WE’RE OPEN for BUSINESS
our mission

The Maryland Department of Labor, Licensing and Regulation (DLLR) is committed to safeguarding and protecting Marylanders. We’re proud to support the economic stability of the state by providing businesses, the workforce and the consuming public with high-quality customer-focus regulatory, employment and training services. For updates and information, please check out our website (www.dllr.maryland.gov) and follow DLLR on Twitter (@MD_DLLR) and Facebook (www.facebook.com/DLLR.Maryland).

Larry Hogan
Governor

Boyd K. Rutherford
Lt. Governor

Kelly M. Schulz
Secretary
OFFICE OF THE COMMISSIONER OF
FINANCIAL REGULATION

500 N. Calvert Street, Suite 402
Baltimore, MD 21202
410.230.6100
Toll Free: 888.784.0136
Fax: 410.333.0475
www.dllr.maryland.gov/finance

The Office of the Commissioner of Financial Regulation (OCFR) is the primary regulator for financial institutions chartered in Maryland. These include State chartered banks, credit unions, and trust companies; and State-licensed financial entities including:

• consumer finance companies
• mortgage lenders mortgage brokers
• mortgage loan originators
• credit reporting agencies
• consumer debt collection agencies
• debt management companies
• check cashers
• credit services businesses

The OCFR plays a key role in Maryland’s continued response to foreclosure concerns through outreach, including targeted mailings to homeowners facing foreclosure. The OCFR also maintains the Maryland Foreclosed Property Registry.

Depository Supervision Unit
410.230.6022 (Maryland State-Chartered Banks)
410.230.6214 (Maryland State-Chartered Credit Unions)
The Depository Supervision Unit is responsible for examining and supervising banks, credit unions and trust companies the OCFR charters to ensure their safe and sound operation and compliance with State and Federal laws and regulations.

Depository Corporate Applications Unit
410.230.6103
The Depository Corporate Applications Unit is responsible for the review and processing of all applications filed by banks, credit unions, and trust companies required under Titles 1 through 6 of Maryland’s Financial Institutions Code.
Non-Depository Supervision/Compliance Unit
410.230.6074 (Mortgage Lending Supervision)
410.230.6095 (Mortgage Servicing Supervision)
410-230.6091 (Non-Depository Supervision)
The Non-Depository Compliance Unit is responsible for monitoring the business activities of financial service business licensees, ensuring their compliance with State and Federal laws and regulations.

Consumer Services Unit
410.230.6077
Fax: 410-333-3866
The primary function of the Consumer Services Unit is to investigate consumer inquiries and complaints involving entities under the OCFR’s jurisdiction. Maryland residents may file a complaint simply by writing a letter detailing the nature of their concern or completing a complaint form found on our website www.dllr.state.md.us/finance/consumers/comphow.shtml.

Non-Depository Licensing Unit
410.230.6155 (General Licensing calls taken Mon. to Thurs. 8:30am to 4:30pm)
The Non-Depository Licensing Unit of the OCFR is responsible for the licensing of financial service businesses requiring a license under Maryland law.

State Collection Agency Licensing Board
410.230.6017
The State Collection Agency Licensing Board has statutory responsibility for the licensing of collection agencies operating in Maryland.
The Governor’s Workforce Investment Board (GWIB) is the Governor’s chief policy-making body for workforce development. The GWIB is a business-led board of members, a majority of whom represents the business community, as mandated by the Workforce Investment Act of 1998 (WIA). Other members include the Governor and Lieutenant Governor, cabinet secretaries, college presidents, the State Superintendent of Schools, elected officials, labor, and representatives of non-profit organizations.

The GWIB is responsible for developing policies and strategies to form a coordinated workforce system from a variety of education, employment and training programs. It brings together and focuses various workforce development partners and stakeholders on two key outcomes: a properly prepared workforce that meets the current and future demands of Maryland employers and opportunities for all Marylanders to succeed in the 21st century workforce.
The Division of Labor and Industry protects and promotes the health, safety and employment rights of Maryland employers, employees and citizens.

Apprenticeship and Training
410.767.2233
Promotes industry sponsorship of occupational training for skilled trades and crafts and ensures educational standards are achieved.

Employment Standards
410.767.2357
Oversees the enforcement and administration of the Wage and Hour Law and the Wage, Payment and Collection Law and other employment laws.

Living Wage
410-767-2365
Ensures the proper wage rate is paid to workers on state service contracts and increases/decreases wages based upon the consumer price index.

Maryland Occupational Safety and Health (MOSH)
410.527.4499
Helps and ensures employees are providing a safe and healthful workplace. By inspecting workplaces, MOSH offers employers free consultation surveys and educational programs.

Prevailing Wage
410.767.2365
Determines the prevailing hourly wage for workers on state-funded construction contracts and ensures that proper benefits are being paid.

Safety Inspection
410.767.2990
Oversees programs for amusement ride, railroad, elevator, boiler and pressure vessel safety.

Worker Classification Protection Unit:
410-767-3036
Ensures compliance with the Workplace Fraud Act which protects businesses and workers in the landscaping and construction industry.
DIVISION OF OCCUPATIONAL AND PROFESSIONAL LICENSING

888.218.5925
www.dllr.maryland.gov/license

Working in concert with 22 licensing boards, commissions and programs appointed by the Governor, the Division of Occupational and Professional Licensing is responsible for licensing and regulating the activities of over 225,000 individuals, corporations and partnerships. More than two dozen occupations and professions are covered, ranging from the 70 bay pilots who navigate large commercial vessels on the Chesapeake Bay, to the approximately 40,000 real estate professionals who handle real estate transactions in the State of Maryland. The Division’s mission is to protect the public by ensuring that our licensees have met a standard of competence in their chosen profession and by responding to consumer complaints against incompetent or unscrupulous practitioners.

State Board of Architects
410.230.6261

State Athletic Commission
410.230.6223

State Board of Barbers
410.230.6320

Office of Cemetery Oversight
410.230.6229

State Board of Cosmetologists
410.230.6320

State Board of Master Electricians
410.230.6231

Elevator Safety Review Board
410.230.6231

State Board of Stationary Engineers
410.230.6231

State Board for Professional Engineers
410.230.6260

State Board of Foresters
410.230.6271

State Board of Heating, Ventilation, Air-Conditioning and Refrigeration Contractors
410.230.6231
Maryland Home Improvement Commission 410.230.6309

State Board of Individual Tax Preparers 410.230.6257

State Board of Certified Interior Designers 410.230.6259

State Board of Examiners of Landscape Architects 410.230.6256

State Board for Professional Land Surveyors 410.230.6256

State Board of Pilots (Bay) 410.230.6262

State Board of Plumbing 410.230.6270

State Board of Public Accountancy 410.230.6258

Maryland Real Estate Commission 410.230.6200

State Commission of Real Estate Appraisers and Home Inspectors 410.230.6165

Licensure of Secondhand Precious Metal Object Dealers and Pawnbrokers 410.230.6271

Licensure of Sports Agents 410.230.6271

Licensing of Locksmith Businesses 410.230.6264
The Maryland Racing Commission oversees and regulates the harness and thoroughbred horse racing industries in Maryland. This includes Maryland’s off-track betting sites in Frederick, Cecil, and Talbot counties. Maryland is also the proud host of the Preakness, the second jewel of thoroughbred racing’s Triple Crown.

The Maryland Racing Commission requires individuals who actively participate in the racing industry to be licensed. The Commission ensures proper distribution of wagering dollars and regularly reviews the financial statements of the racing associations. These are the measures that protect and perpetuate first-class horse racing in Maryland.
The Division of Unemployment Insurance (DUI) oversees the state’s Unemployment Insurance Trust Fund and provides benefits to individuals who become unemployed through no fault of their own (as determined under state law) and who are ready, willing, able and actively seeking work. Funding for UI benefits comes from quarterly contributions paid by employers. No deductions are ever made from an employee’s paycheck to pay for unemployment insurance benefits in Maryland.

All claims for unemployment insurance benefits may be filed online www.dllr.state.md.us/employment/unemployment.shtml or by telephone through a Maryland UI Claim Center. DUI operates five UI claim centers statewide. Days and hours of operation are Monday through Friday, 8:00a.m. to 4:00 p.m. EST, excluding state holidays. Claim Centers take UI claims by telephone only; not in-person.

DUI also operates an automated Claimant Information Service voice-response telephone system available 24 hours a day, 7 days a week. Callers can select different options by phone, such as, filing weekly claim certifications to request payment (can also be done online), obtaining payment (can also be done online), or overpayment information, including penalties, appeals and UI tax-related information. For further UI assistance or help with special problems, service representatives are available on the Claimant Information Service line Monday through Friday, 8:00a.m. to 4:00p.m. EST, excluding state holidays.

Claimant Information Services
(Baltimore Area and Out-of-State)
410-949-0022
(Outside Baltimore Area but within Maryland)
1-800-827-4839
(Maryland Relay for Hearing Impaired)
711
### DIVISION OF UNEMPLOYMENT INSURANCE

<table>
<thead>
<tr>
<th>UI Claim Centers</th>
<th>Phone Number To File Claim</th>
<th>Areas Served</th>
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<tr>
<td>Baltimore Metro South</td>
<td>410-368-5300</td>
<td>Baltimore City</td>
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<td>1-877-293-4125</td>
<td>Anne Arundel County</td>
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<td>(Toll Free in MD only)</td>
<td>Howard County</td>
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<td>College Park</td>
<td>301-313-8000</td>
<td>Calvert County</td>
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<td></td>
<td>1-877-293-4125</td>
<td>Charles County</td>
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<td>Montgomery County</td>
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<td>St. Mary’s County</td>
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<td>Cumberland</td>
<td>301-723-2000</td>
<td>Allegany County</td>
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<td>1-877-293-4125</td>
<td>Frederick County</td>
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<td>Washington County</td>
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<td>Salisbury</td>
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<td>1-877-293-4125</td>
<td>Dorchester County</td>
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<td>Worcester County</td>
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<td>Towson</td>
<td>410-853-1600</td>
<td>Baltimore County</td>
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<td></td>
<td>1-877-293-4125</td>
<td>Carroll County</td>
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<tr>
<td></td>
<td>(Toll Free in MD only)</td>
<td>Cecil County</td>
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<td>Harford County</td>
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**Employer Information Services**  
410-949-0033 *(Baltimore Area and Out-of-State)*  
1-800-492-5524 *(Maryland and Out-of-State)*

For more information on unemployment services, contact the Maryland Division of Unemployment Insurance online at [www.dllr.state.md.us/employment/contributions.shtml](http://www.dllr.state.md.us/employment/contributions.shtml).
DIVISION OF WORKFORCE DEVELOPMENT AND ADULT LEARNING

www.dllr.maryland.gov/employment

The Division of Workforce Development and Adult Learning oversees the State’s workforce programs. Working in partnership with Local Workforce Investment Areas, services include matching job seekers with employers, providing training opportunities and reporting on the needs and demands of the labor market.

Employment Services and Training
410.767.2173

Operates as a jobs broker between employers needing workers and job seekers searching for employment, and administers grants for training programs designed to ensure the productivity and competitiveness of Maryland’s current and future workforce.

Maryland Workforce Exchange
410.767.2100
mwejobs.maryland.gov

Delivers career services to job seekers and businesses via the Internet.

Workforce Information and Performance
410.767.2250

Collects and interprets data on Maryland’s workforce to support departmental programs.

Workforce Innovation and Opportunity Act (WIOA)
410.767.2173

Helps job seekers access employment, education, training, and support services to succeed in the labor market and to match employers with the skilled workers they need to compete in the global economy.
OTHER HELPFUL CONTACTS

Business License Information System (BLIS)
choosemaryland.org

Department of Assessment & Taxation
dat.state.md.us

Governors Office of Community Initiatives
goci.maryland.gov

Maryland Attorney General
oag.state.md.us

Maryland Made Easy
easy.maryland.gov