



Nevada State Contractors Board
STRATEGIC PLAN
EXECUTIVE OFFICER REPORT
QUARTER FOUR REPORT
April - June 2019
FY 2018-19 ANNUAL REPORT
July 2018 - June 2019



Members of the Board

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Paul Rozario, *Director of Investigations*

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Jennifer Lewis, *Public Information Officer*

Mission Statement

The Nevada State Contractors Board is committed to promoting public confidence and trust in the competence and integrity of licensees and to protect the health, safety, and welfare of the public.

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Message from the Executive Officer

This past year brought many opportunities to highlight the Board's efforts to enhance public protection and improve efficiency. For roughly five months, the Board was actively engaged in legislative discussions, meeting with various state leaders to discuss the Board's operations and regulatory purpose, as well as attending committee hearings to provide testimony reflective of the Board's position on a variety of bills.

Although time consuming, I have always welcomed the legislative process and the ability to share the Board's message with state leaders, industry representatives, and other state officials. Over the past two years, views on regulation have been at the forefront of discussions at both the state and national levels, which afforded our Board new opportunities to proactively engage in the conversations.

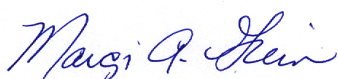
As we looked internally to identify solutions that would ease unnecessary or burdensome requirements in our licensing process, we also began thinking about the bigger picture of regulation and all that could be affected. Having received annual regulatory training from the Federation of Association of Regulatory Boards (FARB) for many years now, our Board extended an invitation to other regulatory boards throughout Nevada this year to join us, which many did and found great value in the information shared.

Opportunities like this are what help define us as a model regulatory agency. Our Board prides itself on setting the example, but also being humble enough to acknowledge when changes to our own operational practices are warranted. This year, we were focused on our legislative efforts to make significant and meaningful changes that would positively affect applicants, licensees, as well as the health, safety, and welfare of the public.

Our Licensing Department continues to make improvements to its forms, database, and procedures to provide the best experience possible for its customers. As we move into the next fiscal year, we will be working to automate various forms and applications to offer a more accessible and accommodating way of doing business. With the increased number of applications being received, such changes will help advance our efficiencies in time, resources, and the processing of documents.

Likewise, the Board is also experiencing an increase in the number of complaints, which is likely attributed to the higher volume of residential and commercial work throughout the state. Our efforts to aid in the resolution of consumer complaints is one of our greatest protections, and we appreciate those contractors who are responsive correcting identified issues in a timely and respectful manner.

Communicating the Board's services, the protections and value of hiring licensed contractors, as well as recourse options, such as the Residential Recovery Fund, to homeowners and seniors is paramount to our public protection mission. We take this responsibility seriously, and continue to identify innovative approaches to best inform all intended audiences of the role and assistance the Board can provide those in their time of need.

A handwritten signature in blue ink that reads "Margi A. Grein". The signature is written in a cursive, flowing style.

MARGI A. GREIN
Nevada State Contractors Board Executive Officer

Contents

Executive Officer - Quarter 4 Highlights	1
Executive Officer - FY 2018-19 Trends	2
Licensing & Cost Recovery - Data Dashboard	3
Licensing - Quarter Four Snapshot	4
Licensing Overview and Comparison	5
Licensing - Application Trends	6
Licensing - Issued & Active License Trends	7
Licensing - License Renewal Trends	8
Licensing - Endorsement and Exam Trends	9
Licensing Annual Highlights	10
Enforcement - Background Check Trends	11
Enforcement - Complaint Trends	12
Enforcement - Annual Recovery Fund Highlights	14
Enforcement - Quarter Four Highlights	15
Information Technology - Quarter 4 Highlights	16
Public Information - Quarter 4 Highlights	17
Looking Forward: Fiscal Year 2019-20	18

Executive Officer - Quarter 4 Highlights

Commission on Construction Education Sets Strategic Initiatives (Goal 5)

The Commission on Construction Education met during the quarter to update its Strategic Plan document and establish new goals focused on workforce development, youth education, and administrative efficiency. Some of the objectives include identifying opportunities to inform K-12 institutions about the availability of grant funding for construction education programs, encouraging applications that are focused on workforce retention and the use of new technologies and innovative tools, as well as promoting programs that reach a diverse workforce.

Executive Officer Engages in Project with Federation of Association of Regulatory Boards (Goals 1, 4, & 5)

Executive Officer Margi Grein was invited by FARB to serve as project manager for a strategic project aimed at developing a messaging strategy that would promote the role of regulation across all industry sectors. Over the course of four months, Grein worked with FARB governing members to develop a tagline and message that is anticipated to be disseminated to all FARB regulatory members for integration into their individual materials. Grein also developed and presented an interactive workshop presentation to FARB members at their annual Leadership Conference in July.

Board Collaborates with Other States (All Goals)

During the quarter, the Board held its annual joint meeting with the California Contractors State Licensing Board to discuss and share information on a variety of issues including unlicensed/fraudulent construction activities, solar construction, license application processes, disaster preparedness, and public outreach initiatives. The Board also participated in the National Association of State Contractor Licensing Agencies (NASCLA) 2019 National Coordinated Enforcement Effort to combat unlicensed contracting activities. Lastly, the Board hosted regulatory trainings by FARB for Nevada's occupational and professional licensing Boards to provide an in-depth discussion of the role and purpose of a regulatory board.

Board Achieves Goals During 2019 Legislative Session (All Goals)

The Board's efforts in the 2019 Legislative Session resulted in welcomed outcomes. Not only was the Board successful in having each of its four bills signed into law, it also worked diligently to remove itself from potentially harmful legislation. Executive Officer Grein and staff spent much of the legislative session meeting with legislators, industry representatives, and testifying in legislative committees in an effort to explain the Board's position and operations on various matters.

License by Endorsement, Audit Reports Guide Future Initiatives (Goals 1, 2, 4, & 5)

Executive Officer Grein remained an active participant in the National Occupational Licensing Policy Consortium meetings that took place during the quarter, which continued to focus on Nevada's efforts to enhance the state's workforce development initiatives, easing barriers to occupational licensing, and expanding license by endorsement opportunities, among other objectives. Grein also attended the Executive Branch Audit Committee meeting to provide testimony concerning the Committee's report concerning professional and occupational licensing boards and commissions. The report included key findings focused on state governance and further aligns with the intent of Senate Concurrent Resolution 6 from the 2019 Legislative Session that directs the Legislative Commission to conduct a study of all occupational and professional licensing Boards during the interim legislative period.

Outreach Efforts to Industry and Community Groups (All Goals)

Executive Officer Grein engaged in several opportunities during the quarter to provide members of the industry tips for staying in compliance as well as providing a legislative summary of changes implemented and other relevant activities of the Board. Staff furthered these efforts by conducting community presentations to seniors and homeowners, participating in the State's Fraud Prevention Fairs, attending home show events, hosting a Buddy Bench in Reno, attending various fire station events, and participating in media interviews on relevant topics.

Executive Officer - FY 2018-19 Trends

As a regulatory agency, it is the responsibility of the Board and Executive Officer to ensure the operations and services being provided are meeting the needs of its customers, while also adhering to the legislative intent and mission of the Board. Doing so requires constant awareness and adaptation to the issues and circumstances that shape or influence the way we conduct business. Our Board's annual strategic planning meeting provides a structured forum for these types of conversations and helps guide the development of our strategic goals for the coming year. As Executive Officer of the Board, however, I am constantly engaged in state and national discussions and trainings that allow me to forecast some of the upcoming issues or trends likely to impact the Board, public protection, or construction industry at large. Below are some of the trends the Contractors Board noticed during FY 2018-19, which are likely to continue into the next fiscal year.

MAKING OCCUPATIONAL LICENSING MORE ACCESSIBLE

Discussions concerning occupational licensing have taken on different forms across the country. While some states have placed significant focus on criminal history requirements, others are looking at specific professions, such as hair braiders, barbers, and florists, to question whether there is a need for regulation among these professions. Through the Occupational Licensing Policy Consortium, Nevada has redirected its focus from looking at specific trade professions, and instead, is looking more intently at the bigger picture of workforce development. Attracting and retaining Nevada's workforce across all sectors is paramount to the overall economic success of the State, and through these conversations, we are seeing trends that support changes to occupational licensing, expanding opportunities for license by endorsement reducing burdensome requirements, enhancing the state's apprenticeship programs and resources for businesses and the next generation workforce, etc. The Contractors Board is staying ahead of the trend by maintaining open communication and sharing information with neighboring states, proactively identifying solutions that would allow more candidates to apply for a contractor's license, and engaging in various regulatory trainings to learn and implement the latest practices being used.

ACCOUNTABILITY AND OVERSIGHT

For the past two years, occupational and professional licensing boards in Nevada have been participating in various audit requests from the executive and legislative branches of government, which aim to better understand the structures of each regulatory board to be able to suggest recommendations that could improve operational efficiency and oversight. Specifically, the Legislative Commission's Sunset Subcommittee Audit sought information on each boards' operating budget and financial statements; reports, audits, and efficiency studies conducted; reports filed with the Legislative and Executive Branches; organizational charts and strategic plans; authorized fees and funding structures; and information on the licensing fees in neighboring states. Additionally, two audits were conducted by the Executive Branch Audit Committee, which focused on each boards' governance structure and agreements entered into with other states; disciplinary processes and use of hearing officers or Administrative Law Judges; licensing standards and exam information; board member training; background checks; authorized regulatory actions; assessment and disposition of fines, fees, and costs; complaint data; record retention; and public information requests. The 2019 Legislative Session continued these efforts with the passing of SCR 6, which directs the Legislative Commission to conduct an interim study on related and expanded areas of concern among professional and occupational boards, and present its findings for consideration at the 2021 Legislative Session.

ECONOMIC IMPROVEMENTS, INDUSTRY DEMANDS, BOARD OPERATIONS

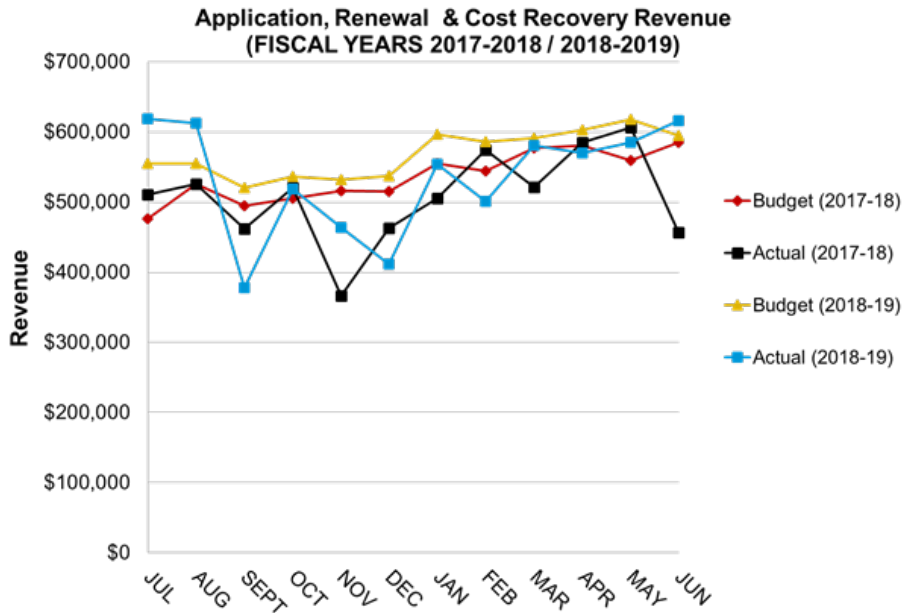
A welcomed trend for the State of Nevada is the return of a positive and growing economy. With this growth, Nevada's licensed contractors are faced with more opportunities than their workforce can handle. Additionally, large projects in the industrial sector, sporting franchises, and various commercial projects for hotel chains and businesses are encouraging contractors from out-of-state to become licensed in Nevada. The Contractors Board is noticing an increase in the number of new license applications, as well as the number of change applications being received, which indicates many businesses preparing for growth. At the same time, the Board is also noticing an increase in complaints against licensed and unlicensed contractors and claims to the Residential Recovery Fund. These trends are cautionary indicators for the Board and require us to evaluate each of our operations to ensure adequate staffing is in place and the resources needed to fulfill the growing workload are available. Furthermore, the increased activity warrants accelerated outreach efforts to ensure consumers know the value of hiring licensed contractors as well as the resources available to them when issues arise.

Licensing & Cost Recovery - Data Dashboard

Budget (2017-18)	JULY-17	AUG-17	SEPT-17	OCT-17	NOV-17	DEC-17	JAN-18	FEB-18	MAR-18	APR-18	MAY-18	JUN-18	TOTALS
License Renewals	\$281,000	\$331,000	\$301,000	\$311,000	\$321,000	\$321,000	\$361,000	\$351,000	\$381,000	\$386,000	\$365,000	\$390,000	\$4,100,000
New License Fee	\$65,000	\$65,000	\$65,000	\$65,000	\$65,000	\$65,000	\$65,000	\$65,000	\$65,000	\$65,000	\$65,000	\$65,000	\$780,000
Application Fee	\$47,916	\$47,917	\$47,917	\$47,916	\$47,917	\$47,917	\$47,916	\$47,917	\$47,917	\$47,916	\$47,917	\$47,917	\$575,000
License Changes	\$39,583	\$39,583	\$39,584	\$39,583	\$39,583	\$39,584	\$39,583	\$39,583	\$39,584	\$39,583	\$39,583	\$39,583	\$475,000
Investigative Recov Costs	\$26,666	\$26,667	\$26,667	\$26,666	\$26,667	\$26,667	\$26,666	\$26,667	\$26,667	\$26,667	\$26,667	\$26,667	\$320,000
Renewal Late Fees	\$7,083	\$7,083	\$7,084	\$7,083	\$7,083	\$7,084	\$7,083	\$7,083	\$7,084	\$7,083	\$7,083	\$7,084	\$85,000
Renewal Inactive Fee	\$9,100	\$8,200	\$7,900	\$7,900	\$8,900	\$8,000	\$8,000	\$7,000	\$10,000	\$8,000	\$8,000	\$9,000	\$100,000
TOTALS	JUL	AUG	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	
	\$476,348	\$525,450	\$495,152	\$505,148	\$516,150	\$515,252	\$555,248	\$544,250	\$577,252	\$580,248	\$559,250	\$585,252	\$6,435,000
Actual (2017-18)	JULY-17	AUG-17	SEPT-17	OCT-17	NOV-17	DEC-17	JAN-18	FEB-18	MAR-18	APR-18	MAY-18	JUN-18	TOTALS
License Renewals	\$345,880	\$332,230	\$316,981	\$357,300	\$200,500	\$312,912	\$351,300	\$407,100	\$307,348	\$397,200	\$401,700	\$303,075	\$4,033,525
New License Fee	\$65,300	\$60,700	\$54,000	\$46,800	\$55,800	\$51,600	\$45,600	\$48,300	\$69,450	\$66,600	\$80,450	\$50,050	\$694,650
Application Fee	\$34,600	\$44,400	\$38,700	\$37,283	\$42,000	\$34,418	\$39,000	\$42,900	\$53,700	\$51,000	\$47,450	\$55,800	\$521,250
License Changes	\$33,900	\$36,800	\$38,375	\$33,300	\$31,800	\$27,675	\$33,200	\$43,590	\$36,735	\$35,525	\$39,000	\$37,025	\$426,925
Investigative Recov Costs	\$19,678	\$41,775	-\$86	\$34,506	\$25,012	\$17,853	\$22,616	\$20,635	\$39,797	\$20,079	\$20,830	\$193	\$262,888
Renewal Late Fees	\$8,700	\$5,775	\$4,725	\$7,500	\$6,750	\$8,063	\$7,500	\$6,975	\$6,863	\$7,875	\$8,850	\$6,003	\$85,578
Renewal Inactive Fee	\$3,000	\$3,750	\$9,675	\$3,900	\$4,200	\$10,275	\$6,000	\$5,100	\$6,975	\$6,600	\$8,400	\$4,125	\$72,000
TOTALS	JUL	AUG	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	
	\$511,058	\$525,430	\$462,370	\$520,589	\$366,062	\$462,794	\$505,216	\$574,600	\$520,867	\$584,879	\$606,680	\$456,271	\$6,096,815
Variance (2017-2018)	JULY-17	AUG-17	SEPT-17	OCT-17	NOV-17	DEC-17	JAN-18	FEB-18	MAR-18	APR-18	MAY-18	JUN-18	TOTALS
License Renewals	\$64,880	\$1,230	\$15,981	\$46,300	(\$120,500)	(\$8,089)	(\$9,700)	\$56,100	(\$73,653)	\$11,200	\$36,700	(\$86,925)	(\$66,475)
New License Fee	\$300	(\$4,300)	(\$11,000)	(\$18,200)	(\$9,200)	(\$13,400)	(\$19,400)	(\$16,700)	\$4,450	\$1,600	\$15,450	(\$14,950)	(\$85,350)
Application Fee	(\$13,316)	(\$3,517)	(\$9,217)	(\$10,634)	(\$5,917)	(\$13,499)	(\$8,916)	(\$5,017)	\$5,783	\$3,084	(\$467)	\$7,883	(\$53,750)
License Changes	(\$5,683)	(\$2,783)	(\$1,209)	(\$6,283)	(\$7,783)	(\$11,909)	(\$6,383)	\$4,007	(\$2,849)	(\$4,058)	(\$583)	(\$2,559)	(\$48,075)
Investigative Recov Costs	(\$6,988)	\$15,108	(\$26,753)	\$7,840	(\$1,655)	(\$8,814)	(\$4,050)	(\$6,032)	\$13,130	(\$6,587)	(\$5,837)	(\$26,474)	(\$57,112)
Renewal Late Fees	\$1,617	(\$1,308)	(\$2,359)	\$417	(\$333)	\$979	\$417	(\$108)	(\$222)	\$792	\$1,767	(\$1,082)	\$578
Renewal Inactive Fee	(\$6,100)	(\$4,450)	\$1,775	(\$4,000)	(\$4,700)	\$2,275	(\$2,000)	(\$1,900)	(\$3,025)	(\$1,400)	\$400	(\$4,875)	(\$28,000)
TOTALS	JUL	AUG	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	
	\$34,710	(\$20)	(\$32,782)	\$15,441	(\$150,088)	(\$52,458)	(\$50,032)	\$30,350	(\$56,385)	\$4,631	\$47,430	(\$128,981)	(\$338,185)
Budget (2018-19)	JULY-18	AUG-18	SEPT-18	OCT-18	NOV-18	DEC-18	JAN-19	FEB-19	MAR-19	APR-19	MAY-19	JUN-19	TOTALS
License Renewals	\$350,000	\$350,000	\$315,000	\$330,000	\$326,000	\$332,000	\$390,000	\$380,000	\$385,000	\$395,000	\$410,000	\$387,000	\$4,350,000
New License Fee	\$66,666	\$66,667	\$66,667	\$66,666	\$66,667	\$66,667	\$66,666	\$66,667	\$66,667	\$66,666	\$66,667	\$66,667	\$800,000
Application Fee	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$600,000
License Changes	\$41,666	\$41,667	\$41,667	\$41,666	\$41,667	\$41,667	\$41,666	\$41,667	\$41,667	\$41,666	\$41,667	\$41,667	\$500,000
Investigative Recov Costs	\$33,333	\$33,333	\$33,334	\$33,333	\$33,333	\$33,334	\$33,333	\$33,333	\$33,334	\$33,333	\$33,333	\$33,334	\$400,000
Renewal Late Fees	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$90,000
Renewal Inactive Fee	\$5,800	\$6,100	\$6,200	\$7,200	\$6,400	\$6,200	\$7,300	\$6,900	\$7,200	\$8,500	\$8,900	\$8,300	\$85,000
TOTALS	JUL	AUG	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	
	\$554,965	\$555,267	\$520,368	\$536,365	\$531,567	\$537,368	\$596,465	\$586,067	\$591,368	\$602,665	\$618,067	\$594,468	\$6,825,000
Actual (2018-19)	JULY-18	AUG-18	SEPT-18	OCT-18	NOV-18	DEC-18	JAN-19	FEB-19	MAR-19	APR-19	MAY-19	JUN-19	TOTALS
License Renewals	\$412,800	\$381,600	\$237,540	\$354,000	\$275,400	\$257,300	\$358,200	\$315,000	\$394,600	\$356,320	\$355,500	\$418,390	\$4,116,650
New License Fee	\$76,200	\$93,600	\$28,800	\$62,400	\$73,800	\$32,400	\$79,800	\$63,600	\$42,940	\$71,400	\$66,000	\$69,625	\$760,565
Application Fee	\$41,400	\$48,600	\$46,500	\$45,000	\$54,600	\$46,200	\$45,000	\$47,700	\$60,600	\$50,700	\$59,700	\$52,200	\$598,200
License Changes	\$42,425	\$40,350	\$35,475	\$33,575	\$34,150	\$35,075	\$37,225	\$37,475	\$52,300	\$48,600	\$47,025	\$41,025	\$484,700
Investigative Recov Costs	\$32,230	\$37,526	\$21,335	\$13,889	\$18,644	\$26,766	\$21,744	\$25,138	\$18,109	\$30,794	\$45,216	\$17,665	\$309,056
Renewal Late Fees	\$7,500	\$6,000	\$6,113	\$6,825	\$5,025	\$7,428	\$7,650	\$8,250	\$6,113	\$7,575	\$8,475	\$7,391	\$84,343
Renewal Inactive Fee	\$5,700	\$5,100	\$2,325	\$3,300	\$2,100	\$6,600	\$4,200	\$3,900	\$5,570	\$4,460	\$3,000	\$9,395	\$55,650
TOTALS	JUL	AUG	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	
	\$618,255	\$612,776	\$378,088	\$518,989	\$463,719	\$411,769	\$553,819	\$501,063	\$580,231	\$569,849	\$584,916	\$615,690	\$6,409,164
Variance (2018-19)	JULY-18	AUG-18	SEPT-18	OCT-18	NOV-18	DEC-18	JAN-19	FEB-19	MAR-19	APR-19	MAY-19	JUN-19	TOTALS
License Renewals	\$62,800	\$31,600	(\$77,460)	\$24,000	(\$50,600)	(\$74,700)	(\$31,800)	(\$65,000)	\$9,600	(\$38,680)	(\$54,500)	\$31,390	(\$233,350)
New License Fee	\$9,534	\$26,933	(\$37,867)	(\$4,266)	\$7,133	(\$34,267)	\$13,134	(\$3,067)	(\$23,727)	\$4,734	(\$667)	\$2,958	(\$39,435)
Application Fee	(\$8,600)	(\$1,400)	(\$3,500)	(\$5,000)	\$4,600	(\$3,800)	(\$5,000)	(\$2,300)	\$700	\$9,700	\$2,200	(\$1,800)	(\$1,800)
License Changes	\$759	(\$1,317)	(\$6,192)	(\$8,091)	(\$7,517)	(\$6,592)	(\$4,441)	(\$4,192)	\$10,633	\$6,934	\$5,358	(\$642)	(\$15,300)
Investigative Recov Costs	(\$1,103)	\$4,193	(\$11,999)	(\$19,444)	(\$14,689)	(\$6,568)	(\$11,589)	(\$8,195)	(\$15,225)	(\$2,539)	\$11,883	(\$15,669)	(\$90,944)
Renewal Late Fees	\$0	(\$1,500)	(\$1,388)	(\$675)	(\$2,475)	(\$73)	\$150	\$750	(\$1,388)	\$75	\$975	(\$110)	(\$5,657)
Renewal Inactive Fee	(\$100)	(\$1,000)	(\$3,875)	(\$3,900)	(\$4,300)	\$400	(\$3,100)	(\$3,000)	(\$1,630)	(\$4,040)	(\$5,900)	\$1,095	(\$29,350)
TOTALS	JUL	AUG	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	
	\$63,290	\$57,509	(\$142,280)	(\$17,376)	(\$67,848)	(\$125,599)	(\$42,646)	(\$85,004)	(\$11,137)	(\$32,816)	(\$33,151)	\$21,222	(\$415,836)



Licensing - Quarter 4 Snapshot



APRIL TO JUNE 2019				FISCAL YTD LICENSING FEE TOTALS (FY 2018-2019)			
Licenses (Beginning of Quarter)	16,566			LICENSING FEES	4TH QUARTER BUDGET	4TH QUARTER ACTUAL	VARIANCE
New Licenses Issued	343						
Licenses Cancelled / Surrendered / Revoked	(435)			License Renewals	1,192,000	1,130,210	(61,790)
Variance in Suspended/Reinstated Licenses	43			New License Fee	200,000	207,025	7,025
Licenses (End of Quarter)	16,517			Application Fee	150,000	162,600	12,600
# of Licenses on Apr 1, 2019	16,566			License Changes	125,000	136,650	11,650
# of Licenses on Jun 30, 2019	16,517			Invest Recov Costs	100,000	93,675	(6,325)
Net YTD (Fiscal Year)				Renewal Late Fees	22,500	23,441	941
Licenses Gained / Lost	(49)			Renewal Inactive Fee	25,700	16,855	(8,845)
Renewal Revenue Gained / Lost	(\$29,400)						
*Does not include suspended licenses							
90 Day Retention Rate				180 Day Retention Rate			
Projected Year-End Retention Rate	Apr 2019	16,566		Projected Year-End Retention Rate	Jan 2019	16,427	
	Cancellations	(435)	(2.63%)		Cancellations	(746)	(4.52%)
	New Licenses	343	2.08%		New Licenses	709	4.29%
	Susp/Reinstat	43	0.26%		Susp/Reinstat	127	0.77%
	Jun 2019	16,517			Jun 2019	16,517	
	Change	(49)		Change	90		
3 Month Rolling	% Change	-0.30%		6 Month Rolling	% Change	0.54%	

Licensing - Overview and Comparison

4TH QUARTER STATISTICS

FY 2018-19 STATISTICS

New License Apps: 548 (+1.7%)
 Issued Licenses: 343 (+6%)
 License Change Apps: 800 (+18%)
 Placed on Inactive Status: 38 (-42%)
 Voluntary Surrender: 83 (-8%)
 Active Lic. Renewals: 1,815 (+10%)
 Inactive Lic. Renewals: 46 (-23%)
 On-line Lic. Renewals: 989 (53% total licenses)
 Licenses Suspended (no bond): 135 (-27%)
 Licenses Canceled, Not Renewed: 314 (+78%)
 Single Project Increase Apps: 32 (-14%)
 8 App. Denial Hearings (+100%)
 242 Financial Reviews (+2%)
 • 158 Approved by Staff
 5 Financial Resp. Hearings (-29%)
 363 CMS Exams Administered by PSI (+1%)
 406 Trade Exams Administered by PSI (+0.5%)
 • 12 applicants applied for waiver of the trade exam based on passing the NASCLA exam
 Certificates of Eligibility for Bidders Preference:
 • 11 new/reinstated requests received
 • 91 certificates renewed
 102 People attended Business Assistance Program (-16%)
 10,542 Calls received
 • 156 Calls abandoned (1%)
 • Avg. abandoned time per call was 41 seconds

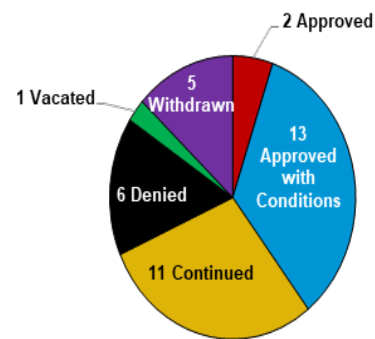
New License Apps: 2,020 (+12%)
 • 1,737 Approved, 61 Tabled or Denied
 Issued Licenses: 1,398 (+21%)
 License Change Apps: 2,845 (+5%)
 Active Licenses: 16,057 (+3%)
 Inactive Licenses: 460 (-26%)
 Placed on Inactive Status: 145 (-18%)
 Voluntary Surrender: 297 (-10%)
 Active License Renewals: 6,995 (+5%)
 Inactive License Renewals: 184 (-32%)
 On-line Renewals: 3,614 (52% total licenses)
 Licenses Suspended (no bond): 658 (-16%)
 Licenses Canceled, Not Renewed: 747 (-2%)
 Single Project Increase Apps: 105 (-7%)
 38 Application Denial Hearings (+27%)
 19 Financial Responsibility Hearings (-30%)
 794 Financial Reviews (+22%)
 • 733 Approved by Staff
 1,493 CMS Exams Administered by PSI (+32%)
 1,582 Trade Exams Administered by PSI (+25%)
 • 57 applicants applied for waiver of the trade exam based on passing the NASCLA exam
 Certificates of Eligibility for Bidders Preference:
 • 39 new/reinstated requests received
 • 359 certificates renewed
 359 People attended Business Assistance Program (-1%)
 78 Applicants & 265 Licensees disclosed veteran status on their new or renewal license applications
 39,114 Calls received
 • 580 Calls abandoned (1%)

Licensing - Application Trends

New Applications	FY 2018-19	FY 2017-18	% Change	4th Quarter (FY 2018-19)	4th Quarter (FY 2017-18)	% Change
Received	2020	1798	12%	548	539	1.70%
Approved	1737	1377	26%	442	444	-0.50%
Tabled	17	26	-34%	3	13	-76.90%
Denied	44	44	0%	13	13	0%
Total Pending	660	484	36%	660	484	36.40%

PRIMARY CLASSIFICATION	4th Quarter		Total	FY 2018-19		
	In State	Out of State		In State	Out of State	Total
A -General Engineering	22	42	64	88	135	223
AB - General Engineering & General Building	1	1	2	2	5	7
B - General Building	49	64	113	208	226	434
C-1 Plumbing and Heating	21	5	26	70	23	93
C-2 Electrical	27	36	63	108	129	237
C-3 Carpentry, Maintenance & Minor Repairs	33	12	45	120	44	164
C-4 Painting and Decorating	22	5	27	97	35	132
C-5 Concrete Contracting	13	8	21	54	19	73
C-6 Erecting Signs	1	3	4	11	12	23
C-7 Elevation and Conveyance		4	4	2	4	6
C-8 Glass and Glazing	1	2	3	9	14	23
C-10 Landscape Contracting	14	4	18	57	14	71
C-11 Spraying Mixtures Containing Cement			0	1		1
C-13 Using Sheet Metal	1		1	4	4	8
C-14 Steel Reinforcing and Erection	11	14	25	46	40	86
C-15 Roofing and Siding	8	6	14	41	16	57
C-16 Finishing Floors	8	4	12	28	13	41
C-17 Lathing and Plastering	5	2	7	18	4	22
C-18 Masonry	8	3	11	28	7	35
C-19 Installing Terrazzo and Marble	9	4	13	25	9	34
C-20 Tiling	17	2	19	51	6	57
C-21 Refrigeration & Air Conditioning	19	8	27	85	24	109
C-23 Drilling Wells & Installing Pumps, Pressure Tanks & Storage Tanks	1		1	4	2	6
C-24 Erecting Scaffolds & Bleachers	1	1	2	1	3	4
C-25 Fencing & Equipping Playgrounds	2	4	6	6	7	13
C-26 Institutional Contracting	1	6	7	2	11	13
C-28 Fabricating Tanks			0		2	2
C-30 Installing Equipment to Treat Water		2	2	2	2	4
C-31 Wrecking	1		1	3	3	6
C-33 Installing Industrial Machinery		1	1		2	2
C-36 Installing Urethane		1	1	2	1	3
C-37 Solar Contracting			0	2	1	3
C-38 Installing Equipment used with Liquefied Petroleum & Natural Gas		1	1	1	4	5
C-39 Installing Heaters	1		1	2	1	3
C-40 Specialties Not Authorized by Other Classifications	1	1	2	2	6	8
C-41 Fire Protection	1	3	4	3	8	11
E-2 Owner/Builder Exceeding Three Stories			0	1		1
TOTAL	299	249	548	1184	836	2020

New Application Denial Hearing Results FY 2018-19

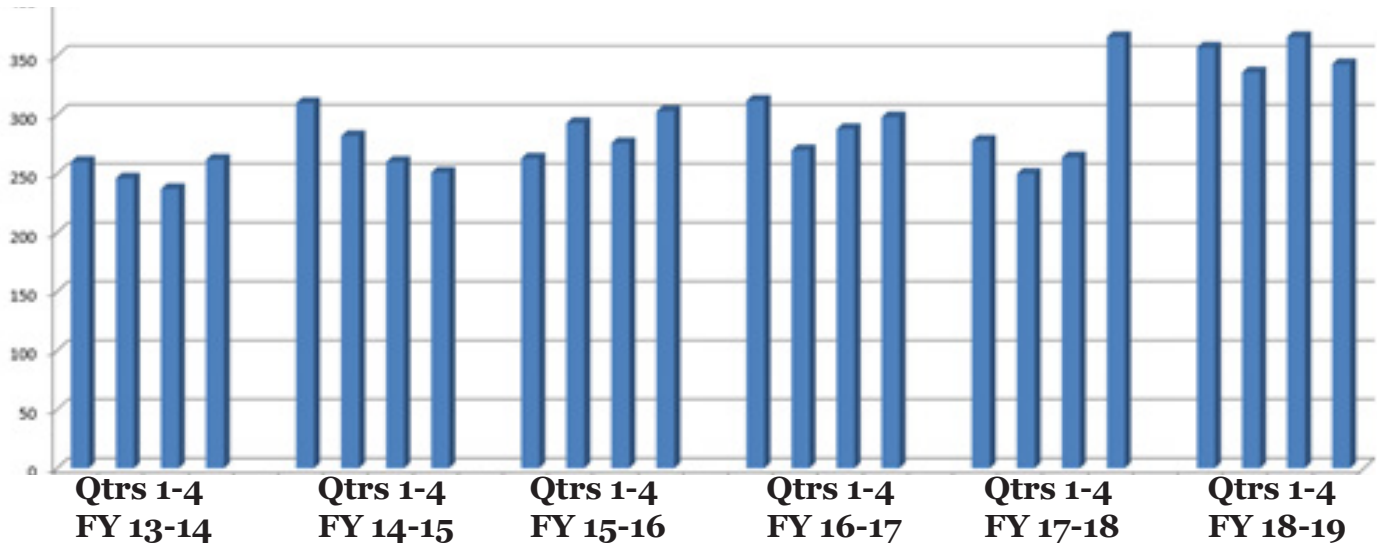


License Change Apps	FY 2018-19	FY 2017-18	% Change
Received	2845	2701	5%
Approved	2538	2392	6%
Tabled	81	60	35%
Denied	26	32	-19%
Total Pending	396	362	9%

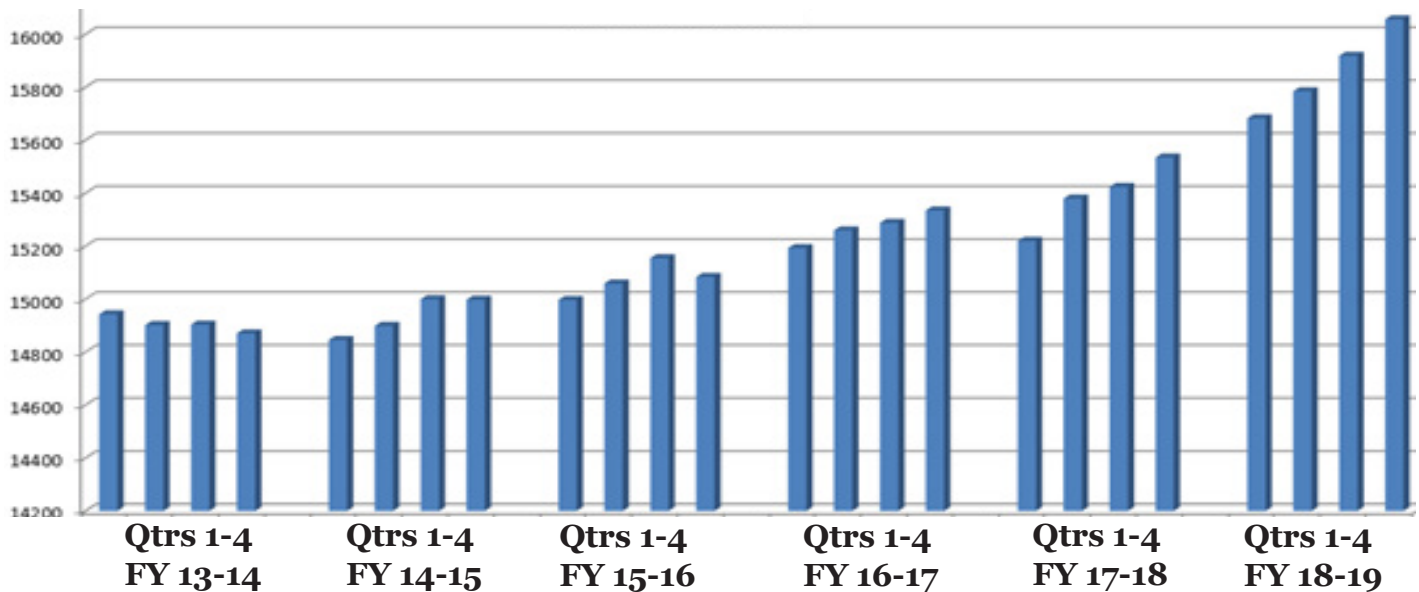
Single Project Increase	FY 2018-19	FY 2017-18	% Change
Received	105	113	-7%
Approved	80	94	-15%
Denied	11	6	83%
Tabled	0	0	0%
Withdrawn	14	12	17%
Pending	0	1	-100%

Licensing - Issued & Active License Trends

LICENSES ISSUED BY QUARTER

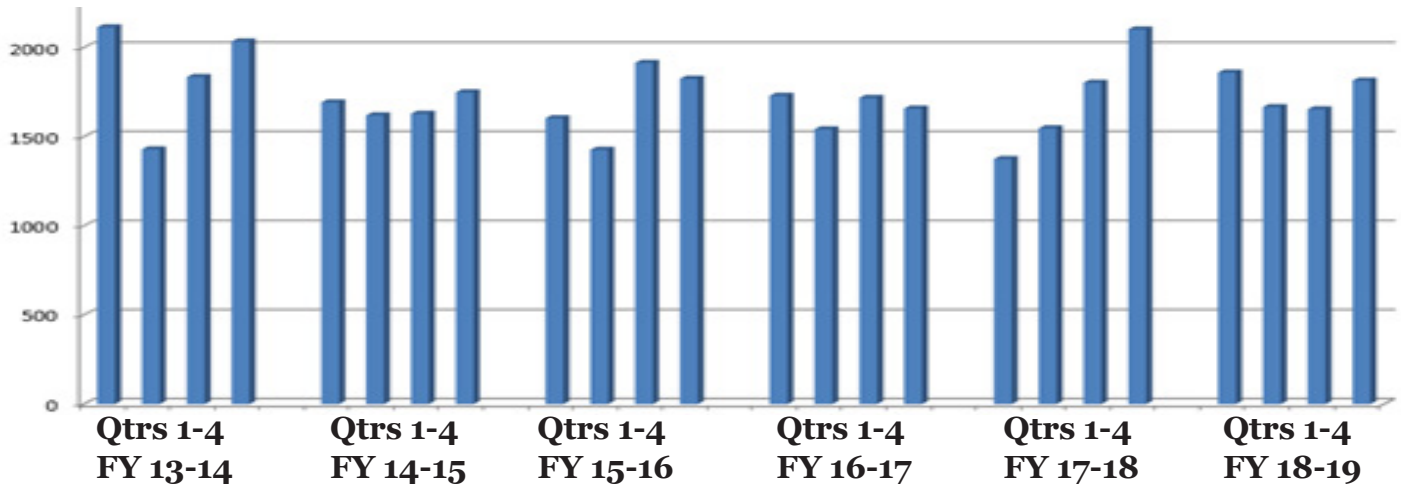


ACTIVE LICENSES BY QUARTER

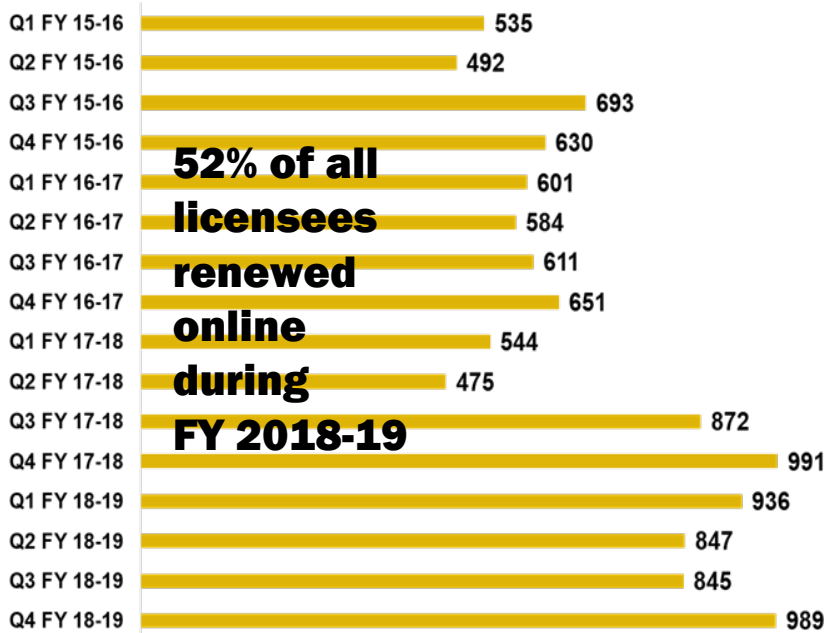


Licensing - License Renewal Trends

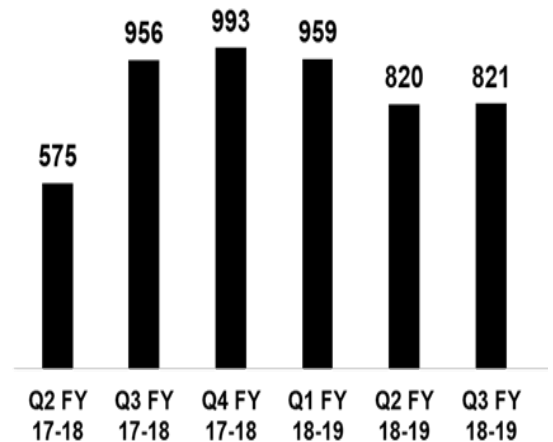
ACTIVE RENEWALS BY QUARTER



ONLINE RENEWALS BY QUARTER



NEW ONLINE REGISTRATIONS BY QUARTER



As of June 30, 2019, 35% of all licensees have registered to use online services.

Licensing - Endorsement & Exam Trends

During FY 2018-19, a total of 295 applicants requested endorsement of a trade exam and/or experience qualifications based on licensure in another state. This represents 13% of all New License Applications received in the same period.

PRIMARY CLASSIFICATION	4th Quarter			FY 2018-19		
	Trade & Experience	Trade Exam	Experience	Trade & Experience	Trade Exam	Experience
A-General Engineering	12	4	2	28	13	3
B-General Building	30	5	5	87	48	8
C-1 Plumbing	0	0	0	2	2	0
C-2 Electrical	6	3	3	19	20	4
C-3 Carpentry, Maintenance & Minor Repairs	2	0	1	9	2	2
C-4 Painting and Decorating	4	0	0	13	3	0
C-5 Concrete Contracting	2	0	0	3	0	0
C-6 Erecting Signs	1	1	0	1	1	0
C-10 Landscape Contracting	1	2	1	2	6	1
C-14 Steel Reinforcing and Erection	1	0	1	2	2	1
C-15 Roofing and Siding	1	0	1	1	0	1
C-18 Masonry	1	1	0	2	1	0
C-20 Tiling	0	0	1	2	0	1
C-21 Refrigeration & Air Conditioning	2	1	1	3	1	1
C-24 Erecting Scaffolds & Bleachers	0	0	1	0	0	1
C-41 Fire Protection	1	0	0	1	0	0
TOTAL	64	17	17	175	97	23

National Association of State Contractor Licensing Agencies (NASCLA) Exam

- During the 4th Quarter, 12 applicants requested endorsement of the trade exam based on passing the NASCLA exam.
- During FY 2018-19, a total of 57 applicants requested endorsement of the general building exam based on passing the NASCLA exam.

FISCAL YEAR	4th Quarter		FY 2018-19	
	Trade Exam	CMS Exam	Trade Exam	CMS Exam
2016-17	328	299	1209	972
2017-18	408	359	1262	1129
2018-19	406	363	1582	1493

ENDORSEMENT AGREEMENT WITH LOUISIANA APPROVED BY BOARD

At its February 21, 2019 public meeting, the Board approved a proposed endorsement agreement with the State of Louisiana. This agreement will provide greater mobility for Nevada licensees who may want to practice in the State of Louisiana by allowing Louisiana to endorse Nevada's trade exams in nine (9) practice areas.

The number of CMS exams taken during FY 2018-19 increased 32% from FY 2017-18, while the number of trade exams increased by 25% during the same period.



Licensing - Annual Highlights

Strategic Initiatives Accomplished Legislatively

The 2019 Legislative Session presented an opportunity for the Licensing Department to propose a variety of changes that addressed the initiatives outlined in the Board's FY 2018-19 Strategic Plan. Although modifications to the original language were made during the legislative process, the Board was successful in amending NRS 624 to modify the definition of a general building contractor, remove the two-year financial requirement for newly licensed contractors, expand the experience requirements for an applicant from 10 years to 15 years, authorize the Board to reinstate without penalty the license of members of the military or National Guard whose license expires during the time they were called to active duty, allow the Board to delegate application denial hearings to a hearing officer, and increase the amount of time a license can remain on inactive status from five years to eight years, among other changes made.

Board Engages in Rulemaking for Regulatory Changes

During FY 2018-19, the Board completed a small business impact study and conducted public meetings regarding temporary amendments to NAC 624. Temporary regulation T002-19 took effect on April 26, 2019. This regulation serves to reduce barriers to licensure and provide greater portability by expanding and clarifying types of experience documentation needed for an applicant to become a license contractor, and also resolves conflict among various statutory schemes by defining the employer-employee relationship as used in NRS Chapter 624.

Automation and Ongoing Improvements to Forms, Reports

The Licensing Department worked to enhance several of its forms, reports, and automated systems during the reporting period. The Board's application form and supporting documentation were revised to ease burdensome paperwork, include new content regarding licensure by endorsement, and limit informational text to only reflect the key requirements of licensure. Additionally, new case management tools were implemented to provide improved ease of use as well as selection and sort criteria capabilities. Such changes will provide more efficient case management and oversight.

The Board also implemented enhanced cash management features during the fiscal year, which will assist in increasing efficiency and allowing for quick access to receipts and records of payments made by a company. A project still in progress is the automation of several commonly used letters generated by staff during the licensure process. A number of documents have been automated to pre-populate licensee or applicant data, however, several others are still being developed in coordination with the Board's database vendor.

Lastly, several licensing-related updates were made to the Board's website, and staff worked with its exam vendor PSI Services to update the Business and Law Manual, which is used for the CMS exam.

Reducing Processing Times

During FY 2018-19, Licensing staff reduced the processing time for a new license application by 28%.

Enforcement - Background Check Trends

4th QUARTER

Applicant Submittals	855
Applicants with criminal conviction(s)	208
Applicants without criminal conviction(s)	647
Criminal Conviction(s)	24%

FY 2018-19

Applicant Submittals	3,749
Applicants with criminal conviction(s)	921
Applicants without criminal conviction(s)	2,828
Criminal Conviction(s)	25%

BACKGROUND CHECKS

- 49 Investigations initiated
- 69 Investigations closed
- 10 Pending
- 37 Licensing interviews conducted
- 22 Failed to disclose criminal conviction(s)
- 5 Administrative Citations issued

BACKGROUND CHECKS

- 214 Investigations initiated
- 15 Applicants withdrew their application
- 101 Licensing interviews conducted
- 63 Failed to disclose criminal conviction(s)
- 16 Administrative Citations issued

5 Administrative Citations Issued for Misrepresentation totaling \$3,000.

16 Administrative Citations Issued for Misrepresentation totaling \$8,500.



Enforcement - Complaint Trends

4th QUARTER

722 Complaints Opened

- 201 Workmanship
- 59 Money Owing
- 186 Industrial Regulation
- 185 Contracting without a License
- 87 Unlawful Advertising
- 4 Criminal Fraud

74 Citations Issued

- 44 Administrative Citations issued to licensed contractors
 - \$88,100 in Fines
 - \$19,364 in Costs
- 15 Administrative Citations issued to unlicensed contractors
 - \$61,500 in Fines
 - \$5,458 in Costs
- 15 Criminal Citations

42 Disciplinary Hearings

- 15 Licenses Revoked
- 30 Cases assessed fines & costs
 - \$79,950 in Fines
 - \$64,079 in Costs

58 Criminal Affidavits Filed with District Attorney Offices

131 Cease & Desist Orders Issued to Unlicensed Contractors

FY 2018-19

2,691 Complaints Opened

- 900 Workmanship
- 254 Money Owing
- 527 Industrial Regulation
- 656 Contracting without a License
- 341 Unlawful Advertising
- 13 Criminal Fraud

374 Citations Issued

- 206 Administrative Citations issued to licensed contractors
 - \$366,400 in Fines
 - \$90,081 in Costs
- 54 Administrative Citations issued to unlicensed contractors
 - \$109,000 in Fines
 - \$22,656 in Costs
- 114 Criminal Citations

165 Disciplinary Hearings

- 83 Licenses Revoked
- 153 Cases assessed fines & costs
 - \$919,120 in Fines
 - \$300,900 in Costs

212 Criminal Affidavits Filed with District Attorney Offices

358 Cease & Desist Orders Issued to Unlicensed Contractors

Enforcement - Complaint Trends

COMPLAINTS FILED AGAINST LICENSED CONTRACTORS

	Workmanship					Money Owing					Industrial Regulation				
	FY 14-15	FY 15-16	FY 16-17	FY 17-18	FY 18-19	FY 14-15	FY 15-16	FY 16-17	FY 17-18	FY 18-19	FY 14-15	FY 15-16	FY 16-17	FY 17-18	FY 18-19
Qtr 1	158	188	178	197	280	70	78	50	49	52	187	231	211	216	109
Qtr 2	117	145	185	159	208	70	60	73	44	76	187	196	181	98	109
Qtr 3	124	186	207	179	211	68	72	74	55	67	190	207	231	149	123
Qtr 4	159	165	207	208	201	89	97	42	57	59	229	253	231	160	186
TOTAL	558	684	777	743	900	297	307	239	205	254	793	887	854	623	527

Workmanship complaints have increased 61% from those filed in FY 2014-15. The number of complaints reported during the reporting period reflect an increase of 21% over FY 2017-18.

Money owing complaints rose 24% compared to FY 2017-18, although data for FY 18-19 is down 14% when compared to FY 2014-15.

Complaints alleging violations of NRS/NAC 624 are 34% lower than FY 2014-15 and 15% lower than the total number of complaints filed in FY 2017-18.

COMPLAINTS FILED AGAINST UNLICENSED CONTRACTORS

	Contracting w/o a License					Criminal Fraud					Unlawful Advertising				
	FY 14-15	FY 15-16	FY 16-17	FY 17-18	FY 18-19	FY 14-15	FY 15-16	FY 16-17	FY 17-18	FY 18-19	FY 14-15	FY 15-16	FY 16-17	FY 17-18	FY 18-19
Qtr 1	172	189	242	146	178	5	0	12	9	3	106	170	186	81	71
Qtr 2	155	208	195	123	137	0	6	7	8	2	85	149	79	119	89
Qtr 3	209	267	191	177	156	0	3	43	7	4	134	141	75	101	94
Qtr 4	222	313	203	242	185	2	3	20	7	4	227	210	103	126	87
TOTAL	758	977	831	688	656	7	12	82	31	13	552	670	443	427	341

Contracting without a license complaints for the current fiscal year are down 13% from FY 2014-15 and 5% from FY 2017-18.

Criminal fraud complaints vary significantly from year to year, although the current fiscal year reflects an increase of 86% over FY 2014-15 and a decrease of 58% from the prior year.

Unlawful advertising complaints have continued to decrease since FY 2015-16. Complaints received during the current fiscal year decreased by 20% over FY 2017-18.

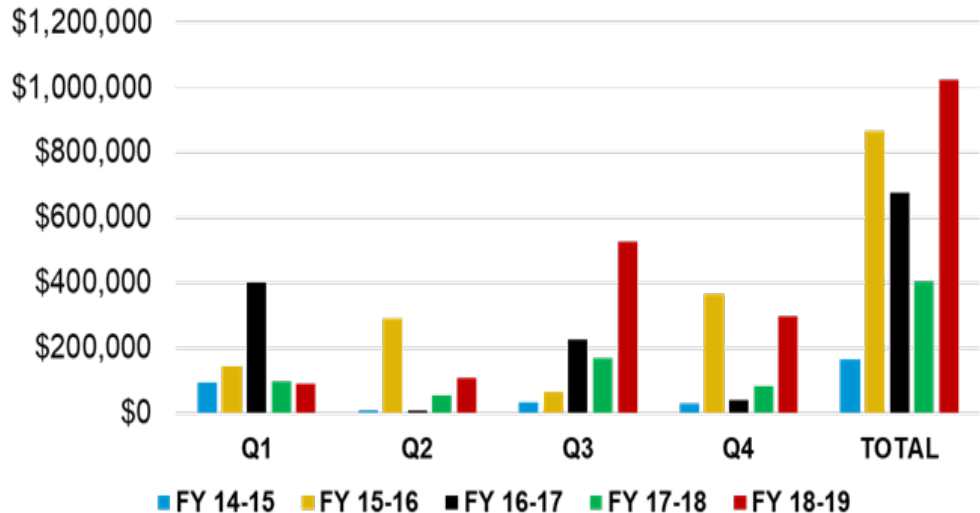
Enforcement - Annual Recovery Fund Highlights

Recovery Fund Annual Highlights

- 81 Claims considered
- 76 Claims awarded
\$1,025,487 collectively
- Average claim award was \$13,490

**Recovery Fund Balance
as of June 30, 2019
\$5.94 million**

RECOVERY FUND CLAIMS PAID



Over 60% of Claims Paid Due to Poor Workmanship/Abandonment of Three Revoked Contractors

- **HOME MASTERS:** During FY 2018-19, 20 homeowners filed claims with the Recovery Fund against Home Masters after they performed substandard work or abandoned the owners' small home remodel projects. Valid claims were awarded over \$161,000 collectively. The Contractors Board revoked the company's carpentry, refrigeration and air conditioning, roofing and siding, painting and decorating, and residential and small commercial licenses in October 2018.
- **MC MOJAVE:** Nearly \$203,000 was awarded to harmed homeowners after the Board found that no work was performed by the then-licensed contractor after taking payments for kitchen and condominium remodeling projects. The company's residential and small commercial, and plumbing and heating licenses were revoked in August 2018.
- **DHD READY RENOVATION & CONSTRUCTION:** The most significant of all claims received during the reporting period were against DHD Ready Renovation & Construction. Of those awarded, six homeowners received the maximum amount of \$35,000, resulting in a total payout of approximately \$266,000 from the Residential Recovery Fund. The company's residential and small commercial license was revoked in November of 2018.

Enforcement - Quarter 4 Highlights

Board Participates in National Effort to Combat Unlicensed Contracting Activities

To wrap up the fiscal year, the Contractors Board participated in a nationwide effort to curtail illegal contracting and highlight the financial and public safety threats these activities invite. The Board conducted an undercover sting operation in southern Nevada resulting in six criminal cases alleging unlawful contracting activities and the arrest of one individual on a custodial warrant by the Henderson Police Department. Additionally investigative staff performed 86 proactive jobsite visits statewide to check for unlicensed construction activities, which resulted in another 12 criminal cases, three Cease and Desist orders, and 27 statutory violations.

Contractor boards from Arizona, California, District of Columbia, Florida, Mississippi, New Mexico, Oregon, and Rhode Island joined the efforts coordinated by the National Association of State Contractor Licensing Agencies (NASCLA). In total, NASCLA reported nearly 700 violations of contractor licensing laws across the country. Administrative citations, criminal notices, legal actions, and additional investigations were issued in response to the alleged findings.

Board Investigations into Licensed Contractor Complaints Help Owners Recover Damages

The Board's investigative process is one of the protections in place for consumers who have concerns with a licensed contractor's workmanship, failure of the contractor to adhere to the terms of the contract, or believe their project was abandoned, among other reasons. Once a complaint is filed, the Board opens an investigation to determine the facts and whether the alleged concerns noted on the complaint are valid.

In the majority of cases, licensed contractors who receive a Notice to Correct from the Board comply with the notice in a timely fashion and remedy the situation for the owner pursuant to the disciplinary remedies outlined in NRS 624.300. These remedies may include having the licensed contractor correct the workmanship issues themselves, hiring another licensed contractor to make the repairs, or providing a specified sum to the owner to correct the conditions noticed.

Below are examples of how the Board's investigative process helped owners recover damages during the fiscal year:

- In November of 2018, a homeowner filed a complaint with the Board after his floors began to bubble less than a month after installation. The contractor was adamant the issue was a result of a slab leak and not his workmanship. However, during the Board's investigation, the homeowner presented the Board with a third party inspection report, which determined the contractor failed to perform the proper moisture testing on the concrete slab prior to application of the epoxy and sealer; thus resulting in the bubbling. With the workmanship issues validated, the contractor reimbursed the homeowner his full payment of nearly \$12,000.
- Another homeowner hired a general contractor to perform a kitchen remodel project, including demolition, plumbing and electrical work, and the installation of new cabinets, countertops, backsplash, and appliances, for a contract value of \$27,000. After filing a complaint with the Board, a jobsite visit was held at the owner's home where the Board investigator and contractor acknowledged workmanship issues with the countertop and cabinet installation. Before a Notice to Correct could be issued, the contractor proactively offered to allow the homeowner to keep the products already installed in addition to providing him with a monetary offer of \$25,000.

Residential Recovery Fund Award Amounts to Increase

Assembly Bill 26 passed during the 2019 Legislative Session, which will increase the payout amounts from the Residential Recovery Fund effective October 1, 2019. The changes will include increased award amounts for individual claims from \$35,000 to \$40,000, while claims against a single contractor will increase from \$400,000 to \$750,000 or 20% of the Recovery Fund balance, whichever is less.

Information Technology - Quarter 4 Highlights

Automation & Scanning

During the 4th Quarter, Information Technology completed the configuration for scanning the Board’s accounting files to the document management system. This effort was necessary to ensure ongoing compliance with records retention schedules and will ultimately allow those with authorization access to the information in a more expedited fashion.

System Upgrades

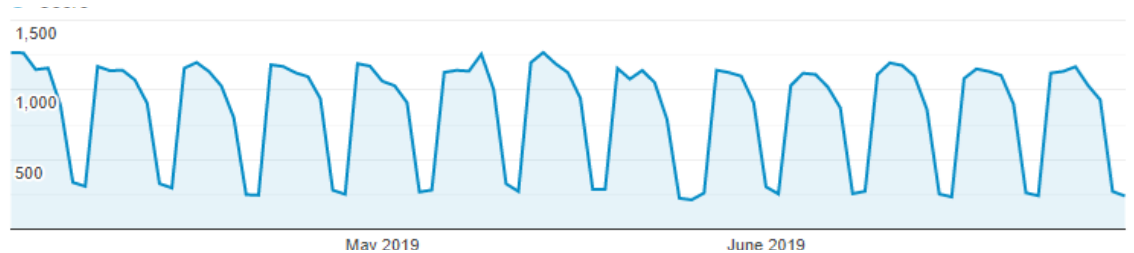
To ensure staff are working in efficient workspaces, Information Technology also began upgrading every staff members’ computer software as well as the Board’s servers. These efforts will continue to improve the security, reliance, and overall performance of the Board’s operating systems.

Website Traffic

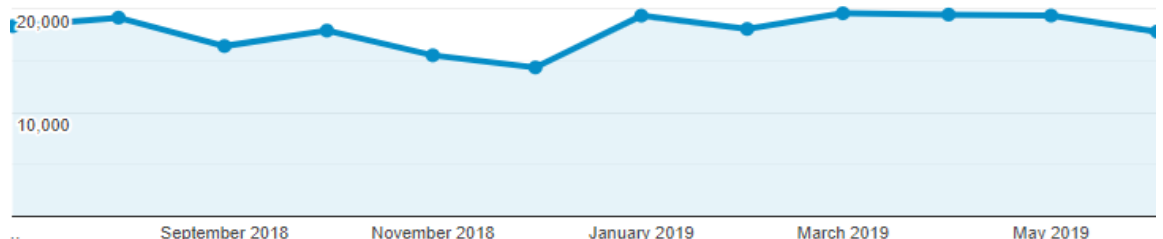
Highlighted below are visual charts of the amount of traffic the Board’s website receives. During the 4th Quarter, the Board received more than 50,700 visitors, which excludes those accessing the license verification and disciplinary action search screens. Over 174,100 visitors accessed the Board’s website during FY 2018-19.

Traffic received during the 4th Quarter is relatively consistent, while the Board has noticed a more consistent and increased volume of visitors since January 2019.

4th QUARTER



FY 2018-19



Public Information - Quarter 4 Highlights

Board Partners with Industry on Workforce Development Panels

During the quarter, the Board welcomed the opportunity to work collaboratively with the industry in reaching out to high school and elementary students to share with them the value of a career in construction. The forums provided an interactive discussion with students, highlighted the benefits of a career in construction; allowed each panelist to share their personal story of how they entered the field of construction to demonstrate that every professional took a different path to achieve success; helped students identify and think about their current interests and skills and how those traits related to a construction-related job; and led to thoughtful question and answers at the end of each event.



A modified forum for students of higher education is in the works, which will include opportunities to connect adults with available jobs in the industry. The purpose of the events caught the interest of Vegas PBS's Inside Education, which ran a story about the initiatives.

Community Outreach Takes Many Forms

Connect to and sharing valuable information with people across Nevada is the main objective of the Board's outreach efforts. Each forum is an opportunity to reach a new audience. Events attended by Board staff that catered to seniors, homeowners and young families included a Home Show put on by Sun City MacDonald, the Vegas PBS 'Be My Neighbor' event that saw more than 1,000 people in attendance, and a local Fire Station 31 event in southern Nevada, which allowed staff to meet and hold discussions with several homeowners in the community.



Additionally, the Board participated in events like the Henderson Building Safety Awareness Fair, the Department of Consumer Protection's Fraud Prevention Fair, and a Lunch and Learn event for community managers of CAMCO. These forums provided an opportunity to share more in-depth information with state and local representatives and industry professionals about license verification, the Board's investigative services, and related resources. The Board was represented on the Fraud Prevention Fair panel discussion to highlight scams noticed within the solar industry, which ultimately led to an interview by the Review Journal, which published an article on the issue.

"Buddy Bench" Program Comes to an End

After a successful two-year run, the "Buddy Bench" program delivered its final bench to Bailey Elementary School during the quarter. The program uses high school students enrolled in trade construction programs to construct the buddy benches, and encourages an anti-bullying message when presented to elementary students. This project was funded by the Western Governors Union and supported by the Board. Schools throughout the state received a buddy bench and many educators adopted educational programs to support its message.



Looking Forward - Fiscal Year 2019-20

For the Contractors Board, fiscal year 2018-19 was reflective of what's being seen in the industry. Increased complaints against licensed contractors was to be expected as more work is being performed throughout the state, as well as increased claims to the Board's Residential Recovery Fund. In addition to the daily efforts made by staff, executive management were engaged in a variety of regulatory discussions, events, and trainings, participating in 2019 Legislative Process, as well as fulfilling the strategic objectives outlined in the FY 2018-19 Strategic Plan.

While we continue to reflect on these achievements, Board staff are already initiating and preparing to accomplish the next set of goals in the months ahead, which include:

- Implementing and informing the industry and public of legislative changes;
- Continuing efforts to improve and streamline application processes, including the expansion of license by endorsement with other states;
- Expanding the use of automated and online processes for customers;
- Identifying strategies to assist seniors and disadvantaged groups from becoming victim to construction-related scams, as well as solutions to more accurately document such cases.
- Developing alternative remedies for compliance violations;
- Providing enhanced customer service training for Board staff;
- Increasing outreach to northern Nevada and rural areas;
- Enhancing the Board's video resources, including testimonials, webinars, and informational resources;
- Updating the Board's website to better meet the needs of its customers;
- Offering additional training for Board members, including specific information for new Board members;
- Developing various plans for information technology, succession strategies, human resource management; and
- Continuing to research and compile best practices and processes utilized by state boards across the nation.

Knowing that we will be reporting on the successes of these objectives a year from now is motivating and encouraging for all of us at the Board. Although our journey is likely to encounter obstacles along the way, overcoming them and seeing the final result is what makes our strategic planning process so enjoyable.



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