County of Los Angeles

ECONOMIC DEVELOPMENT POLICY COMMITTEE MEETING

DATE: Thursday, May 19, 2022
TIME: 9:00 a.m.

THIS MEETING WILL CONTINUE TO BE CONDUCTED VIRTUALLY TO ENSURE THE SAFETY OF MEMBERS OF THE PUBLIC AND EMPLOYEES AS PERMITTED UNDER STATE LAW.
TO PARTICIPATE IN THE MEETING CALL TELECONFERENCE NUMBER:
tel:+1-323-776-6996, access code: 217 944 199#
Link to Microsoft Teams meeting:
Join Virtual Meeting Here

AGENDA

Members of the Public may address the Economic Development Policy Committee on any agenda item by submitting awritten request prior to the meeting. Two (2) minutes are allowed per person in total for each item.

1. CALL TO ORDER

2. GENERAL PUBLIC COMMENT

3. PRESENTATION/DISCUSSION ITEM(S):

A. Legislative Update – 10 mins
- Traci Kawaguchi, CEO Legislative Affairs and Intergovernmental Relations

B. Contractor Development & Bonding Assistance Program – 30 mins
- Ingrid Merriwether, CIC, President and CEO, Merriwether and Williams

C. Worker Protections: Minimum Wage Increase – 25 mins
- Rafael Carbajal, Consumer and Business Affairs
- Rose Basmadzhyan, Consumer and Business Affairs

4. PUBLIC COMMENT

5. STANDING ITEMS

A. Progress on American Rescue Plan Act Program Implementation and Outcomes

B. Economic Development Optimization: New Department Transition

C. Poverty Alleviation Initiative

6. ADJOURNMENT

Los Angeles County Economic Development Objectives:

- Attract, develop and retain businesses that provide quality jobs in high growth industries
- Increase employment opportunities by improving workforce development skills and employer partnerships
- Invest in infrastructure needs to improve and maintain competitiveness of LA County Region
- Coordinate across multiple County agencies to ensure that services to workers, businesses and entrepreneurs are coordinated and streamlined to facilitate a “no wrong door approach” to serving our constituents
- Work to balance jobs with housing

IF YOU WOULD LIKE TO EMAIL A COMMENT ON AN ITEM ON THE ECONOMIC DEVELOPMENT POLICY COMMITTEE AGENDA, PLEASE USE THE FOLLOWING EMAIL AND INCLUDE THE AGENDA NUMBER YOU ARE COMMENTING ON:

DKELLEHER@CEO.LACOUNTY.GOV

Contractor Development and Bonding Program

Program Presentation
Thursday, May 19, 2022

Merriwether & Williams
INSURANCE SERVICES
...Of Like Minds

Program Purpose & Mission

- City of Los Angeles, LA Metro and LA County seek to more successfully engage small local, including diverse and women-owned contractors in your public construction contracting.
- Inherent bidding / contracting requirements and practices are less conducive for small firms and require innovative strategies and targeted support services to change the paradigm.
- Our Sponsor Agencies recognize there are a multitude of barriers, including systemic and institutional which impede contracting access, and inhibit opportunity and inclusion of smaller diverse contractors.
- Access to technical assistance, bonding and contract financing support and capacity development is an investment with multiplicative returns – an increased pool of enabled contractors who can compete, lowers contracting costs, and generates more equitable distribution of public funded contracting dollars to help grow local small and diverse businesses and the jobs they stimulate.

Program Origins & History

- Program Launched with City of Los Angeles in February 2005
- Contractor Services include technical assistance and bonding support including bond guarantees (contract financing added fall 2021)
- $240M in Bid Bonds Issued of which $96.8M resulted in awarded contracts, supported by $11.6M in City Backed Bond Guarantees. (Largest single program contract $9.6M with <3% bond guarantee)
- $7.1M in Gross Direct Cost Savings for City
- 1 Program Default ($33K) in 15 Years and 214 program supported contracts

- Started as Pilot Program in January 2018, Formally Adopted in 2019
- $13.9M in Bid/Final subcontractor Bonds Issued, $13.9M in Contract Awards
- Provide Metro Policy and Practice Consulting to Expand Contract Access to Small and Diverse Contractors
- $500K Contract Financing Assistance Program (CFAP) Loan– Global Electric

- Pilot Program Start - October 2021

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Program Contractor Services

Contractor Development Services	Bond Transaction Services	Contract Financing Assistance Program (CFAP) Services	Contractor Education & Training	Program Outreach
• One-on-one Technical Assistance including meetings ,and various communication with Contractors • Creation of Assessments, Work Plans and Profiles • Provide assistance to contractors with County certifications, registrations on County solicitation portals, and DIR registration • Collaborate with Brokers, Surety Companies and CPA's on behalf of Contractors	• Bond / Bond Guarantee Transactions • Letters of Credit • Contractor Status Reports & Principal Status Reports • Risk Mitigation, including contract monitoring with Field Support Project oversight from initiation through close out • Third Party Funds Administration	• Underwrite Loan Requests • Supplemental Accounting/Bookkeeping Assistance • Originate Loan Documents • Service Loans Post Funding Approval • Risk Mitigation, including contractor support and monitoring with Field Support Project oversight from initiation through close out	• Program sponsored trainings on industry specific topics, including planning, day-of and post event follow up • Semi-Annual Immersive Contractor Training Academy hosting a series of six (6) weekly sessions currently on : 1-Bidding & Estimating 2-Contract Award & Management	• Participate in Pre-Bid Meetings and Project Specific Outreach • Various Workshops • Co-Sponsor Elected Official Events • Present at Prime Sponsored Events • Trade association events • Department specific events • Industry related forums • Training events

Contract Financing Assistance Pilot Program

REAL ACCESS TO CAPITAL…

- Financing tool targeted for contractors to collateralize their contracts for contract funding
- CFAP loan funds are released on an "as needed" basis and tied to project specific cash flow projections
- Funds come directly from CDFI partners and are administered by Merriwether & Williams and TPFA
- Max of $250k (case by case up to 500k), interest rate at 6.25% + 1% origination fee

CFAP Program Benefits

- Strengthens Financial Position of Contractors
- Builds Financial/Contracting Capacity of Contractors
- Less Risk for Prime
- Additional Assistance to Small Contractors Using Existing Program Resources – multiplies impact

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Examples of One–On–One Technical Assistance

KPA Construction: A-General Engineering Contractor C-10 Electrical Contractor. Certifications: DBE, SBE (Metro), SLB (City of Los Angeles), State of California SBE (Micro)

CDABP Technical & Bonding Assistance:

- ❑ Enrolled in 2017
- ❑ Bonding Assistance to support $3.692M Required Bond in Jan. 2020
- ❑ Awarded first Metro contract February 2020 – Subcontract (Prime – Skanska) Regional Connector Transit Corridor Design Build – $3.692 million
- ❑ August 2020 – Approved for Metro CDBP collateral assistance -$250,000
- ❑ CDBP Implemented Third Party Funds Control on contract proceeds
- ❑ Awarded second Metro contract September 2021 – Subcontract (Prime – Skanska Traylor Shea) Westside Purple Line, Section 1 – $911,900
- ❑ Contract Completion Support and Monitoring is On-going

Examples of One–On–One Technical Assistance

SJN: B–General Building Contractor, C-08 Concrete Contractor. Certifications: SBE (State of California), DBE (DOT), MBE (City of Los Angeles).

CDABP Technical Assistance, Bonding, and Contract Completion Support:

- ❑ Contractor awarded $5,091,101 subcontract and provided with 5% collateral support to secure required bond
- ❑ Held Project Kick-off Meeting with SJN and Prime and reviewed Job Start Checklist Template
- ❑ Reviewed Contract & Principal Status Reports with SJN and Prime to provide understanding of what data must be included in monthly reports used to analyze project progress.
- ❑ Established routine Monthly Check-in with SJN to discern progress and identify areas needing additional support to keep the project on track.
- ❑ Reviewed Billings & Payments with the contractor for completeness.
- ❑ SJN provided a Construction Schedule that was used to monitor the 3 week look ahead schedule.
- ❑ Visited Willowbrook/Rosa Parks Station Improvement Project and walked site with SJN's Superintendent to view progress, performed safety review, and provided suggestions to overcome obstacles impacting project timeline. All interaction documented on Site Visit Report with accompanying photos.
- ❑ Attended Change Order Request Review Meetings with SJN, Prime and the design team. Worked with SJN to properly package CORs.

Program Bond Transaction Results

ADMINISTERED PROGRAMS

$1.08B
VALUE OF BID BONDS

$329M
VALUE OF CONTRACTS AWARDED TO PROGRAM CONTRACTORS

$22M
COST SAVINGS TO OWNERS BY LOW-BID PROGRAM CONTRACTORS

1105
BOND PROGRAM TRANSACTIONS

$4.5M
CONTRACT FINANCING

$56.7M
SPONSOR BACKED GUARANTEES

$129K
IN LOSSES (2 Deafults)

<1%
PROGRAM LOSS RATIO

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Program Data

Sample Transactions Generating Cost Savings

May 19, 2022

Contractor Development and Bonding Program

CITY & METRO
BOND GUARANTEE REPORT

Construction Firm	Date of Request	Department	Bid Estimate or Bond Amount	Credit Enhance Approved	Bid Result	Final Contract or Bond Amount	Credit Enhance Issued	COST SAVINGS: Awarded Contract Price	COST SAVINGS: 2nd Bidder Price	COST SAVINGS: Difference	BID SPREAD %
Cornerstone Demolition Corp	Jun-18	DWP	$ 9,194,400.00	$ 250,000.00	Awarded	$ 9,194,400.00	$ 250,000.00	$ 9,194,400.00	$ 9,936,287.50	$ 741,887.50	8.07%
JED Construction Inc	May-21	HACLA	$ 3,262,500.00	$ 250,000.00	Awarded	$ 3,262,500.00	$ 250,000.00	$ 3,262,500.00	$ 4,210,841.00	$ 948,341.00	29.07%
Metro Services Group	Jan-13	LAWA	$ 3,259,000.00	$ 250,000.00	Awarded	$ 3,259,000.00	$ 250,000.00	$ 3,259,000.00	$ 3,796,709.45	$ 537,709.45	16.50%
Executive-Suite Services	Jun-16	LADWP	$ 2,314,741.70	not required	Awarded	$ 2,314,741.70	not required	$ 2,314,741.70	$ 4,183,431.75	$ 1,868,690.05	80.73%
VTP Inc	Oct-18	LAWA	$ 2,100,000.00	$ 250,000.00	Awarded	$ 2,100,000.00	$ 250,000.00	$ 2,100,000.00	$ 2,788,933.70	$ 688,933.70	32.81%
Carter Industrial Automation	Feb-09	Pub. Wks	$ 1,400,000.00	$ 250,000.00	Awarded	$ 1,400,000.00	$ 250,000.00	$ 1,400,000.00	$ 1,600,000.00	$ 200,000.00	14.29%
Christian Bros. HVAC	Nov-05	Pub. Wks	$ 1,289,000.00	$ 250,000.00	Awarded	$ 1,289,000.00	waived	$ 1,289,000.00	$ 1,295,000.00	$ 6,000.00	0.47%
Consolidated Commercial Contractors	Feb-08	Comm. Dev.	$ 1,269,915.00	$ 250,000.00	Awarded	$ 1,269,915.00	$ 250,000.00	$ 1,269,915.00	$ 1,600,000.00	$ 330,085.00	25.99%
Unified Nutrimeals, Inc.	May-11	Rec & Parks	$ 1,050,500.00	$ 105,050.00	awarded	$ 1,050,500.00	$ 105,050.00	$ 1,050,500.00	$ 1,102,064.00	$ 51,564.00	4.91%
Ornelas Electrical Construction	Feb-08	Pub.Wks	$ 1,000,000.00	$ 200,000.00	Awarded	$ 1,000,000.00	$ 200,000.00	$ 1,000,000.00	$ 1,100,000.00	$ 100,000.00	10.00%
Christian Bros. HVAC	Aug-05	Pub. Wks	$ 818,000.00	$ 250,000.00	Awarded	$ 818,000.00	waived	$ 818,000.00	$ 885,000.00	$ 67,000.00	8.19%
Unified Nutrimeals, Inc.	Jun-10	Rec & Parks	$ 850,000.00	$ 85,000.00	Awarded	$ 775,000.00	$ 85,000.00	$ 775,000.00	$ 796,000.00	$ 21,000.00	2.71%
Green Garden Inc	May-20	PW - Bureau of St. Svcs	$ 706,022.40	$ 250,000.00	Awarded	$ 706,022.40	$ 250,000.00	$ 706,022.40	$ 742,646.00	$ 36,623.60	5.19%
All In One Electric	Jul-08	Pub. Wks	$ 685,000.00	$ 102,750.00	Awarded	$ 685,000.00	$ 102,750.00	$ 685,000.00	$ 797,652.00	$ 112,652.00	16.45%
All In One Electric	Jan-09	Pub. Wks	$ 575,000.00	$ 80,558.00	Awarded	$ 475,000.00	$ 71,250.00	$ 475,000.00	$ 500,000.00	$ 25,000.00	5.26%
Christian Bros. HVAC	Jun-05	Pub. Wks	$ 456,720.00	$ 182,688.00	Awarded	$ 456,720.00	$ 182,688.00	$ 456,720.00	$ 723,000.00	$ 266,280.00	58.30%
Tobo Construction, Inc.	Dec-08	Rec & Parks	$ 389,000.00	$ 155,600.00	Awarded	$ 389,000.00	$ 155,600.00	$ 389,000.00	$ 411,955.00	$ 22,955.00	5.90%
Tobo Construction	Aug-08	Rec & Parks	$ 425,000.00	$ 170,000.00	Awarded	$ 389,000.00	$ 155,600.00	$ 389,000.00	$ 411,955.00	$ 22,955.00	5.90%
Thrifty Tree Services	Apr-07	Pub. Wks	$ 325,000.00	$ 130,000.00	Awarded	$ 325,000.00	$ 130,000.00	$ 325,000.00	$ 340,254.18	$ 15,254.18	4.69%
Thrifty Tree Services	Aug-08	Pub. Wks	$ 265,298.55	$ 106,119.42	Awarded	$ 265,298.00	$ 106,119.00	$ 265,298.00	$ 265,455.00	$ 157.00	0.06%
Thrifty Tree Services	Apr-07	Pub. Wks	$ 240,000.00	$ 96,000.00	Awarded	$ 240,000.00	$ 96,000.00	$ 240,000.00	$ 251,275.00	$ 11,275.00	4.70%
Primetech	Jun-09	LADWP	$ 242,000.00	$ 96,800.00	Awarded	$ 221,000.00		$ 221,000.00	$ 313,075.00	$ 92,075.00	41.66%
Trimming Land	Aug-08	Pub.Wks	$ 212,510.00	not required	Awarded	$ 212,510.00		$ 212,510.00	$ 228,515.50	$ 16,005.50	7.53%
Trimming Land	Aug-08	Pub.Wks	$ 163,335.00	not required	Awarded	$ 163,335.60		$ 163,335.60	$ 169,877.52	$ 6,541.92	4.01%
SoCal Tree Care	May-10	Rec & Parks	$ 145,125.00	$ 35,031.00	Awarded	$ 145,125.00	$ 35,031.00	$ 145,125.00	$ 170,280.00	$ 25,155.00	17.33%
General Auction Co.	Sep-09	LADWP	$ 110,100.00	$ 60,000.00	Awarded	$ 110,100.00	$ 44,040.00	$ 110,100.00	$ 116,980.00	$ 6,880.00	6.25%
Primetech	Aug-08	LADWP	$ 175,400.00	$ 70,160.00	Awarded	$ 90,000.00	$ 36,000.00	$ 90,000.00	$ 296,050.00	$ 206,050.00	228.94%
Rojas Construction, Inc	Mar-11	Port	$ 26,896.00	$ 10,758.00	awarded	$ 26,896.00	$ 10,758.00	$ 26,896.00	$ 35,316.00	$ 8,420.00	31.31%

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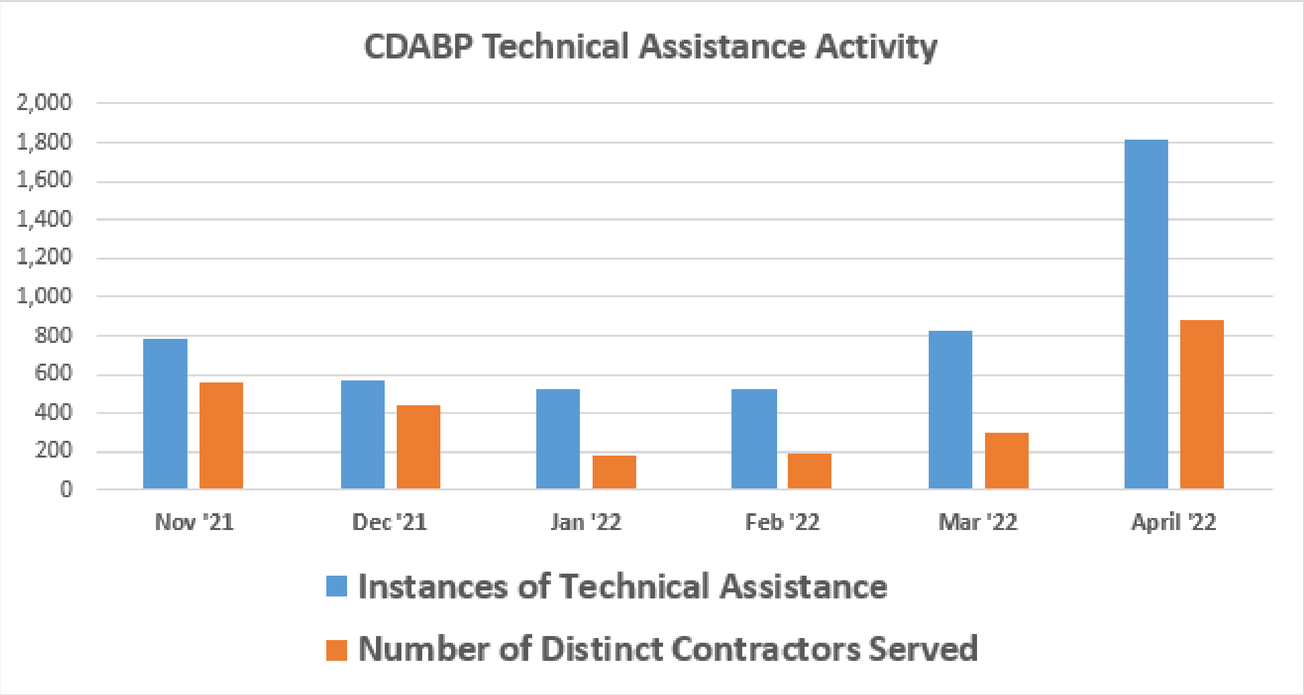
Program Outcomes / KPIs

May 19, 2022

Technical Assistance Metrics – Since Program Inception

Month / Year	Instances of Technical Assistance	Number of Distinct Contractors Served
Nov '21	787	557
Dec '21	573	441
Jan '22	524	185
Feb '22	529	188
Mar '22	828	296
April '22	1,818	881
TOTALS	**5,059**	**N/A**



Contractor Development and Bonding Program

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Program Outcomes / KPIs

Technical Assistance Metrics – Since Program Inception

- ❑ **105** Contractors Enrolled
- ❑ **81** Assessments/Work-Plans Completed and/or Updated
- ❑ **41** Contractor Profiles Completed and/or Updated
- ❑ **2,394** Bid Opportunities Referred to Program Contractors
- ❑ **18** Instances of Assistance with County Certifications
- ❑ **128** Referrals Made to Program Resource Partners
- ❑ **148** Contractors Attended Various Program Outreach and/or Training Events

Outreach Events

64

MEETINGS WITH COUNTY OFFICIALS

5

MONTHLY TRAINING EVENTS HELD

5

EVENTS ATTENDED TO PROMOTE CDABP

1

OUTREACH EVENT

6

PRE-BID MEETINGS CDABP PRESENTED

Program Challenges

- ❑ Finalizing Collateral Pool
- ❑ Full Program Launch
- ❑ County CDABP information to be placed in County Solicitations (Pending)
- ❑ Having CDABP participate in Pre-Proposal Meetings

Contractor's Challenges

- ❑ Top issue with contractors is Bonding & Being a New Business
- ❑ PW, ISD, Parks & Rec has noticed that current County contractors are 'same-players'
- ❑ Experience requirements on County solicitations are not conducive to small businesses

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Program Recommendations

- ❑Strategize (best value) and implement practices to help achieve goal of inclusivity
- ❑There is currently no individual opportunities for specialty services/scope. Specialty services are only done through JOC's & master agreements
- ❑ISD would like the ability to modify bonding requirement attached to a work order/ IDIQ amount instead of the whole contract amount
- ❑Sheltered Bidding Opportunities
- ❑Completed: Recommendation in Modifying EMR Requirement with ISD
  They've received permission to accept a letter from WCIRB in lieu of EMR, after careful discussion with MWIS team on how this is a barrier for contractors

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Thank You for Your Time

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L.A Regional Contractor Development and Bonding Program

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Worker Protections: Minimum Wage Increase

LOS ANGELES COUNTY
CONSUMER & BUSINESS AFFAIRS

BACKGROUND

- Minimum Wage Ordinance adopted in **October 2015**
  (Chapter 8.101 of the Los Angeles County Code)

- DCBA designated as the enforcement agency in **November 2015**

- Ordinance effective on **July 1, 2016**

- The County's Minimum Wage Ordinance applies to employees who perform two or more hours of work in a particular week in the unincorporated areas of the County

- DCBA enforces the City of Santa Monica's Minimum Wage Ordinance

Enhancing Worker Protections

In response to the Covid-19 Pandemic, the Board adopted additional protections for workers:

- Public Health Anti-Retaliation Ordinance
- Hero Pay Ordinance
- Employee Paid Leave for Expanded Covid-19 Vaccine Access Ordinance
- Prevention of Human Trafficking Ordinance

MINIMUM WAGE INCREASE

Since July 2016, the minimum wage rates for the county were based on scheduled increases.

Beginning 2022, the CEO was tasked with publishing the new County minimum wage rate based on the **Consumer Price Index.**

What is the County's minimum wage rate for July 2022?

July 1, 2022, both the County's and Santa Monica's minimum wage rate will be **$15.96** for both small and large employers.

Los Angeles County Code Chapter 8.100

Minimum Wage

SUPPLEMENTAL COUNTY OF LOS ANGELES MINIMUM WAGE POSTER

MUST BE POSTED ANNUALLY
POST WHERE EMPLOYEES CAN READ EASILY – VIOLATORS SUBJECT TO FINES.
EMPLOYERS MUST ALSO POST THE ORIGINAL REQUIRED WORKPLACE POSTER.

OFFICIAL NOTICE

County of Los Angeles Minimum Wage

$15.96 per hour

Rate Effective Dates: July 1, 2022-June 30, 2023

This ordinance applies to employees who perform at least two hours of work in a particular week within unincorporated areas of Los Angeles County. Employers are required to pay the minimum wage set forth above for all hours worked, regardless of immigration or work status. **Los Angeles County Code Chapter 8.100.**

This poster must be displayed in a conspicuous and accessible place at job sites, in English, Spanish, and the primary language used by the employer to communicate with employees regarding employees' work functions, if other than English or Spanish.

* Beginning January 1, 2023, County's Chief Executive Officer (CEO) will determine the adjusted rates of the minimum wage based on the Consumer Price Index, which will become effective on July 1, 2023.

FOR MORE INFORMATION, PLEASE CONTACT THE DEPARTMENT OF CONSUMER AND BUSINESS AFFAIRS:

(800) 593-8222 • wagehelp@dcba.lacounty.gov • www.dcba.lacounty.gov

LOS ANGELES COUNTY CONSUMER & BUSINESS AFFAIRS
320 W. Temple St., Room G-10
Los Angeles, CA 90012

For more information and to check if you are located in unincorporated LA County, scan here:

LOS ANGELES COUNTY
CONSUMER & BUSINESS AFFAIRS

MINIMUM WAGE INCREASE

What is the City of Los Angeles minimum wage rate for July 2022?

July 1, 2022, the minimum wage rate for City of Los Angeles (City) is **$16.04** for both small and large employers.

Why is there a difference between the County's and City's minimum wage rates?

County's ordinance language requires publication of the County's minimum wage rate in **January of each year**

The City's ordinance requires publication of the City's minimum wage rate in **February of each year**

County can only consider available CPI - County's determination was made by calculating CPI rates between January 2021 to November 2021.

December CPI rate was not considered because the rate became available in mid January of 2022.

OUTREACH EFFORTS

Getting the Word Out:

- Strengthening information flow through workshops in collaboration with community-based organizations and partner agencies aimed to connect workers to information and potential opportunities
- Boots on the ground strategy: One on One visits to businesses in the unincorporated Los Angeles County
- Hyperlocal and Ethnic Media
- Online Strategies: Webinars in different languages, social media, online videos
- Physical Ads: Bus shelters, inside public transit, billboards in certain areas.

LOOKING INTO THE FUTURE

- **Office of Labor Equity (OLE)**
  - Expanding and Centralizing Worker Protection
  - Expanding Protection through Policies
  - Shifting from Reactive to Proactive Enforcement
    - Industries of Interest:
      1. Private Households
      2. Food Services
      3. Personal and Laundry Services
  - Collaborating with Community Based Organizations in creating safe space for reporting workplace violations

Through this expansion, OLE intends to work towards reducing workers and their families from experiencing wage theft and pay inequities, increasing worker and employer awareness of worker protection resources, advocating for worker protection and ensuring workers suffering from wage theft have access to free of cost and comprehensive government services.

COLLABORATION

- Community Based Organizations
    1. CHIRLA May Day Event
    2. Collaboration with Pilipino Worker Center for Townhall end of May and Future Collaboration for Hyperlocal Media Event
- Intergovernmental Agencies
    1. Treasurer Tax Collector (TTC), Department of Public Health (DPH), Los Angeles County Sheriff (LASD), and County Counsel to ensure compliance with worker protection policies adopted by the County.
    2. TTC and DPH to ensure dissemination of worker protection information to businesses each agency interfaces
    3. Collaboration with Department of Homeland Security (DHS) to elevate anti-human trafficking messaging
    4. Collaborating with TTC to make recommendations for licensing massage establishments
- Consulates
- Small Business Administration (SBA): Series of webinars both in English and Spanish on a monthly basis to veteran owned businesses on worker protection requirements in the County of Los Angeles
- WDACS: Collaborated in putting together career/resource fair for Afghan Community. Also working with Office of Small Businesses to share information to LA County businesses

HIGHLIGHTS

- Wage Enforcement Program (WEP) was able to assist **over 2,000** workers working in the unincorporated areas of the County and the City of Santa Monica receive wages owed to them by their employers
- Since 2016 **over $2.2 million** dollars were collected in back wages and fines collectively
- Between 2021-2022 WEP collected **over $885,000** in back wages and fines collectively for **518** affected employees.
- In 2021 DCBA Worker Protection investigated a grocery store in the unincorporated Pasadena for Hero Pay violations and was able to collect over **$130,000** in back wages and fines collectively for **75** affected employees
- Investigators tasked with enforcing the Public Health Anti-Retaliation Ordinance investigated a case against a construction company in Van Nuys and cited the business for retaliating against an employee for voicing her concerns over lack of PPE. The employer was issued a **$3,000** citation and paid immediately

Questions

Contact Us

Rose Basmadzhyan
Wage Enforcement Program and Worker Protection
Email: rbasmadzhyan@dcba.lacounty.gov

Website: www.dcba.lacounty.gov

General Inquiries: 1-800-593-8222
wagehelp@dcba.lacounty.gov

LOS ANGELES COUNTY
CONSUMER & BUSINESS AFFAIRS