



SAN DIEGO CITY-COUNTY REINVESTMENT TASK FORCE



Minutes of the Special Meeting
Thursday, June 20, 2019, 1:00 PM
San Diego Housing Commission
1122 Broadway, 5th Floor, Downtown San Diego
RTF meetings will be relocated for 2019 due to construction

For information, contact Daisy Crompton, RTF Manager
 San Diego Housing Commission
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ATTENDANCE

Present: Nathan Fletcher Pamela Gabriel Frank Robinson
 Monica Montgomery Kyra Greene Adolfo Ventura
 Peter Armstrong Mitch Johnson Xiomara Arroyo for Antonio Barbosa
 Chi Elder Laura Nunn Chuck Sinkey for Rockette Ewell
 Ricardo Flores

Absent: Sarah Bowles Elizabeth Schott

ITEM 1 CALL TO ORDER

Co-Chair Nathan Fletcher called the meeting to order at 1:05 p.m.

ITEM 2 NON-AGENDA PUBLIC COMMENT

Community member David Oddo shared statistics about bank lending to racial and ethnic minorities in San Diego County. Michelle Harati of the City of San Diego’s Economic Development Department announced an upcoming business expo they will host on June 29 in partnership with City Heights CDC.

ITEM 3 TASK FORCE MEMBER COMMENTS

ACCION is holding a Spanish-language training event, Financing for Business Success, on July 11.

ITEM 4 APPROVAL OF THE MINUTES

The minutes of the April 18, 2019 Regular Meeting were approved on a motion by Nathan Fletcher, seconded by Frank Robinson, and passed by a vote of 13-0.

ITEM 5 STAFF REPORT

Due to time constraints, the staff report was postponed except for announcing an upcoming financial education event planned by the RTF co-chairs’ offices for youth in SE San Diego. Volunteers from RTF member banks will lead financial presentations and discussions at the Jacobs Center on June 24.

ITEM 6 Discussion Item: Building Self-Employment and Family Wealth Through Food-Related Small Businesses

The RTF held a listening session on the challenges faced by food-related small business owners in starting and running their enterprises and accessing financial services.

Representatives from a variety of small businesses shared their stories, requests and recommendations. Carlos McCray of the Dojo Café in City Heights and Brad Keiller of Nomad Donuts in North Park expressed challenges with a complex and inconsistent permitting process and with getting loans, especially for projects in neighborhoods such as City Heights. They requested more dedicated resources or staff persons to work with the community to establish and mentor new small businesses.

Liliana Garcia-Rivera of the Diamond BIA as well as Beryl Forman and Tootie Thomas of the Boulevard BIA reported on how their respective organizations are working to develop economic activity by stimulating small business growth and revitalizing existing business corridors. Through the Diamond BIA, businesses have access to capital programs through both Civic SD and LISC. The Boulevard BIA's representatives identified challenges to growth, such as neighborhood walkability and difficulty accessing permits in Mid-City compared to other neighborhoods. They added that concentrating businesses in one place or hub is a more effective means for providing them with resources, as well as revitalizing the community.

Zach Bezold of IRC and Mohamed Ali, an IRC client, spoke about IRC's micronepreneurship program, which assists participants with business planning and permitting. The IRC has identified language as a primary barrier for small businesses, especially regarding complex regulations.

Alex Waters, representing Connect ALL, spoke about their program, which aims to deploy a business accelerator in a non-tech space, creating an "ecosystem for entrepreneurs" where business owners can learn from one another. Some of the key challenges the program has identified include owning a business alone, working from home, navigating credit financing, and bookkeeping.

Gustavo Bidart of Civic San Diego and Diane Moss of Project New Village spoke to the benefits of community gardens and kitchens for public health and food security. Elly Brown, representing the San Diego Food System Alliance, spoke to the ways food entrepreneurship is a low barrier opportunity for employment and economic empowerment and requested the RTF's support for AB626 (microenterprise home kitchen operations).

Teresa Smith, representing Dreams for Change, spoke about the organization's workforce development model, which utilizes food trucks as a social enterprise. Smith reported that food trucks can have a lower barrier to entry than a brick and mortar restaurant. However the owner may need separate permits and to navigate a different system of codes for each city they operate in.

ITEM 7 Information Item: 2019 Free Tax Prep Project Wrap-Up

Teresa Smith, CEO of Dreams for Change, presented a year-end wrap-up of the 2019 tax season. Dreams for Change's tax prep work and the RTF's Free Tax Prep Project, supported by a \$250,000 grant from Citibank, saw key growth in 2019 because of Dreams for Change's innovative mall-based, tax prep site model, which mainstreams free tax services and removes any stigma that may exist around accessing a social service. Dreams for Change increased their countywide clients served by 92%, from 4,212 to 8,088, and the countywide EITC Coalition filed 17,640 tax returns, a 14% increase over the previous year.

ADJOURNMENT

Co-Chair Monica Montgomery adjourned the meeting at 3:06 p.m.

Respectfully submitted,
Daisy Crompton – Reinvestment Task Force Manager
San Diego Housing Commission