



The City of



Economic Development

MEETING NOTES

San Diego Promise Zone

Economic Activity Meeting Notes

Thursday, October 24 | 10:00 AM – 11:30 AM | via Zoom

Economic Activity Goal: Increase and Improve Access to Capital

In Attendance:

Akitso (Anna Sotto), **Catalyst of San Diego & Imperial County** (Megan Thomas), **City Heights Community Development Corporation** (Sylvia Ramirez), **City of San Diego - Economic Development Department** (Viridiana Quintana), **City of San Diego – Parks & Rec** (Olivia Mabee), **City of San Diego Promise Zone** (Amber Weber, Roosevelt Williams III, Ian Hembree, Zachary Engberg, Daniel Hamilton, Domanic Riley, Rebeca Nava-McClellan, Donika Moreno), **County of San Diego - Live Well San Diego** (Hanna Davarmanesh), **County of San Diego – Office of Homeless Solutions and Equitable Communities** (Kayley Kubat), **Department of Housing and Urban Development** (Megan Emme), **J. Walcher Communications** (Mariah Almasco, Olivia Stafford), **Logan Heights Community Development Corporation** (William Burties), **National University** (Danielle Stephen), **Office of Juan Vargas, 51st Congressional District** (Kevin Llerenas), **Partnership for Environmental Progress** (John Tucker), **San Diego Black Business Network** (Prince Graham), **San Diego Foundation** (Gabriela Gonzalez, Miguel Lopez), **San Diego Made** (Brook Dailey), **Workshop for Warriors** (Lauren Welch)

Meeting Notes:

Introductions, Culture Share, and Agenda Review:

- Danielle Stephens welcomed everyone to the October Economic Activity Meeting.
 - Our agenda for this meeting consisted of the San Diego Foundation's presentation on the Economic State of Latinos, and a presentation from Catalyst SD on the process behind the creation of their Business Matrix.
 - Later, we would discuss recent edits made to our logic models to make them more concise and effective.
- The culture share for this month was focused on the Halloween Eve tradition called Mischief Night, and asked participants what kind of mischief they got up to when they were younger.

Partner Announcements:

- **William Burties:** Logan Heights CDC will be hosting several events over the holidays. Including:

Click the following links to stay connected to the San Diego Promise Zone

[Newsletter](#) | [Website](#) | [Email](#) | (619) 236-6700 | 1200 Third Ave, 14th Floor, San Diego, CA 92101

- A Community Food Distribution on November 15 and December 7, 2024, at 3040 Imperial Avenue from 10 a.m. until food runs out.
- On December 6, 2024, they will host their annual tree lighting ceremony and holiday market called Light Up Logan at 2835 Imperial Ave.
- From 10 a.m. to 1 p.m. on December 7, 2024, the 8th Annual Toys for Tots will take place at 3040 Imperial Avenue. Over 1,000 toys will be distributed to the community. To volunteer click [here](#).
- **Hanna Davarmanesh:** Registration for the 2024 Live Well Advance & School Summit is still open! The event is on November 21, 2024, from 8 a.m. – 5 p.m. at the San Diego Convention Center, and thousands of partners will be coming together to create ripples of change in our region. There will be many wonderful activities and breakout sessions you can attend.
 - Link to the Advance & School Summit website: <https://www.livewellsd.org/events/live-well-advance>
 - Link to Register: <https://fruition.swoogo.com/livewelladvance2024/begin>
- **Domanic Riley:** The City of San Diego's Employ and Empower Internship Training Program will be hosting a Winter Civics program from February 11 – March 20, 2025. By the end of the program, participants will have a portfolio consisting of a cover letter, resume, professional email template, LinkedIn Learning account, and interview skills.
 - Open to 16 - 30-year-olds
 - Participants will earn \$19.47 per hour.
 - 10 - 15 hours worked per week. Both virtually and in-person.
 - Register by: Dec 20, 2024
 - Registration Link: <https://bttr.im/mc309>
- **Sylvia Ramirez:** A special **Digital Equity Focus Group**, in collaboration with Access 4 All, will take place at our next Economic Activity Working Group meeting on **Thursday, November 21 from 2:30 – 4:00 PM**. This focus group is specifically for Economic Activity and Jobs & Education working group participants to share input on improving broadband access and digital equity in the Promise Zone. Please RSVP as soon as possible as the focus group has limited capacity.
 - **RSVP here:** bit.ly/PZFG

Promise Zone Updates:

- We celebrated the accomplishments of the Promise Zone's Civic Engagement VISTA, Ian Hembree as this was his last Economic Activity Working Group meeting. During his time at the Promise Zone, Ian accomplished the following:
 - Supported both the Housing Affordability working group and Steering Committee meetings.
 - Helped plan several important events, including the Cooperative Convening, All-Partner Meeting, and Inclusive Public Engagement workshop.
 - Participated in the Housing Policy Leadership Academy and Bootcamp where his team took first place.

- If you have any open positions at your organization and believe Ian would be a good fit, feel free to contact him through LinkedIn.
- The Community Spotlight for the month of September is Daniela Kelly, executive director of the Sherman Heights Community Center.
 - In her role as director of Sherman Heights Community Center, Daniela was honored by the City of San Diego with Daniela Kelly Day on July 23, 2024, due to her dedication to enriching communities.
 - To submit a nominee for a future spotlight, use this google forms link: <https://docs.google.com/forms/d/e/1FAIpQLSehcidTURu9Xb6lywuyh4z4y9JgqDCFxmXdNgSheNjaDp8Hw/viewform?usp=sharing>
- The Consolidated Plan Advisory Board (CPAB) makes recommendations to the Mayor and City Council on Community Development Block Grant (CDBG) awards and RFP criteria. The role of the CPAB is critical for providing public feedback on the City of San Diego's federal grant programs. Currently they have vacancies for seats from Council Districts 1, 4, 6, and 9.
 - If you know anyone interested in taking on this responsibility, they can apply here: <https://onboard.sandiego.gov/apply/board/3427>
 - For any additional questions, please contact CPAB liaison Nadine Hassoun (nhassoun@sandiego.gov).
- The annual Community Development Block Grant (CDBG) Notice of Funding Availability (NOFA) released on October 7, 2024. The CDBG is designed to improve LMI communities through the creation and expansion of community and economic development opportunities.
 - Schedule of tentative deadlines:
 - Request for Qualifications (RFQ): November 8, 2024
 - Request for Proposal (RFP) release date: December 9, 2024
 - Request for Proposal (RFP) submission date: January 17, 2025
 - For more information, visit <https://www.sandiego.gov/cdbg/apps>.
- Save the date for the SDPZ's Winter All-Partner Meeting. It will be on Thursday, Dec. 5 from 2-4pm. Location is TBD; if you have an indoor space that will comfortably fit 50 people, please email ajweber@sandiego.gov or promiszone@sandiego.gov.
- **Zachary Engberg:** Announced the Prebys Sparx Challenge a \$1.1M initiative aimed at improving youth mental health through arts, culture, and nature. The deadline to register is November 7, 2024, and the application deadline is December 4, 2024. Additional details about the challenge can be found [here](#) and you can take a short assessment and register for the challenge at <https://www.prebyssparx.org/>.

San Diego Foundation: State of Latinos Report:

Gabriela Gonzalez is an economist at the San Diego Regional Policy & Innovation Center and introduces herself as one of the key contributors to the San Diego Foundation's State of Latinos report. Joining her is Miguel Lopez from the San Diego Foundation who will help explain the

purpose of the El Camino Fund in improving the economic well-being of San Diego's Latino population. Key takeaways from their presentation were:

- Latinos are the fastest growing demographic in San Diego. The San Diego Foundation wanted to identify barriers they face regarding access to homeownership, investing, and entrepreneurship.
 - There are gaps in San Diego's innovation economy that leave out talented individuals from its historically disadvantaged Latino and Black populations.
 - This information is valuable for the El Camino Fund's targeted outreach efforts that seek to rectify this problem through investing in workforce development.
 - Larger income gaps exist in San Diego between Latino and non-Latino populations than elsewhere in California.
 - Income gap makes it harder for them to save for retirement, buy a home, and pay for childcare.
 - An additional barrier to wealth creation among Latinos is that many support aging relatives.
 - The El Camino Fund helps fund the Latina Upward Mobility Initiative that helps connect women to community colleges so that they don't have to depend on the financial support of their children for future eldercare.
 - Participants received a financial stipend while taking part in the program as SD Foundation wanted to make sure any program it supported had a guaranteed income aspect included in it.
 - The percentage of Latino homeownership is lower in San Diego than in other counties across California.
 - 45% of Latino households are cost-burdened (>30% of income on housing) and 20% are extremely cost-burdened (>50% of income on housing).
 - High cost of housing and low rates of homeownership leaves Latinos with an inability to build equity to create generational wealth through saving, investing, or starting businesses.
 - There is a general lack of awareness of financial resources among Latino population of San Diego due to:
 - Financial services not being available in their own language (Spanish, Indigenous languages such as Nahuatl and Maya)
 - Mistrust and lack of familiarity with financial system.
 - Despite Latino-owned businesses growing at a fast rate they are typically employer-ran with no employees and earning less than \$10K a year.
 - Many are also apart of informal economies and may need assistance to join mainstream economy. SD Foundation has created an online resource center to assist with this process.

- Latino-owned businesses have the lowest approval rates for loans from banks (39% approval on average).
- The San Diego Foundation shares many resources and disburses over 5 million in scholarships every year. The majority goes to Latino students.
 - It also funds non-profit lenders such as Accessity who received a \$100,000 grant from the SD Foundation.

Q&A

Roosevelt Williams III: “How can the Promise Zone and Economic Activity Working Group assist the San Diego Foundation with its efforts to improve the economic well-being of the Latino community?”

- **Miguel Lopez:** “Help amplify Latino voices and make sure that they know their voices are being heard.” Miguel also indicated he will consider ways that Working Group members can assist the Foundation and on the potential for future partnerships.

Catalyst SD: Business Matrix Presentation:

Megan Thomas, President & CEO of Catalyst of San Diego and Imperial Counties presented on the creation of its online Business Matrix:

- The San Diego was a founding member of Catalyst and helped influence their mission of creating an environment conducive to Collaborative Philanthropy.
 - Collaborative Philanthropy seeks to bring together funders that typically do not communicate to coordinate their efforts toward making a greater impact.
 - Philanthropic efforts are currently dictated by a privileged few. Catalyst is currently seeking to address that power imbalance, so that philanthropy can benefit the wider community rather than narrow interests.
 - Charitable foundations are only required to donate 5% of their total funding to non-profit entities. The use of the remaining 95% is up to the foundation, which may use it for investments in profit-driven or polluting enterprises.
- Equity is a fundamental tenet that Catalyst’s efforts abide by. It lends to less qualified applicants and unproven businesses not typically served by traditional lenders.
 - Loans are made at lower interest rates, so that individuals can establish credit and receive traditional loans.
 - Bridge loans are made for businesses that depend on federal funding but can’t afford to wait the 6 months between financial disbursements.
- Catalyst served as a gathering place for CDFI’s and impact lenders including Accessity, Civic San Diego, and LISC to discuss what they were doing in the communities they served and to better coordinate their efforts.
 - The result was a business matrix that was intended to be an all-inclusive summary of alternative lending services and the products they had available on the market.

- Business Matrix gave a better overview of what was and wasn't covered at a particular entity and allowed them to refer business owners to each other based on their needs.
- The group stopped meeting during the COVID-19 pandemic and the business matrix has not been updated since that time.
 - Willing to pass maintenance of business matrix to interested organization as Catalyst was only the container not the owner and has no additional funding to update the matrix.

Q&A

Anna Sotto: "Are there other resources in the financial mentorship space to help small business owners plan their finances and operations, so they can repay their loans efficiently and effectively?"

- **Megan Thomas:** "The [Small Business Development Center](#) is a great resource for small business owners and has worked with Catalyst previously. They tend to work with borrowers to prevent defaults."

Economic Activity Logic Model Breakout Groups:

Group 1: Strengthen the Business Base and Attract New Businesses to Vacant Land ([View Objective 1 Logic Model](#))

Attendance: Amber Weber, Sylvia Ramirez, Domanic Riley, Ian Hembree, Daniel Hamilton, William Burties, Brook Dailey, Kayley Kubat, Gabriela Gonzalez

- The objective of improving infrastructure surrounding businesses to increase walkability and safety is considered to be too broad and not specific enough to accomplish.
 - Working group members will rework objective to specify which safety improvements they would like to concentrate on and how to best measure business foot traffic.
 - Amber will be meeting with Get It Done on Oct. 29, 2024, to get more details on what infrastructure improvements the City has made in response to residents reporting.
- Domanic has researched sidewalk vending restrictions on the Working Group's behalf and located a City of San Diego map that contains a visual overview of all the current legal restrictions. [Link to Map](#)
 - Working Group will use map to prevent vendors from getting ticketed and fined due to being unaware of restrictions on where it is legal to vend in the Promise Zone.
 - Amber suggests placing map on Promise Zone's Economic Activity website, which is currently being revamped.

- Upon reviewing the Buy Local campaign, Amber wanted to know if any partners in the Breakout Room were hosting events that could encourage people to economically support their local economies this holiday season.
 - Brook Dailey from SD Made mentioned that they run a once-a-year holiday market that tends to draw in 28,000 to 40,000 people.
 - Willing to connect with Sherman Heights CDC to collaborate with them on hosting Buy Local events.
 - William Burties explained that Logan Heights CDC will be hosting multiple events over the holiday season including:
 - Taste of Imperial every August.
 - Small Business Saturday a week after Thanksgiving.
 - Community Markets every 3rd Saturday.
 - Collaborating with Port of San Diego to support vendors.

Group 2: Support Small Businesses, Entrepreneurs, and Self-Employed Residents ([View Objective 2 Logic Model](#))

Attendance: Danielle Stephen, Roosevelt Williams III, Zach Engberg, Bex Nava-McClellan, Donika Moreno, John Tucker, Viridiana Quintana, Anna Sotto, Kevin Llerenas

- The group identified several organizations that assisted small businesses in the Promise Zone that they wanted to add to the Logic Model in the future.
 - San Diego Foundation
 - San Diego Workforce Partnership
 - San Diego Food System Alliance
 - Make San Diego
 - Kitchens for Good
- Roosevelt asked the group about the experience of vendors in the Promise Zone and their perspective on how the permitting process, safety concerns, and insurance requirements are affecting them.
 - Anna Sotto is working on a guide that contains information on the permits, licenses, and timeline of license renewals for restaurant owners.
 - Guide will mitigate risk of businesses being shut down or being crippled by late fees.
 - Danielle referred back to her time working at the SBDC and explained that it's hard to generalize the experience of vendors, as factors like language proficiency will affect how they are treated by lenders and government agencies.
 - Anna offered to create a brochure in different languages and asked for ideas on which languages would be most useful to translate into.

- Viridiana mentioned that EDD has done preliminary research and found that the languages that were most requested were Somali, Vietnamese, Arabic, French, and Spanish.
- John Tucker wants to attract more businesses to the Promise Zone but notes that it has a bad reputation among business owners.
 - John Tucker recounted how he worked with a client who refused to move to the Promise Zone due to hearing of other businesses being subjected to vandalism.
 - Elevating the voices of community members who have found success in the Promise Zone will help relay the unique culture and good vibes of the area to prospective business owners.

Breakout Room Discussion Review in Large Group:

- Two follow-up items emerged from the breakout groups:
 - Domanic will reach out to Brook Dailey of SD Made and William Burties of Logan Heights CDC to see if they have holiday events to include in the Buy Local campaign flyer.
 - John Tucker would like to schedule a follow-up meeting to discuss how to change the external perception of the Promise Zone.
 - Roosevelt will follow-up and schedule a meeting with John.

Wrap Up and Adjourn:

- Co-chairs thanked those who attended the meeting and encouraged them to leave any feedback through the Digital Comment Box: <https://forms.gle/FAbFjw4ZUuAd3Uiy6>

Meeting Conclusion:

- **Meeting Day for Next Month:** Thursday, November 21, 2024, Digital Equity Workshop w/ Jobs & Education | 2:30 to 4:00 PM via Zoom
- Digital Comment Box: <https://us16.list-manage.com/survey?u=e913b9d30ca18b3436360cf47&id=62c8f5dc2f>