



Business Matters

THE CITY OF SAN DIEGO

Winter 2010



Business Finance

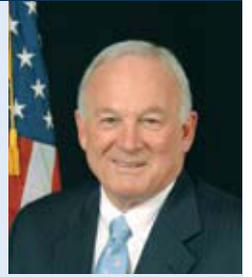
Revolving Loan Funds offer financial assistance to businesses that lack funds to meet the equity requirements of bank financing. The City of San Diego does not offer 100% financing; instead, the City's Small Business Micro and Regional Revolving Loan Funds provide project "gap financing." The RLF supplements private financing of new or rehabilitated

buildings, fixed machinery and equipment, working capital and soft costs in targeted project areas. Through careful screening of loan applicants and creative loan structuring, the program will reduce the reluctance that conventional lenders may have to finance a project. Financing is available for local businesses both large and small.

Call (619) 236-6700 for information and referrals to other financing organizations.

Mayor's Message

Creating and retaining jobs is a critical part of weathering the current economic



Mayor Jerry Sanders

storm. The City of San Diego is working with local businesses, trade groups and other government agencies to implement strategies for job development.

Mayor Sanders has taken the lead in Washington, DC and Sacramento helping to bring new money for public projects to our region. Working with business and community leaders from throughout San Diego, he has been successful in securing commitments for more than \$100 million in federal stimulus funds for transportation, energy efficiency and other projects that will create jobs in our area. The Mayor is also working to ensure that the state's own budget crisis won't become an undue burden on local government or dim hopes for creating additional jobs in the year ahead.

NO TIME TO WASTE NO WATER TO WAST

JUNE 1, 2009

Local Company Conserves Water by "Going Recycled"

Biogen Idec, a major biotechnology company in San Diego, is leading by example in the effort to save water by partnering with the City of San Diego to utilize recycled water for irrigation and cooling towers.

Biogen is one of the first companies in San Diego to employ the use of recycled water from the North City Water Reclamation Plant. The California section of the WaterReuse Association named Biogen the 2009 Customer of the Year for its proactive role in advocating the use of recycled water to other local high tech and biotech firms. For more information on the City's Recycled Water Program, call (619) 533-7572, visit www.sandiego.gov/water/recycled or email: water@sandiego.gov.



ADA/Title 24

The Americans with Disabilities Act (ADA) is a federal civil rights law that prohibits discrimination against people with disabilities. Employers with 15 or more employees must comply with Title I and provide qualified individuals with disabilities an equal opportunity to benefit from the full range of employment-related opportunities

available to others. A helpful ADA website is www.ada.gov/business.htm. Title III prohibits discrimination by businesses and non-profit agencies on the basis of disability and includes minimum standards for ensuring accessibility when designing and constructing a new facility or altering an existing facility. For information on tax incentives for accessibility improvements visit www.ada.gov/taxpack.htm

New construction and alterations must also comply with Title 24 in California. For more information visit www.sandiego.gov/development-services/industry/accessibility.shtml



Doing Business with the City of San Diego

Did you know the City of San Diego purchases goods and services from businesses like yours? The City is continually seeking vendors who can provide quality products and services at competitive

prices. If you are a consultant, service provider, contractor, or supplier, the City of San Diego's Bid & Contract Opportunities Webpage is a convenient place for you to find out about current opportunities, as well as other solicitations such as RFPs and RFIs. Visit the Purchasing Department's page on the City's website: www.sandiego.gov. Find your service or commodity on the City's posted Commodity Listing, then contact the appropriate procurement specialist to get started.

The Purchasing & Contracting Department also conducts free workshops for vendors and service providers on how to conduct business with the City of San Diego. Call (619) 236-6000 for schedule information.

City Business Tax Information

In addition to traditional store-front businesses, the City of San Diego also requires home-based businesses, self-employed persons, and independent contractors to register for a Business Certificate. Call the Office of the City Treasurer Business Tax Program at (619) 615-1500.

The Rental Unit Business Tax is imposed annually upon anyone who owns, operates, or manages the rental of any residential real estate. Residential real estate includes single and multiple family residences, mobile homes and home parks, trailers, trailer parks, apartments, bungalows, hotels and motels.

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For more information visit www.sandiego.gov/directories/business.shtml

This information is available in alternative formats upon request.



Crime Prevention Through Environmental Design

The San Diego Police Department's philosophy of neighborhood policing recognizes the need for partnerships with other elements of the community to identify and solve neighborhood crime and disorder problems, and to create an environment in which problems do not arise. Crime Prevention Through

Environmental Design is based on a set of four design and usage concepts that can lead to a reduction in the incidence and fear of crime and an improvement in the quality of life. These concepts are:

- Surveillance
- Territoriality
- Access control
- Maintenance

For more information about these elements, visit SDPD's website at www.sandiego.gov/police/prevention/deter.shtml. Questions about the application of these concepts should be directed to the Neighborhood Policing Resource Team at (858) 523-7049.

THINK BLUE! The City of San Diego is taking proactive steps to protect water quality and the environment by preventing pollutants from entering our rivers, creeks, bays and the ocean.

Many business owners are unaware that the storm drain system and sewer system are not connected and everything that washes into storm drains flows untreated to our beaches and waterways. The City and State require businesses to implement measures to prevent pollution from entering the system. Some simple steps to follow include:

- Use a broom to sweep trash and debris from around your business instead of using a hose to clean hard surfaces and sidewalks. Dispose waste in a trash can and secure lids properly
- Wash dirty mats over a landscaped surface or in a sink connected to the sewer system
- If you own a restaurant, have your grease traps inspected and cleaned regularly



For more information about how businesses can help keep our beaches and bays clean and safe for all San Diegans, contact the Storm Water Department at (858) 541-4300 or visit the **Think Blue** web site at www.ThinkBlue.org

Commercial Recycling

The City Recycling Ordinance requires business owners, landlords, and property owners/managers to provide recycling services for employees, tenants, and residents. The ordinance currently applies to businesses and commercial/public facilities of 10,000 square feet or more and apartments and condominiums with 50 units or more. All multi-family properties, businesses and commercial/public facilities will be required to comply by January 1, 2010. Recycling is also required for single family residences and special events requiring a permit from the City.

The Environmental Services Department website has downloadable materials to help educate tenants and employees about recycling programs, and other helpful resources and information at sdrecyclingworks.com. Recycling Specialists are on staff to provide assistance and advice for setting up a successful program. Call (858) 694-7000 for assistance.



The more materials you recycle, the lower your trash collection costs.

Small Business Health Insurance

Looking for affordable health, dental, vision, and life insurance tailored specifically for San Diego small business owners and their employees? Then consider City Care Benefits:

- ✓ Large group rates and benefits for employers with a City of San Diego business license
 - ✓ Guaranteed issue for employers with 3 or more eligible employees
 - ✓ Low employer contribution requirements
 - ✓ Available through your health insurance agent
 - ✓ Domestic partner coverage
 - ✓ No health questions
- Contact MVI Administrators at (619) 260-2660 or email: citycare@mviinc.net



At Your Fingertips:

The Small Business Advisory Board works with the City to enhance opportunities and reduce regulations. The board meets regularly and any member of the public is invited to attend. For details, visit www.sandiego.gov and search for "business advisory" or call (619) 236-6700 for a schedule.

SCORE Counselors offer a variety of on-going workshops on small business topics. Check the website for current calendar and registration at www.score-sandiego.org or call (619) 557-7272 for more information.

The Internal Revenue Service and the State of California Employee Development Department offer free seminars to help employers comply with the federal and State of California employment tax laws. Call (949) 389-4609 for a current schedule or visit www.irs.gov for more information.

The Bottom Line: Stretching every dollar matters

These days businesses are looking for ways to stretch their budgets. Being more effective in today's market is critical. Missing a beat could mean missing out on new business, or losing customers. That's a chance most businesses don't want to take. That's why smart businesses are turning to the value leader in the wireless industry to keep them effective and efficient. For businesses large and small, **Verizon Wireless offers the greatest value package:**



- **Free, Unlimited** voice calling to up to 10 numbers with Family Share for Business
- **Unlimited** calling to 80,000,000 Verizon Wireless customers on qualified plans
- The most reliable wireless network in America — you can count on it
- Cutting edge smartphones to track emails, use company databases and surf the web
- Special **Business Share** calling plans to pool minutes
- San Diego-based account representatives that know the region and specialize by industry

Family Share for Business allows businesses to be more cost effective because *the feature is free.*

- Get unlimited voice calling with up to 10 numbers you do business with the most
- Use reports available online to pinpoint the best numbers for the program
- Change your list of numbers daily, if you'd like, as your business needs change

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