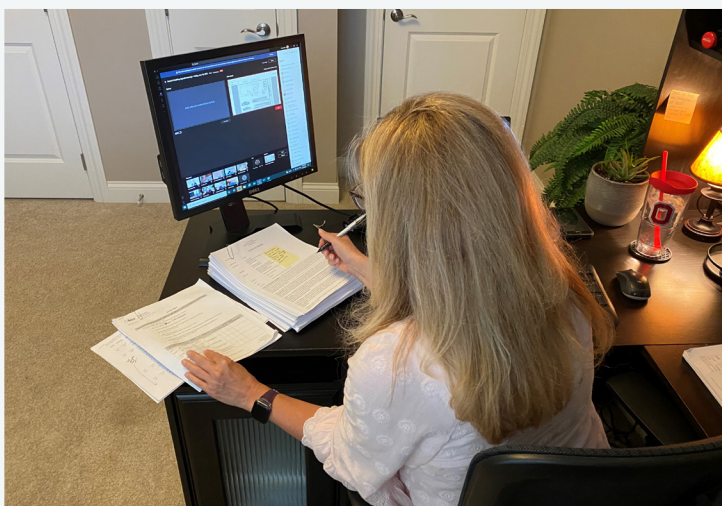
Soon those who wish to file a minor labor law, minimum wage or prevailing wage complaint(s) will be able to do so online. Currently, this complaint process is manual, which requires a customer to print off a complaint form, fill it out and mail it to the office. The process is time consuming and lends itself to errors. This new process, scheduled to launch in FY22 will save the division time and resources and improve customer efficiency.

Paperless Initiative

To improve customer service and reduce costs, an analysis of all sections within the Division was conducted to identify all redundant documents and to further identify ways to improve efficiencies. The goal was to eliminate unnecessary documents, to reduce paper and better serve customers.

One example of this improvement: The Elevator Section took the simple step of combining information from two documents into one and was able to save the Division approximately \$11,000 in mailing costs, and another \$20,000 in labor for printing and stuffing envelopes.

Next, the Ohio Construction Industry Licensing Board (OCILB) is planning to transition from mailing to emailing its roughly 18,000 renewal forms and commercial contractor licenses each year. This change is expected to yield a significant cost savings and allow licensees instant access to their documents.



BBA Remote Public Hearings

Prior to the COVID-19 pandemic, the Board of Building Appeals conducted three in-person hearings each month. While these hearings were necessary and productive, they were costly and time consuming as board members and customers often had to travel and stay overnight to attend.

As a result of the pandemic, the board transitioned to holding remote hearings via Microsoft Teams. This software enabled evidence to be shared, cases to be heard and resolutions to be derived without the need for travel and lodging. This necessary change saved both the agency and its customers time and money.

DIC | By the Numbers

COMPLETED



93,810

INSPECTIONS

INCLUDING
REMOTE
INSPECTIONS

LICENSED

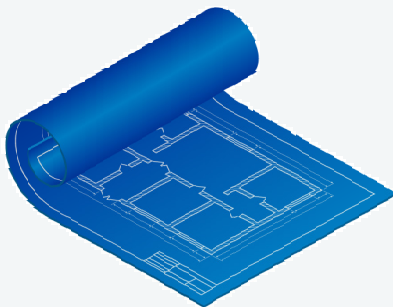


CONTRACTORS
THROUGH THE OHIO
CONSTRUCTION INDUSTRY
LICENSING BOARD

REVIEWED

2,302

BUILDING
PLANS



RECEIVED



383

BUREAU OF
WAGE & HOUR
COMPLAINTS



"The Boiler Division has always provided fantastic service; we know we can always count on the staff to respond to our questions quickly and politely and they are knowledgeable when helping us resolve problems."

Lawrence Black

Supervisor Field Service

The Hartford Steam Boiler Inspection
and Insurance Company



Liquor Control



In Ohio, the Division of Liquor Control (DOLC) protects Ohioans by regulating the manufacturing, wholesale distribution, and retail sale of alcoholic beverages. DOLC licenses businesses that provide alcoholic beverages for consumption and ensures proper merchandising of beer, wine, mixed beverages, and spirituous liquor in retail stores. DOLC promotes prosperity through its management of liquor operations with the goal of increasing profits without encouraging increased consumption. Profits from spirits provide dedicated funding for Ohio's economic development efforts.

Permit Renewal Made Easy

In March, the Licensing Section launched an online portal where liquor permit holders could renew and pay for their permits without having to mail a physical application or checks to the Division. The portal went live at just the right time as the traditionally staggered renewal times had been adjusted by the Legislature to offset some of the impact of the pandemic. The majority of the state's more than 25,000 permit holders were scheduled to renew their permits between March and July.

The electronic process saved significant time as it also allowed permit holders to print their authority to operate from the portal without having to wait for it to be mailed to them.

Permit holders were quick to take advantage of the new option, with holders of approximately 75% of all permits filing online before the deadline.

The renewal portal, in addition to a new temporary liquor permit portal, which is also active for those charities applying for festivals and events, are the first steps in building a new online liquor-permitting solution that will meet the needs of the Division's stakeholders.

Help to Stakeholders in Need

DOLC played a critical role in getting the word out on the Bar & Restaurant Assistance Fund which enabled roughly 15,400 eligible permit holders to receive \$2,500 in Cares Act funding. DOLC worked closely with the Department of Development, which administered the funding. In total, more than 11,500 permit locations received funding totaling nearly \$29 million.

Additionally, DOLC worked with the Governor's office to allow permit holders the option to temporarily expand their permit premises outside, many times in non-traditional areas like parking lots and city streets. Restrictions were eased and fees waived to allow businesses to continue operating while also maintaining social distancing.

A New Partnership

Through the height of the COVID pandemic, the need for providing quick answers and support to Ohio's liquor permit holders grew dramatically. With new systems now available for permit holders to renew, combined with a compressed renewal schedule, the need for permit holder support became greater than ever.

To answer this need, DOLC Permitting partnered with the group that had already been providing exceptional support to the agency, bar, and restaurant communities: The Liquor Enterprise Service Center (LESC). DOLC Permitting worked with the LESG team training them up quickly. In May 2020, the LESG began taking permit-related support calls. From June 1 to 24, the LESG received and handled over 4,000 support calls/emails.

In partnering with the LESG, DOLC Permitting is better able to focus on the heavy lift of moving a massive volume of permit renewal requests through quickly on a highly compressed schedule.

Near Real-Time Data

Ohio's retail liquor consumers in search of their favorite products are like hunters. They watch the **ohlq.com** site closely, checking the latest inventory levels often several times per day, and head out to liquor agencies when they see their products show up as in-stock. With the website's inventory levels only updated several times per day, retail customers couldn't always have a high level of confidence that the product they were after would be there when they arrived to buy it.

In the beginning of 2021, in alignment with the effort to revamp the ohlq.com website, DOLC teams accepted the challenge to have inventory levels updated more frequently and created a Near Real Time Data (NRTD) program. "Near Real Time" means a store's product inventory levels as shown on the website are current within 15 minutes.

Through partnership with agencies, website teams, and technology partners, a large number of agencies have been certified and are currently submitting NRTD every 15 minutes.

By mid-July, in time for the soft-launch of the new ohlq.com, over 85% of Ohio's nearly 490 liquor agencies were NRTD-certified with the remainder coming on board by December 2021.

DOLC | By the Numbers



488
CONTRACT
LIQUOR AGENCIES

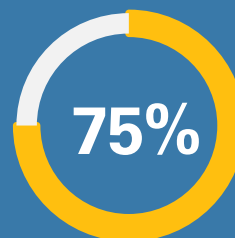
\$1.77 B
IN HIGH PROOF
LIQUOR SALES



45
DORA DESIGNATIONS
ISSUED IN FY21

"I think the Division of Liquor Control's renewal portal is a major step forward. It eliminates the need for permit holders to file by paper. I have had occasion to assist permit holders in renewing through the portal and found it to be quick and simple. Most importantly, it provides permit holders with an immediate receipt for payment and an Authority To Operate, which distributors may require to be produced in order to continue selling product. It also provides permit holders with the peace of mind of not having to worry about whether a paper renewal has been lost or how quickly it will be processed. The bottom line is the online renewal option is far superior to paper renewals. I highly recommend using the portal."

Marc Myers,
Liquor Industry Attorney



of eligible permit holders have renewed in the new online portal



Medical Marijuana Control Program



As part of Ohio's Medical Marijuana Control Program (MMCP), the Ohio Department of Commerce protects patients who use medical marijuana by regulating and licensing cultivators, processors, and testing laboratories.

Improved Electronic Licensing

The Ohio Medical Marijuana Control Program works diligently to make sure cultivators, processors and testing laboratories are operating compliantly, this includes licensing employees who work at the facility. This year the MMCP improved the employee background check and licensing process, transitioning from a paper-based to an electronic process. This new policy reduced reviews by several weeks and allowed licensees to onboard new employees faster. The MMCP licensed nearly 1,800 new cultivation and processor facility employees in FY21. Ensuring there is a variety of operating licensees, with sufficient staff, improves patient experience when obtaining safe medical products.

Sufficient Testing Capacity

The testing of marijuana products is a core component to product safety. This fiscal year the MMCP released a second testing laboratory license application. Applications were evaluated by a team of subject matter experts. Three new applicants have been awarded provisional licenses as review of the applications is ongoing. By sampling from every batch of medical marijuana product before it may be sold to a dispensary, testing laboratories ensure medical marijuana products are free of contaminants that could potentially have negative effects on the health of patients. It is important for the MMCP to have sufficient product testing capacity to meet the demand of patients and operating licensees.



Committed to Product Safety

The MMCP also engaged in several efforts to ensure that licensee compliance and product safety are top priorities. The MMCP performed product recalls and established several accountability measures for testing laboratory facilities. Additionally, the MMCP issued guidance to cultivators, processors, and testing labs regarding requirements for the use of Delta-8 THC in medical marijuana products. These requirements include program notification and compliance with THC content caps, packaging and labeling, recordkeeping, and testing rules for the production and distribution of products containing Delta-8 THC.

MMCP | By the Numbers

ISSUED



34
CULTIVATOR
PROVISIONAL LICENSES

27
CULTIVATOR
CERTIFICATES OF OPERATION

48
PROCESSOR
PROVISIONAL LICENSES

34
PROCESSOR
CERTIFICATES OF OPERATION

3
TESTING LAB
CERTIFICATES OF OPERATION

53,007
POUNDS OF
PLANT MATERIAL

4,450,995
UNITS OF
MANUFACTURED
PRODUCT



\$464 M
TOTAL PRODUCT SALES

3,397,021
TOTAL RECEIPTS



“The slow paper paper-based background check process was delaying the start date for new employees by several weeks. When we brought the issue to Commerce’s attention their team proactively revamped their licensing procedures and implemented a new electronic background check system. Today we are able to start new employees in ten business days or less.”

Andrew Rayburn
CEO Buckeye Relief





Real Estate & Professional Licensing

The Division of Real Estate & Professional Licensing (REPL) protects Ohioans' investments in their largest assets - their homes. REPL licenses and educates Ohio's real estate professionals including brokers/dealers, salespersons, appraisers, land professionals, and home inspectors. The Division also registers cemeteries and houses the Video Service Authorization program.

Record Year in Real Estate

The Licensing Section helped a record number of individuals pursue a career in real estate with a 29% increase in new real estate licenses issued between March and December 2020, compared with the same time frame the prior year.

In 2021, the trend continued with monthly license totals surpassing totals not seen since 2005. The economic disruption caused by the COVID-19 pandemic and a competitive housing market are likely factors that contributed to the boost.

This data highlights the hard work of the REPL staff amid the pandemic. Additionally, it is reflective of the impact professional credentials issued by the Division provide to improve the lives of Ohioans through resources, required education and training to those entering the real estate industry.

Grant Giving Made Easier

The Cemetery Section spearheaded the development of an online platform that enables non-profit cemetery operators a more efficient way to apply for grant funding. In 2020, 64 cemeteries submitted requests totaling more than \$100,000. Division staff was able to review, score and award funds all online. In total, \$73,846 in grants was awarded to 45 cemeteries to be used for maintenance and operation.

One grant recipient, Archangel Michael Greek Orthodox Church in Mahoning County, was awarded over \$19,000 to install a catch basin and paving of a gravel road. This funding is a part of a larger expansion project for the cemetery which also received matched donations from local community organizations.

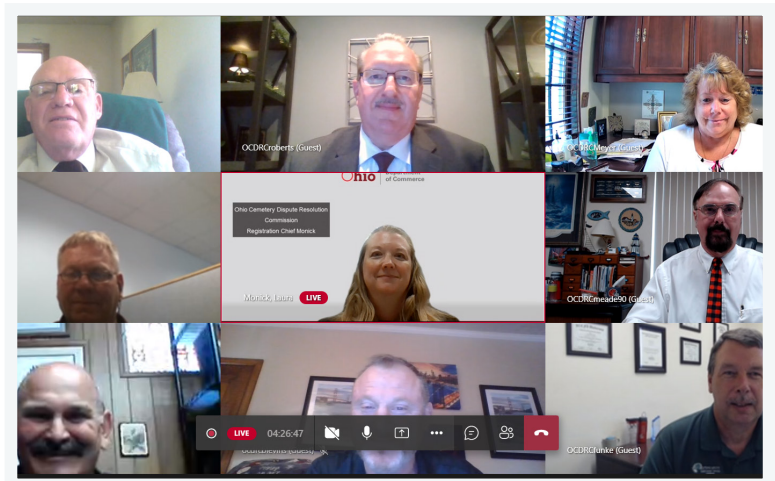
"This is really exceptional because we have run out of room with our front property and now have to move to our back property," said Father Denas of Archangel Michael Greek Orthodox Cemetery. He says the expansion will include the addition of 500 plots when the cemetery project is complete. "We really appreciate the consideration to be a recipient of the grant and thank you so much."

Father Denas
Archangel Michael Greek Orthodox Church,
Mahoning County

The Cemetery Grant Program helps assure Ohioans that the final resting place of their loved ones is respectfully maintained and a safe place to visit.

Technology that Works

The Division of Real Estate and Professional Licensing oversees four boards and commissions that are statutorily required to meet either monthly or quarterly. When COVID-19 halted in-person meetings, the Division was able to quickly transition to host these meetings virtually. In order to facilitate meetings in an electronic application, staff spent hundreds of hours over the period of the pandemic assisting parties to hearings in the set up and testing of MS Teams prior to each public meeting. This format proved successful with more than 30 meetings among the four statutory bodies completed since March 2020.



REPL | By the Numbers

OVERSAW



3,535

ACTIVE SOLE PROPRIETORSHIPS & REAL ESTATE COMPANIES

52,171

LICENSED REAL ESTATE PROFESSIONALS

137

APPRAISAL MANAGEMENT COMPANIES

648

MANUFACTURED HOME BROKER/ DEALERS & SALESPERSONS

OPENED



36

COMPLAINTS AGAINST CEMETERY OPERATORS & REAL ESTATE PROFESSIONALS

COMPLETED

4,167

ACTIVE AND NEW CEMETERY REGISTRATIONS

CONDUCTED

137

CEMETERY AUDITS



REGISTERED

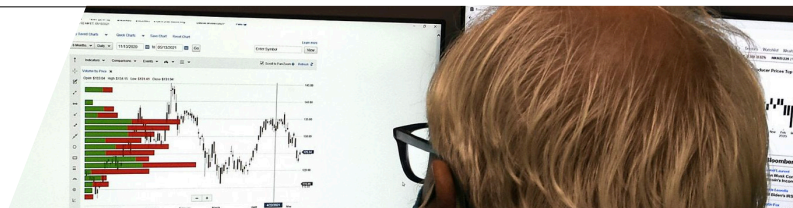
429

ACTIVE LAND PROFESSIONALS





Securities



The Division of Securities (SEC) protects Ohioans' life savings and investments by administering and enforcing the Ohio Securities Act. SEC licenses the professionals who sell securities products and registers products for sale. When Ohio's securities laws are violated, the Division pursues administrative and civil actions, and criminal referrals.

Growth & Consistency Amid a Pandemic

Like many other agency programs during the past fiscal year, the Licensing and Examination teams had to pivot – nearly overnight – to an entirely remote and virtual format.

The Licensing program continued to review and process applications and renewals for all licensees with the same professionalism and timeliness the industry has come to expect. Licensing staff communicated with licensees in new ways, accommodating for the closures of testing centers and fingerprinting centers caused by the pandemic. Staff also coordinated a protracted annual renewal program provided under emergency pandemic legislation. In fact, the number of firms and individuals with Ohio licenses increased over 3.1% during the fiscal year.

The Examination program also remained successful while adapting from an entirely in-person, onsite exam program to an entirely remote examination program. Examination staff used secure online file sharing platforms, conducted phone and video interviews, and responded to the many compliance questions these essential businesses had while operating during the pandemic. Despite the many challenges brought during the past fiscal year, the Examination program completed over 300 examinations, the same number of examinations as in the prior fiscal year.

Enhancements in Education

The Division educates Ohioans about safe investing practices and the steps they can take to avoid becoming victims of investment fraud through a robust outreach program. The Division also provides professional-level training at securities-industry conferences and through presentations at related trade association and events.

All 30 events in which the staff participated during the fiscal year were held virtually, connecting with more than 4,500 people, including seniors, law enforcement representatives, financial industry representatives, business and professional organizations, social workers and adult protective services staff, and social clubs.

The Division also reached industry professionals through two long-time activities: the annual Ohio Securities Conference, held since 1973 and virtually in 2020, and our quarterly legal publication, *The Ohio Securities Bulletin*, now in its 48th year of publication.

Money Recovered for Fraud Victims

The Enforcement Section continues to root out fraud no matter where it manifests. The staff adapted well to the COVID-19-based work changes and investigations, and formal actions continued without disruption, with investigative interviews conducted through video conference platforms when necessary.

Despite the shutdown of courtrooms across Ohio during the emergency, Division investigations led to criminal sentencing in 12 cases, involving over 127 Ohio victims. These convictions led to orders of restitution in excess of \$6 million, over \$400,000 of which was paid at sentencing. The Enforcement Section worked with prosecutors across Ohio in these cases, including prosecutors in Butler, Clermont, Cuyahoga, Delaware, Franklin, Greene, Lake, Mahoning, Meigs, and Stark counties, as well as the Ohio Attorney General's Special Prosecutions Unit. In addition to maintaining a high level of efficiency in criminal cases, the Division also negotiated resolution through consent in 11 of the 20 administrative cases initiated during the fiscal year.

SEC | By the Numbers

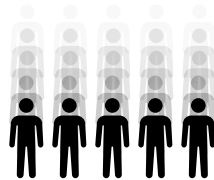
SECURED



4 INDICTMENTS &
12 CONVICTIONS

ON BEHALF OF

127 VICTIMS



WITH



\$6 M IN RESTITUTION ORDERED,
OVER **\$400,000** OF WHICH WAS PAID
AT SENTENCING

LICENSED

226,532

SECURITIES PROFESSIONALS &
FIRMS, 3% INCREASE FROM 2020



REGISTERED

10,824

SECURITIES PRODUCTS (NEW AND RENEWALS)

PROVIDED
OUTREACH & EDUCATION TO



4,500

PEOPLE AT
30 EVENTS

"Thanks to the Division of Securities for the excellent and enlightening presentation on "Avoiding Investment Fraud" at our April virtual meeting. The part about affinity fraud was especially enlightening. The information was well received by our members as evidenced by the many questions following the presentation."

Michael D Webb

President, National Active and Retired Federal Employees Association (NARFE)

Miami Valley Chapter #1927 and Vice President of the Ohio NARFE Federation Dayton District



Sara Kemerer

BBB



Dan Orzano

Ohio Division of Securities

BBB F

FIGHTI

F



State Fire Marshal



The Division of State Fire Marshal (SFM) protects Ohioans and their property from fire and related risks through enforcement of Ohio's Fire Code, and through education, training, regulation, and investigating the cause and origin of fires, and regulating and testing underground storage tanks.

Paperless License Delivery

The Testing & Registration Bureau issued more than 50,000 licenses through the new electronic license delivery feature that launched in 2020. The licensing platform was also upgraded to extend accessibility to mobile devices. Today, customers can conveniently renew their licenses from their cell phone or tablet.

Underground Storage Tank (UST) Installer Field Inspection forms were converted to an electronic PDF version for more convenient customer access. The forms were previously available exclusively on a printed, triplicate form since multiple signatures are required. The Division was able to revise the process to be more efficient while keeping licensees in compliance.

Increased Grant Funding to Fire Departments

The State Fire Marshal's office improved communication for 373 Ohio fire departments in 2021 through the MARCS (Multi-Agency Radio Communications Systems) grant. This year's award saw funding go to 131 more fire departments than the previous year – the result of State Fire Marshal Kevin S. Reardon's efforts to make more radios possible for local departments.

The MARCS radio system allows first responders to seamlessly communicate, not only with each other, but with other agencies responding to an incident (fire departments from neighboring areas, law enforcement, etc.). In order to make more radios possible for local fire departments, the State Fire Marshal's (SFM) office has begun decreasing the amount of user fees awarded.

The goal is to have as many counties on these radios as possible. The FY21 MARCS awards bring the Ohio Department of Commerce closer to achieving that goal than ever before.



Innovative Course Instruction

Almost as soon as the Ohio Fire Academy (OFA) was shut down at the onset of the COVID-19 outbreak, Academy staff began working on an action plan for moving lecture-based courses to an online platform. The two biggest hurdles to online distance learning are maintaining the invaluable interaction between students and instructors and ensuring the high levels of student engagement the Academy is known for.

Rather than having instructors simply just recite their material from a script to a camera, the Academy instead invested several months into using emerging technology to develop curriculum and content-delivery models best suited for a virtual learning environment.

Virtual courses began being offered June 1, 2020. As a result of these innovative efforts, Ohio's firefighters no longer have to carve days or weeks out of their busy lives to drive hours to the Academy. Instead, many lecture-based courses are and will be available online and structured to meet just a few hours each week. Eliminating the need for travel and designing classes around busy schedules are two ways the OFA adapted to COVID-19 to better meet the needs of stakeholders.



SFM | By the Numbers



AWARDED
\$5.2 M
IN GRANTS



TRAINED
4,303
STUDENTS



OVERSAW
21,021
UNDERGROUND
STORAGE TANKS

CONDUCTED
11,500
CODE ENFORCEMENT
INSPECTIONS

ISSUED 50,716
LICENSES, REGISTRATIONS, CERTIFICATIONS,
PERMITS BY SFM'S TESTING & REGISTRATION

RECEIVED 4,285
FORENSIC LAB CASES WITH
PIECES OF EVIDENCE



EDUCATED
37,432 OF OHIO'S CITIZENS
IN FIRE SAFETY

"The ability to receive assistance and support related to enforcement of the Ohio Fire Code helps us keep our community and first responders safe."

Steve Kelly

Fire Chief, Miami Twp. Fire & EMS,
Clermont County.

Dealt with a long-term fire code enforcement issue that had negative impacts on his community. Partnership with the SFM helped to resolve these issues and gain compliance.



Unclaimed Funds



The Division of Unclaimed Funds (UNCF) promotes prosperity by reuniting Ohioans with their hardearned but forgotten money. UNCF takes reports of unclaimed funds from the holders of those funds and works aggressively to track down the rightful owner. The funds are kept for perpetuity or until the property is claimed. The Division currently is safeguarding more than \$3 billion of Ohio citizens' money.

Payment Made Easier

This year the Division made it easier for businesses to submit a report of unclaimed funds when it began accepting credit cards as a payment option.

Due to the pandemic, a lot of businesses transitioned to working remotely, so cutting checks from the office was more problematic than ever before, especially if two signatures were required for the check issuance.

UNCF worked with the Ohio Business Gateway and bank staff to enable companies to file using credit cards, a welcomed change for many businesses.

Creation of the UNCF Claims Manual

The Claims Section processes and procedures for reviewing claims were not well documented and lacked standardization. The Claims Section needed to create a uniform review method so that all claims would be examined under the same criteria. To do this, a team of both tenured subject matter experts and new hires was assembled to create and implement a Claims Manual.

The team documented and process mapped all steps in the claims' process, breaking it down by claim type and requirements for approval. The completed manual included graphics and consistent verbiage with step-by-step breakdowns of each task. Once the manual was completed, a claim instruction sheet was created to provide claimants with the basic requirements needed to approve a claim.

The Claims Manual has benefited the entire division with a streamlined process, consistent reviews, reduction in the threat of fraud and more effective training for examiners.



First National Unclaimed Property Day

On February 1, 2021, the Division participated in the first National Unclaimed Property Day. NAUPA (National Association of Unclaimed Property Administrators) coordinated events with multiple state's unclaimed property agencies.

UNCF promoted the event on social media and worked with media around the state to bring awareness to the funds in the division's possession. Superintendent Akil Hardy was interviewed by television stations in Columbus, Dayton, Youngstown and Cleveland. As a result of the publicity, more than \$10 million in claims were generated.

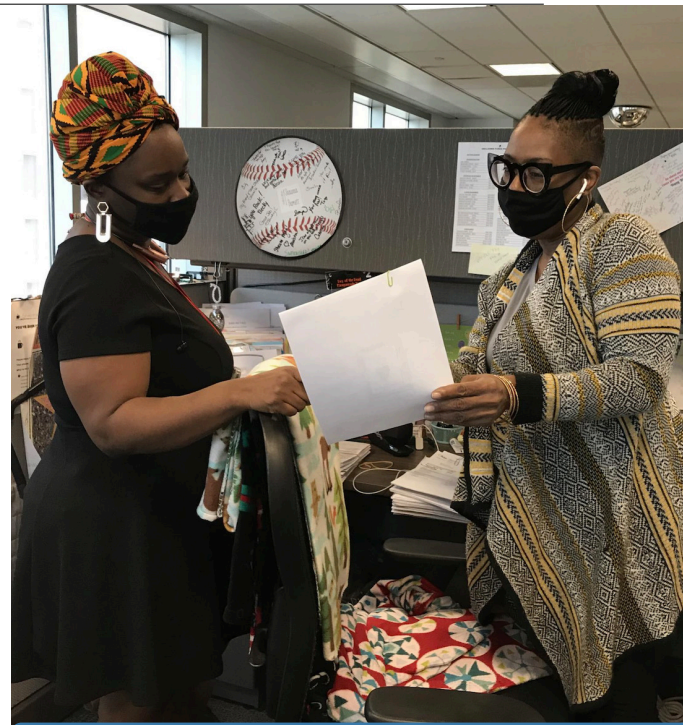
Streamlined Report Processing

Although we continue to review how we do things and why we do things a certain way, once the pandemic hit, it made it even more imperative to do this.

As a trustee of the funds received by companies, the Division tries to watch costs while striving to be as efficient as possible with increasing filings.

This is not always easy since the cost of upgrading to newer technology can be quite expensive and take a long time to implement. Therefore, Division staff recruited a group of subject matter experts along with some people familiar with the Lean Process to review its reporting processes in a way that would hopefully eliminate waste, but also help the Division prepare for increased volume and newer technology.

UNCF eliminated a few steps and was also able to utilize the staff's time more effectively so that what was done at the front end of the process would help to eliminate unnecessary time and rework needed in other sections or steps.



UNCF | By the Numbers



RETURNED
\$75,947,293
IN UNCLAIMED FUNDS

PAID
28,117
CLAIMS



12,664
ORGANIZATIONS SUBMITTED
REPORTS OF
UNCLAIMED FUNDS

SAFEGUARDING
\$3,415,357,863
IN UNCLAIMED FUNDS



"I can't say enough good things about the staff who handled my claim at Ohio Unclaimed Property. They were kind, friendly, and reassuring. Mailing original documents was stressful during the pandemic, but they kept me calm and let me know when the envelope arrived safely in their office. The claim process went very smoothly, and also more quickly than I'd expected. I felt the staff had my back, and I'm very grateful."

Claimant
Unclaimed Funds

State-Chartered Banks (As of 3/31/21)

City	Company Name	Total Assets
Cincinnati	First Financial Bank	\$16,098,840,000
Youngstown	Premier Bank	\$7,473,758,000
Marietta	Peoples Bank	\$5,133,529,000
Cincinnati	Union Savings Bank	\$3,586,294,000
Sandusky	Civista Bank	\$3,053,655,000
Archbold	The Farmers & Merchants State Bank	\$1,969,334,000
Whitehall	Heartland Bank	\$1,568,347,000
Middlefield	The Middlefield Banking Company	\$1,388,199,000
Defiance	The State Bank and Trust Company	\$1,319,178,000
Gallipolis	The Ohio Valley Bank Company	\$1,209,887,000
Attica	Sutton Bank	\$1,182,291,000
West Chester	Guardian Savings Bank	\$1,148,053,000
Millersburg	The Commercial and Savings Bank of Millersburg, Ohio	\$1,109,990,000
Fremont	The Croghan Colonial Bank	\$1,090,158,000
Richwood	The Richwood Banking Company, Inc.	\$1,053,149,000
Columbus Grove	The Union Bank Company	\$1,026,980,000
Cincinnati	The North Side Bank and Trust Company	\$985,349,000
Cortland	The Cortland Savings and Banking Company	\$788,399,000
Winchester	First State Bank	\$786,780,000
Old Fort	The Old Fort Banking Company	\$761,283,000
Martins Ferry	Unified Bank	\$735,911,000
Mansfield	Mechanics Bank	\$726,236,000
Killbuck	The Killbuck Savings Bank Company	\$709,539,000
Minster	Minster Bank	\$680,317,000
Coldwater	The Peoples Bank Co.	\$652,781,000

State-Chartered Banks (As of 3/31/21)

City	Company Name	Total Assets
Wooster	Wayne Savings Community Bank	\$614,250,000
Zanesville	The Community Bank	\$562,875,000
Andover	The Andover Bank	\$560,786,000
Genoa	The Genoa Banking Company	\$503,985,000
Ravenna	Portage Community Bank	\$468,471,000
Circleville	The Savings Bank	\$411,724,000
Bellaire	Belmont Savings Bank	\$408,704,000
Urbana	Perpetual Federal Savings Bank	\$390,599,000
Pomeroy	The Farmers Bank and Savings Company	\$389,065,000
Saint Henry	The St. Henry Bank	\$368,129,000
Osgood	Osgood State Bank	\$344,338,000
Athens	The Hocking Valley Bank	\$336,299,000
Napoleon	The Henry County Bank	\$333,031,000
Spencer	The Farmers Savings Bank	\$314,101,000
Zanesville	North Valley Bank	\$313,308,000
Marion	The Fahey Banking Company	\$290,569,000
Beverly	The Citizens Bank Company	\$286,606,000
Cincinnati	CBank	\$284,793,000
Milford	CenterBank	\$278,367,000
Harrison	The Harrison Building and Loan Association	\$266,375,000
Miamisburg	Farmers & Merchants Bank	\$255,442,000
Powell	Buckeye State Bank	\$254,127,000
Bexley	Ohio State Bank **	\$253,336,000
Somerville	Somerville Bank	\$251,616,000
Coshocton	The Home Loan Savings Bank	\$251,219,000

State-Chartered Banks (As of 3/31/21)

City	Company Name	Total Assets
Kent	Hometown Bank	\$246,614,000
Tiffin	First Bank of Ohio	\$237,578,000
Milford	RiverHills Bank	\$235,197,000
Lorain	Buckeye Community Bank	\$224,665,000
New Madison	The Farmers State Bank	\$222,365,000
Fort Jennings	The Fort Jennings State Bank	\$219,586,000
Independence	Independence Bank	\$192,564,000
Apple Creek	The Apple Creek Banking Company	\$185,452,000
New Lexington	Peoples State Bank	\$179,102,000
Wilmington	The Wilmington Savings Bank	\$171,293,000
West Salem	Farmers State Bank	\$168,996,000
Cincinnati	Eagle.Bank	\$164,855,000
Bucyrus	The Peoples Savings and Loan Company	\$155,676,000
Liberty Township	Valley Central Bank	\$154,132,000
Hicksville	The Hicksville Bank	\$149,443,000
Celina	Mercer Savings Bank	\$149,416,000
Kenton	The Home Savings and Loan Company of Kenton	\$148,433,000
Miamitown	Miami Savings Bank	\$148,351,000
Strasburg	SSB Community Bank	\$144,726,000
Marietta	Settlers Bank	\$143,076,000
Antwerp	The Antwerp Exchange Bank Company	\$142,191,000
Urbana	The Peoples Savings Bank	\$137,910,000
Caldwell	The Farmers and Merchants Bank	\$118,471,000
Lancaster	Standing Stone Bank	\$111,346,000
Cincinnati	The Cincinnati Savings and Loan Company	\$110,385,000

State-Chartered Banks (As of 3/31/21)

City	Company Name	Total Assets
West Alexandria	The Twin Valley Bank	\$104,170,000
Magnolia	The Bank of Magnolia Company	\$99,415,000
Hamler	The Hamler State Bank	\$98,239,000
Metamora	The Metamora State Bank	\$97,323,000
Wyoming	Spring Valley Bank	\$93,795,000
Baltic	The Baltic State Bank	\$93,539,000
Somerset	Commodore Bank	\$90,845,000
Ottoville	The Ottoville Bank Company	\$88,554,000
Bethel	Community Savings Bank	\$85,859,000
Conneaut	The Conneaut Savings Bank	\$85,160,000
Sherwood	The Sherwood State Bank	\$83,329,000
Deshler	The Corn City State Bank	\$79,687,000
Woodsfield	Woodsfield Savings Bank	\$76,168,000
Columbus	First City Bank	\$74,582,000
Galion	The Galion Building and Loan Bank	\$71,802,000
Mason	Peoples First Savings Bank	\$67,798,000
West Liberty	The Peoples Savings and Loan Company	\$67,717,000
New Matamoras	The Peoples Savings Bank	\$64,629,000
Versailles	The Versailles Savings and Loan Company	\$64,327,000
Gambier	The Peoples Bank	\$63,959,000
West Mansfield	The Union Banking Company	\$62,525,000
Ironton	Liberty Bank	\$58,495,000
Republic	The Republic Banking Company	\$57,337,000
Waterford	The Waterford Commercial and Savings Bank	\$57,105,000
Marblehead	The Marblehead Bank	\$55,414,000

State-Chartered Banks (As of 3/31/21)

City	Company Name	Total Assets
Bainbridge	Rockhold Bank	\$49,358,000
Brookville	Brookville Building and Savings Association	\$47,326,000
Cleveland	The Pioneer Savings Bank	\$41,260,000
Pataskala	The Pataskala Banking Company	\$40,718,000
Wapakoneta	Home Savings Bank of Wapakoneta	\$38,381,000
Nelsonville	Nelsonville Home & Savings	\$34,852,000
Dublin	Riverside Bank of Dublin **	\$28,877,000
Cincinnati	New Foundation Savings Bank	\$28,477,000
Mount Victory	Mt. Victory State Bank	\$23,748,000
Cadiz	The Equitable Savings and Loan Company	\$12,139,000
	TOTAL STATE-CHARTERED ASSETS	\$71,779,084,000

** = denovo institution

State-Chartered Credit Unions (As of 3/31/21)

Institution	Total Assets
Wright Patterson	\$6,249,879,363
General Electric	\$4,041,501,423
Kemba Financial	\$1,852,454,673
Superior (Lima)	\$1,365,845,996
Seven Seventeen	\$1,332,609,065
Kemba	\$1,275,252,485
Telhio	\$1,262,374,250
Directions	\$1,133,098,536
Day Air	\$560,981,648
Pathways	\$538,765,855
Homeland	\$536,856,637
Atomic	\$492,572,650
Universal 1	\$472,408,916
Ohio University	\$462,452,462
Sharefax	\$444,215,774
River Valley	\$393,904,496
Ih	\$330,428,161
Firefighters Community	\$307,557,488
Genfed Financial	\$298,055,931
Cardinal Community	\$272,210,058
Midusa	\$230,705,153
Ces	\$195,307,349
Aurgroup	\$195,125,898
Cu Of Ohio	\$192,281,591
Trupartner	\$191,616,554

State-Chartered Credit Unions (As of 3/31/21)

Institution	Total Assets
Pse	\$189,514,863
Impact	\$184,343,425
Achieve	\$184,233,847
Towpath	\$173,221,732
Associated School Employees	\$169,235,971
Code	\$157,719,912
Ohio Educational	\$148,472,498
Education First	\$140,181,282
Greater Cinci	\$130,687,362
Abbey	\$121,875,997
Bridge	\$112,104,713
Community One	\$110,046,729
Friends & Family	\$108,246,308
Day Met	\$105,820,771
Buckeye State	\$100,316,960
Community First	\$96,004,506
Golden Circle	\$94,585,689
Christian Family	\$91,951,462
Community Star	\$91,353,377
Pillar	\$87,845,635
Bay Area	\$78,541,847
Eaton Family	\$75,815,375
Taleris	\$73,546,381
Champion	\$72,628,490
Kh Network	\$70,194,734

State-Chartered Credit Unions (As of 3/31/21)

Institution	Total Assets
Postal Family	\$65,993,323
Millstream	\$59,685,027
Geauga	\$59,366,932
Ohio'S First Class	\$56,320,570
Educational Community Alliance	\$56,135,594
Freedom First	\$54,479,622
Falls Catholic	\$52,959,214
Firstenergy Family	\$46,182,444
New Horizons	\$43,045,922
Cleveland Police	\$42,605,826
Advantage	\$41,686,776
Emerald	\$41,321,368
Painesville	\$39,322,283
Southeastern	\$38,546,562
Akron Fire Police	\$35,996,545
Htm	\$35,570,057
Wiremens	\$34,665,892
Latvian Cleveland	\$34,142,704
Cinci Employees	\$30,405,717
Members Choice	\$29,221,105
Superior Savings	\$28,686,834
Maumee Valley	\$23,763,578
Faith Community United	\$20,199,837
Bse	\$18,807,473
Genesis	\$18,223,039

State-Chartered Credit Unions (As of 3/31/21)

Institution	Total Assets
Kyger Creek	\$17,920,098
Ohio Teamsters	\$16,954,588
Northcoast Cui	\$14,887,937
L.E.O.	\$14,721,893
Wes	\$14,672,386
Scott Associates	\$13,782,767
The Way	\$13,460,536
Community United	\$12,989,471
Catholic Cu	\$12,446,771
Grohio	\$11,698,814
Atrium	\$11,232,114
Whitewater	\$10,729,712
Midd Schools	\$9,801,191
Tappan	\$9,703,193
Columbiana County School Employees	\$9,399,288
Greater Cleveland Community (Civil Service)	\$8,899,719
Youngstown City Schools	\$8,183,253
Cleveland Heights Teachers	\$7,681,217
Deca	\$6,991,745
St. James	\$5,969,903
Goodyear Employees	\$5,564,215
Ups	\$4,013,006
Orange School Employees	\$3,890,806
Antioch	\$3,195,919
Nueva Esperanza	\$2,655,577

State-Chartered Credit Unions (As of 3/31/21)

Institution	Total Assets
Girard	\$1,854,511
Scfe	\$1,289,871
540 I.B.E.W.	\$1,113,472
Trumbull County Postal Employees	\$1,001,829
Producers	\$812,410
Wright Dunbar	\$583,195
Heekin Can	\$577,680
St. Paul Ame	\$404,457
TOTAL ASSETS	\$28,863,370,066