



**SMALL BUSINESS ADVISORY BOARD (SBAB)
MEETING MINUTES**

Friday, May 21, 2021 from 9:00 to 10:30 A.M.

To attend the meeting, use the Zoom Webinar login information below. Members of the public will be muted during the webinar; however, the public will be able to communicate with the host via the chat function.

Meeting Link: <https://sandiego.zoom.gov/j/1601457294>

Call to Order and Introductions: Meeting was called to order at 9:01 a.m.

Member	Present	Absent
Catherine Arambula	x	
Jeff Barger	x	
Tristan Barnum	x	
Shane Beard		x
Donna DeBerry	x	
Austin Evans	x	
Michelle Gray	x	
Sarah Mattinson	x	
Jason Paguio		x
Natasha Salgado	x	
Jim Schneider	x	

Public Comment

Public comment may be made on any non-agenda topic in the committee's area of responsibility. Attendees will be muted during the webinar. The host will take those off mute that wish to give public comment.

- No public comment

1. Administrative Items

- A. Board Administrative Items and/or Non-Agenda Comment: None
- B. No revision requests to the Agenda: None

2. Discussion Items

- A. Transit Priority Area Parking Regulations for Non-Residential Uses
Tanner French, Senior Traffic Engineer, Mobility Department
 - Tanner French and Claudia Brizuela provided recap and updates from last month which included a Municipal code update for parking in transient priority areas and neighborhood commercial zones.
- B. Low-income Business Owner Debt-burden
Elizabeth Schott, CEO and Robert Lopez, Chief Credit & Operating Officer, Accessity
 - Elizabeth Schott and Robert Lopez spoke about loan programs that allow access to capital up to \$100,000. They noted, struggles for small business for low income

communities along with predatory lending. Historically they have seen credit scores 50-75 points lower for LMI residents. In the last 10 years in working with LMI residents, they have also seen higher education debt burden, higher credit card debt, LMI residents less likely to have a mortgage, small collections (utilities/medical collections), predatory financing (title & payday loans) and high APRs.

C. Small Business Diversity Banking Program

Jeff Barger, Vice President | Business Center Manager, California Bank & Trust

- Jeff Barger shared his companies recent launch in diversity banking to addresses minority, women, and veteran owned businesses. Part of the program includes loosening banking standards, such as, lowering credit score criteria.

3. Administrative Items (Continued)

A. Approval of April 16, 2021 Minutes (ACTION) Approval of minutes

- With a motion by Austin Evans and a second by Tristin Barnum, the board voted to approve the April 16, 2021 minutes. Yes; Jeff Barger, Sarah Mattinson, Jim Schneider, Austin Evans, Tristan Barnum, Donna DeBerry, Catherine Arambula, Natasha Salgado, Michelle Gray. No: None. Absent: Shane Beard and Jason Paguio.

B. Development Services Department Technical Advisory Committee Report: None

C. Economic Development Department Staff Report

- Sean Karafin, Neighborhood Investment Manager, provided the staff update which highlighted information regarding temporary outdoor dining permits.

4. Action Items

A. Draft Advising Letter(s) (**ACTION**)

i. Transit Priority Area Parking Regulations for Non-Residential Uses

- With a motion by Jim Schneider and a second by Austin Evans, the board moved to draft an advisory letter for the Mayor and City Council which support the parking regulations with recommendations. Tristian Barnum will finalize the letter which would include items that the board agrees with, such as, promotion of outdoor living, transient oriented communities, and climate action. The letter will also include some recommendations about interests of small businesses and property owners. Yes: Michelle Grey, Jeff Barger, Sarah Mattinson, Austin Evans, Jim Schneider, Tristan Barnum, Catherine Arambula, Natasha Salgado. No: None. Abstain: Donna DeBerry. Absent: Shane Beard, Jason Paguio.

ii. Engagement of Community-Based Organizations Regarding Access-to-Capital Programing

- No formal vote was taken, the Board will continue discussions/comments on the budget at the external committee. An action item will be added to the next Agenda for a formal vote to appoint Natasha Salgado and Donna DeBerry to the external committee.

B. Suggested Items for Future Meetings: None

5. Adjournment: The meeting was adjourned at 10:33 a.m.

Unfinished business shall be tabled and placed on the agenda for the next committee meeting.

THIS INFORMATION IS AVAILABLE IN ALTERNATIVE FORMATS UPON REQUEST. To request an alternative format or to request a sign language or oral interpreter for the meeting, please contact Economic Development Department at least five (5) working days before the meeting at (619) 236-6700 to ensure availability.