

# WE'RE **OPEN** *for* Business



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# our

The Maryland Department of Labor, 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-focused regulatory, employment and training services. For updates and information, please check out our website ([labor.maryland.gov](http://labor.maryland.gov)) and follow MD Labor on Twitter (@MD\_Labor) and Facebook ([www.facebook.com/MarylandLabor](http://www.facebook.com/MarylandLabor)).

# mission

Larry Hogan  
*Governor*

Boyd K. Rutherford  
*Lt. Governor*

Tiffany P. Robinson  
*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

[DLFRFinReg-DLLR@maryland.gov](mailto:DLFRFinReg-DLLR@maryland.gov)

[www.labor.maryland.gov/finance](http://www.labor.maryland.gov/finance)

The Office of the Commissioner of Financial Regulation (OCFR) is responsible for chartering and supervising Maryland state-chartered banks, credit unions, and trust companies; licensing and supervising state-licensed financial institutions including mortgage lenders, mortgage brokers, mortgage servicers, mortgage loan originators, affiliated insurance producer-originators, check cashers, money transmitters, consumer debt collection agencies, consumer lenders, installment lenders, sales finance businesses, credit services businesses, and debt management companies; and registering and supervising credit reporting agencies and debt settlement companies, to ensure compliance with the laws and regulations of Maryland.

OCFR assists consumers by investigating complaints of questionable business practices involving state-chartered, licensed, and registered financial institutions under its supervision and authority. The office also conducts outreach focused on foreclosure and mortgage delinquencies in the state. Additionally, the office helps connect Maryland consumers to effective financial education available throughout the state and nation.

## Depository Supervision Unit

410-230-6022

The Depository Supervision Unit examines and supervises banks, credit unions, and trust companies chartered by the OCFR 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 reviews and processes all applications filed by banks, credit unions, and trust companies required under Titles 1 through 6 of Maryland's Financial Institutions Code.

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# OFFICE OF THE COMMISSIONER OF FINANCIAL REGULATION (continued)

## 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 monitors the business activities of financial service business licensees, ensuring their compliance with state and federal laws and regulations.

## Consumer Services Unit

410-230-6097

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 at <http://www.labor.maryland.gov/finance/consumers/>

## Student Loan Ombudsman

410-230-6077 (*Inquiry calls taken Mon.-Thurs. 8:30am to 4:30pm*)

Toll Free: 888-784-0136

[studentloan.ombudsman@maryland.gov](mailto:studentloan.ombudsman@maryland.gov)

The Student Loan Ombudsman serves as a liaison between student loan borrowers and federal or private student loan servicers. The Ombudsman receives and reviews complaints about student loan servicer issues from student loan borrowers and attempts to resolve the complaints. Student loan servicer issues can include the following: failure to communicate with a borrower, errors in crediting principal and interest payments, misapplied payments, inaccurate interest rate calculations, billing errors related to servicer changes, loan consolidations, and/or inappropriate collection activity or tactics.

<http://www.labor.maryland.gov/finance/consumers/frslombud.shtml>

## Non-Depository Licensing Unit

410-230-6155 (*Inquiry calls taken Mon.-Thurs. 8:30am to 4:30pm*)

The Non-Depository Licensing Unit 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 DEVELOPMENT BOARD

Phone: 410-767-2408

Toll Free: 866-408-5487 | Fax: 410-383-6732

[DLGWDB-DLLR@maryland.gov](mailto:DLGWDB-DLLR@maryland.gov)

[www.gwdb.maryland.gov](http://www.gwdb.maryland.gov)

The Governor's Workforce Development Board is a business-led board of 53 members, a majority of whom represent the business community, as mandated by the Workforce Innovation and Opportunity Act (WIOA). Other members include the governor, cabinet secretaries, college presidents, the state superintendent of schools, elected officials, labor and representatives of nonprofit organizations.

The GWDB develops 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 providing opportunities for all Marylanders to succeed in the 21st century workforce.



# DIVISION OF LABOR AND INDUSTRY

[www.labor.maryland.gov/labor](http://www.labor.maryland.gov/labor)

The Division of Labor and Industry protects and promotes the health, safety and employment rights of Maryland employers, employees and citizens. To find out about our outreach initiatives, please call 410-767-2182 or email us at [dldlaborindustry-dllr@maryland.gov](mailto:dldlaborindustry-dllr@maryland.gov).

## Building Codes Administration

**410-767-2185**

Adopts standard building codes for the state of Maryland, trains local code enforcement authorities on the codes, and ensures that factory-built buildings are constructed to Maryland codes.

## Employment Standards and Employment of Minors

**410-767-2357**

Enforces and administers the Wage and Hour Law; Wage, Payment, and Collection Law; Maryland Healthy Working Families Act; Employment of Minors; and other employment laws.

## Living Wage

**410-767-2365**

Enforces the payment of wage rates for persons working on certain state service contracts.

## Maryland Occupational Safety and Health (MOSH)

**410-527-4499**

Provides consultation services, outreach and educational programs, conducts safety inspections and enforces occupational safety and health laws.

## Prevailing Wage

**410-767-2365**

Enforces the payment of wage rates for persons working on certain state funded construction projects.

## Safety Inspection

**410-767-2990**

Inspects amusement rides, boilers and pressure vessels, elevators and escalators, and railroads.

## Worker Classification Protection

**410-767-3036**

Enforces worker classification law in the construction and landscaping industries.

# DIVISION OF OCCUPATIONAL AND PROFESSIONAL LICENSING

410-230-6231

[dlopl-dllr@maryland.gov](mailto:dlopl-dllr@maryland.gov) | [www.labor.maryland.gov/license](http://www.labor.maryland.gov/license)

Overseeing 21 licensing boards, commissions, and programs appointed by the governor, the Division of Occupational and Professional Licensing regulates the activities of more than 250,000 individuals and businesses across 25 professions.

The division helps foster economic growth by assisting our customers in a timely, professional manner while protecting the health, safety, and welfare of the public by assuring our licensees have met a standard of expertise.

Board of Architects  
410-230-6261

Board of Master Electricians  
410-230-6231

Athletic Commission  
410-230-6223

Elevator Safety Review  
Board  
410-230-6231

Board of Barbers  
410-230-6320

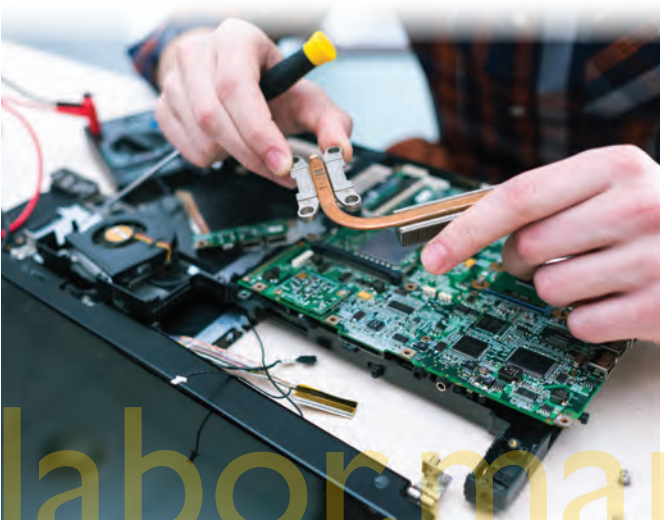
Board of Stationary  
Engineers  
410-230-6231

Office of Cemetery  
Oversight  
410-230-6229

Board for Professional  
Engineers  
410-230-6260

Board of Cosmetologists  
410-230-6320

Board of Foresters  
410-230-6257



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## DIVISION OF OCCUPATIONAL AND PROFESSIONAL LICENSING (continued)

Board of Heating,  
Ventilation, Air-  
Conditioning and  
Refrigeration Contractors  
410-230-6231

Home Improvement  
Commission  
410-230-6309

Board of Individual Tax  
Preparers  
410-230-6257

Board of Certified Interior  
Designers  
410-230-6256

Board of Examiners of  
Landscape Architects  
410-230-6256



Board for Professional Land  
Surveyors  
410-230-6256

Board of Pilots  
410-230-6262

Board of Plumbing  
410-230-6231

Board of Public  
Accountancy  
410-230-6258



Real Estate Commission  
410-230-6200

Commission of Real Estate  
Appraisers, Appraisal  
Management Companies,  
and Home Inspectors  
410-230-6363

Licensure of Secondhand  
Precious Metal Object  
Dealers and Pawnbrokers  
410-230-6257

Licensure of Athlete Agents  
410-230-6264

Licensure of Locksmith  
Businesses  
410-230-6196

Licensure of Oil and Gas  
Land Professionals  
410-230-6196



# MARYLAND RACING COMMISSION

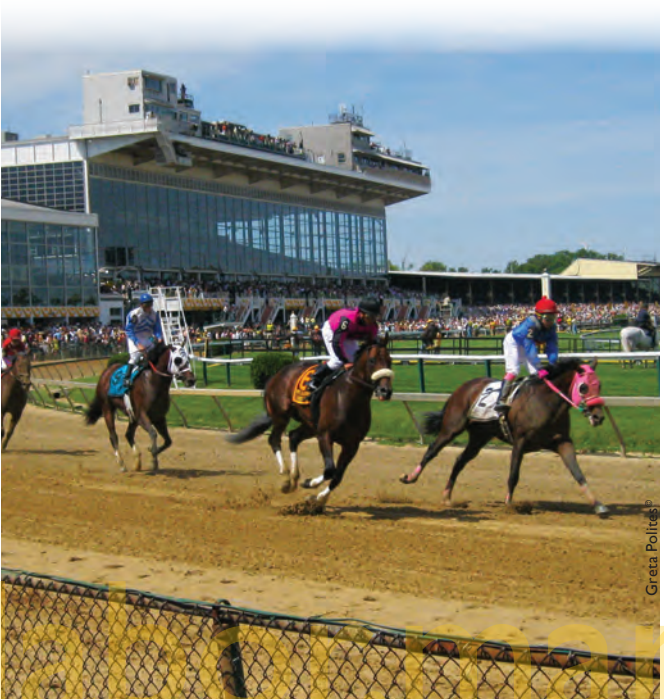
410-296-9682

[dloplmarylandracingcommission-dllr@maryland.gov](mailto:dloplmarylandracingcommission-dllr@maryland.gov)

[www.labor.maryland.gov/racing](http://www.labor.maryland.gov/racing)

The Maryland Racing Commission oversees and regulates both the harness and thoroughbred horse racing industry in Maryland. This includes Maryland's eight off-track betting sites. Maryland is also the proud host of the Preakness, the second jewel of thoroughbred racing's Triple Crown.

All of the participants, from the track itself to the jockeys to the concessionaires who provide the food and drink at the racetrack, are licensed by the Maryland Racing Commission. The commission ensures proper distribution of wagering dollars and regularly reviews the financial statements of the racing associations. The Maryland Racing Commission also tests for drugs in horses to maintain the integrity of the sport. All of these measures protect and perpetuate first class horse racing in Maryland.



Greta Politas

## DIVISION OF UNEMPLOYMENT INSURANCE

[www.labor.maryland.gov/employment/unemployment.shtml](http://www.labor.maryland.gov/employment/unemployment.shtml)

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 willing, able, available, 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.

DUI operates four UI claim centers statewide. Claim centers do not take UI claims in-person. All claims for unemployment insurance benefits may be filed at any time online at <http://www.labor.maryland.gov/employment/uibenefits.shtml>, or by telephone through a Maryland UI claim center, Monday through Friday, 8:00 a.m. to 2:00 p.m. EST, excluding state holidays.

DUI also operates an automated claimant information service. The interactive voice-response (IVR) telephone system is available 24 hours a day, 7 days a week. Callers can select different options by phone which include: filing for unemployment insurance benefits, filing weekly claim certifications to request payment (also online), obtaining payment (also online), overpayment, or appeals information. Callers may also request an address change, the 1099-G tax form, and other relevant claimant information.

For further UI assistance or help with special problems, customer service representatives are available by phone Monday through Friday, 8:00 a.m. to 2:00 p.m. EST, excluding state holidays.

### Claimant Information Services

[dluiinquirystaff-dllr@maryland.gov](mailto:dluiinquirystaff-dllr@maryland.gov)

410-949-0022 (Baltimore Area and Out-of-State)

800-827-4839 (Outside Baltimore Area, however within Maryland)

711 (Maryland Relay for Hearing Impaired)

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# DIVISION OF UNEMPLOYMENT INSURANCE (continued)

UI Claim Centers	Phone Number To File Claim	Areas Served
College Park	301-313-8000 877-293-4125 (Toll Free in MD only)	Calvert County Charles County Montgomery County Prince George's County St. Mary's County
Cumberland	301-723-2000 877-293-4125 (Toll Free in MD only)	Allegany County Frederick County Garrett County Washington County
Salisbury	410-334-6800 877-293-4125 (Toll Free in MD only)	Caroline County Dorchester County Kent County Queen Anne's County Somerset County Talbot County Wicomico County Worcester County
Towson	410-853-1600 877-293-4125 (Toll Free in MD only)	Baltimore County Carroll County Cecil County Harford County Baltimore City Anne Arundel County Howard County

## Employer Information Services

[dluiemployerassistance-dllr@maryland.gov](mailto:dluiemployerassistance-dllr@maryland.gov)

410-949-0033 (Baltimore Area and Out-of-State)

800-492-5524 (Maryland and Out-of-State)

For more information on unemployment services, please visit Maryland Division of Unemployment Insurance online at <http://www.labor.maryland.gov/employment/unemployment.shtml>.

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# DIVISION OF WORKFORCE DEVELOPMENT AND ADULT LEARNING

410-767-2999

[dldwdworkforcedevelopment-dllr@maryland.gov](mailto:dldwdworkforcedevelopment-dllr@maryland.gov)

[www.labor.maryland.gov/employment](http://www.labor.maryland.gov/employment)

Are you looking for a job or looking to hire a great employee?

Interested in training? Seeking labor market information?

The Division of Workforce Development and Adult Learning creatively and effectively coordinates job seeker services and training, business services, adult learning programs, and labor market information. Our goal is to ensure that businesses have skilled workers and job seekers have access to employment and training resources and services.

## EARN Maryland

410-767-2017

EARN Maryland is a state-funded, competitive workforce development grant program that is industry-led, regional in focus, and a proven strategy for helping businesses cultivate the skilled workforce they need to compete.

## New Americans

410-767-2268

The New Americans Initiative ensures immigrants and English language learners have access to employment preparation and adult education resources throughout Maryland.

## Office of Workforce Development (OWD)

410-767-2173

In partnership with local workforce development areas, the Office of Workforce Development oversees the state's workforce programs and initiatives:

Apprenticeship and Training

410-767-2246

Business Services

410-767-9664

Dislocated Workers

410-767-2995

Federal/State Tax Credits

410-767-2832

Individuals with Disabilities

410-767-2832

Re-entry

410-767-2995

Senior Community Services

Employment Program

410-767-2057

Veterans Services

410-767-2015

Youth Services

410-767-2832

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land.gov

## DIVISION OF WORKFORCE DEVELOPMENT AND ADULT LEARNING

(continued)

### Adult Education and Literacy Services (AELS)

410-767-0162

Adult Education and Literacy Services provides instruction in basic academic skills, workforce preparation, and English Language acquisition, along with high school diploma options for adult residents of Maryland.

### Correctional Education (CE)

410-767-0459

Correctional Education provides educational opportunities to more than 9,000 inmates a year, with services offered at each Division of Public Safety and Correctional Services (DPSCS) state institution, the Patuxent Institution, and all pre-release units. Correctional Education provides incarcerated individuals with high quality services that facilitate successful transition into Maryland's workforce and communities.

### Office of Workforce Information and Performance (OWIP)

410-767-2100

Reporting on the needs and demands of the labor market, OWIP collects and interprets data on Maryland's workforce to support departmental programs.

### Maryland Workforce Exchange and Virtual One Stop (MWE-VOS)

<https://mwejobs.maryland.gov>

410-767-2250

Available 24/7, the Maryland Workforce Exchange (MWE) is a powerful job seeker/workforce services system that can be accessed online, at an American Job Center, or on your mobile device by searching for "MWEJOBS" in the app store. The system provides job seekers, students, case managers, employers, training providers, workforce professionals, and others seeking benefits and services with FREE access to a complete set of employment tools all on one website.

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