



Consumer Affairs Advisory Commission 2016 Annual Report

2016 Commissioners

Commission Chair

Dennis Arguelles
Second District

Commission Vice Chair

Ronnie Jayne
Second District

First District

Farrell J. Chiles

Mike Gomez

Mark Ramos

Second District

Kisheen Wayne Tulloss

Third District

Susan R. Jerich

Joan Patsy Ostroy

Ross Viselman

Fourth District

Ho-Jeong Eun

Joseph Lee

Fifth District

Karine Bagdasarian

Vivian Chan

Los Angeles County

Consumer Affairs Advisory Commission

History of the Commission

The Los Angeles County Consumer Affairs Advisory Commission was established in 1980 and has been continued pursuant to Board order by Chapter 3.13 of the Los Angeles County Code. The commission is a non-regulatory body, the purpose of which is to represent the interests of consumers to the Director of the Department of Consumer and Business Affairs and to the Board of Supervisors.

The commission has provided valuable linkages between the Board of Supervisors, the Department of Consumer and Business Affairs, and various community groups and organizations invested in consumer issues. The commissioners' collective experience as consumers, members of the business community, and leaders in their own communities has been a valuable resource providing important assistance to the Department.

The Duties of the Commission

The Commission plays a valuable role in making sure the Department of Consumer and Business Affairs is helping consumers in the best possible way. The Duties of the Commission include:

- Ascertaining the needs of consumers, and advising the Director of its findings as appropriate
- Advising the Director concerning the protection and promotion of the interests of consumers
- Advising the Director regarding the need for changes in procedures, programs or legislation in order to further the interests of consumers
- Discussing with the Director methods for more effective consumer education
- Studying and reporting on matters referred for review by the Director or the Board of Supervisors
- Rendering to the Director and the Board of Supervisors at least once each calendar year a report of its activities and to testifying upon request.

Organization

The Consumer Affairs Advisory Commission is comprised of fifteen members, three from each Supervisorial District of Los Angeles County, appointed by the Board of Supervisors. In addition to the main body of the Advisory Commission, the Commission includes four standing committees.

Key Accomplishments in 2016

The Consumer Affairs Advisory Commission is proud to have supported DCBA in the following activities:

Monitoring Trends in Consumer Protection

The Commission was extremely proactive in identifying issues impacting consumers in their local communities and throughout California. The Commission particularly focused on issues that targeted some of the most vulnerable consumer populations, including senior citizens, low-income residents, women, and children. Commissioners often brought information from the community and mainstream news sources to the Department for further research and review. Through this process, the Department has researched disparities in women's ability to access consumer credit products, the gambling industry's targeting of senior citizens, and fraudulent charity solicitation. The Commission has emphasized the importance of consumer education, outreach, and preventive measures to enhance consumer protection.

The Minimum Wage Ordinance and the development of the Wage Enforcement Program

The Commission fully supported the Board of Supervisors motion to increase the Minimum Wage in the unincorporated areas of Los Angeles County, and was additionally enthusiastic about the Board's selection of the Department of Consumer and Business Affairs as the enforcement agency of the Minimum Wage Ordinance.

The Commission had the opportunity to provide feedback on DCBA's outreach and marketing campaign, including its "Honest Work, Fair Pay" slogan, and offer suggestions about the language availability of print ads, and public service announcements.

Center for Financial Empowerment

The Commission also supported the newly formed Center for Financial Empowerment that serves the most vulnerable populations of Los Angeles County. The Commission has provided feedback on increasing the attendance and reach of the "Cash4Grads" collaboration between DCBA and DPSS. The Commission has emphasized the importance of financial literacy to improve access and opportunities for disadvantaged communities.

Commissioners have also taken information about the Department's LifeSmarts program back to their communities and identified schools and community centers that would benefit from the program.

The commission expressed sincere appreciation for the number of DCBA staff members who have voluntarily become certified as part of the Volunteer Income Tax Assistance (VITA) program, demonstrating their commitment to consumer financial empowerment beyond their staff roles.

Consumer Financial Protection

The Commission reviewed proposed legislation by the Consumer Financial Protection Bureau (CFPB) in October 2016, and fully supported the efforts to regulate the predatory practices of payday, auto title and deferred deposit lenders in Los Angeles County.

The Commission recently suggested that DCBA seek resources from the recent multi-million dollar settlement between Wells Fargo Bank and the City of Los Angeles. The Commission recommended that the department seek resources to expand consumer protection services, and assist with the required mediation component of the settlement.

Consumer Fraud Protection

The Commission closely monitored the impact of the Aliso Canyon Gas leak on the residents of Porter Ranch and the surrounding communities, and strongly supported the anti-price gouging activities of the Board and the Department. The Commission also supported the Department's involvement and assistance provided to relocated residents, including acting as an intermediary between the resident and the Gas Company for reimbursement complaints.

The Commission is also committed to protection for the immigrant community and family members impacted by fraudulent immigration consultants in Los Angeles County. The Commission supports the regulation of immigration service providers, and with emerging concerns about National politics and the upcoming change in Administration, looks forward to bringing community concerns back to the Department of Consumer and Business Affairs and the Board of Supervisors.

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Consumer Dispute Resolution

In addition to supporting consumers of Los Angeles County with voluntary service through the Consumer Affairs Advisory Commission, three of our Commissioners- Commissioner Chan, Commissioner Eun, and Commissioner Ostroy, have become certified volunteer mediators in DCBA's Mediation and Dispute Resolution program.

Utilizing Social Media

The Commission has often discussed the impact of technology and social media to promote consumer protection, and encouraged DCBA's increased use of Twitter, web alerts, and the newly launched Instagram account.

Standing Committees

There are currently four Standing Committees of the Consumer Affairs Advisory Commission. Each committee meets every other month, alternating with the Regular Commission meetings to focus on specific aspects of Consumer Affairs in Los Angeles County.

Executive Committee

The Executive Committee proposes strategic direction, and reviews the administrative policy, guidelines, and standards for the Consumer Affairs Advisory Commission. The Executive Committee, whose membership includes the Commission Chair, Commission Vice Chair, and each Committee Chair, work together to devise approaches to increase the presence and effectiveness of the Consumer Affairs Advisory Commission.

The 2016 Chair of the Executive Committee is Commissioner Dennis Arguelles

Legislative Committee

The Legislative Committee ensures the protection of Los Angeles County consumers by monitoring and proposing improvements to existing legislation and recommending new policies as the needs of consumers continues to evolve. The Legislative Committee has supported the County's minimum wage ordinance- which aims to provide residents in Los Angeles a living wage and the opportunity to participate in the local economy, and has also advocated for consumer protection from predatory lending and banking practices.

The 2016 Chair of the Legislative Committee is Commissioner Mark Ramos

Public Information Committee

The Public Information Committee identifies, facilitates and enhances public outreach and dialogue to the diverse communities served by Los Angeles County. The Public Information Committee has advocated for increased access to consumer services and consumer education- including the addition of additional languages for department communications- and has championed the increased use of technology and media to reach the large consumer population of Los Angeles County.

The 2016 Chair of the Legislative Committee is Commissioner Mike Gomez

Deferred Action Task Force

The Deferred Action Task Force identifies, strategizes and provides recommendations to assist consumers through businesses and community organizations with the Deferred Action for Childhood Arrivals (DACA) and Deferred Action for Parents of Americans (DAPA) programs. The Deferred Action Task Force has demonstrated a strong commitment to exploring protections for the large and diverse immigrant population in Los Angeles County.

The 2016 chair of the Deferred Action Task Force is Commissioner Joan Patsy Ostroy.

Regular Meetings

The Consumer Affairs Advisory Commission held six meetings in 2016. Regular Meetings were held on the third Thursday of every other month in the Kenneth Hahn Hall of Administration. Notable agenda items and Commission supported consumer issues included the County's Minimum Wage Ordinance, the Center for Financial Empowerment, issues of post-disaster price gouging impacting the victims of the summer brush fires and the Porter Ranch Gas Leak, immigrant rights and immigration consultant fraud, and ongoing consumer issues of affordable housing and tenant rights.



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Community Meetings

In addition to the regular meetings held in the Hall of Administration, the Consumer Affairs Advisory Commission held two meetings in community accessible locations in the First and Second Supervisorial Districts. While all commission meetings are published and open to the public, the Commission held meetings in the community in order to increase access to the community, and increase the visibility of the Commission and the Department of Consumer and Business Affairs. These district meetings provided the commission and the department the opportunity to research issues and develop materials catered to the District, and actually bring those resources TO the community. The attendees of these events also had the opportunity observe government processes and see the local leadership at work. For commissioners, we had the opportunity to hear the needs and concerns of the constituents we represent in our advisory roles.

Hosting Commission meetings in the community was an invaluable experience for the commission and the Department. We look forward to extending this opportunity to the constituents of the other supervisorial districts in the coming year.

The first community meeting of 2016 was held in the First District, in the city of El Monte. In preparation for the event, the Commission partnered with the Department of Consumer and Business Affairs to research prevalent issues affecting the constituents in the First Supervisorial District in Los Angeles County. The resulting event was a Consumer Protection Town Hall and Resource Fair including additional information on Landlord-Tenant concerns, and Immigration Fraud. DCBA prepared presentations and assembled resources to address the needs of the local community.

Supervisor Hilda L. Solis, The Los Angeles County Department of Consumer and Business Affairs (DCBA) & The City of El Monte Invite You to a:

CONSUMER PROTECTION TOWN HALL *and* RESOURCE FAIR



MAKE THIS EVENT YOUR ONE-STOP SHOP FOR LEARNING ABOUT YOUR CONSUMER RIGHTS & HOW TO AVOID SCAMS.

DATE

Thursday, March 17, 2016

TIME

**Doors open at 5:30 PM
Event: 6:00 PM - 8:00 PM**

LOCATION

**Grace T. Black Auditorium
3130 N. Tyler Avenue**

CONTACT

**For more information email
DCBA at info@dcba.lacounty.gov**

ATTEND THIS FREE EVENT TO:

- 1** Hear presentations on:
 - Immigration fraud
 - Landlord/tenant rights and responsibilities for mobile home residents
- 2** After the presentations, participate and share your comments with DCBA's Consumer Affairs Advisory Commission and City officials.
- 3** Visit the resource fair for information on:
FREE and low-cost services from local government and non-profit agencies.



DCBA's mission is to promote a fair and vibrant marketplace, serve consumers, businesses, and communities through education, advocacy, and complaint resolution. For more information on our free services visit dcba.lacounty.gov



The Commission conducted their March 17, 2016 quarterly meeting in the City of El Monte to hear from the constituents in the First Supervisorial District.



The goal of the meeting was to provide the community with the opportunity to learn about the services provided by DCBA and to see their County government at work. In addition to support from other County Departments, this meeting was attended and promoted by representatives from the City of El Monte, including City of El Monte Councilman Jerry Velasco and City Manager Jesus Gomez.



The event was successful and well attended by residents of the First District. Prior to the commission meeting, DCBA conducted a Resource Fair to inform and educate residents about County services available to them, including information about landlord- tenant disputes, financial empowerment, immigration fraud, and the then pending- minimum wage ordinance.

With the success of format employed by the first community meeting, the Commission held their next community meeting in the Second Supervisorial District, in the city of South Los Angeles. Just as before, the Commission partnered with DCBA to research prevalent issues affecting the constituents in the Second Supervisorial District, and due to the similar demographics of the Districts, the Commission decided to host another Consumer Protection Town Hall and Resource Fair. DCBA staff provided information about the local concerns of the community by analyzing data from their Consumer Counseling and Complaint Investigation units to identify submissions from residents in the Second Supervisorial District. Like many in Los Angeles County, the residents of the Second District are impacted by housing and immigration concerns.

*Supervisor Mark Ridley-Thomas, The Los Angeles County Department of Consumer and Business Affairs (DCBA) & Los Angeles Southwest College
Invite You to a:*

CONSUMER AFFAIRS ADVISORY COMMISSION MEETING *and* RESOURCE FAIR



**MAKE THIS EVENT YOUR ONE-STOP SHOP FOR LEARNING ABOUT YOUR
CONSUMER RIGHTS & HOW TO AVOID SCAMS.**

<p>DATE Thursday, September 15, 2016</p> <p>TIME Doors open at 5:30 PM Event: 6:00 PM to 8:00 PM</p> <p>LOCATION Los Angeles Southwest College School of Career and Technical Education Building Multipurpose Room 127 1600 W. Imperial Highway Los Angeles, CA 90047</p> <p>CONTACT For more information email DCBA at info@dcba.lacounty.gov</p>	<p>ATTEND THIS FREE EVENT TO:</p> <ol style="list-style-type: none">1 Hear presentations on:<ul style="list-style-type: none">• Financial Empowerment• Wage Enforcement2 After the presentations, participate and share your comments with DCBA's Consumer Affairs Advisory Commission and officials.3 Visit the resource fair for information on: FREE and low-cost services from local government and non-profit agencies.
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DCBA's mission is to promote a fair and vibrant marketplace, serve consumers, businesses, and communities through education, advocacy, and complaint resolution. For more information on our free services visit dcba.lacounty.gov



The Commission held their September 15, 2016 quarterly meeting at Los Angeles Southwest College, in the city of South Los Angeles. The Commission had the opportunity to hear from the constituents in the Second Supervisorial District.



Prior to the commission meeting, DCBA assembled a Resource Fair to inform and educate residents about County services available to them. In addition to the Department of Consumer and Business Affairs, there was representation from the Department of Public Social Services, Child and Family Services, and the Office of Emergency Management.



The Consumer Affairs Advisory Commission is proud to continue its partnership with the Department of Consumer and Business Affairs and looks forward to another dynamic and impactful year in consumer advocacy and protection.