

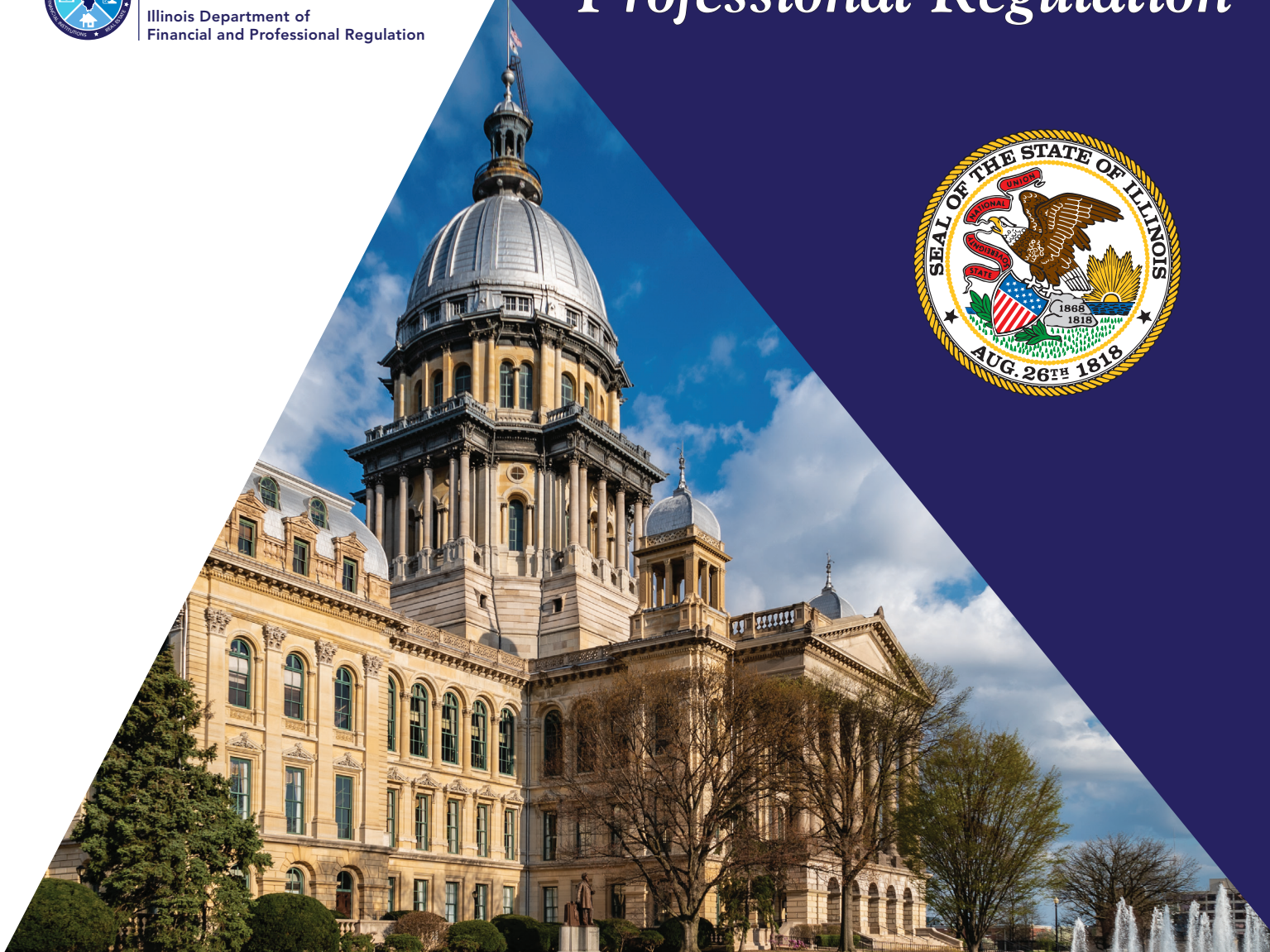
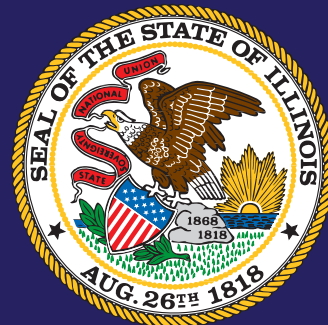


Annual Report FY25
*Illinois Department
of Financial and
Professional Regulation*



IDFPR

Illinois Department of
Financial and Professional Regulation



Letter From the Secretary



Welcome to the Illinois Department of Financial and Professional Regulation's Fiscal Year 2025 Annual Report!

The Illinois Department of Financial and Professional Regulation (IDFPR) was first created on July 1, 2004, through the merger of four state agencies into one unified department. As IDFPR celebrated its 20th anniversary this year, our team was hard at work laying the foundation to ensure the next 20 years and beyond are even more impactful.

We secured and began implementing a modern licensing system that is transforming how professionals obtain their licenses and how consumers interact with the Department. This new system will allow for fully online applications, renewals, and complaint submissions, streamlining more than 1.2 million licensed professionals and the Illinoisans they serve. We remain on track to launch the system in full by August 2026, a milestone made possible through the dedication of our partners at the Illinois Department of Innovation and Technology (DoIT), the leaders across IDFPR's licensing units, and the lawmakers and stakeholders whose collaboration continues to strengthen this agency. To everyone helping make this long-envisioned modernization a reality: thank you.

Beyond professional licensure, IDFPR also regulates state-chartered financial institutions, and oversees Illinois' real estate industry. This year we finalized the rules implementing Illinois' historic Community Reinvestment Act, ensuring that financial institutions (including state-chartered banks, credit unions, and non-bank mortgage licensees) meet the financial services needs of communities across our state, especially those that have been historically underserved. We also took decisive action to protect consumers by working with federal counterparts to safely resolve a failing bank, ensuring an immediate and seamless transition for customers and safeguarding their deposits.

In the real estate sector, our collaboration with lawmakers and industry through the Real Estate Valuation Task Force resulted in a comprehensive report addressing bias in property valuation and mortgage underwriting in racially and ethnically diverse communities. Additionally, IDFPR played a key role in new legislation to regulate digital asset businesses, strengthening protections for Illinois consumers in a rapidly evolving financial landscape.

These highlights represent just a fraction of IDFPR's accomplishments this fiscal year. I invite you to explore more about how our team continues to uphold our mission: protecting consumers and promoting trust and reliability in professional and financial services in Illinois through effective regulation and licensing.

As a time where there is uncertainty at the federal level about the future of consumer protection agencies, one thing remains clear: IDFPR stands firm in its commitment to ensuring that Illinois residents can access the services they need from qualified professionals, and that those professionals can obtain the licenses they need to build their livelihoods in the Land of Lincoln.

Sincerely,

A handwritten signature in blue ink that reads "Mario Treto, Jr." The signature is written in a cursive style.

Mario Treto, Jr.
Secretary

Illinois Department of Financial and Professional Regulation

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About IDFPR

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

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

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

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

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

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IDFPR Leadership Team

Mario Treto, Jr.
Secretary

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Acting Director, Division of Banking

Camile Lindsay
Acting Director, Division of Professional Regulation

Francisco Menchaca
Director, Division of Financial Institutions

Laurie Murphy
Director, Division of Real Estate

Executive Staff

Kristin DiCenso
Chief of Staff

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Deputy Secretary

Louis Klapp
General Counsel

Jennifer Heydemann
Deputy General Counsel

Sarah Snow
Deputy Director, Division of Professional Regulation

Matt Jennings
Deputy Director, Division of Banking

Erin Johnson
Cannabis Regulation Oversight Officer

Jeremy Reed
Deputy Director, Division of Real Estate

Brandon Purcell
Agency Purchasing Officer/Chief Operating Officer

Jake Hamilton
Interim Regulatory Innovation Officer

Amanda Phelps
Director, Administrative Services

Gloria Gibson
Chief Fiscal Officer

Dan Lewis
Director, Legislative Affairs

David Heineman
Chief Information Officer

Kate Hudson
Chief Internal Auditor

Denysha Crawford
Director, Human Resources

Chris Slaby
Public Information Officer

Division of Banking

About the Division of Banking



Susana Soriano
Acting Director

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

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

FY25 Division Licensee Count	
State-chartered Commercial Banks	222
Savings Banks	20
Trust Companies	15
Foreign Bank Offices	7
Mortgage Loan Originators	20,469
Residential Mortgage Licensees	998
Student Loan Servicers	40
Pawnbrokers	197
Total	21,968

DOB Protects Customers and their Deposits at State-Chartered Bank

In January 2025, the Division of Banking, in cooperation with the Federal Deposit Insurance Corporation ("FDIC"), took possession and control of Pulaski Savings Bank in Chicago due to its unsafe and unsound condition, along with an impaired capital position.

Millennium Bank, an Illinois-chartered bank and a Minority Depository Institution, agreed to purchase the bank, ensuring an immediate, uninterrupted transition in service for customers and the safety of their monetary deposits with the institution.

These actions demonstrated the importance of IDFPR's role in safeguarding the integrity of the operations of state-chartered financial institutions in the state. As a result, not one customer with deposits at Pulaski Bank lost a penny of their assets or lost a day of access to their accounts.

At the time of its closure, Pulaski Savings Bank had approximately \$49 million in assets. It opened in 1890.

Division of Banking

DOB Launches Illinois Community Reinvestment Act Examinations

On February 17, 2025, DOB began its first Illinois Community Reinvestment Act (“CRA”) examination at First Secure Bank in Sugar Grove. This milestone has been years in the making and marks the first state CRA exam performed in the entire Midwest.

Bridget Castle, Acting CRA Supervisor, and the team prepared for months to ensure that they were ready to perform the exam per state statutory mandates. Once an evaluation is complete, the bank (or mortgage lender) is assigned one of four overall ratings: outstanding, low satisfactory, needs to improve or substantial noncompliance. These ratings are based on compliance with the Illinois CRA and do not indicate an assessment of the financial condition of the institution. The evaluations and ratings are published in the public section of the IDFPR/DOB website.



Acting CRA Supervisor, Bridget Castle, and the team assemble to conduct the first Illinois CRA examination in February 2025.

DOB Collaborations with State Entities

The Division of Banking (“DOB”) proudly collaborates with outside agencies and executive offices in an effort to provide maximum support and outreach to Illinois residents.

In FY25, DOB collaborated with the Illinois State Attorney General’s Office to alert Illinoisans about student loan scams. Leaders from both organizations meet regularly to ensure that every effort is made to prevent predatory practices from affecting our state.

Acting Director Soriano also participated in Lieutenant Governor Juliana Stratton’s Girls Lead program, which provides young girls meaningful interactions with leaders in government and public service. The Director hosted an eighth-grade student for a day that included a discussion on Banking in Illinois, a career path in Finance, meetings with DOB supervisors, conference calls, internal meetings, and more.

Acting Director Soriano also serves on the Bank On Illinois coalition, led by the Office of the Comptroller. This initiative brings together community organizations, financial institutions, and State of Illinois agencies to improve financial access to Illinois residents.

The DOB team also actively collaborates with the Illinois Treasurer’s Office on a variety of efforts, such as Unclaimed Property, the Illinois Community Reinvestment Act, and Banking Development Districts. Treasurer Frerichs also promoted his iCash program on DOB’s financial podcast, Making Cents of Money. The Division and the Treasurer’s Office also collaborate on legislation.

Lastly, Acting Director Soriano collaborates with the Department of Insurance on matters that impact Banking, such as climate and the cost of insurance.

DOB actively seeks opportunities to expand its outreach and efforts to educate Illinoisans about financial literacy. DOB leadership looks forward to additional collaborations in FY26.

Division of Banking

Division of Banking Receives CSBS Reaccreditation

In FY25, DOB received reaccreditation by the Conference of State Bank Supervisors (“CSBS”), once again confirming DOB maintains the highest standards and practices in state bank supervision. Illinois was initially accredited by CSBS in 1984 and has remained accredited since then.

This achievement reflects DOB’s continued commitment to excellence in regulatory oversight and dedication to maintaining the highest standards in safeguarding the state-chartered banks that serve our communities. The reaccreditation reaffirms the Division’s role in fostering a stable and resilient banking environment in Illinois.

CSBS is the national organization for state financial regulators in all 50 states, the District of Columbia, and U.S. territories. It supports state regulators in advancing the system of state financial supervision by promoting safety and soundness, consumer protection, and economic growth, as well as fostering innovative, responsive supervision. For more than 110 years, CSBS has been uniquely positioned as the only national organization dedicated to protecting and advancing the nation’s dual-banking system.

Making Cents of Money Podcast

Prioritizing financial education that is accessible to all Illinoisans continues to be a priority for DOB. By discussing financial topics in a relatable conversation, everyone - not just those in the financial sector - is able to understand these important issues.

DOB continued its partnership with the University of Illinois System to provide free, accessible, high-quality financial education through its innovative podcast, Making Cents of Money. Topics included Student Loan Updates, Neurodiversity and Financial Strategies, Money and Relationships, and a variety of other subjects.

Making Cents of Money produced 24 new shows and reached a new milestone in FY25 by recording its 100th episode. From inception through the end of FY25, the podcast has produced 112 episodes. Total listens increased by 31% and the number of episodes produced increased by 23%. Recent guest subject matter experts have included Illinois State Treasurer Frerichs, economist (and former DOB Director) Chasse Rehwinkel, DOB’s Kari Beyer and Brad Fletcher, and IDFP’s Deputy Director of Cannabis Control Vaughn Bentley. It is available to stream on Apple Podcasts, Spotify, and SoundCloud.



Division of Banking

Large Bank Training in Chicago

The Division of Banking hosted an in-house Large Bank Training for its examiners in Fall 2024 at IDFP's Chicago office. The training featured two instructors from the Global Financial Markets Institute ("GFMI") who train federal agencies, large banks, and investment banks. The curriculum focused on securities, credit default swaps, liquidity, stress testing, and a variety of other important topics related to large banks.

With Illinois-chartered banks continuing to grow in asset size and into the large bank space, this training was critical to help DOB examiners better understand the evolving complexities of large bank operations and the programs that are required by federal regulations. This training is the second in a series of continued efforts in the division to provide up-to-date and personalized training for our examiners. In-house large bank training has already been scheduled for September 2026. Topics covered will be operational risk, derivatives, repossessions, securities lending, and interest rate risk and asset and liability management at large banks

The response from the examiners in attendance was overwhelmingly positive. Acting Director Soriano and Bank Examiner Wayne Shoemaker led the efforts to offer this new in-house opportunity to DOB.



DOB expanded internal training for its examiners by hosting a seminar that focused on the nuances of large bank examinations.

Division of Financial Institutions

About the Division of Financial Institutions



Francisco Menchaca
Director

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

DFI is comprised of four sections:

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

FY25 Division Licensee Count	
Consumer Installment (HQ + Branch)	500
Consumer Legal Funding	15
Debt Management	53
Debt Settlement	4
Development Credit Corporation	1
Transmitter of Money	274
Money Transmitter - Other Location	51
Money Transmitter - Authorized Sellers	26,134
Payday Loan	3
Safety Deposit Box	1
Sales Finance Agency (HQ + Branch)	222
Credit Union	153
Currency Exchanges	281
Title Insurance Underwriter	23
Title Insurance - Registered Agents	23,074
Licensed Collection Agency (HQ + Branch)	1156
TOTAL	51,945

Division of Financial Institutions

Enforcement Highlights

In FY25, DFI issued orders against numerous licensees and unlicensed entities, enforcing consumer protections and safety and soundness standards. Enforcement actions included:

- The **Consumer Credit Section** issued orders against several collection agencies that engaged in unlicensed Illinois activity. The orders fined the unlicensed companies tens of thousands of dollars and brought the companies into compliance with Illinois law by requiring them to become licensed.
- The **Currency Exchange and Money Transmitter Section** issued an order against an unlicensed payroll company. As a result of DFI's investigation and enforcement, the payroll company agreed to obtain the required license and pay a fine. Licensure protects Illinois consumers by ensuring that, among other guardrails, money transmitter companies have a basic level of financial stability, as well as a bond that consumers can collect on if the company does not repay consumers.
- The **Currency Exchange and Money Transmitter Section** also joined 47 other regulatory agencies in a multi-state order against a money transmitter for violations of Bank Secrecy Act ("BSA") and anti-money laundering ("AML") laws that safeguard the financial system from illicit use.
- The **Title Insurance Section** entered an order for violations of the Real Estate Settlement Procedures Act of 1974. The order required the entity to cease unlawful practices, provide training for its employees, and pay a fine to the Department.

Legislative Updates

DFI is proud of its work with the Department's Legislative Team to ensure that industry proposals to our regulatory acts also preserve key and vital consumer protections. Over the last year, DFI worked with the collection agency, credit union, consumer lending, and title insurance industries to continue dialogue on modernizing the respective acts. Key amendments will be implemented for our collection agency and credit union industry when legislation is signed into law by Governor Pritzker. DFI will continue working with the title insurance and consumer credit industries to fine-tune legislative proposals for consideration in the future. The following bills passed both chambers of the Illinois General Assembly in FY25:

- **SB 2457** - makes several changes to the Collection Agency Act, including removing the Collection Agency Act from the Regulatory Sunset Act, eliminating the Collection Agency Licensing and Disciplinary Board, and technical changes to various defined terms.
- **SB 1994** - makes several changes to the Illinois Credit Union Act, including permitting the release of specified information about suspected financial exploitation to designated individuals, changing certain merger procedures, and changing meeting requirements for the board of directors.
- **HB 3352** - provides that a debtor is not liable for any coerced debt (as defined) and may assert that they have incurred a coerced debt by providing to a collection agency an oral or written Statement of Coerced Debt.

Division of Financial Institutions

Rulemaking Update

DFI promulgated rules pursuant to their authority under the following acts in FY25, including:

- **38 IAC 110 (Consumer Installment Loan Act)** - DFI promulgated amendments to include a requirement that licensees maintain a positive net worth of \$30,000 and another requirement that the submission of balance sheets prepared (according to generally accepted accounting principles) during the renewal process demonstrate that the licensee maintained a positive net worth of \$30,000. The amendments also clarified that a licensee may not require an obligor to purchase more than one type of property damage insurance and clarified the requirements to refund unearned premiums for insurance, debt cancellation products, and credit-related ancillary products.
- **38 IAC 160 (Sales Finance Agency Act)** - DFI also promulgated amendments to include a requirement that licensees maintain a positive net worth of \$30,000 and included requirements for the submission of balance sheets (prepared according to generally accepted accounting principles) during the renewal process to demonstrate that the licensee has maintained a positive net worth of \$30,000. The amendments also clarified that a licensee may not require an obligor to purchase more than one type of property damage insurance and clarified the requirements to refund unearned premiums for insurance, debt cancellation products, and credit-related ancillary products.
- **38 IAC 207 (Uniform Money Transmission Modernization Act)** - DFI promulgated this to implement PA 103-991, which created the Uniform Money Transmission Modernization Act to supersede the Transmitters of Money Act.

Community Reinvestment Act update

The Credit Union Section has been active in implementing the Illinois Community Reinvestment Act ("CRA") for credit unions, with the first examination starting in April 2025. The Department plans to start its second exam in the second quarter of 2025.

Credit unions may use the video library available on IDFPR's CRA webpage as a reference to timely topics regarding the Community Reinvestment Act. Available for viewing are

- Data Collection, Reporting, and Disclosure for Credit Unions
- How Credit Unions Can Prepare for CRA Exams
- Public Notice Requirements for Credit Unions

Additional helpful video guides will be made available soon.

Division of Professional Regulation

About the Division of Professional Regulation



Camille Lindsay
Acting Director

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

Implementing a New Licensing System

As the State of Illinois’ head regulatory agency, a critical component of IDFPR’s mission is ensuring that competent professionals are licensed to provide services to the public. In October 2024, IDFPR launched a new online licensing system, the Comprehensive Online Regulatory Environment (“CORE”). A total of 46 professions in the Division of Professional Regulation were available for initial licensure through CORE as of the end of FY25, with full implementation of the new system (including all licensure methods across IDFPR’s four divisions) set for completion as part of a planned, phased process in August 2026.

DPR also implemented a series of improvements to its existing licensing processes (listed below) while it transitioned professions to CORE. This led to IDFPR issuing more licenses (120,933) in 2024 than ever before. Additionally, DPR alone issued 55,902 new licenses through the first six months of 2025, an increase of 10% (50,721) from the same time in IDFPR’s record-setting 2024.

Modernizing Existing Licensing Processes

Along with implementing CORE, DPR modernized and streamlined its existing licensing processes to enable a more timely review of applications. These improvements included:

- Launched a pilot program for select professionals who submit paper applications for licensure to submit their payments online.
- Launched a new process for active-duty service members and their spouses to apply for licensure with reduced requirements via military portability
- Introduced virtual appointments for applicants to obtain licensure updates.
- Launched a nurse testing pilot program that allows students to start the application process with IDFPR instead of with the Department’s testing vendor.
- Emailed receipts to applicants who submit paper applications. In addition to providing confirmation that their applications have been received, they are asked to complete voluntary demographic surveys.
- Signed a variance that prevents applicants from paying increased fees or late fees from the pendency of the applicant’s application due to no fault of the applicant.
- Provided training for call center staff so they are better prepared to respond to the public and implemented surveys at the end of calls.
- Appointed or reappointed more than 100 regulatory board members.

Division of Professional Regulation

- Created a reentry committee to advise on barriers to licensure.
- Revamped the "intent to deny" process for applicants with criminal convictions.
- Published an informational guide for applicants informing them that a criminal conviction is NOT an automatic bar to licensure in Illinois.

Statewide Enforcement Highlights

- **Facilitated access to the Cook County Circuit Court Online Portal.** This enables the Statewide Enforcement Team to access information that will assist in researching cases.
- **Updated Criminal History / Rap Back Process:** Developed an electronic process with DPR's Professional Services Unit ("PSS") & Licensing Maintenance Unit ("LMU") for criminal history updates received after a person in a fingerprinted profession is licensed. Documents are copied to a Shared Folder for review by the Enforcement Administration Unit and follow-up action (if necessary), eliminating a lengthier paper process that resulted in enhanced workflow.
- Implemented a new process for handling Funeral Director and Embalmer inspections for complaints based on a new state law.
- Investigations Unit obtained access to Chicago Police Department reports, meaning cases involving allegations of licensee wrongdoing can move faster.
- Provided trainings for investigators regarding new procedures for processing Chaperone Order cases, that staff know what they can request from the system used to obtain criminal histories, , and created and provided new forms to solicit input for the development of the new CORE system.
- Health Related Investigations Investigator Michael Cornell assisted Illinois State Police, the IRS, Illinois Department of Revenue, Illinois Office of Homeland Security, Jefferson County Sheriff, and numerous municipal law enforcement departments, with Operation Southern Hospitality, a coordinated sting operation targeting numerous massage parlors and massage therapists suspected of human trafficking and laundering. The successful operation resulted in 13 individuals detained and 2 federal arrests.
- The team acted swiftly on serious cases involving funeral home directors and embalmers and permanent revocation consent orders, with those orders signed within days of the cases being referred to prosecutions.
- The agency worked with liaisons in the Illinois Department of Corrections to license individuals in custody before they are released which will reduce the chances of recidivism.
- Nurse Practice Administrative Rules were updated to include 68 IAC 1300.120 (c), which allows for the automatic licensure suspension (in substance abuse related cases) for the failure to obtain a substance use assessment within 30 days of the Department's request.
- Started a project to resolve cases more efficiently to prioritize public safety.
- The Medical Prosecutions unit is increasing informal conferences on non-board days, helping resolve more cases with Medical Board Members.
- Several investigators attended the Administrators in Medicine Medical Investigator (AIM) training in June 2025 that provided training on a variety of topics in the medical field, including overprescribing, testifying at hearings, and unprofessional conduct.

Division of Professional Regulation

Nursing Unit Update

The Illinois Board of Nursing (“BON”) maintains standards and continues to approve practical nurse programs (“LPN”), associate degree programs (“ADN”), bachelor’s degree of science in nursing (“BSN”), and masters in nursing (“MSN”) entry programs. Currently, there are 139 nursing programs in Illinois. In FY25, the BON approved nine out-of-state education programs seeking clinical placement in Illinois, one extension site for an existing master’s entry program, one relocation of an ADN program’s extension site, and one new LPN feasibility study for a new program.

The annual school survey results are now posted on the IDFPR nurse page, found here: [Nursing Education Annual Report](#) as well as the simulation guidelines and the remediation plan, found here: [Guidelines for the Use of Simulation by Prelicensure Nursing Programs](#).

The scope of advanced practice registered nurses (“APRN”) was expanded to include the ability of individuals with pending APRN applications to work under a full practice authority APRN’s supervision.

The Illinois Nursing Workforce Center (“INWC”) also revised the APRN, FPA-APRN, RN, and LPN surveys collected at the conclusion of the license renewal period to ensure they include the National Forum of State Workforce Center minimum supply data sets.

Pharmacy Update

A pharmacy was subjected to a summary suspension because more than 50% of its inventory was expired and a cold chain product was not stored properly.

The Drug Compliance Investigators (“DCIs”) completed training on the recent updates to USP 797. This training, and the updated sterile compounding inspection form, ensures DCIs are positioned to conduct inspections utilizing the most current requirements for sterile compounding of medications.

The team also updated self-inspection forms for sterile and non-sterile compounding to align with the new version of USP 797 Pharmaceutical Compounding that ensures quality compounding and prevents patient harm.

Maintained a level of continued communication with licensees, providing updates on the Glucagon-like peptide-1 (GLP-1) shortage throughout 2024 and the effort to meet compliance.

Division of Professional Regulation

State of Illinois Athletic Commission Update

Athletics experienced a strong return to full-contact martial arts events in Illinois, particularly in the third and fourth quarters, with new promoters and promotions accessing markets in southern Illinois for the first time in several years. Other full-contact martial arts disciplines (like Muay Thai) solidified their market capture in northern Illinois with several regularly scheduled events held throughout the fiscal year. Boxing promotions continued with events scheduled across the fiscal year in Chicago and the surrounding northern suburbs. Athletics' licensing continued to maintain a steady number of core licensees that include officials, with some increases in other licensee categories across the board.

LICENSE TYPE	2023	2025
Boxer	76	108
Boxing Judge	18	15
Boxing Second	122	136
Timekeeper	5	5
Mma Contestant	52	56

Cemetery Oversight Update

DPR's Cemetery Oversight Unit received 64 complaints and conducted 152 inspections in FY25. Complaints are only formally opened if issues have not been corrected in given time frames. Of the 64 complaints, one was sent to the prosecutions team in FY25, and one cemetery is on Probation. We are pleased to announce IDFPR will be kicking off the Cemetery Oversight Relief Fund/Grant in FY26.

Due to the unique way the Cemetery Oversight Act ("COA") was written, the COA unit can work with the manager or the person in charge of the day-to-day operations at the cemetery when a complaint is received.

Division of Professional Regulation

Cannabis Update

The Department is proud to announce that in FY25, the number of dispensary licenses awarded through the social equity-focused lottery exceeded the number of dispensaries granted as part of the original medical cannabis program. More than 150 social equity applicant dispensaries have now opened their doors for business across Illinois. FY25 also marked continued economic growth in the cannabis industry, with several months posting year-over-year growth of upwards of 7%.

- Rolled out Marijuana Enforcement Tracking Reporting Compliance (MetrC) on July 1, 2025.
- Established the licensing sub-unit, reducing application and renewal processing time to under 48 hours.
- Licensed 40 new dispensaries, increasing the number of dispensaries servicing Illinois customers by 20%.
- In December 2024, participated in the Annual Meeting for the Cannabis Regulators Association ("CANNRA") to discuss key updates in other states and improvements in our program.
- Conducted more than 600 inspections of licensed dispensaries across Illinois, ensuring customer and patient safety when purchasing Illinois cannabis.



DFPR Secretary Mario Treto, Jr., Cannabis Regulation Oversight Officer Erin Johnson, and members of our cannabis team welcomed The Dispensary Champaign as Illinois' 100th social equity dispensary on July 12, 2024.

Regulatory Board Highlights

- Made a total of 177 appointments and reappointments since October 2023.
- Established three new boards, increasing the total to 43 boards and committees. The three new boards are:
 - Illinois Midwifery Board
 - Behavior Analyst Licensing and Disciplinary Board
 - Music Therapy Advisory Board

Division of Real Estate

About the Division of Real Estate



Laurie Murphy
Director

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

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

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

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

FY25 Division Licensee Count	
Real Estate	81,505
Appraisal	4,039
Appraisal Management Companies	122
Auctioneer	1,072
CAM	2,452
Home Inspector	1,827
Total	91,017

Highlighted Division of Real Estate Professions: Appraisal and Real Estate

Real Estate License Act of 2000 Administrative Rules (68 IAC 1450)

The Division of Real Estate’s bill (SB3740) unanimously passed both chambers of the General Assembly during the 2024 Spring Legislative session and was signed into law by Governor JB Pritzker on August 9, 2024 becoming P.A. 103-1039. **This bill made changes to the Real Estate License Act of 2000 [225 ILCS 454/], which went into effect January 1, 2025.** Highlights of the changes include:

- Requires all brokerage agreements (exclusive or non-exclusive) between consumers and a Sponsoring Broker to be in writing and creates a new disciplinary violation in Section 20-20(a) for failure to have a brokerage agreement in writing when representing the client.
- Defines “non-exclusive brokerage agreement” to help consumers understand this form of a written agreement.
- Clarifies that licensees must disclose sponsoring broker’s compensation policies to their client, including any amount offered to cooperating brokers.
- A transition from Reciprocal Agreements to an Endorsement Process for current real estate licensees in all the other 49 states to obtain a license in Illinois through a streamlined process and without the need for a state agreement with Illinois.

Division of Real Estate

- Requires that a minimum balance of \$1 million be maintained in the Recovery Fund that allows for financial restitution from a real estate licensee that is disciplined.
- Applicants seeking a Managing Broker license only need to take the Illinois State portion of the written exam, as the requirement for the national portion has been eliminated.
- Adds a new Continuing Education (“CE”) elective course topic - diversity, equity, and inclusion.
- Increases Brokers and Managing Brokers Core CE from four to six hours to include two mandatory credit hours of Fair Housing.
- Provides a Virtual Office option for Education Providers.
- Clarifies that Pre-License education is valid for two years following the completion of all required Pre-License education.

Real Estate Appraiser Licensing Act of 2002 Administrative Rules (68 IAC 1455)

Adopted September 24, 2024

Comprehensive overhaul making technical changes to provide clarity, including:

- Adds and updates definitions (1455.10)
- Asynchronous education
- Synchronous education
- Hybrid education
- PAREA (Practical Applications of Real Estate Appraisal)
- Adds Section 1455.115: Inactive Status-allows a licensee to be inactive for a period no longer than two renewal cycles, during which they cannot perform licensed activities.
- Adds language to address the Appraisal Qualifications Board, Qualifying Education, and Continuing Education changes effective January 1, 2026.
- Adds language to allow for AQB-approved Practical Applications of Real Estate Appraisal programs for experience.
- Clarifies the one-hour Sexual Harassment Prevention Training requirement may not count toward the total hour requirement for CE.
- Adds Section 1455.201: Request for Reconsideration of Experience in an Application for Licensure. (The applicant must submit an experience log with appraisal examples that meet USPAP requirements. Clarification is also provided if IDFPR does not approve one of the reports and if additional reports must be submitted.)
- Adds 1455.318: Citations for Non-Compliance with CE requirements (fine of \$500 per offense).

Division of Real Estate

Division of Real Estate Units

Complaint Intake Unit

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

Complaints Received in Fiscal Year 2025	
Auction	24
Community Association Management	228
Home Inspection	24
Real Estate Appraisal	107
Real Estate Brokerage	600
Total	983

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

Investigations Unit

The Investigations Unit conducts statewide regulatory investigations of Division of Real Estate licensees who may be in violation of their regulatory acts, who are the subject of complaints, or who are alleged to have committed fraud, deception, or misrepresentation. In FY25, the Investigations Unit opened approximately **454** cases for investigation in response to complaints received from Illinois consumers or fellow licensees (see breakdown by profession below).

Investigations Opened in Fiscal Year 2025	
Auction	20
Community Association Management	140
Home Inspection	16
Real Estate Appraisal	23
Real Estate Brokerage	255
Total	454

Examinations Unit

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

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

Division of Real Estate

Total Number of Examinations in FY25: 273

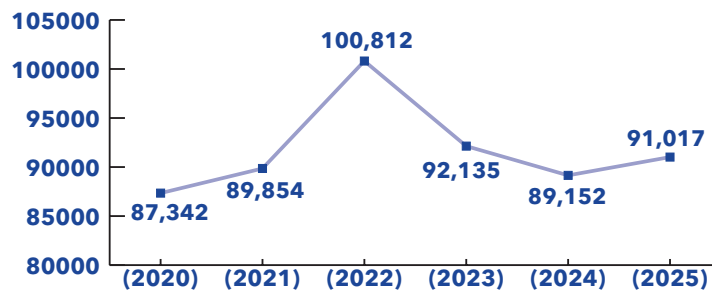
First Year Examinations Initiated and Completed in FY25

Examinations Conducted On-Site 44
Examinations Conducted by Mail 205
Other Examinations 24

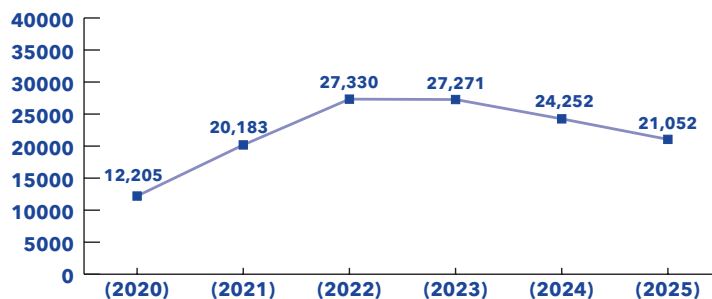
Licensing and Education Unit

The Licensing and Education Unit is responsible for reviewing, approving, maintaining, and issuing licenses across all Division of Real Estate professions, which results in the unit managing a licensee population of more than **91,000** Illinois professionals.

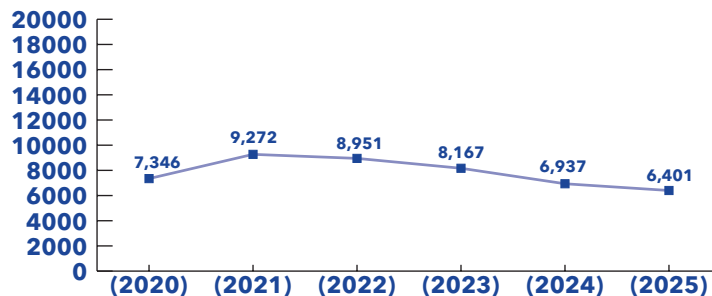
TOTAL NUMBER OF LICENSEES BY YEAR



TOTAL NUMBER OF LICENSURE EXAMS TAKEN BY YEAR



TOTAL NUMBER OF LICENSES ISSUED BY YEAR



Division of Real Estate

Prosecutions Unit

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

195 new cases were referred to Prosecutions during FY25. Numerous cases were resolved through the available dispositions based on the seriousness of violations.

Administrative Warning Letters:	21
Revocations:	25
Suspensions:	25
Fines/fees:	103
Public Discipline:	282
Non-Public discipline:	86
Reprimands:	3

Prosecutorial Highlights

Appraisal

A certified general real estate appraiser was revoked and fined \$25,000 for signing the certifications of at least 39 appraisal reports with the electronic signature of another appraiser whose license was expired and had no part in developing the appraisals, and falsely claiming on 12 of the appraisal report certifications that he was a member of the appraisal institute where he was not and never had been so designated.

Real Estate

A real estate managing broker was revoked for a minimum period of 10 years and fined \$1.3 million for engaging in dishonorable, unethical, or unprofessional conduct of a character likely to deceive, defraud, or harm the public, including, but not limited to, conduct set forth in rules adopted by the Department; failing to remit or account for the money of others coming into their possession; failure to properly deposit funds in an escrow account; commingling the money of others with their own funds; false advertising; aiding and abetting the unlicensed practice of Respondent Empire Enterprises; and dishonest dealing.

Auction

An auctioneer was revoked and fined \$3,000 for failing to register an Assumed Business Name, failing to account for or remit money coming into his possession, failing to respond to requests for information from the Department, and failing to report sister-state discipline to the Department.

Community Association Managers

A community association manager was revoked and fined \$250,000 for removing association funds without authority and failing to remit said funds; acting in a professionally incompetent and grossly negligent manner in performing the duties of a community association manager; and engaging in gross overcharging for professional services.

Division of Real Estate

Home Inspector

A home inspection licensee was fined \$3,000 for conducting a sub-standard inspection and failing to obtain a Pre-Inspection Agreement, preparing a Home Inspection Report without signing or dating it, and without including the expiration date of his license.

Second Chance Stories

- An individual applied for a Community Association Manager license after completing a prison sentence for several felony convictions that occurred during a four-year period more than 20 years ago. After completing the prison sentence, they took an intensive drug and alcohol rehabilitation course. While on probation, they started attending AA meetings and church, which they credit to helping turn their life around, along with the support of their family. As a result, they were able to secure steady employment over the past 17 years and are now ready for a career change as a Community Association Manager. The individual has had no further incidents with law enforcement, and the license was issued.
- An individual applied for a Home Inspector License, who had a prior felony conviction and had an Other Than Honorable discharge from the U.S. Navy. The felony occurred in 1995, and the applicant successfully served three years of probation for the conviction. The applicant was forthcoming regarding their actions, was regretful, and recognized the impact that the conviction had had on their life. The applicant had no further incidents with law enforcement and was issued a Home Inspector license.

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

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

The Ombudsperson does not mediate or attempt to resolve disputes, but primarily responds to written inquiries. From 2017 (when the Office was created) through FY25, the Ombudsperson has provided detailed and comprehensive answers to 1,974 inquiries. Of that total, 342 responses were sent during FY25.

As the Ombudsperson’s webpage on IDFPR’s website makes clear that the Ombudsperson is not authorized to provide legal advice or advocacy services. Neither the Ombudsperson, the Department, or any agency of State government regulates condominium or common interest community associations or has any authority to interpret or enforce the provisions of the Acts. The Ombudsperson serves as an important resource so that association board members and unit owners all may better understand their rights and obligations under the Acts. The most recent Ombudsperson’s Report to the General Assembly contains details on the inquiries fielded by the Ombudsperson’s office through October 1, 2024.

Division of Real Estate

Real Estate Valuation Task Force

The Real Estate Valuation Task Force Act (20 ILCS 4113) was created pursuant to Public Act 102-934, to directly address discrimination in valuation of real estate and underwriting of loans in racially diverse or ethnic communities.

The Task Force worked to identify racial disparities in the valuation of the real estate used for underwriting loans and the causes of those disparities. As a result, it was specifically charged with conducting an analysis of collateral underwriting standards; standards of appraisals and alternative evaluations such as automated valuation models; procedures for reconsiderations of value by consumers; and guidance related to collateral underwriting challenges, such as energy efficient housing and limited or inactive markets.

The Task Force was also asked to evaluate the barriers of entry into the appraisal profession.

The Task Force published a report of its findings, and recommended actions to the Governor and General Assembly, on January 1, 2025. The report, *Exploring the Roots: Appraisal Disparities, Regulatory Insights, and Real Estate Valuation Challenges in Illinois*, can be found on IDFPR's website: <https://idfpr.illinois.gov/content/dam/soi/en/web/idfpr/forms/dre/revt-report-1125.pdf>. As Task Force Lead, IDFPR Deputy Secretary Ericka Johnson organized and guided the Task Force from its inception through the publication of the report. Gabriela Nicolau, Task Force General Counsel, and Tia Davis, Task Force Liaison, were also instrumental to its success. DRE's Jennifer Rossiter Moreno and Kimberly Prickett served as Task Force Administrative Assistants.



Exploring the Roots: Appraisal Disparities, Regulatory Insights, and Real Estate Valuation Challenges in Illinois

Office of Innovation

About the Office of Innovation



Jake Hamilton
Interim Regulatory
Innovation Officer

The Office of Innovation identifies and researches emerging marketplace risks, trends, and opportunities related to innovation; meets with innovators, entrepreneurs, and consumer advocates; and coordinates innovation policy initiatives across the agency and with other state and federal regulators. The Office also serves as a central point of contact at IDFPR for established firms and start-ups launching innovative products and services.

In FY25, the Office of Innovation focused on establishing comprehensive digital asset regulations in Illinois, successfully advancing a pair of digital asset bills that will allow IDFPR to regulate digital asset businesses and protect Illinois consumers. The Office also continued advancing IDFPR's research into artificial intelligence ("AI"), engaged with new fintech products, and is leading an internal data modernization initiative. The Office is currently staffed by Regulatory Innovation Officer, Jake Hamilton.

Highlights of FY25 Operations

In FY25, the Office of Innovation successfully ushered the passage of two critical digital asset initiatives in the Illinois General Assembly: the Digital Assets and Consumer Protection Act ("DACPA") and the Digital Assets Kiosk Act ("DAKA"). Additionally, the Office continued its leadership on emerging technologies by researching and assessing the impacts of AI technologies on the agency and its regulated industries. Highlights of the Office's operations in FY25 include the following:

Digital Assets and Consumer Protection Act

- **SB 1797:** the Digital Assets and Consumer Protection Act was passed out of the Senate on June 1, 2025 and was signed into law by Governor Pritzker on August 18, 2025. DACPA makes Illinois the fourth state in the nation and first state in the Midwest to pass comprehensive digital asset regulations. Digital asset businesses that allow consumers to buy and sell cryptocurrencies like Bitcoin and Ether will not be required to register with the Department, maintain adequate consumer protections, and be subject to ongoing supervision and oversight.

Digital Assets Kiosk Act

- **SB 2319:** the Digital Assets Kiosk Act was passed in conjunction with DACPA and creates new regulatory oversight of digital asset kiosks (also known as "cryptocurrency ATMs"). The increased prevalence of fraud and scams seen at these kiosks highlighted the crucial need for consumer protections in this industry. Now, digital asset kiosk operators will be required to refund new customers who are victims of scams, cap excessive fees, and install daily transaction limits for new customers to mitigate the risk of fraud.

Artificial Intelligence Working Group

- The Office of Innovation continued leadership of IDFPR's internal AI Working Group and, in FY25, continued to assess the technology's impact on the agency. Additionally, the Office oversaw agency compliance with the new Department of Innovation and Technology's Responsible Use of AI Policy Report.
- Monitored federal and state AI policy developments and advised on agency legislation related to the use of AI in mental health professions.

Office of Innovation

Data Governance Initiative

- In FY25, the Office of Innovation prepared the launch of a new agency-wide data modernization and cataloging initiative as a part of IDFPR's strategic plan. The Data Governance Initiative will catalog and track existing sources of internal, interagency, and publicly available regulatory data across IDFPR's divisions and offices. This effort will ensure that data is secure, accurate, and available for use by agency staff to incorporate data-based analysis into agency regulatory initiatives.

Office of Innovation Public Engagement

- On April 3, 2025, Interim Regulatory Innovation Officer Jake Hamilton testified at the Senate Executive Committee on SB 1797 to advance digital asset legislation. The Office later testified in front of the House Financial Institutions and Licensing Committee on April 8, 2025 to advance HB 742. Both bills advanced out of committee for full consideration in their respective chambers.
- On January 17, 2025, the Office of Innovation attended the 1871 Fintech Innovation Summit with Division of Banking staff to engage with fintech industry developers and entrepreneurs. The conference brought developers, investors, and regulators together to promote innovative businesses and responsible innovation in Illinois.
- The Office of Innovation joined AARP Illinois's Tele-Townhall on digital asset kiosks and their Fraud Fightin' Webinar in May to promote the passage of digital asset kiosk regulations. The Office also educated Illinois consumers about the risks of cryptocurrency scams and highlighted tips on how to avoid falling victim.



Interim Innovation Officer, Jake Hamilton and Division of Banking Case Manager, Wayne Shoemaker attend the inaugural 1871 Fintech Innovation Summit.

Office of Legislative Affairs

About the Office of Legislative Affairs



Dan Lewis
Director

The Office of Legislative Affairs is responsible for tracking legislation and engaging with legislators and stakeholders to convey the position of the Department on legislative and regulatory matters relevant to the agency. The Office of Legislative Affairs plays a key role in the crafting of policy centered on the Department's mission to advance measures protecting consumers, expand access to services, reduce barriers to licensure, and maintain high standards for professional practice.

The Office of Legislative Affairs also manages and responds to the multitude of constituent-related inquiries IDFPR receives from elected officials, the Governor's Office, industry groups, and from constituents directly. In FY25, the Office of Legislative Affairs opened 3,263 cases, primarily with businesses and applicants needing help obtaining or renewing a license. Once an inquiry is received, the Office of Legislative Affairs works closely with various individuals in IDFPR's Licensing and Testing Units to resolve the inquiries and provide every Illinois resident and business the support they need and deserve. The Office of Legislative Affairs contains a Constituent Affairs Unit to coordinate and respond to constituent-related licensing inquiries.

The Office of Legislative Affairs also manages an extensive outreach program, IDFPR On the Road, including the highly successful "On the Spot" licensing assistance events. This effort was developed in response feedback about license processing delays as a direct means to show the Department was serious about aiding constituents impacted by those delays. IDFPR hosted, in partnership with legislators and community leaders, a total of 34 "On the Spot" licensing assistance events in FY25, with these events serving a total of 1,085 individuals. Services provided included the direct issuance of licenses, assistance with licensing applications and reinstatements, and providing general processing status updates.

2025 Spring Legislative Initiatives of the Illinois Department of Financial and Professional Regulation

House Bill 3637 (Rep. Dee Avelar / Sen. Karina Villa) was signed into law as Public Act 104-0432 on August 22, 2025. The legislation extends disciplinary protections to licensed health care professionals who perform health care services which are legal in Illinois.

Senate Bill 1797 (Sen. Mark Walker / Rep. Edgar Gonzalez) was signed into law as Public Act 104-0428 on August 18, 2025. The legislation regulates digital asset businesses in Illinois. It protects consumers by establishing regulatory oversight of these businesses via consumer disclosures, customer asset safeguards, and customer service standards.

Senate Bill 2318 (Sen. Laura Ellman / Rep. Margaret Croke) was signed into law as Public Act 104-0144 on August 1, 2025. The legislation requires fintech companies to first possess customer deposit insurance before being able to formally refer to themselves as a "bank."

Office of Legislative Affairs

Senate Bill 2319 (Sen. Laura Ellman / Rep. Curtis Tarver) was signed into law as Public Act 104-0429 on August 18, 2025. The legislation regulates digital asset kiosks in Illinois. It caps transaction fees, requires kiosk operators to provide refunds to legitimate scam victims, and limits daily transaction amounts for new and existing customers alike.

Senate Bill 2457 (Sen. Mark Walker / Rep. Margaret Croke) was signed into law as Public Act 104-0149 on August 1, 2025. The legislation eliminates the Collection Agency Board and sunset provisions for this profession's Act while making other technical changes and modernizations.

Senate Bill 2492 (Sen. Suzy Glowiak Hilton / Rep. Bob Morgan) was signed into law as Public Act 104-0151 on August 1, 2025. The legislation extends the sunset of the Dental Practice Act for five years and makes other technical changes and modernizations.

Senate Bill 2494 (Sen. Suzy Glowiak Hilton / Rep. Bob Morgan) was signed into law as Public Act 104-0152 on August 1, 2025. The legislation extends the sunset of the Respiratory Care Practice Act and the Athletic Trainers Practice Act for five years and makes other technical changes and modernizations.

Senate Bill 2495 (Sen. Suzy Glowiak Hilton / Rep. Bob Morgan) was signed into law as Public Act 104-0153 on August 1, 2025. The legislation extends the sunset of the Barber, Cosmetology, Esthetics, Hair Braiding, and Nail Technology Act for five years and makes other technical changes and modernizations.

Senate Bill 2496 (Sen. Suzy Glowiak Hilton / Rep. Bob Morgan) was signed into law as Public Act 104-0154 on August 1, 2025. The legislation extends the sunset of the Physical Therapy Act for five years and makes other technical changes and modernizations.

Senate Bill 2503 (Sen. Suzy Glowiak Hilton / Rep. Marcus Evans) was signed into law as Public Act 104-0427 on August 15, 2025. The legislation extends the sunset of the Roofing Industry Licensing Act and the Professional Geologist Licensing Act for five years and makes other technical changes and modernizations.

Other 2025 Spring Legislation Impacting the Illinois Department of Financial and Professional Regulation

House Bill 742 (Rep. Margaret Croke / Sen. Mark Walker) was signed into law as Public Act 104-0004 on June 16, 2025. The legislation delays the effective date of the Interchange Fee Prohibition Act until July 1, 2026.

House Bill 1270 (Rep. Bill Hauter / Sen. Suzy Glowiak Hilton) was signed into law as Public Act 104-0170 on August 15, 2025. The legislation allows licensed health care professionals to place their active licenses into volunteer status without paying a fee. Licensees with this status will be allowed to only engage in the volunteer practice of their profession in free or public clinics.

House Bill 1365 (Rep. Bob Morgan / Sen. Julie Morrison) was signed into law as Public Act 104-0178 on August 15, 2025. The legislation allows mental health profession applicants to practice their professions while awaiting licensure, if conditions are met. The bill also removes duplicative good moral character provisions, allows for inactive statuses for licenses, and requires the Department allow for reasonable exam accommodations for those whose primary language is not English.

Office of Legislative Affairs

House Bill 1697 (Rep. Natalie Manley / Sen. David Koehler) was signed into law as Public Act 104-0027 on July 1, 2025. The legislation aims to reduce prescription drug prices by regulating pharmacy benefit manager (PBM) practices and banning spread pricing, where PBMs charge insurers a higher price for drugs than the actual drug costs for the PBM's profits. Additionally, the legislation restricts PBMs from keeping drug manufacturer rebates, or incentives given to PBMs from drug manufacturers to better position their products or steer patients towards particular pharmacies. The bill also stops PBMs from limiting access to medication by classifying "specialty drugs."

House Bill 1806 (Rep. Bob Morgan / Sen. Ram Villivalam) was signed into law as Public Act 104-0054 on August 1, 2025. The legislation creates the Wellness and Oversight for Psychological Resources Act, which ensures only licensed human mental health professionals are providing therapy services in Illinois, not artificial intelligence.

House Bill 2459 (Rep. Natalie Manley / Sen. Suzy Glowiak Hilton) was signed into law as Public Act 104-0228 on August 15, 2025. The legislation adds two new pathways to licensure as a Certified Public Accountant in Illinois. The bill also establishes a method for out-of-state CPAs whose home state's licensure requirements are not equivalent to Illinois' requirements to petition for an equivalency determination to have Illinois accountancy privileges.

House Bill 2517 (Rep. Lisa Davis / Sen. Willie Preston) was signed into law as Public Act 104-0061 on August 1, 2025. The legislation allows health care professionals who report to the Department that they provide maternal health care services to take a one-hour course in potential maternal health risk factors associated with childbearing individuals who are part of a marginalized racial or ethnic group with increased maternal mortality rates as part of their one-hour course in training on implicit bias awareness continuing education requirement.

House Bill 2589 (Rep. Kelly Cassidy / Sen. Mike Simmons) was signed into law as Public Act 104-0240 on August 15, 2025. The legislation allows pharmacies to sell sterile hypodermic syringes or needles to individuals whose medication requires the use of syringes or needles for proper administration.

House Bill 2688 (Rep. Yolanda Morris / Sen. Lakeisha Collins) was signed into law as Public Act 104-0244 on August 15, 2025. The legislation authorizes certified nurse midwives to enter into written collaborative agreements with physicians to provide home birth services. The bill allows certified nurse midwives to provide out-of-hospital birth services in a licensed birth center without collaborative agreements and provide out-of-hospital birth services in all practice settings under written collaborative agreements with full practice authority APRNs within federal primary care health professional shortage areas and maternity care deserts.

House Bill 2874 (Rep. Martha Deuter / Sen. Laura Ellman) was signed into law as Public Act 104-0252 on August 15, 2025. The legislation provides that limitations on the over-the-counter sale of ephedrine without a prescription does not apply to the sale of any product dispensed or delivered by a practitioner or pharmacy according to a prescription issued by a prescriber for a valid medical purpose and in the course of professional practice.

Office of Legislative Affairs

House Bill 3352 (Rep. Kelly Cassidy / Sen. Kimberly Lightford) was signed into law as Public Act 104-0297 on August 15, 2025. The legislation provides that a debtor is not liable for any coerced debt, as defined in the Act, and may assert that they have incurred a coerced debt by providing to a collection agency an oral or written Statement of Coerced Debt, as specified.

House Bill 3360 (Rep. Sharon Chung / Sen. Mike Hastings) was signed into law as Public Act 104-0299 on August 15, 2025. The legislation clarifies that anyone referring to themselves as a veterinary technician or a variation of that title must be licensed with the Department. The bill provides that veterinary technicians must have graduated from an accredited program and passed the VTN examination. The bill also requires licensees under the Act to visibly display their license in the license holder's office.

House Bill 3373 (Rep. Nabeela Syed / Sen. Rachel Ventura) was signed into law as Public Act 104-0301 on August 15, 2025. The legislation Allows those licensed under the Clinical Psychologist Act to sit for their first qualification examination before completing 1 year of post doctorate experience upon graduating from university.

House Bill 3435 (Rep. Natalie Manley / Sen. Meg Loughran Cappel) was signed into law as Public Act 104-0306 on August 15, 2025. The legislation provides that health and mental health professionals licensed in another state operating under the auspices of the American Red Cross may practice in Illinois to the extent authorized by the Uniform Emergency Volunteer Health Practitioners Act regardless of whether an emergency declaration is in effect.

House Bill 3467 (Rep. Dee Avelar / Sen. Robert Martwick) was signed into law as Public Act 104-0310 on August 15, 2025. The legislation makes changes to the membership of the State Banking Board of Illinois. This bill also amends the Savings Bank Act and the Illinois Credit Union Act and makes a series of changes regarding data processing, stakeholder remote meeting options for board meetings, and account usage by minors.

House Bill 3487 (Rep. Nabeela Syed / Sen. Rachel Ventura) was signed into law as Public Act 104-0311 on August 15, 2025. The legislation requires the Department to request the following demographic information from licensees: sex, ethnicity, race, disability, primary language spoken, anticipated date of retirement, type of employment, and zip code. The Department will also include zip code of employment and secondary language spoken in the survey.

House Bill 3489 (Rep. Michelle Mussman / Sen. Rachel Ventura) was signed into law as Public Act 104-0312 on August 15, 2025. The legislation provides that the practice of pharmacy includes the assessment and consultation of patients and dispensing of contraceptives, including emergency contraception. The bill also amends the Illinois Public Aid Code to ensure the medical assistance program covers patient care services provided by a pharmacist for contraceptives.

House Bill 3709 (Rep. Anna Moeller / Sen. Celina Villanueva) was signed into law as Public Act 104-0433 on August 22, 2025. The legislation requires public higher education institutions with student health services to provide students with access to health care providers who can prescribe contraception and medication abortion. The bill requires any student health services pharmacies to dispense contraception and medication abortion to students who wish to fill their prescriptions at the university pharmacy.

Office of Legislative Affairs

House Bill 3849 (Rep. Nicole Grasse / Sen. Julie Morrison) was signed into law as Public Act 104-0336 on August 15, 2025. The legislation provides that any authorized employee of an organization that provides hospice services or home health services may receive a patient's prescription orders, including controlled substances, and deliver the prescription orders to the patient.

House Bill 3850 (Rep. Hoan Huynh / Sen. Rachel Ventura) was signed into law as Public Act 104-0337 on August 15, 2025. The legislation allows simulation training provided by an approved sponsor to count towards a licensed health care professional's continuing education requirement.

Senate Bill 128 (Sen. Julie Morrison / Rep. Katie Stuart) was signed into law as Public Act 104-0072 on August 1, 2025. The legislation provides that a licensed veterinarian may provide an exemption for a rabies inoculation if said veterinarian deems it a danger to the animal's health, and that this exemption is valid for one year and may be renewed by a licensed veterinarian.

Senate Bill 593 (Sen. Suzy Glowiak Hilton / Rep. Anne Stava-Murray) was signed into law as Public Act 104-0359 on August 15, 2025. The legislation creates the Health Care Workforce Task Force within the Department of Public Health to make recommendations concerning various challenges facing the health care workforce in the State.

Senate Bill 1301 (Sen. Mattie Hunter / Rep. Kimberly Du Buclet) was signed into law as Public Act 104-0092 on August 1, 2025. The legislation allows the State Treasurer to review the current and historical ratings that a financial institution has received under the Illinois Community Reinvestment Act when deciding to deposit funds into that financial institution.

Senate Bill 1325 (Sen. Julie Morrison / Rep. Theresa Mah) was signed into law as Public Act 104-0094 on August 1, 2025. The legislation adds two members to the Board of Dentistry: one who must hold a permit to administer moderate sedation and one who must hold a permit to administer deep sedation and general anesthesia.

Senate Bill 1383 (Sen. Sara Feigenholtz / Rep. Dan Didech) was signed into law as Public Act 104-0377 on August 15, 2025. The legislation extends the Condominium and Common Interest Community Ombudsperson Act until January 1, 2029, and makes conforming changes.

Senate Bill 1463 (Sen. Julie Morrison / Rep. Theresa Mah) was signed into law as Public Act 104-0103 on August 1, 2025. The legislation provides that applicants for licensure as a general dentist or dental hygienist who meets all qualifications for licensure may practice their profession while awaiting the issuance of their license and makes other changes to the Act.

Senate Bill 1537 (Sen. Elgie Sims / Rep. Maurice West) was signed into law as Public Act 104-0383 on August 15, 2025. The legislation makes various changes to educational income share agreements to protect student borrowers.

Senate Bill 1667 (Sen. Robert Martwick / Rep. Diane Blair-Sherlock) was signed into law as Public Act 104-0116 on August 1, 2025. The legislation expedites reporting regarding funds associated with dissolved banks and other financial institutions so that the Treasurer can have more up to date info about unclaimed property affiliated with that bank or financial institution.

Office of Legislative Affairs

Senate Bill 1777 (Sen. Mark Walker / Rep. Margaret Croke) was signed into law as Public Act 104-0123 on August 1, 2025. The legislation provides that customer financial records and confidentiality law does not prohibit the furnishing of financial information to the executor, executrix, administrator, or other lawful representative of the estate of a customer.

Senate Bill 1947 (Sen. Meg Loughran Cappel / Rep. Laura Faver Dias) was signed into law as Public Act 104-0128 on August 1, 2025. The legislation makes various changes to education licensure requirements, including exempting school support personnel applicants from the content area test if they hold an active and valid license issued by IDFPR in the same subject matter as the endorsement sought by the applicant.

Senate Bill 1994 (Sen. Dave Koehler / Rep. Jay Hoffman) was signed into law as Public Act 104-0403 on August 15, 2025. The legislation allows credit unions to preemptively share information with elderly or disabled members who may be the subject of financial exploitations and changes the minimum number of annual meetings for board members with either a 1 or 2 rating in CAMELS to meet four times annually instead of six.

Senate Bill 2001 (Sen. Linda Holmes / Rep. Katie Stuart) was signed into law as Public Act 104-0130 on August 1, 2025. The legislation requires auctioneers to verify and certify if anything they are auctioning has been stolen or acquired illegally.

Senate Bill 2153 (Sen. Cristina Castro / Rep. Angelica Guerrero-Cuellar) was signed into law as Public Act 104-0411 on August 15, 2025. The legislation provides that physical therapists may use telehealth to perform an initial evaluation of their client if certain criteria are met.

Senate Bill 2154 (Sen. Cristina Castro / Rep. Margaret Croke) was signed into law as Public Act 104-0134 on August 1, 2025. The legislation provides that the scopes of practice of cosmetologists and estheticians include the use of hydrodermabrasion, microdermabrasion, and dermaplaning on the stratum corneum of the epidermis. The bill also prohibits these licensees to intentionally impact the living layers of the skin.

Senate Bill 2351 (Sen. Mike Halpin / Rep. Dan Swanson) was signed into law as Public Act 104-0145 on August 1, 2025. The legislation makes clarifying changes to the definitions of estate sale, estate sale service, and online auction, to account for modernizations in the industry.

Senate Bill 2437 (Sen. Lakeisha Collins / Rep. Anna Moeller) was signed into law as Public Act 104-0009 on June 16, 2025. The legislation amends the Public Aid Code and other Acts as an annual update to the state's Medicaid law. The bill creates the Certified Family Health Aide Program for Children and Adults Act and amends the Nurse Practice Act to create an exemption for these aides.

Senate Bill 2456 (Sen. Sara Feigenholtz / Rep. Bob Morgan) was signed into law as Public Act 104-0010 on June 16, 2025. The legislation amends various Acts to extend or repeal statutes as the General Assembly deemed necessary and includes the repeal of the Music Therapy Advisory Board Act.

Senate Bill 2469 (Sen. Mike Hastings / Rep. Rick Ryan) was signed into law as Public Act 104-0424 on August 15, 2025. The legislation provides that a prescriber of controlled substances is not required to issue prescriptions electronically if the prescription is issued by a licensed veterinarian within 7 years after Nov. 17, 2023, an extension from the current 2-year provision.

Office of Legislative Affairs

IDFPR On the Road: Bringing Assistance to the People of Illinois

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



IDFPR "On the Road" made four stops in June 2024, with more than 50 events already scheduled for FY25. Email fpr.outreach@illinois.gov if you're interested in IDFPR "On the Road" bringing these opportunities to your community.



Human Resources

About Human Resources



Denysha Crawford
Director

IDFPR is dedicated to fostering a diverse and inclusive workforce that reflects the rich cultural tapestry of the residents it serves. This section of the HR Annual Report provides an overview of our hiring practices, diversity efforts, workplace culture, and future recommendations to enhance these initiatives.

Hiring Practices

IDFPR strictly adheres to all applicable state laws, rules, and regulations regarding the hiring process in Illinois, following the guidance of Central Management Services (CMS). The transparency of our hiring practices ensures equal opportunity for all applicants, promoting a fair and competitive environment. Our hiring process includes:

- **Job Postings:** All job vacancies are publicly advertised, ensuring broad access for potential candidates.
- **Selection Process:** Candidates are evaluated based on their qualifications and experience to eliminate biases.
- **Compliance:** Regular audits are performed both internally and externally to ensure compliance with CMS rules and state regulations and to uphold the integrity of our hiring processes.

Commitment to Diversity

Promoting a diverse workforce is a fundamental value at the IDFPR. Our commitment is reflected in several ways:

- **Diverse Recruitment Strategies:** We ensure that we promote our job opportunities to all, including underrepresented groups, to encourage a diverse applicant pool.
- **Training Programs:** Employees participate in diversity training programs designed to increase awareness and understanding of cultural competencies.

Workplace Environment

Creating an inclusive workplace where every employee feels valued is paramount. Our strategies to support this environment include:

- **Valuing Unique Perspectives:** We recognize and appreciate the diverse skills and experiences that every employee brings to the table, fostering innovation and creative problem-solving.
- **Employee Engagement:** Regular surveys and feedback mechanisms are in place to gauge employee satisfaction and identify areas for improvement.

Employee Participation and Contributions

IDFPR actively encourages all employees to participate in initiatives that promote diversity and inclusion. This involvement not only enriches the workplace culture but also contributes to personal and professional growth. Key initiatives include:

Human Resources

- **Diversity Committee:** This committee was formed to address specific diversity-related initiatives and provide recommendations to leadership.

The IDFPR remains committed to a comprehensive approach to diversity and inclusion in our hiring practices and workplace culture. Our dedication to fostering a diverse workforce is integral to our mission to serve the community effectively.

IDFPR at a Glance: FY25

475 Total Permanent Staff

Full Time Staff

- Union 368
- Merit Comp 51
- Exempt 56

Personal Service Contracts

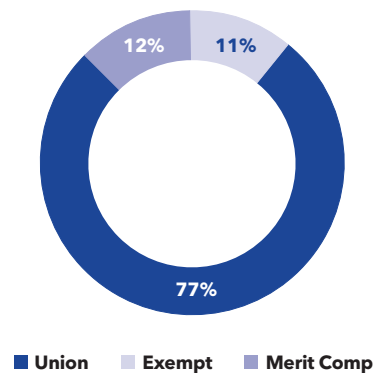
(individuals who work at IDFPR on contract)

- DPR Coordinators - 4
- Athletics - 12
- Law Clerks - 26

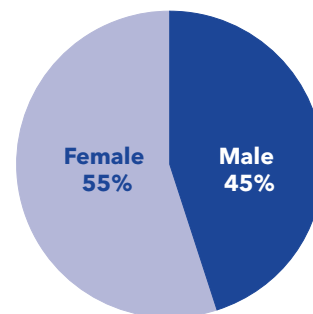
75 Day Retiree Appointments

- Division of Banking - 16
- Division of Financial Institutions - 0
- Legal Affairs - 1
- Fiscal - 1
- Professional Regulation - 1
- Real Estate - 1
- Secretary's Office (HR) - 1

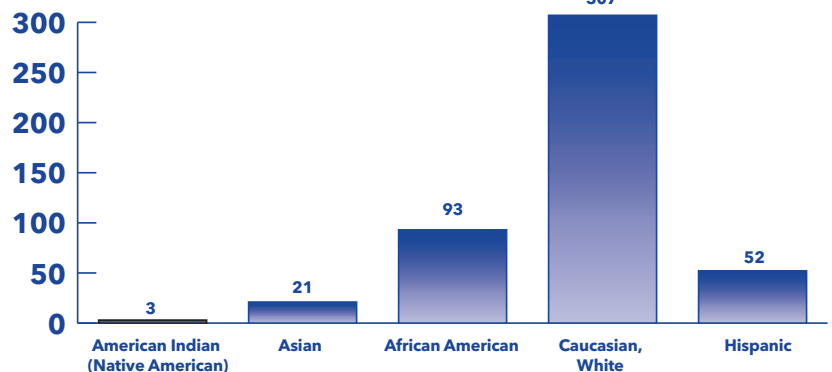
Breakdown



Gender



By Ethnicity



Human Resources

Human Resources Highlights

Filled Vacancies - Separations - Postings

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

FY 25 Filled Vacancies

- Quarter #1 (Q1) - 16
- Quarter #2 (Q2) - 21
- Quarter #2 (Q3) - 25
- Quarter #4 (Q4) - 6 started at the beginning of FY26 for posted vacancies

FY 25 Employee Separations

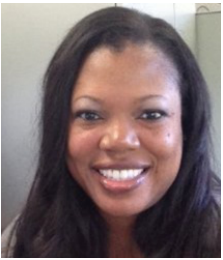
- Quarter #1 (Q1) - 19
- Quarter #2 (Q2) - 16
- Quarter #2 (Q3) - 11
- Quarter #4 (Q4) - 12

FY 25 Job Vacancies Posted

- Quarter #1 (Q1) - 18
- Quarter #2 (Q2) - 20
- Quarter #2 (Q3) - 25
- Quarter #4 (Q4) - 10

Fiscal Operations

Fiscal Overview



Gloria Gibson
Chief Financial
Officer

IDFPR operations are funded by initial and renewal licensure fees, examinations, and fines levied from regulated individuals and industries. The state’s General Revenue Fund does not provide support.

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

The annual appropriation request is made to support the staff and operations required to regulate and enforce Illinois State statutes as outlined by the Acts of the regulated professions within the purview of the Department. IDFPR manages 29 separate state-dedicated purpose funds that are subject to the appropriations process. These funds are divided into four operational divisions: Division of Banking, Division of Financial Institutions, Division of Professional Regulations, and Division of Real Estate. The four divisions report to the agency head, Secretary of the Illinois Department of Financial and Professional Regulation.

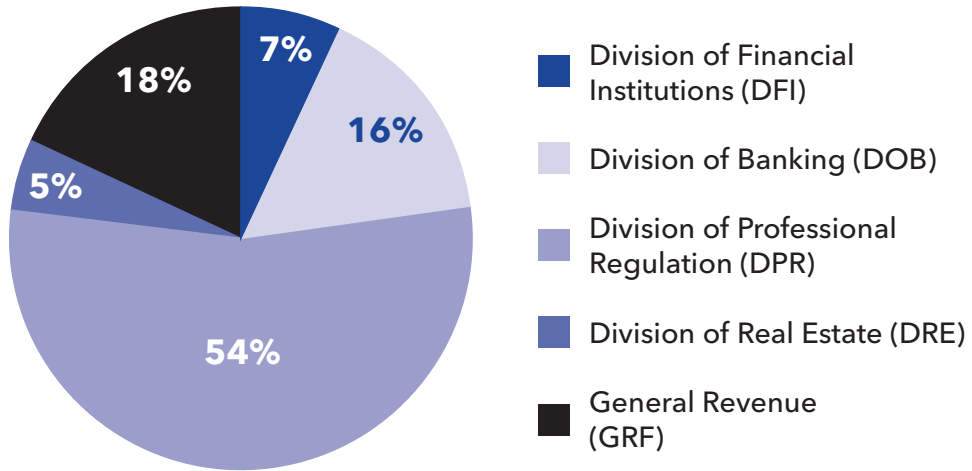
Data source: The Illinois Office of Comptroller’s website: (<https://illinoiscomptroller.gov/>)

Appropriations by Division

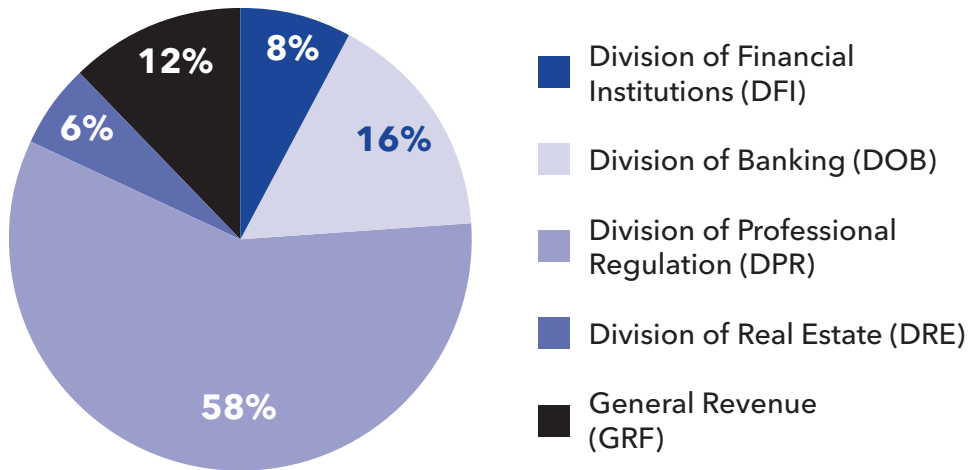
Comparison of FY24 to FY25 Appropriations

Division	FY24	FY25	Total	Change	
				\$	%
Division of Financial Institutions (DFI)	\$ 12,907,400	\$ 16,627,200	\$ 29,534,600	\$ 3,719,800	29%
Division of Banking (DOB)	\$ 27,696,200	\$ 30,983,600	\$ 58,679,800	\$ 3,287,400	12%
Division of Professional Regulation (DPR)	\$ 94,096,400	\$ 114,062,100	\$ 208,158,500	\$ 19,965,700	21%
Division of Real Estate (DRE)	\$ 9,475,000	\$ 11,555,700	\$ 21,030,700	\$ 2,080,700	22%
General Revenue (GRF)	\$ 32,105,000	\$ 23,855,000	\$ 55,960,000	\$ (8,250,000)	-26%
Agency Total	\$ 176,280,000	\$ 197,083,600	\$ 373,363,600	\$ 20,803,600	12%

FY24 Appropriations



FY25 Appropriations



Fiscal Operations

Appropriations by Fund

Comparison of FY24 to FY25 Appropriations by Fund

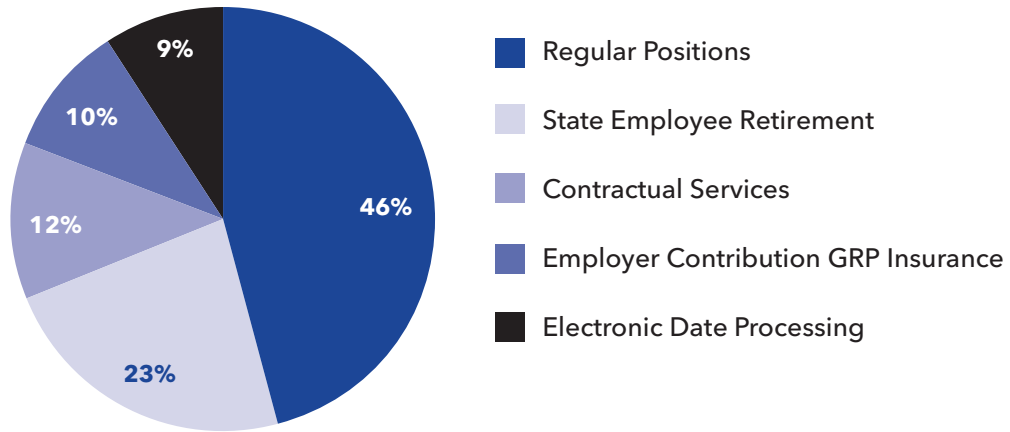
Fund Name	Fund	FY24	FY25	Change	
				\$	%
CREDIT UNION	0243	\$ 5,555,900	\$ 6,607,600	\$ 1,051,700	19%
DEBT SETTLMNT CONSUMER PROTECT	0615	\$ 25,000	\$ 25,000	\$ -	0%
FINANCIAL INSTITUTION	0021	\$ 7,176,500	\$ 9,844,600	\$ 2,668,100	37%
TOMA CONSUMER PROTECTION	0241	\$ 150,000	\$ 150,000	\$ -	0%
DFI Total		\$ 12,907,400	\$ 16,627,200	\$ 3,719,800	29%
BANK & TRUST COMPANY	0795	\$ 21,709,300	\$ 23,556,100	\$ 1,846,800	9%
PAWNBROKER REGULATION	0562	\$ 250,100	\$ 287,000	\$ 36,900	15%
RESIDENTIAL FINANCE REGULATORY	0244	\$ 5,100,700	\$ 6,713,700	\$ 1,613,000	32%
SAVINGS BANK REGULATORY	0579	\$ 636,100	\$ 426,800	(\$ 209,300)	-33%
DOB Total		\$ 27,696,200	\$ 30,983,600	\$ 3,287,400	12%
ATHLETICS SUPERVISION AND REG	0505	\$ -	\$ -	\$ -	N/A
CANNABIS REGULATION	0912	\$ 15,603,600	\$ 19,020,800	\$ 3,417,200	22%
CEMETERY OVERSIGHT LCNS&DSCPLN	0792	\$ 1,396,200	\$ 2,414,700	\$ 1,018,500	73%
COMPASSION USE MED CANNABIS	0075	\$ 7,095,600	\$ 7,199,200	\$ 103,600	1%
DESIGN PROFESSIONAL ADMIN & IN	0888	\$ 828,200	\$ 1,444,300	\$ 616,100	74%
GENERAL PROFESSIONS DEDICATED	0022	\$ 7,810,400	\$ 11,470,900	\$ 3,660,500	47%
IL STATE DENTAL DISCIPLINARY	0823	\$ 1,494,000	\$ 2,654,900	\$ 1,160,900	78%
IL STATE MEDICAL DISCIPLINARY	0093	\$ 11,512,600	\$ 15,127,600	\$ 3,615,000	31%
IL STATE PHARMACY DISCIPLINARY	0057	\$ 3,214,600	\$ 3,872,800	\$ 658,200	20%
IL STATE PODIATRIC DISCIPLINE	0954	\$ 257,200	\$ 229,800	(\$ 27,400)	-11%
NURSING DEDICATED & PROFESSNL	0258	\$ 6,004,300	\$ 10,219,700	\$ 4,215,400	70%
OPTOMETRIC LICN & DISC BRD	0259	\$ 307,400	\$ 1,062,300	\$ 754,900	246%
PROFESSIONAL REGUL EVIDENCE	0192	\$ 300	\$ -	(\$ 300)	-100%
PROFESSIONS INDIRECT COST	0218	\$ 36,521,800	\$ 36,905,800	\$ 384,000	1%
REG CPA ADMIN & DISCIPLINARY	0151	\$ 2,050,200	\$ 2,439,300	\$ 389,100	19%
DPR Total		\$ 94,096,400	\$ 114,062,100	\$ 19,965,700	21%
APPRAISAL ADMINISTRATION	0386	\$ 1,397,000	\$ 1,578,800	\$ 181,800	13%
COMM ASSOC MANAGER LCNS & DISC	0829	\$ -	\$ -	\$ -	N/A
DIVISION OF REAL ESTATE GENERAL FUND	0267	\$ 1,475,000	\$ 2,309,000	\$ 834,000	57%
HOME INSPECTOR ADMINISTRATION	0746	\$ -	\$ -	\$ -	N/A
REAL ESTATE LICENSE ADMIN	0850	\$ 6,091,300	\$ 7,110,800	\$ 1,019,500	17%
REAL ESTATE RECOVERY	0629	\$ 150,000	\$ 150,000	\$ -	0%
REAL ESTATE RESEARCH & EDUC	0849	\$ 361,700	\$ 407,100	\$ 45,400	13%
DRE Total		\$ 9,475,000	\$ 11,555,700	\$ 2,080,700	22%
GENERAL REVENUE	0001	\$ 16,250,000	\$ 6,000,000	(\$ 10,250,000)	-63%
PROFESSIONS LICENSURE	0420	\$ 15,855,000	\$ 17,855,000	\$ 2,000,000	13%
GENERAL REVENUE TOTAL		\$ 32,105,000	\$ 23,855,000	(\$ 8,250,000)	-26%
Grand Total		\$ 176,280,000	\$ 197,083,600	\$ 20,803,600	12%

Fiscal Operations

Appropriated Expenditures

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

IDFPR Top Five (5) Expenses based on FY25 Actuals



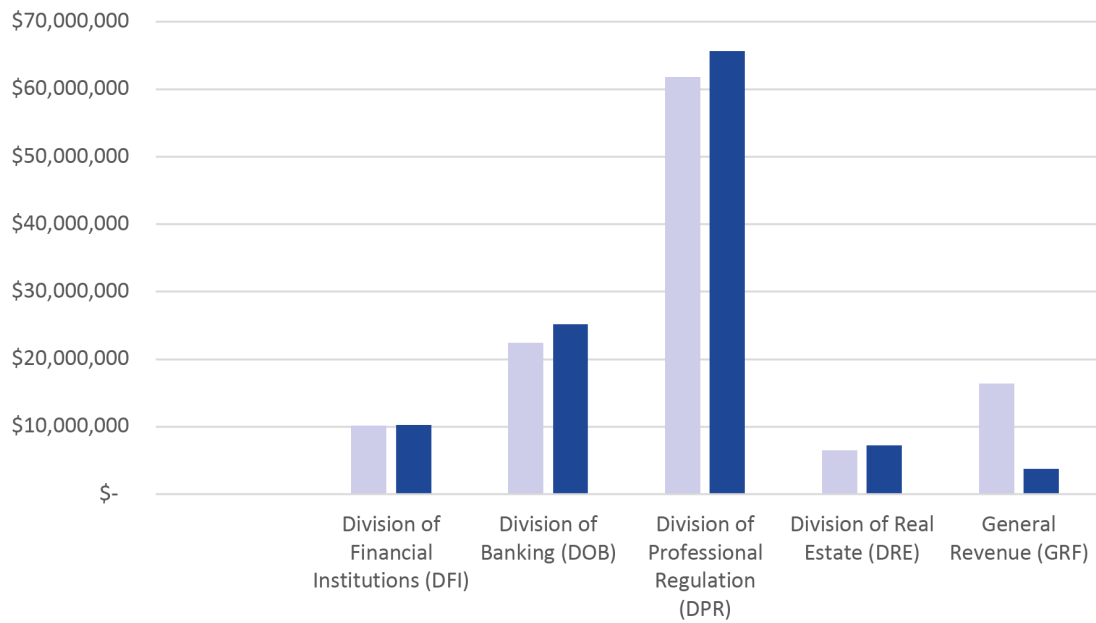
Expenditures by Division

Comparison of FY24 to FY25 Appropriations

Division	FY24	FY25	Change	
			\$	%
Division of Financial Institutions (DFI)	\$ 10,155,454	\$ 10,275,372	\$ 119,918	1%
Division of Banking (DOB)	\$ 22,436,786	\$ 25,204,161	\$ 2,767,375	12%
Division of Professional Regulation (DPR)	\$ 61,790,219	\$ 65,634,673	\$ 3,844,454	6%
Division of Real Estate (DRE)	\$ 6,489,977	\$ 7,239,267	\$ 749,290	12%
General Revenue (GRF)	\$ 16,340,000	\$ 3,741,806	\$ (12,598,194)	-77%
Agency Total	\$ 117,212,436	\$ 112,095,279	\$ (5,117,157)	-4%

Expenditures by Division

Comparison of FY24 to FY25 Appropriated Expenditures



Fiscal Operations

Appropriated Expenditures by Fund

Comparison of FY24 to FY25 Expenditures by Fund

Fund Name	Fund	FY24	FY25	Change	
				\$	%
CREDIT UNION	0243	\$ 4,115,503	\$ 4,113,170	\$ (2,333)	0%
DEBT SETTLMNT CONSUMER PROTECT	0615	\$ -	\$ -	\$ -	N/A
Division of Banking(DOB)	0021	\$ 6,039,951	\$ 6,162,202	\$ 122,251	2%
TOMA CONSUMER PROTECTION	0241	\$ -	\$ -	\$ -	N/A
DFI Total		\$ 10,155,454	\$ 10,275,372	\$ 119,918	1%
BANK & TRUST COMPANY	0795	\$ 17,465,500	\$ 19,744,682	\$ 2,279,182	13%
PAWNBROKER REGULATION	0562	\$ 70,919	\$ 108,557	\$ 37,638	53%
RESIDENTIAL FINANCE REGULATORY	0244	\$ 4,802,590	\$ 5,207,917	\$ 405,326	8%
SAVINGS BANK REGULATORY	0579	\$ 97,777	\$ 143,006	\$ 45,229	46%
DOB Total		\$ 22,436,786	\$ 25,204,161	\$ 2,767,375	12%
ATHLETICS SUPERVISION AND REG	0505	\$ -	\$ -	\$ -	N/A
CANNABIS REGULATION	0912	\$ 7,148,166	\$ 8,696,615	\$ 1,548,449	22%
CEMETERY OVERSIGHT LCNS&DSCPLN	0792	\$ 1,218,226	\$ 1,422,370	\$ 204,144	17%
COMPASSION USE MED CANNABIS	0075	\$ 2,277,905	\$ 2,456,787	\$ 178,882	8%
DESIGN PROFESSIONAL ADMIN & IN	0888	\$ 731,266	\$ 1,148,367	\$ 417,101	57%
GENERAL PROFESSIONS DEDICATED	0022	\$ 5,629,298	\$ 7,578,625	\$ 1,949,327	35%
IL STATE DENTAL DISCIPLINARY	0823	\$ 744,316	\$ 1,460,889	\$ 716,573	96%
IL STATE MEDICAL DISCIPLINARY	0093	\$ 9,529,408	\$ 10,212,875	\$ 683,467	7%
IL STATE PHARMACY DISCIPLINARY	0057	\$ 2,041,496	\$ 2,156,166	\$ 114,670	6%
IL STATE PODIATRIC DISCIPLINE	0954	\$ 193,237	\$ 116,304	\$ (76,933)	-40%
NURSING DEDICATED & PROFESSNL	0258	\$ 3,748,822	\$ 4,141,866	\$ 393,044	10%
OPTOMETRIC LICN & DISC BRD	0259	\$ 229,189	\$ 799,088	\$ 569,899	249%
PROFESSIONAL REGUL EVIDENCE	0192	\$ -	\$ -	\$ -	N/A
PROFESSIONS INDIRECT COST	0218	\$ 26,918,940	\$ 23,865,733	\$ (3,053,207)	-11%
REG CPA ADMIN & DISCIPLINARY	0151	\$ 1,379,950	\$ 1,578,988	\$ 199,038	14%
DPR Total		\$ 61,790,219	\$ 65,634,673	\$ 3,844,454	6%
APPRAISAL ADMINISTRATION	0386	\$ 958,412	\$ 870,000	\$ (88,412)	-9%
COMM ASSOC MANAGER LCNS & DISC	0829	\$ -	\$ -	\$ -	N/A
DIVISION OF REAL ESTATE GENERAL FUND	0267	\$ 1,063,150	\$ 1,418,058	\$ 354,908	33%
HOME INSPECTOR ADMINISTRATION	0746	\$ -	\$ -	\$ -	N/A
REAL ESTATE LICENSE ADMIN	0850	\$ 4,319,269	\$ 4,779,032	\$ 459,763	11%
REAL ESTATE RECOVERY	0629	\$ -	\$ -	\$ -	N/A
REAL ESTATE RESEARCH & EDUC	0849	\$ 149,146	\$ 172,177	\$ 23,031	15%
DRE		\$ 6,489,977	\$ 7,239,267	\$ 749,290	12%
GENERAL REVENUE	0001	\$ 16,250,000	\$ 3,741,806	\$ (12,508,194)	-77%
PROFESSIONS LICENSURE	0420	\$ 90,000	\$ -	\$ (90,000)	-100%
GENERAL REVENUE	0001	\$ 16,340,000	\$ 3,741,806	\$ (12,598,194)	-77%
Agency Grand Total		\$ 117,212,436	\$ 112,095,279	\$ (5,117,157)	-4%

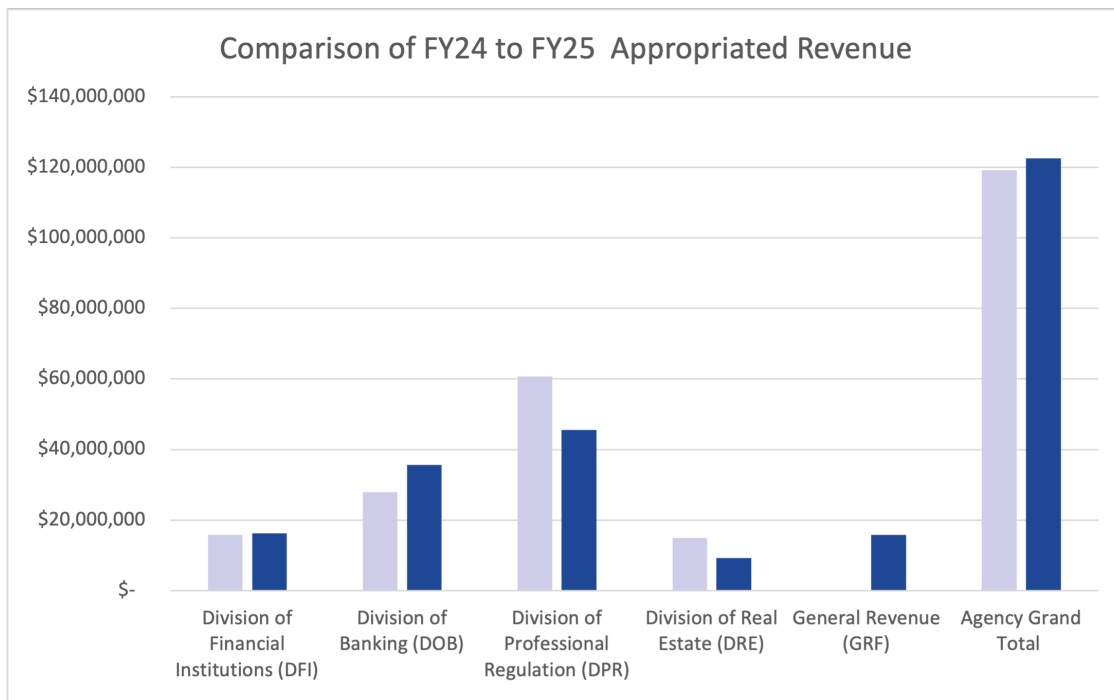
Fiscal Operations

Revenues by Division

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

Comparison of FY24 to FY25 Appropriated Expenditures

Division	FY24	FY25	Change	
			\$	%
Division of Financial Institutions (DFI)	\$ 15,735,195	\$ 16,212,283	\$ 477,088	3%
Division of Banking (DOB)	\$ 27,856,425	\$ 35,677,740	\$ 7,821,315	28%
Division of Professional Regulation (DPR)	\$ 60,668,854	\$ 45,495,172	\$ (15,173,682)	-25%
Division of Real Estate (DRE)	\$ 14,944,537	\$ 9,285,693	\$ (5,658,844)	-38%
General Revenue (GRF)	\$ -	\$ 15,855,000	\$ 15,855,000	N/A
Agency Grand Total	\$ 119,205,010	\$ 122,525,888	\$ 3,320,878	3%



Fiscal Operations

Revenues by Fund

Comparison of FY24 to FY25 Revenue by Fund

Fund Name	Fund	FY23	FY24	Change	
				\$	%
CREDIT UNION	0243	\$ 5,897,434	\$ 5,394,114	\$ (503,320)	-9%
DEBT SETTLMNT CONSUMER PROTECT	0615	\$ -	\$ -	\$ -	N/A
FINANCIAL INSTITUTION	0021	\$ 10,337,761	\$ 10,818,169	\$ 480,408	5%
TOMA CONSUMER PROTECTION	0241	\$ (500,000)	\$ -	\$ (500,000)	100%
DFI Total		\$ 15,735,195	\$ 16,212,283	\$ 477,088	3%
BANK & TRUST COMPANY	0795	\$ 20,693,195	\$ 26,204,497	\$ 5,511,302	27%
PAWNBROKER REGULATION	0562	\$ 195,620	\$ 387,320	\$ 191,700	98%
RESIDENTIAL FINANCE REGULATORY	0244	\$ 6,648,667	\$ 8,436,347	\$ 1,787,680	27%
SAVINGS BANK REGULATORY	0579	\$ 318,943	\$ 649,576	\$ 330,633	104%
DOB Total		\$ 27,856,425	\$ 35,677,740	\$ 7,821,315	28%
ATHLETICS SUPERVISION AND REG	0505	\$ -	\$ -	\$ -	N/A
CANNABIS REGULATION	0912	\$ 10,693,379	\$ 4,108,279	\$ (6,585,100)	-62%
CEMETERY OVERSIGHT LCNS&DSCPLN	0792	\$ 16,110	\$ 173,525	\$ 157,415	977%
COMPASSION USE MED CANNABIS	0075	\$ 2,081,630	\$ 1,968,735	\$ (112,895)	-5%
DESIGN PROFESSIONAL ADMIN & IN	0888	\$ 1,669,178	\$ 1,522,941	\$ (146,237)	-9%
GENERAL PROFESSIONS DEDICATED	0022	\$ 14,701,324	\$ 14,852,184	\$ 150,860	1%
IL STATE DENTAL DISCIPLINARY	0823	\$ 1,955,211	\$ 4,118,882	\$ 2,163,671	111%
IL STATE MEDICAL DISCIPLINARY	0093	\$ 1,979,438	\$ 4,118,825	\$ 2,139,387	108%
IL STATE PHARMACY DISCIPLINARY	0057	\$ 5,030,828	\$ 2,457,202	\$ (2,573,626)	-51%
IL STATE PODIATRIC DISCIPLINE	0954	\$ 28,880	\$ 73,340	\$ 44,460	154%
NURSING DEDICATED & PROFESSNL	0258	\$ 20,028,884	\$ 5,257,357	\$ (14,771,527)	-74%
OPTOMETRIC LICN & DISC BRD	0259	\$ 1,039,635	\$ 86,584	\$ (953,051)	-92%
PROFESSIONAL REGUL EVIDENCE	0192	\$ -	\$ -	\$ -	N/A
PROFESSIONS INDIRECT COST	0218	\$ 1,148,938	\$ 2,289,976	\$ 1,141,038	99%
REG CPA ADMIN & DISCIPLINARY	0151	\$ 295,419	\$ 4,467,342	\$ 4,171,923	1412%
DPR Total		\$ 60,668,854	\$ 45,495,172	\$ (15,173,682)	-25%
APPRAISAL ADMINISTRATION	0386	\$ 2,014,146	\$ 777,750	\$ (1,236,396)	-61%
COMM ASSOC MANAGER LCNS & DISC	0829	\$ 56,420	\$ -	\$ (56,420)	-100%
DIV OF REAL ESTATE GENERAL	0267	\$ 702,013	\$ 1,295,451	\$ 593,439	85%
HOME INSPECTOR ADMINISTRATION	0746	\$ -	\$ -	\$ -	N/A
REAL ESTATE LICENSE ADMIN	0850	\$ 12,030,195	\$ 7,193,892	\$ (4,836,303)	-40%
REAL ESTATE RECOVERY	0629	\$ 141,764	\$ 18,600	\$ (123,164)	-87%
REAL ESTATE RESEARCH & EDUC	0849	\$ -	\$ -	\$ -	N/A
DRE Total		\$ 14,944,537	\$ 9,285,693	\$ (5,658,844)	-38%
GENERAL REVENUE	0001	\$ -	\$ -	\$ -	N/A
PROFESSIONS LICENSURE	0420	\$ -	\$ 15,855,000	\$ 15,855,000	N/A
GENERAL REVENUE FUND		\$ -	\$ 15,855,000	\$ 15,855,000	N/A
Agency Grand Total		\$ 119,205,010	\$ 122,525,888	\$ 3,320,878	3%

Administrative Services



Amanda Phelps
Director

Customer Service Intake Unit

IDFPR's Intake Team continued building on its FY24 successes with a series of continuous improvements and quantifiable successes. During FY25, Intake completed more than 23,000 inquiries on paper applications through their full process. All of these inquiries were sorted, scanned, cut, coded, uploaded, and logged, with checks sent to the Fiscal Operations team for processing. During this time, Intake averaged two calendar days to execute the full process for an inquiry.

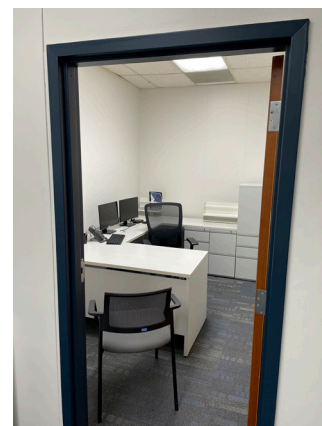
Additionally, Intake coordinated and implemented a new SharePoint List to consolidate their work products into one location. This standardized the distribution of these inquiries to other agency units to execute their respective processes, along with providing email receipts to applicants who submitted their paper inquiries via traditional mail. Administrative Services will pursue the evolution of this team by hiring up full-time positions in FY26.

Annual Inventory and Portable Equipment

Administrative Services successfully completed IDFPR's Annual Physical Inventory for the Chicago, Des Plaines, and Springfield facilities, including portable equipment. The team had a 100% success rate, accounting for 175 IDFPR-owned trackable assets valued at over \$1.1 million. Administrative Services will work in conjunction with the Department of Innovation and Technology ("DoIT") to review the collected information and move forward on implementing a hardware refresh project to upgrade the Department's oldest equipment for FY26. Administrative Services thanks everyone who participated in the FY25 Annual Physical Inventory by successfully and accurately completing the Portable Equipment Survey.

Facilities Upgrades: Springfield & Chicago Office Updates

As part of our ongoing commitment to providing safe, functional, and professional work environments, the Administrative Services team initiated several facility upgrades at both our Chicago and Springfield offices. These enhancements included fresh interior painting across key office areas, which improved the overall aesthetic and promoted a more welcoming atmosphere for staff and visitors. In addition, more than 200 pieces of outdated furniture were replaced with modern, ergonomic pieces to better support employee comfort and productivity. These upgrades were coordinated to minimize disruption to daily operations and ensure both locations remain well-maintained, efficient, and reflective of our agency's standards.



Agency-Wide Equipment Refresh

The Administrative Services team launched an ambitious agency-wide initiative to refresh all state-issued computer equipment. The primary goal was to transition full-time employees from outdated desktop computers to laptops. This effort was driven by three key priorities:

- 1. Modernization and Security:** Replace equipment over four years old, identified as a potential security risk by the Department of Innovation and Technology ("DoIT").

Administrative Services

- 2. Business Continuity:** Support IDFPR's Continuity of Operations Plan by enabling staff to continue critical business functions during emergencies.
- 3. Remote Work Enablement:** Eliminate the need for Citrix accounts and supports hybrid work through expanded remote capabilities.

Initially projected to span two fiscal years, the refresh was completed in just eight months, thanks to strategic planning and the forward-thinking approach of the Administrative Services team. Early laptop distribution during employee onboarding (which began in November 2023) played a pivotal role in accelerating implementation. Final deployment was completed within four months of receiving inventory from the DoIT warehouse.

Wi-Fi Upgrade

Administrative Services implemented the successful upgrade of the Wi-Fi infrastructure at IDFPR's Springfield office. The number of wireless access points at 320 West Washington increased from six to 54, significantly enhancing connectivity across all three occupied floors.

This upgrade was designed to better serve both IDFPR staff and external stakeholders, particularly in light of the recent transition from desktops to laptops. Additionally, a new Guest Wi-Fi network is now available in the reception area to support onsite applicants and licensees.

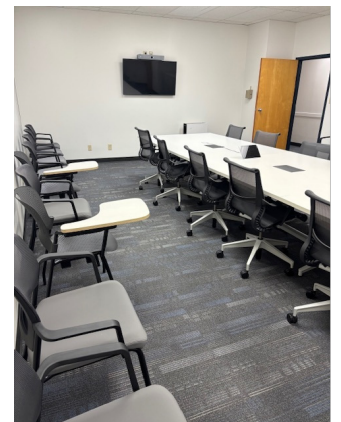
Conference Room Renovation and Expansion

Administrative Services also spearheaded the renovation and expansion of conference rooms in IDFPR's Springfield Office. This project included the procurement and installation of modern, ergonomic furniture and the addition of new video conference rooms.

The updated conference rooms offer:

- **Enhanced Comfort and Functionality:** Adjustable chairs, spacious tables, and integrated technology features support longer, more engaging meetings.
- **Professional Appearance:** A modernized space that reflects IDFPR's commitment to quality, especially important for meetings with stakeholders and new employees.
- **Optimized Space Use:** Flexible layouts accommodate varying meeting sizes and support multiple formats, from collaborative workshops to formal presentations.
- **Technology Integration:** Built-in power outlets and cable management systems streamline hybrid work and virtual collaboration.

The expansion of video conference rooms addresses the growing demand for meeting space, supports a larger workforce, and promotes inclusive participation in decision-making. These strategic upgrades represent more than aesthetic improvements; they are investments in agency efficiency, collaboration, and employee experience.



Administrative Services

Vehicle Fleet Upgrade

Administrative Services worked directly with IDFPR's Agency Procurement Officer to order 21 new fleet vehicles utilizing the state's master contract. These vehicles have been procured and delivered to the Illinois Department of Central Management Services' ("CMS") Division of Vehicles, and are undergoing a thorough inspection prior to being delivered to IDFPR. Once received, the Department's aging fleet of 14 vehicles will be retired and the new vehicles will be distributed throughout all three agency locations. Upgrading the agency's hybrid fleet vehicles benefits IDFPR staff by providing enhanced safety features, increased reliability, and reduced downtime. The modernized fleet reduces maintenance issues, ensuring staff can travel without interruption or delays. Adding vehicles expands the agency's ability to meet service demands, support growth, and respond more efficiently to field staff needs across all three of our locations.



Records Services Updates: Strategic Records Project, CORE, Laserfiche to Docuware

Record Services continued to work on advancing the three objectives of the Strategic Records Project ("SRP"). The most significant accomplishment in relation to the reduction of the physical holdings under the Phase I goal was the initiation of a pilot project to digitize microfilm for easier and widespread accessibility to agency end users. Images from 101 DPR application reels have been scanned and converted to PDF images for digital uploading after they're indexed onto Laserfiche ("LF"). Additionally, Record Services staff completed the bi-annual review of expired materials for destruction.

The initiation of IDFPR's new licensing system, CORE (as described under the Division of Professional Regulation's section of this annual report) boosted the progress under the Phase II goal of implementing digital record keeping in place of paper processes. Record Services continued to improve its internal operations by creating a physical holdings inventory map to aid staff in identifying the location of specific boxes quickly.

Finally, the LF to Docuware ("DW") conversion was boosted in the fourth quarter by the hiring of a project manager to identify DFPR's needs and DW solutions to meet the Phase III SRP goal of standardized digital record keeping by consolidating of all unit LF data, internet, and web storage into one agency repository under DW.

Procurement Updates

IDFPR and its Procurement Office executed several large-scale procurements that awarded longer-term agreements, providing more stability for these consistently needed products and services (along with establishing new information technology solutions and enhanced terms for multiple service-based contracts). On the IT side, IDFPR established multi-year contracts for our new online licensing system (CORE), a new Cannabis Seed-to-Sale Track and Trace Solution, and an enhanced Payday and Consumer Installment Loan Database for our Division of Financial Institutions. All three contracts allow IDFPR to maintain these solutions for up to ten years. Our Community Reinvestment Act ("CRA") Programs will benefit from added stability

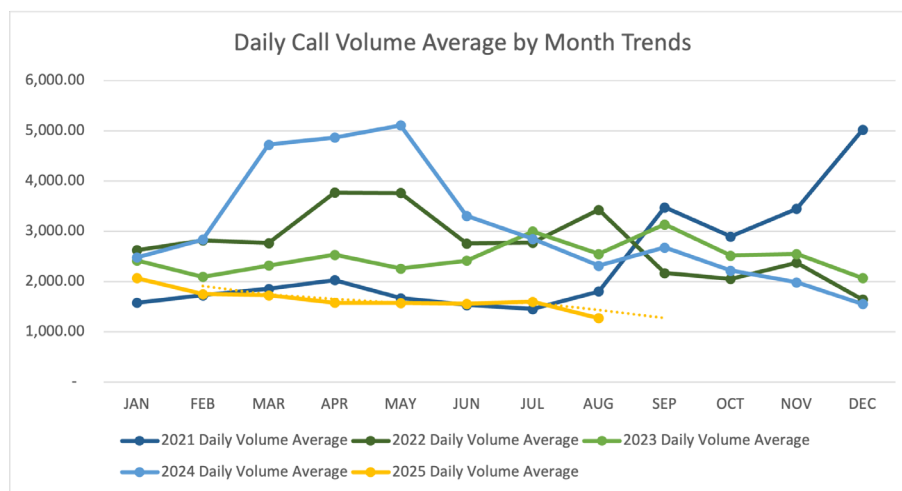
Administrative Services

utilizing CRA Wiz and Fair Lending Wiz software solutions for the next two years. On the services side, IDFPF established multi-year contracts for the following: Comprehensive Call center services; third-party drug screening services with our Probations Compliance Unit; enhanced Statewide Enforcement Rehabilitation and Counseling Services; new Statewide Enforcement Compelled Examinations; and Real Estate's diversity scholarship program.

IDFPF's Procurement Office built on our diversity, equity, and inclusion goals. Years ago, IDFPF's Procurement Office established a "25 by 25" objective for our procurement portfolio, with IDFPF seeking to award 25% of our procurement portfolio expenditures to the state's Small Business Set-Aside Program ("SBSA") and Business Enterprise Program ("BEP") vendors by the end of FY25. By utilizing a variety of procurement methods and strategic sourcing solutions, we were able to award 29.5% of IDFPF's portfolio to SBSA vendors and 24.9% to BEP vendors. IDFPF's Procurement Office will continue these initiatives and successes into fiscal year 2026 and beyond.

Connection Call Center

On top of renewing our comprehensive call center services for the next three years, IDFPF's call center saw its lowest volume on record since Calendar Year 2021. Each month in FY25 experienced a reduction in the average daily call volume compared to the corresponding month in FY24. Multiple months' daily call volume average reductions were even above 60% from the prior year! Along with volume trending downward the entire fiscal year, IDFPF experienced an increase in customer satisfaction. IDFPF's constituents also reported increases in issue resolution, friendly service, agent knowledge, and accurate information during FY25. Average hold times were under ten minutes for every month of the fiscal year, with seven months averaging hold times under six minutes. With less call volume and hold times, callers were able to stay on the line with agents longer to get the information they needed and resolve more inquiries on the first call.



January = 16.4% decrease in daily volume vs 2024; 14.4% decrease vs 2023

February = 38.1% decrease vs 2024; 16.2% decrease vs 2023

March = 63.5% decrease vs 2024; 25.6% decrease vs 2023

April = 67.6% decrease vs 2024; 37.7% decrease vs 2023 - 6th lowest daily volume average since January 2021

May = 69.2% decrease vs 2024; 30.3% decrease vs 2023 - 5th lowest daily volume average since January 2021

June = 52.9% decrease vs 2024; 35.6% decrease vs 2023 - new 4th lowest daily volume average since January 2021

July = 43.8% decrease vs 2024; 46.6% decrease vs 2023

August = 45.0% decrease vs 2024; 50.1% decrease vs 2023

Administrative Services

The Connection Call Center Language Line Usage

Upon review of IDFPR's language access needs with the Department's Language Access Plan, our call center reported a grand total of 1,409 calls between in FY25 that required language line usage. Of those calls, the primary language accessed was Spanish (1,226), with other languages including Vietnamese (44), Russian (35), Arabic (24), Mandarin (24), French (14), Korean (11), Ukrainian (4), Hindi (3), Japanese (3), Portuguese (2), Turkish (2), Cantonese (2), Wolof (2), Punjabi (1), Polish (1), Chinese Cantonese (1), Chinese Mandarin (1), French Creole (1), Lithuanian (1), Gujarati (1), Mongolian (1), Cambodian (1), Ethiopian (1), Yoruba (1), and Amharic (1). It should be noted that the Connection Call Center's interpretation service includes over 200+ global languages, allowing IDFPR to provide informational access to Limited English Persons ("LEPs").

Language Access Plan

On February 27, 2025, the Governor's Office of New American ("ONA") convened a statewide introductory meeting for Language Access Coordinators to discuss state agencies' efforts to advance language access and equity across Illinois and discuss the implementation of the Illinois Language Equity and Access Act (signed into law in 2024). IDFPR's Language Access Plan was highlighted by the ONA as the model and standard for agencies across the state. Language access and equity continue to be a vital priority of the agency as we continue to strive towards efforts that focus on ensuring that individuals with limited English proficiency can fully access our services, information, and resources without barriers. By strengthening existing frameworks and implementing new strategies (such as the complaint process, which provides guidance on how to further elevate an unresolved complaint to the Governor's Office of New Americans), we will work collaboratively with the ONA and our fellow state agencies to expand meaningful access, improve communication, and foster more equitable outcomes for all communities.

The Language Access Plan serves as a guiding tool to promote consistency, accountability, and culturally responsive practices. The IDFPR Language Access Plan can be accessed on the Language Assistance webpage on IDFPR's website.

Public Outreach



Chris Slaby
Public Information
Officer

New Webpage for IDFPR's New Licensing System

Included with the launch of IDFPR's October 2024 launch of CORE was the debut of a new supporting webpage on the Department's website. Found at <https://idfpr.illinois.gov/core.html>, the webpage provides professionals with the updated

list of professions that can apply for licensure using CORE, helpful guides and tutorials (both as videos and PDFs) to navigate and utilize CORE, and frequently asked questions if further assistance is needed. IDFPR will update this webpage with additional guides and resources as more professions and services are added to CORE.



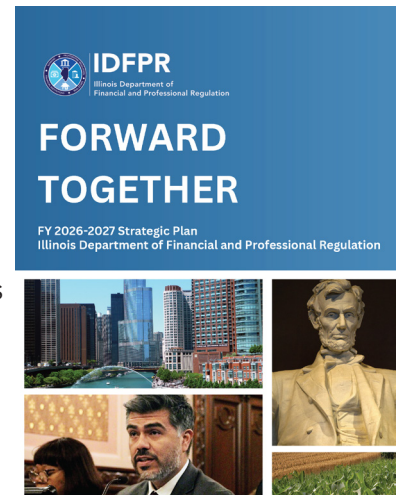
FY 26-27 Strategic Plan: A New Path Forward for IDFPR's

In Spring 2025, IDFPR unveiled its new strategic plan, Forward Together, to set a clear direction for the Department through FY26 and FY27. Our plan outlines a coordinated approach across all four of our divisions to improve operations, enhance public trust, and prepare for the future.

The plan highlights IDFPR's newly updated mission statement to protect consumers and promote trust and reliability in professional and financial services through effective regulation and licensing. With consumers identified as IDFPR's "North Star," Forward Together commits to making decisions that protect and empower the public at every stage.

Our new vision statement is equally clear: a fair and thriving marketplace where every consumer can rely on skilled service providers, and professionals face no unnecessary barriers to career growth in Illinois' regulated industries.

The Department's work continues to be guided by our core values, which we have made sure to include in the new strategic plan: service, reliability, collaboration, and transparency. These themes were echoed by staff across the agency during the planning process.



Public Outreach

Forward Together is organized around four strategic pillars which prioritize several tactics:

Pillar I

Operational Excellence: highlighting streamlined online licensing, enhanced customer service, transparent communications, and data management excellence.

Pillar II

Intentional and Effective Regulation: focusing on improved complaint resolution, risk-based examinations, consumer education, and regulatory alignment.

Pillar III

Workforce and Fiscal Strength: investments in supportive onboarding, employee development, clear role definition, and responsible resource management.

Pillar IV

Future Ready: committing to data-driven decisions and modernized regulations.

As we implement this plan, we will continue building on our legacy of service, while adapting to meet emerging challenges. IDFPFPR thanks each of our staff members who contributed to *Forward Together*, and to our external partners who have continually provided critical feedback for our growth as an agency.

Partnering to Build a Better Illinois

In FY25, IDFPFPR continued its partnerships with sister state agencies and professional associations to educate consumers about services available to them and potential dangers they face. These successful initiatives include:

- Issuing a press release with the Illinois Attorney General's Office warning of a new scam targeting student loan borrowers;
- Launching the "Fake Dentist, Real Risk Campaign" with the Illinois State Dental Society to highlight the importance of only seeking dental care from licensed dentists.
- Working with the Illinois Department on Aging to shine a light on the financial exploitation of vulnerable adults and what people can do to stop it.
- Recognizing the importance of mental health and highlighting BEACON, a new State of Illinois platform that helps children, youth, and families access mental and behavioral health services.
- Joining AARP Illinois for a live tele-town hall to discuss the importance of innovative legislation to create consumer protections for digital assets (such as cryptocurrency). The General Assembly passed the legislation the following week.
- Hosting the Illinois Treasurer's Office on our financial podcast, "Making Cents of Money," to showcase the two nationally acclaimed 529 college savings plans they manage.

Public Outreach

Calling Attention to Critical Consumer Protection Cutbacks

IDFPR raised the alarm as the current administration in Washington, D.C. seeks to reduce staffing (and therefore the services provided) at the Consumer Financial Protection Bureau (“CFPB”). Established in the wake of the 2008 financial crisis, the CFPB was designed to protect consumers from deceptive practices by powerful financial institutions. Its oversight ensured transparency, fairness, and accountability – qualities that prevented practices from pushing millions into financial distress.

While IDFPR is committed to serving as a barrier against predators who look to exploit Illinoisans, that’s best achieved with fully equipped federal partners. In an op-ed published in Crain’s Chicago Business, Secretary Mario Treto, Jr. explained the harmful impacts of weakened federal consumer protection agencies and how IDFPR will work to safeguard the financial future of every Illinois resident.

New Tool Available for Journalists’ Toolboxes

In July 2024, IDFPR launched a Media Kit webpage to help journalists easily learn about IDFPR and ensure they have the resources to report on the Department. The new webpage provides:

- an overview of IDFPR’s role in protecting the people of Illinois;
- links to valuable consumer protection resources to reference in their stories;
- visuals to be included with stories as needed; and
- links to IDFPR’s social media platforms so they can follow the Department for updates.

By the Numbers: IDFPR Social Media

Facebook

- 205,740 people reached through posts (**increase of 39%** from FY24).
- 21,883 total followers (including 693 new followers in FY24, an increase of 3.6% from FY24).
- Most popular posts:
 - June 1, 2025 - Statement from Secretary Treto on Passage of Digital Asset Legislation (97,304 views)
 - February 1, 2025 - Celebrating Black History Month (26,992 views).
 - February 6, 2025 - Fraudulent Email Alert for Licensees (10,927 views).

LinkedIn

- 6,715 total followers (**increase of 22%** from FY24).
- 8,405 page views.

Instagram

- 5,273 people reached through posts (**increase of 215%** from FY24).
- 677 total followers (increase of 17% from FY24).

YouTube

- 12 videos produced and uploaded to IDFPR’s YouTube page in FY24.
- 143,400 views totaling more than 6,000 hours (or more than 250 days) in FY 24.
- Includes more than 115,000 views of our “Making Cents of Money” podcast episode on Cryptocurrency.
- The number of subscribers **increased more than 300%** in FY24 (from 230 to 930).

By the Numbers: IDFPR External Communications



424 Social media posts
Increase from 418 in FY 2024



70+ Events attended to provide updates for Illinois residents, licensed professionals, and industry groups



41 Press releases and notices



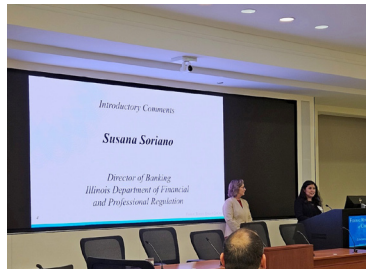
22 Alerts on the IDFPR website



The IDFPR team explained the professional licensing process in Illinois at the GEO Reentry Services' Graduation and Ten-Year Celebration in Chicago on December 4, 2024. The event celebrated participants over the past decade who've completed programs through GEO Reentry Services that reduce recidivism by changing attitudes, enhancing social skills, and encouraging interpersonal problem-solving.



We are always on the lookout for talented, hardworking professionals seeking to serve the people of Illinois. Director of Human Resources Denysa Crawford represented IDFPR at the Spring Career Fair at Southern Illinois University Edwardsville on March 6, 2025.



Leaders from the Division of Banking addressed members of the Federal Reserve Bank of Chicago at the Illinois 7th District Outreach event in May 2025. Director Susana Soriano provided introductory comments, while Case Manager Bridget Castle presented on recent BSA/AML trends and recommendations, and Assistant Director Matt Jennings participated in a panel discussion of subject matter experts.



Secretary Mario Treto, Jr. provided updates to the CEOs of Illinois' largest state-chartered credit unions during the Illinois Credit Union League's CEO Roundtable in Oak Brook on May 30, 2025. Updates ranged from the innovative upgrades IDFPR has made in the past year to what's next for implementing Illinois' historic Community Reinvestment Act.



Director of Real Estate Laurie Murphy, Deputy Director Jeremy Reed, Chief of Licensing and Education Nathaniel Chandler, and Auction Board Liaison Susan Sigourney met with auctioneers and provided updates at the Illinois State Auctioneers Association's 2025 Conference in Bloomington in February 2025.



Director of Professional Regulation Camile Lindsay, Chief Medical Coordinator Dr. Shami Goyal, and Associate General Counsel Lauren McGinn represented IDFPR at the Federation of State Medical Boards' Annual Meeting in Seattle in April 2025. Their well-received presentation focused on the critical role state medical boards serve in the evaluation and determination of physician competency, ensuring patient safety and high-quality care.

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Irwin Bernstein

Todd Lansky

Kathryn Liss Ibatuan

Nikki Noyes | Glendale Heights

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Keith Burton | Granite City

Jose Garcia | Chicago

Paul Gaumer | Canton

Peter Paulson | Woodstock

Division of Professional Regulation

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

Norman Lach

Kimshasa Baldwin

Robert S. Anderson

Belinda O'Kelly

Robert Lyons

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Raynie Jackson | Chicago | **Vice-Chairperson**

Vantinies Johnson

Veris Van

Karen Johnson

LeAnn D. Drake

Jamie Kauffman

Tonzanit Raquel Sanchez

Chandra Niemerg

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Pillar Bonilla, PhD, BCBA-D
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Kelly Neal-Ridge

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Roxanne L. Kozal RDH
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Victor Cimino, DDS
Maggie Schaefer Gilpin, DDS
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Kenneth Pannaralla
Cameron Hendricks
Maxwell Neal

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Pamela C. Taylor
Dyann L. Berndt
Catherine Rajcan
Lidia Stefani

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Gretchen A. Boules, Psy.D, MSCP
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Amanda Rios, PSY.D.
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Kendall Alexander
Elizabeth Gonzalez
Sandy Saldano

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La Tasha Roberson-Guifarro
Grisel Rodriguez-Morales MSW, LCSW
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Debra Dyer-Webster

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Maria Laporta, MD
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Alicia Rauh, MD |
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