The Business, Consumer Services and Housing Agency’s mission is to oversee Departments, Boards, Bureaus, and Commissions that:

- Protect consumers by licensing and regulating California professionals and businesses;
- Preserve, expand and fund safe and affordable housing opportunities;
- Investigate and research earthquake-related issues to advise on ways to reduce earthquake risk and;
- Protect the civil rights of all Californians from acts of hate violence and unlawful discrimination in employment, housing and public accommodations.

The current Departments, Boards and Commissions under the Agency are: Department of Alcoholic Beverage Control, Alcoholic Beverage Control Appeals Board, Department of Business Oversight, Department of Consumer Affairs, Department of Fair Employment and Housing, California Horse Racing Board, Department of Housing and Community Development, California Housing Finance Agency and the Seismic Safety Commission.

**Department of Alcoholic Beverage Control**

The Department of Alcoholic Beverage Control issues licenses for the sale of alcohol, such as restaurants, stores, and bars. The Department oversees licensees and activities on licensed premises and has the authority to regulate the sale of alcohol on tribal property under federal law and tribal - state compacts. The Department also investigates and enforces laws relating to alcohol distribution, sales and marketing.

**Department of Business Oversight**

The Department of Business Oversight provides protection to consumers and services to businesses engaged in financial transactions. With over 364,000 licensees, the Department regulates a variety of financial services, products and professionals. The Department oversees the operations of state-licensed financial institutions including banks, credit unions, and money transmitters, money orders and traveler's checks, and premium finance companies. The Department also regulates the offer and sale of securities and franchises, and educates consumers about financial products and services, and alerts them about scams.
Department of Consumer Affairs
The Department of Consumer Affairs consists of 39 licensing programs that issue approximately 3.5 million licenses, certificates, registrations and permits in more than 250 business and professional categories, including doctors, nurses, contractors, private security companies, and private postsecondary institutions. The Department protects California consumers by investigating and prosecuting complaints, as well as helps consumers learn how to protect themselves from scams and unqualified individuals.

Department of Fair Employment and Housing
The Department of Fair Employment and Housing is the largest state civil rights agency in the country. The Department investigates, mediates and prosecutes complaints alleging employment, housing and public accommodation discrimination. Investigates and prosecutes complaints alleging acts of hate violence.

California Horse Racing Board
The California Horse Racing Board regulates horse racing and wagering on horse racing at all licensed California race tracks and wagering facilities. The Board protects racing participants, the horses, jockeys and the betting public to ensure the integrity of horse racing. There are currently four tribal casinos that offer wagering on horse racing.

Department of Housing and Community Development
The Department of Housing and Community Development administers State and Federal housing and community development loan and grant programs. These programs develop and rehabilitate rental and supportive housing, promote home ownership, and assist in developing special needs housing for farm workers, the disabled and the homeless. The Department also administers the Community Block Grant Program that funds housing activities, public works, community facilities, and public service projects serving lower-income people in rural communities.

California Housing Finance Agency
Established in 1975, the California Housing Finance Agency was chartered as the State’s affordable housing bank to make low interest rate loans through the sale of tax-exempt bonds. The Agency supports the needs of low and moderate income renters and first-time home buyers in California by providing financing and programs that create safe, decent and affordable housing opportunities.
Seismic Safety Commission
The Seismic Safety Commission researches earthquake issues, holds public hearings on seismic safety issues and makes recommendations to the Governor and Legislature on policies to reduce earthquake risk. The Commission also investigates and evaluates earthquake damage and reconstruction efforts following earthquakes; conducts earthquake preparedness, education and outreach programs; and provides consistent policy direction for earthquake-related programs for agencies at all government levels.

For further information regarding the Business, Consumer Services and Housing Agency or any of our departments, boards, bureaus or commissions, please contact us at the following email address: TribalConsultation@bcsh.ca.gov. We look forward to hearing from you!