



PPP
Forgiveness

P.4



Job Killer
List

P.14

INSIDE THIS ISSUE: Supervisor Root Askew **P.5** | Evictions During COVID-19 **P.8** | Salinas Plan Achievements **P.17**

Housing Momentum in Salinas

New report to Salinas City Council shows progress on Chamber priorities for housing and homelessness

Your Salinas Valley Chamber of Commerce has an official vision of “a thriving, welcoming Salinas Valley where people, families, & businesses succeed via economic opportunity & growth.” One strategy we’ve identified for achieving this vision is **addressing housing affordability and homelessness**. Housing affordability and homelessness are continually listed by our members (and prospective members) as a top concern about running a business in Salinas (and Monterey County).

Our strategies to meet these challenges often include the following objectives:

- improving the affordability of the region for employees and potential employees and their families
- making the region more attractive for individuals to start and grow a small business
- making the region more attractive for larger companies to establish or expand operations
- encouraging ambitious young people to stay in the region rather than leaving for better opportunities elsewhere ➡



HOUSING - Continued on page 6

Opportunity Zones Reinvest in Salinas

by Kevin Dayton, Salinas Valley Chamber Government Affairs Liaison

Using Opportunity Investing to Revitalize Communities with Opportunity Funds

Planned urban development can't seem to shake its bad reputation in America. It evokes images of the deteriorating, grim, crime-ridden government housing projects representing the worst of brutalist architecture from the 1950s and 1960s. It also symbolizes the wanton destruction of humble working-class neighborhoods where people of color lived their lives and raised their children.

There was an effort 30 years ago to promote a positive alternative approach to urban development. During the administration of President George H.W. Bush, former professional football player and member of Congress Jack Kemp served as Secretary of the U.S. Department of Housing and Urban Development. He promoted tax incentives for “enterprise zones” and tenant ownership of housing.

At that time I was working as a legislative aide to Congressman Gary Franks, the first black Republican serving in the U.S. House of Representatives since the 1930s. Kemp's ideas were supported and touted by Franks as a way to bring economic opportunity and jobs to struggling, deteriorating neighborhoods. His thinking was different from the default government strategy of changing lives and communities by more taxing and more spending.

What happened to these ideas? As a 1996 New York Times headline declared, “Kemp's Legacy as Housing Secretary: One of Ideas, Not Accomplishments.” Or as a Bloomberg CityLab headline noted in 2020, “In the 1980s, a pro football quarterback-turned-politician championed big ideas to revitalize America's cities. It didn't work.”

I'm inclined to believe Kemp's ideas didn't work because ambitious politicians strategically avoid the issue of urban development (other than obligatory platitudes during speeches made to certain advocacy groups). Urban development is a difficult and frustrating policy field that requires many years of work and thus yields few rewards in a political campaign. It is not an arena for someone motivated by praise and glory.

Knowing the lack of will among politicians to work on such issues, I was surprised and excited in 2018 when reports filtered out that the Tax Cuts and Jobs Act of 2017 (signed by President Donald Trump as Public Law 115-97) contained a program that evoked the ideas of Jack Kemp. U.S. Senator Tim Scott, a black Republican representing South Carolina, apparently played a key role in inserting language into the tax bill establishing a program called Opportunity Zones.

My excitement is also held by Jim White, the chairman and CEO of Post Harvest Technologies, Inc. and Growers Ice Company. Growers Ice recently joined the Salinas Valley Chamber, and the company delivered copies of Mr. White's book **“Opportunity Investing: ➡**



OPPORTUNITY - Continued on page 7

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A Brighter Future for Monterey County

by Kristy Santiago, Board Chair



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We would all like to see a brighter future for Monterey County, but we have a lot of obstacles that we need to overcome. Covid Vaccination, tourism, business friendly community, housing, homelessness.

What is the Chamber doing to create a brighter future?

Covid Vaccines: The Salinas Valley Chamber joined the Monterey County Business Alliance by sending a letter on February 4th to encourage CVS to provide vaccines in Salinas and South County stores. We won this battle and CVS agreed to provide vaccines in more locations. Our CEO, Paul Farmer worked with one of our members to set up ten additional vaccination sites in Monterey County. Paul focused on locations in Salinas and South County.

Tourism: The Salinas Valley Chamber has a Tourism Promotion Policy. On February 19th, the Chamber supported a letter to members of the state Senate to request an allocation for Visit California so they can run a marketing campaign to Californians travelling again and get our valuable tourism industry back to work in Monterey County.

Business Friendly, Housing, Homelessness: Kevin Dayton our Government Relations liaison spoke at the annual MOU meeting on February

9th between the City of Salinas and Monterey County. While the MOU expired on October 31, 2020 and many things have been accomplished there is still lots of work to do. The Downtown Vibrancy Plan implementation, the Downtown Government Center, parking facilities, future residential development, warming shelters, permanent/transitional housing for the homeless – these are all projects and topics that will be included in the comprehensive updated that should be delivered by June 30, 2021.

As you can see every day the Chamber is working on our member's behalf to assure a brighter future in Monterey County.

Join us for our Government Relations Committee meetings, the second Wednesday of each month at 1130a. Next month we have Dr. Allen Radner, CMO SVMHS. Dr. Radner will share the latest information about COVID-19 testing, vaccinations and related matters that affect our members and the community. ■



Kristy Santiago

PPP Forgiveness

SBA Approves Simple 1-Page PPP Forgiveness Application for Loans of \$50,000 or Less

If you received the PPP loans, you may be eligible for forgiveness. The SBA has approved a simple one-page PPP forgiveness application for businesses that received loans of \$50,000 or less. Here's a quick overview of the PPP forgiveness application Form 3508S instruction for borrowers.



Extended Timeframe for Using PPP Loans

Initially, SBA required businesses to spend the loan within 8 weeks. However, the new requirement extended the period to 24 weeks.

Simplified Documentation Requirements

Businesses are not expected to submit any complicated documents. If you received an EIDL advance, SBA will deduct that amount from the total eligible forgiveness amount.

Qualifying Businesses

If you spent 60% of the loan towards payroll cost and the other remaining 40% towards eligible expenses, you could apply for full loan forgiveness. However, you must also meet other requirements as follows:

- You did not reduce total employee headcount by more than 25%

- You did not reduce employee payments and rates by more than 25%

- Your loan amount did not exceed \$50,000

To apply for PPP loan forgiveness, businesses should send the one-page application to the bank that originated the loan. ■

Congratulations

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Legislative Priorities from County Board Chair

by Wendy Root Askew
2021 Chair, Monterey County Board of Supervisors



As a fourth-generation Monterey County resident, I have been working on behalf of our community for decades. I am a mother, wife to an architect, and daughter to a parent educator and retired Army Colonel. Prior to my election as Supervisor, I served as a legislative analyst advising then Monterey County Supervisor Jane Parker on health, human services, and public safety issues. As a Trustee on the MPUSD Board of Education, I led the fight to champion safe and healthy schools. A successful entrepreneur, I also built and sold an industrial food brokerage business, negotiating over \$5 million in annual sales between family farmers and corporate food processing companies. In addition, I started a non-profit to provide parent education. With experience in the non-profit, private, and government sectors, I am known as a highly motivated self-starter and team player with the ability to get things done.



As Supervisor, I am committed to providing transparent, accessible and accountable leadership to keep our communities safe, spur living-wage job creation, and address the housing needs of current residents and future generations. Affordable housing, public safety and economic opportunity rank high on my list of priorities, along with water, transportation, and fiscal responsibility. Our economic drivers of agriculture and tourism depend on fresh air, clean water, protected coastline, open space for recreation, and strong environmental protections. I believe we must support growth of local businesses that enhance our quality of life, protect valuable natural resources, maintain thriving tourism and agriculture industries, and create good-paying local jobs.

My first 100 days as Supervisor, coming in as Chair of the Board of Supervisors, has been in one word – intense. My days are jam packed with meetings, shifting between dozens of different issues and agencies. I have done a lot of listening and asked a lot of questions. Responding to the pandemic has been unlike anything I could have ever anticipated. So many of the issues that our families and seniors have struggled with have been spotlighted in ways that cannot be unseen as we move forward. This pandemic has exposed pervasive inequities -- in healthcare access, wages, paid sick leave, paid family leave, educational opportunities, housing, childcare, health outcomes, internet and computers -- that have not occurred overnight, nor will they be solved quickly. It is going to take all of us, working together for a long time, to create a more just and equitable community for every resident.

I am confident we will get through these challenging times together. As Supervisor, I am laser-focused on keeping our communities safe and healthy, getting residents back to work, and supporting efforts that lead to the creation of local, living-wage jobs that allow families to live in the community where they work. I look forward to getting to know you and working with you on shared interests in the years to come. ■



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➡ **HOUSING – Continued from page 1**

- reducing overcrowding and substandard conditions in individual households, buildings, and neighborhoods
- providing stable homes for families
- creating opportunities for people living outside without a home to change their lives
- reducing the city's structural budget deficit through economic growth, as recommended in "The Salinas Plan: Creating a Blueprint for Fiscal Sustainability and Housing Affordability"

People looking for a quick solution to these problems are frustrated. But people who take a long-term perspective on dealing with these problems will be encouraged by recent developments.

Housing Progress in the City of Salinas

Unlike other Monterey County local governments, the City of Salinas has been open and transparent about progress and challenges in meeting its housing goals, including its Regional Housing Needs Allocation (RHNA). The city's Community Development Department submits a "Housing Element Annual Progress Report" each year to state agencies, as required by state law, and presents them to the Mayor and City Council and the Planning Commission at public meetings. The public can watch and read these presentations and also easily find the housing reports on the city's website.

Is the City of Salinas special for doing this? According to a 2019 report, "Missing the Mark: Examining the Shortcomings of California's Housing Goals," 16.9% of California local governments did not submit ONE annual housing report to the state from 2013 through 2017. Other cities submit incomplete information or submit reports intermittently.

In March, the Community Development Department presented its annual housing progress report for 2020 to the Salinas City Council and the Salinas Planning Commission. While the affordable housing situation in Salinas seems bleak, the Salinas City Council has actually been exceptional among Monterey County local governments for housing performance.

During the past few years, the Salinas City Council has enacted several ordinances that encourage construction of housing for ordinary people. It has also approved large and small housing developments, many with units that are designated for households with incomes not high enough to afford market rate housing. In addition, the city has spent an influx of federal and state funding in the physical construction or conversion of buildings to help people without a home make a transition to stable living. Finally, the city is identifying surplus property that can become infill housing developments within city limits - a potential source of new development that will please critics of development that expands into farmland.

Your Chamber has developed the summary below using data from the Housing Element Annual Progress Report, the Housing Division of the Salinas Community Development Department, and our official affiliate member Monterey Bay Economic Partnership (MBEP).

Creating Incentives and Overcoming Obstacles for New Development

The City of Salinas Annual Housing Element Progress Report for 2020 explicitly acknowledges that "high development impact fees have been a consistent barrier to the production of more affordable housing." Your Chamber of Commerce has been working to achieve an appropriate balance between the need to fund city services with the need for companies to build housing while making a reasonable profit on their investment.

On December 1, 2020, after reviewing a completed "Housing Developer Impact Fee Nexus Study," the Salinas City Council voted to begin calculating the city's development impact fees for new housing construction based on square feet rather than number of units. This is one of the ten specific policy recommendations in a Monterey Bay Economic Partnership (MBEP) White Paper published in 2018 entitled "What Realistic Policy Changes Could Improve Housing Affordability in the Monterey Bay Region?"

The Salinas City Council has also recently enacted other recommendations listed or inspired by the MBEP white paper:

- Defer development impact fees until the city issues a certificate of occupancy.
- Waive development fees for Accessory Dwelling Units (ADUs) and develop special resources to help residents get permits and build ADUs.
- Enact an adaptive reuse ordinance for Downtown Salinas that encourages developers to convert underused historic commercial buildings into residential use.
- Exempt age-restricted senior housing from some fees.

Promoting Housing Development with Legislation

The Salinas City Council is working with the Community Development Department to try to entice for-profit and non-profit developers into building housing in Salinas. Here are some recent initiatives.

- Planned use of a state grant (funded by California Senate Bill 2, enacted in 2017 as the Building Homes and Jobs Act) to evaluate zoning changes that would increase potential housing opportunities and help the city meet its housing goals in its Regional Housing Needs Allocation.

City of Salinas - Progress Toward Regional Housing Needs Allocation Targets

Income Level	Regional Housing Needs Allocation	2015	2016	2017	2018	2019	2020	2021 2022 2023	Total Units to Date	Total Remaining Units Needed
Very Low	537		24	50	42				116	421
Low	351		16		53	8			77	274
Moderate	407		1	3					4	403
Above Moderate	934	53	52	25	71	100	210		511	423
Total	2229	53	93	78	166	108	210		708	1521

City of Salinas Community Development Department Director Megan Hunter and her staff are to be commended for the city's openness and transparency in preparing and releasing an Annual Housing Element Progress report each year that reveals the city's progress toward meeting its state-mandated Regional Housing Needs Allocation (RHNA) targets. This is a positive contrast to many jurisdictions that don't submit anything annually. Salinas's performance in building housing, although not stellar, was much better than many other cities (30% of which have reportedly not built one affordable unit) and compares very favorably to Monterey Peninsula cities.

Megan Hunter asserted that Monterey Peninsula cities often use lack of water supply as a convenient excuse not to build housing and Commissioner Andrea Manzo suggested that Peninsula cities were deliberately leaving affordable housing construction for the Salinas Valley. Salinas Valley Chamber staff created the colorful chart seen here, showing Salinas RHNA progress. While our friends at the Monterey Peninsula Chamber of Commerce are also working to increase the supply of housing on the Monterey Peninsula that ordinary people can afford, they have challenges fighting the vocal movement not to build anything and to have workers live elsewhere.

- Planned use of a state grant from the Permanent Local Housing Allocation (PLHA) program (also funded by Senate Bill 2) to offer funding to developers of affordable housing for households making 60% or less of Area Median Income.
- Continue issuing an annual Notice of Funding Availability and hosting an annual workshop for affordable housing developers to obtain federal money from two U.S. Housing and Urban Development (HUD) programs: the Community Development Block Grant (CDBG) program and the HOME Investment Partnership Act (HOME) program.
- Efforts to encourage investment and development in federal Opportunity Zones located in Salinas, including through Requests for Proposals for the Lincoln Avenue Corridor under the Downtown Vibrancy Plan and the Division Street Opportunity Site under the Alisal Vibrancy Plan.

Advancing New For-Profit Development

- In 2020, the City Council approved the Central Area Specific Plan in the North of Boronda Future Growth Area, which allows up to 3,911 housing units, including affordable units as required under the city's Inclusionary Housing Ordinance and Guidelines (legal standards for building a percentage of affordable units with market rate housing).
- In 2019, the City Council approved the West Area Specific Plan in the North of Boronda Future Growth Area, which allows up to 4,340 housing units, including affordable units as required under the city's Inclusionary Housing Ordinance and Guidelines.
- In Downtown Salinas, construction continues on adaptive reuse of the Salinas National Bank Building (built in 1930, most recently called the Rabobank Building) and the Farmers Mercantile Company Building (built in 1925, most recently called the Bruhn Building) into residential buildings. Other conversions of historic buildings may be proposed soon.
- Construction of single-family houses continues within the Monte Bella neighborhood (in the Mountain Valley Specific Plan, formerly Sconberg Ranch).
- The city is considering approval of 71 manufactured houses on a vacant infill lot off of East Laurel Street. A 53-unit senior housing development called Los Laureles had been approved there in 2007 but was never built.
- More than two dozen Accessory Dwelling Units (ADUs) are being added to the housing stock, more than were added in Salinas in the twelve years from 2007 through 2018. City development impact fee totals for ADUs before the 2019 exemption had been between \$7200 and \$9200. (This does not include regional fees).

Advancing New Non-Profit Affordable Development

The 90-unit Moon Gate Plaza Project in Chinatown received its final Certificate of Occupancy from the City of Salinas in September 2020. It was developed by Chamber member MidPen Housing and received financial support from Chamber member Central California Alliance for Health (the regional Medi-Cal administrator) and Chamber member Housing ➡

HOUSING - Continued on page 7

HOUSING – Continued from page 6

Authority of the County of Monterey, the California Tax Credit Allocation Committee (through the Low Income Housing Tax Credit program - LIHTC), general funds from the City of Salinas, and federal HOME grants through the City of Salinas.

Non-profit developer and Chamber member Interim Inc. is scheduled to begin construction in early 2021 on rehabilitation of 235 Martella Street in Chinatown into the Catalyst Apartments Project. This project will maintain five units and has received federal CDBG funding through the city.

Interim Inc. will also be demolishing a house at 439 Soledad Street near Downtown Salinas and building an 11-unit supportive housing facility called Sun Rose Apartments. This project has received federal CDBG funding through the city.

Parkside Manor, Phase I, an 80-unit affordable development by the Housing Authority of the County of Monterey (HACM) has received federal HOME funding through the city. The City also deferred up to 1.3 million in development impact fees for this

project. Phase 1 of this project was awarded California Tax Credit Allocation Committee (TCAC) funding in November 2020, and it is scheduled to begin construction in 2021. Phase II of this project will add another 100 units.

The Haciendas Affordable Housing Development in Chinatown comprises 191 affordable units and was built in four phases between 2012 and 2018 by the Monterey County Housing Authority Development Corporation and includes Haciendas Place I and II and Dai-Ichi Village and Hikari. It replaced a demolished public housing complex with 97 affordable units called Hacienda Plaza.

Transitional Housing for People Without a Home

In a partnership between the City of Salinas and Shangri-La Construction, the Good Nite Inn motel at 545 Work Street is being converted into Salinas Turnkey. This facility will provide transitional and eventually permanent housing with 101 units for people without a home. A grant of \$9.2 million to buy and convert the property came from the state

Project Homekey Program.

The Salinas Emergency Shelter at 855 East Laurel Drive is nearing completion of construction by Avila Construction. It is funded largely with a state grant through the Homeless Emergency Aid Program (HEAP), a program created in 2018.

The city obtained and spent over \$1 million in federal CARES Act funding to install the Sprung Shelter and Homeful Foundation Trailers at the Chinatown Navigation Center. These projects are part of a plan to expand overall bed capacity (50 beds) and services to residents without a home.

At their June 16, 2020 meeting, the Salinas City Council Housing and Land Use Committee discussed a proposal from Community Homeless Services for “tiny homes” for homeless at 1 Preston Street.

Farmworker Housing

In April 2020, the City of Salinas facilitated the development of Harvest Moon, a 150-unit farmworker housing development off Davis Road, by allowing the project to connect to City infrastructure and selling a portion of

land for development. The project is under construction by Avila Construction and will accommodate up to 1,200 agricultural workers.

As part of its implementation of the 2018 Farmworker Housing Study and Action Plan, the City of Salinas is developing a map to identify potential parcels within city limits for permanent employee housing projects. The city also continues to co-sponsor the regional Farmworker Housing Oversight Committee in collaboration with Monterey Bay Economic Partnership (MBEP).

To avoid displacing existing renters, the Salinas City Council voted in 2019 to increase housing options for farmworkers by offering Temporary Use of Land Permits (TULPs) to hotels and motels and Conditional Use Permits for small employee housing projects in some residential zones. This policy was inspired by The Salinas Plan and the Farmworker Housing Study and Action Plan. The city has processed 15 motel housing permits and three residential permits for this purpose. ■

OPPORTUNITY – Continued from page 1

How to Revitalize Urban and Rural Communities with Opportunity Funds.”

On behalf of the Salinas City Center Improvement Association and your Salinas Valley Chamber of Commerce, I've been tracking the City of Salinas and encouraging its officials as they use Opportunity Zone incentives to try to attract investment and development in the city's federal Opportunity Zones. These contiguous zones encompass Downtown, Chinatown, parts of North Salinas, and the Alisal. The city has sought proposals for development in the Lincoln Avenue Corridor as part of the Downtown Vibrancy Plan and Division Street as part of the Alisal Vibrancy Plan.

Mr. White's book serves as an introduction and enticement to investors and developers to get involved with Opportunity Zone investment. In the first half of Opportunity

Zones, Mr. White provides an organized explanation of how the program works and how it can benefit investors as well as disadvantaged communities. In the second half of the book, Mr. White presents a fairly standard explanation of how businesspeople can identify and pursue meaning and purpose in their professional lives. The book is part practical, part business ethics.

Obviously, Mr. White has a goal to show investors and developers that Opportunity Zones are an investment with a special meaning. Not only will they make money, but they will transform struggling communities.

I regard this book as a suitable basic introduction to federal Opportunity Zones. Ideally, wealthy investors and developers in the Monterey Bay region would read the book and decide to investigate the potential of this program.

But the definitive book on Opportunity Zones and the concept of urban development has yet to be written. At some point someone will need to move beyond theory and describe the real world of Opportunity Zones. This includes practical and logistical challenges such as the tedious permitting process, deteriorating infrastructure, and relentless opposition from people who benefit from the status quo. It also needs to address abstract challenges such as mediocrity, corruption, greed, and self-indulgence.

People who want to succeed with Opportunity Zones will need to have more than a desire to make money or even a purpose in life. They will need to understand the selfish nature of humanity and how that nature tends to assert itself in places traditionally neglected



by people with wealth and influence.

The Salinas Valley Chamber of Commerce is pleased to announce that Dr. White is going to hold a special Zoom meeting for Chamber members and the wider public, in which you can learn about Opportunity Zones and the positive impact they can have on our community. **Please see the box with details below this article and join us.** ■



Dr. Jim White is Chairman and CEO of Post Harvest Technologies, Inc. and Growers Ice Company, Inc., Founder and CEO of PHT Opportunity Fund LP, and Founder and President of JL White International, LLC.

He is the author of several acclaimed books—most recently, “Broken America: Ten Guiding Principles to Restore America” and “Opportunity Investing: How to Revitalize Urban and Rural Communities with Opportunity Funds.” He is also author of the best-seller “What’s My Purpose? A Journey of Personal and Professional Growth,” which has been lauded by such industry leaders as Steven M.R. Covey and Jack Canfield. Dr. White holds a B.S. in civil engineering, an MBA, and a doctorate in psychology and organizational behavior.

Jim is also the founder of the customized yearlong, leadership and management transformation process, The Circle of Success; Jim White’s Classic Movie Series; and The Red Carpet Tour. These innovative events have attracted more than 100,000 participants worldwide, including Fortune 500 CEOs, management teams, entrepreneurs, governments, and trade associations.

Dr. White achieved international recognition as CEO of Blount World Trade Corporation, owner and Managing Director of ACEC Centrifugal Pumps NV, Belgium, and as Vice President and Division Manager of Ingersoll Rand Equipment Corporation. Throughout his career, he has bought, expanded, and sold 23 companies, operating in 44 countries. Jim acquires struggling businesses to revive and develop them into profitable enterprises using his business turnaround strategy. To date, Jim has generated more than \$1.8 billion in revenue.



The Social Impact of Opportunity Zone Investments by Grower's Ice CEO, Dr. Jim White

When: Thursday, April 29th
5:30-6:30 PM



Where: Zoom Presentation
Register to attend at www.SalinasChamber.com

More Information: Opportunity Zones were created as part of the Tax Cuts and Jobs Act of 2017 to provide tax incentives while stimulating growth in areas that would be overlooked for traditional development. Join Dr. Jim White as he talks about his story of entrepreneurial success, his passion for making a positive impact on underserved communities and the Growers Ice Company's \$200M investment in their campus in Salinas.



The Pitfalls of Evictions During COVID-19

by Anthony Castillon-Mendoza, Attorney
Noland, Hamerly, Etienne & Hoss



committing nuisance, and committing waste, are still viable. Furthermore, terminating a month-to-month lease for a no-fault just cause, such as removing the unit from the rental market, for the most part, remains unaffected. Despite this, landlords who wish to evict tenants must tread very carefully. While an eviction may not be based on the nonpayment of rent, landlords should expect tenants to assert new defenses created by the COVID-19 Tenant Relief Act, specifically retaliation applied to COVID-19 rental debt.

Retaliation is normally reserved for those cases where a landlord attempts to evict a tenant based upon a protected characteristic such as race, religion, national origin, and sexual orientation. However, tenants may now allege, and must prove, their landlord is evicting them because of their failure to pay their COVID-19 rental debt. Should the tenant prevail, the landlord faces potential punitive damages and other costs.

Ultimately, the landscape of eviction law has drastically changed over the past few years. With the COVID-19 pandemic, eviction law has now become more technical, strict, and simply put, tricky. Each case and each eviction must be evaluated individually with a careful strategy tailored to the facts of each case, or else you run the risk of incurring civil and criminal penalties. So to all landlords asking, "Is it possible to evict tenants during COVID?" the answer is yes, it is possible. But landlords are strongly urged to seek legal advice before initiating any eviction action. ■

This article is intended to address topics of general interest and should not be construed as legal advice. © 2021 Noland, Hamerly, Etienne & Hoss

Anthony Castillon-Mendoza's law practice at NHEH is focused on general civil litigation. He resides in Salinas and was previously an Assistant District Attorney for Santa Cruz County.

The question every landlord wants answered: can you evict someone during COVID? Yes, but it depends. The California Legislature passed the Tenant Protection Act of 2019. Then in 2020, the COVID-19 pandemic brought on a new law, the COVID-19 Tenant Relief Act. The Centers for Disease Control and Prevention issued its eviction moratorium, effectively eliminating all evictions, based on the nonpayment of rent, which was extended to March 31, 2021. In January, California's SB-91 extended the COVID-19 Tenant Relief Act to July 1, 2021. It is understandable for landlords to be confused and wonder whether evictions are possible or if they should wait until this pandemic is over before evicting anyone.

The quickest answer to whether evictions are possible is yes. However, evictions are tricky and some strategic decisions must be made early in the process. Evictions based on the nonpayment of rent are difficult. A 15-day notice to pay rent or quit must be issued to defaulting tenants, including statutory language which must be copied verbatim from the COVID-19 Tenant Relief Act, in no less than 12-point font. However, the language and additional notices depend on the months for which the tenant owes rent. Also, when serving a 15-day notice, landlords must also attach a declaration of COVID-19 related financial distress. If the owed rent is for months prior to August 31, 2020, should the tenant sign and return the declaration, under the COVID-19 Tenant Relief Act the tenant cannot be found in default. For owed rent for months after September 1, 2020, if the tenant signs and returns the declaration to the landlord and pays 25% of owed rent, the landlord may not initiate an unlawful detainer action, based on that owed remaining rent, now or in the future.

With all that being said, if a tenant is not paying rent, the law strongly protects them during this pandemic. However, other evictions, such as those based on breaches of the lease,

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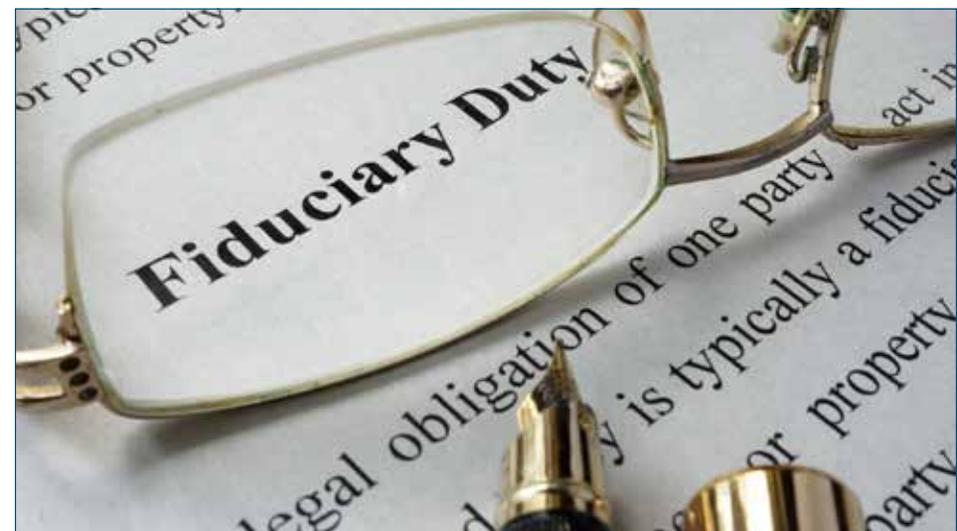
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How Rising Interest Rates Affect Bond Investments

by Bill Hastie, MBA

There is no question that the COVID pandemic took a significant toll on the U.S. economy in 2020. The 2nd quarter 2020 gross domestic product (GDP) declined more than 30% as a result of stay-at-home orders in an effort to curb the virus. As the economy declined, the Federal Open Market Committee (FOMC), the branch of the Federal Reserve System that determines the direction of monetary policy, quickly acted to support the economy by dramatically reducing interest rates. One key measure of interest rates, the yield on the 10-year Treasury Bond, reached a low of 0.55% in February 2020.

Entering 2021, that key measure began to rise. By mid-March, the yield on the 10-year Treasury had reached 1.7%. While an increase from 0.55% to 1.7% doesn't seem very much in real terms, to the investment markets it is monumental. This rise has had an effect on both stocks and bond but in completely different ways. Since bond prices are negatively correlated (move in the opposite direction) to interest rates, as the yield of the 10-year Treasury continued to rise, bond prices continued to fall. This is why many bond investors have experienced a negative return on their bond portfolios year-to-date 2021.

The extent to which bond prices are affected by rising interest rates depends largely on two factors – the bond's quality and duration. Let's first address duration (technically, modified duration). Duration is a measure of a bond's sensitivity to interest rates. It's important here not to confuse a

bond's maturity with its duration as they are not necessarily related. A bond's duration is measured in years, and the longer the duration the more sensitive the bond will be to changes in interest rates. For example, for a bond with a duration of 5 years, a 1% increase in interest rates will cause the bond's price to decrease 4% - 5%, and vice versa.

A bond's quality can also affect the bond's sensitivity to changes in interest rates. While Treasury bonds are considered the safest type of bond (based on issuer quality), they are also some of the most affected by changes in interest rates. The price of a 30-year Treasury bond is extremely sensitive to rate changes and has been most negatively affected this year. Conversely, a bond rated BB and lower, also referred to as junk bonds, will typically increase in value when interest rates increase. This is because junk bonds are generally positively correlated to stocks, and typically stocks prices tend to rise as the economy expands and interest rates increase.

This may be a great time to evaluate your bond portfolio, or even the bond portion of a diversified stock/ bond portfolio, to determine how best to "survive" in a rising interest rate environment. Similar to stocks, diversification among bonds is vitally important. This may include diversification among bond quality (and type), maturity and duration. This type of evaluation is fairly technical and probably best performed by a professional investment advisor. ■

Bill Hastie, MBA is the Founder of locally-owned Hastie Financial Group. If you would like to discuss your personal or company's investment needs, please contact Bill at william.hastie@hastiefg.com



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CA to Create Nation's First Dedicated Privacy Agency

by Shoeb Mohammed, Capitol Insider

There is never a dull moment in the world of privacy policy. An online presence is fundamental to commerce and entertainment in our society and throughout the world, but along with it comes conflict and controversy. Now, a new uncertainty looms on the horizon.

The passage of Proposition 24 brings the creation of the first-ever California Privacy Protection Agency (CPPA), an independent regulatory and enforcement body vested with full administrative power, authority, and jurisdiction to implement and enforce the California Consumer Privacy Act and the newly enacted California Privacy Rights Act of 2020.

Aside from the Federal Trade Commission, which has been the chief federal agency on privacy policy and enforcement since the 1970s, this will be the first privacy agency of its kind in the United States, and the first state-level agency that is dedicated to privacy policy and enforcement.

jurisdictions looking to follow suit.

The CPPA will be governed by a five-member board, including one chairperson. The Governor will appoint the chairperson and one member; and each of the three remaining seats will be appointed by the Attorney General, Senate Rules Committee, and Speaker of the Assembly, respectively.

The World Watches

The world is watching to see what CPPA's inaugural board looks like, whether it will be inclusive of diverse stakeholder input, whether it will have the ability to empathize with the businesses and economics of the real world, and whether the appointments will be made on fact-based inquiries about qualifications, experience, and merits.

The fear, however, is that the board will be made up of zealots, activists, and academics who are disconnected from the real world and apathetic toward the struggles that business owners in California face on a daily basis. It is no secret that California privacy enforcement continued unabated throughout the pandemic.

Because of the great power and responsibility that the CPPA is

vested with, it is important that the inaugural board be comprised of individuals who bring a balanced and inclusive approach to the position. Doing so could bring-much needed transparency and predictability to the world of privacy regulation.

This article appeared first as a Capitol Insider blog post. ■



An Example or a Warning

Being the first dedicated privacy agency in the United States, the inaugural board of this new agency will exert great influence over privacy policy and enforcement into the future. This influence will bleed beyond California's borders, serving as either a model, or a warning, for



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Governor Recaps COVID Efforts

by CalChamber

Flanked by video screens in an empty stadium, Governor Gavin Newsom delivered the first virtual State of the State address recently.

The number of empty seats at Dodger Stadium in Los Angeles, the Governor said, is close to the number of Californians — 54,395 — who have lost their lives to COVID-19.

In reviewing the state's efforts to fight the pandemic, the Governor said California is leading the way toward recovery because "we listened to the experts and were guided by the evidence."

He acknowledged that the state and he have made mistakes, but pointed to the increasing number of vaccinated Californians and declining rate of positive COVID-19 tests as among reasons to place "faith over fear, optimism over pessimism."

CalChamber Comment

California Chamber of Commerce President and CEO Allan Zaremberg issued the following statement in response to the Governor's address:

"We appreciate the Governor's focus on the importance of vaccines and safely re-opening California's economy and our schools as quickly as possible. The Governor's previous actions to provide economic relief to our small businesses will certainly help provide an economic bridge as we wait for California's economy to recover.

"As we move toward that recovery, we encourage Governor Newsom to use the billions of dollars California is likely to receive in federal relief to replenish the unemployment insurance fund rather than burdening small businesses with tax increases to repay billions in federal government loans." ■



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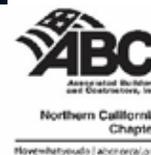
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Growers Ice Company (GIC) is a real estate company specializing in pre-cooling, cold storage, processing, and value-added facilities. Started in 1936, Growers Ice was one of the founding agricultural companies to ship produce out of the Salinas Valley. For more than 80 years, GIC's story has been about a commitment to putting clients first, innovative thinking, and a passion for performance. GIC has led the way as the industry leader in pre-cooling and cold storage solutions.

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Since 2012, ITN *Monterey County*, a 501c3 non-profit, has provided 24 hour/7 days-a-week transportation to seniors (age 60+) and visually-impaired adults (age 18+) so they can remain independent and active in Monterey County. Supported by members and donors, our transportation service provides customers with dignified rides in private, insured and inspected autos. We offer door-to-door service with affordable fares provided by volunteer drivers and on-call paid drivers. Volunteers drive at their convenience in their own vehicles and give rides that are typically less than 20 minutes.

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CalChamber Releases 2021 Job Killer List

by CalChamber

The California Chamber of Commerce has released its annual job killer list, which includes 18 bills that would place California employers and the state's economy in harm's way should they become law. Of particular concern, according to CalChamber, are proposed labor and employment mandates which would hit small business employers especially hard as they attempt to recover from losses experienced due to pandemic-related shutdowns.

"Many of these bills—particularly the labor and employment ones—seem to be solutions in search of a problem," said CalChamber President and CEO Allan Zaremborg.

Zaremborg also questioned why the Legislature is not working on ways to reduce costs on businesses struggling due to the pandemic. "Are policy makers unaware that unemployment filings increased last month? California employers cannot be the safety net for struggling workers. The billions of dollars coming to the state from the American Rescue Plan should be used to provide the safety net for struggling workers and help get businesses back up and running," Zaremborg concluded.

The CalChamber will periodically release job killer updates as legislation changes. Reporters are encouraged to track the current status of the job killer bills on www.CalChamber.com/jobkillers or by following @CalChamber and @CAJobKillers on Twitter.

The 2021 job killer list includes the following bills:

Labor and Employment Mandates

- **AB 616 (Stone; D-Scotts Valley) Forced Unionization Process for Agricultural Employees:** Limits an employee's ability to independently and privately vote for unionization in the workplace, by essentially eliminating a secret ballot election and replacing it with the submission of representation cards signed by over 50% of the employees, which leaves employees susceptible to coercion and manipulation by labor organizations. Also, unfairly limits an employers' ability to challenge the cards submitted by forcing employers to post an unreasonable bond, and then limits an employees' ability to decertify a union, by forcing them to go through the ballot election process instead of submission of representation cards. Also includes an unnecessary presumption of retaliation that is effectively unlimited in scope because it would apply for the duration of an election campaign, which could last for a year or more.
- **AB 995 (Gonzalez; D-San Diego) Costly Sick Leave Expansion on All Employers:** Imposes new costs and leave requirements on employers of all sizes, by expanding the number of paid sick days employers are required to provide, which is in addition to all of the recently enacted leave mandates (COVID-19 sick leave, CalOSHA emergency paid time off, CFRA leave, workers' compensation, etc.) that small employers throughout the state are already struggling with to implement and comply.

- **AB 1041 (Wicks; D-Oakland) Significant Expansion of Family Leave and Paid Sick Leave:** Significantly expands multiple existing leave requirements in California that apply to employers of five or more, including small employers with limited employees who are struggling as a result of the pandemic, by allowing an employee to designate any person for whom they would like to take the leave, and subjecting the employer to costly litigation under the Fair Employment and Housing Act or the Labor Code Private Attorney General Act (PAGA), for any alleged interference, interruption, discouragement, or denial.

- **AB 1074 (Gonzalez; D-San Diego) Onerous Return to Work Mandate:** Imposes an onerous and stringent process for specific employers to return employees to the workforce for specified industries, including hotels and restaurants that have been disproportionately impacted by this pandemic, which will delay rehiring and employers' ability to re-open after being forced to close or reduce operations due to COVID-19.

- **AB 1179 (Carrillo; D-Los Angeles) Costly New Mandate on Employers to Pay for Employee Childcare:** Imposes a new, costly mandate on public and private employers to cover up to 60 hours of employees' childcare costs each year, with any alleged violation resulting in litigation under PAGA.

Tax Increases

- **AB 71 (Rivas, L; D-Arleta) Massive Corporate Tax Increase:** Significantly increases the state's corporate tax rate and taxation on the gross income of international companies to create a homelessness fund, thereby shifting the responsibility of the crisis onto the private sector, despite the \$15 billion dollars in unexpected revenue.
- **AB 1199 (Gipson; D-Carson) Targeted Tax on Homeowners:** Unfairly imposes an excise tax on certain individual and corporate homeowners to pay for housing related services, which will ultimately increase rental rates and worsen housing unaffordability for vulnerable tenants.
- **AB 1400 (Kalra; D-San Jose) Government-Run Health Care:** Eliminates private insurance and choice-based healthcare by creating an exorbitantly expensive new state run health care system, that will cost California more than \$400 billion, which will ultimately be funded by taxpayers, and will delay access to providers, diminish quality of healthcare, and eliminate jobs in California.

Government Regulation and Enforcement

- **SB 467 (Wiener; D-San Francisco) Oil and Gas Development Ban:** Eliminates thousands of high-paying California jobs and requires California to import even more foreign oil by shutting down approximately 95% of oil and gas production in California. ■



Ambassador Spotlight

Manny Escarcega



Manny Escarcega is the AVP/Branch Manager of the Salinas Branch of Bay Federal Credit Union and he is one of the Chamber's newest Ambassadors. When asked about himself and his community involvement, Manny shared the following:

I grew up in Salinas Valley and attended Palma High School in my youth. After moving to the city of Watsonville in the early 2000's, I started working at Bay Federal Credit Union. That is when my passion for community and finance started to flourish, and I am proud to say that I have been with the organization for 16 years.

Bay Federal's motto is to "make a real difference in our members lives", and I truly live by that. I have two amazing children.

My oldest daughter attends Gettysburg College, and will graduate in summer of 2022, and my youngest is in first grade. In my free time, I enjoy golfing, hiking, and spending time with my children.

Bay Federal is a full-service, not-for-profit financial institution that serves nearly 77,000 members and 1,200 local businesses throughout the tri-counties, serving its members and the community since 1957. Bay Federal Credit Union has an award-winning employee volunteer program in which employees have given their own money and volunteer for numerous local schools, nonprofit organizations, and community events each year.

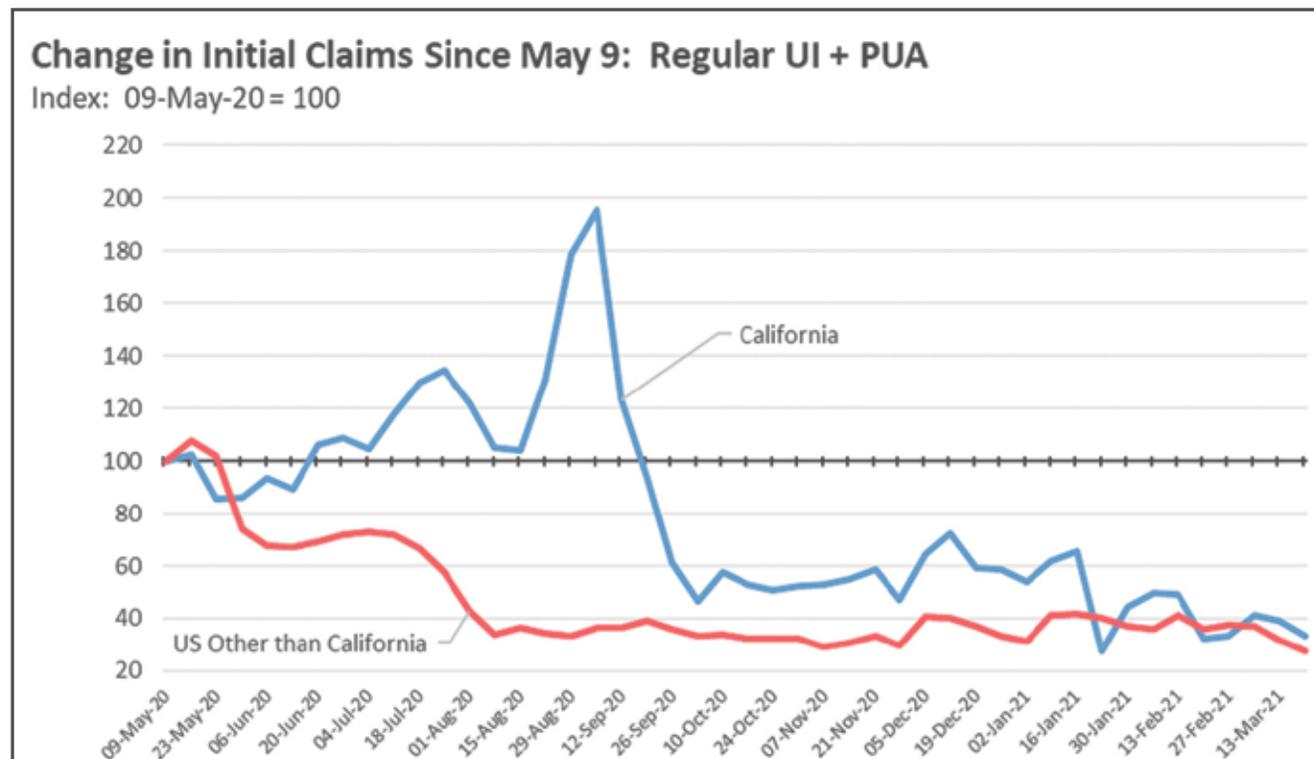
Manny can be reached at (831) 566-3251 or MEscarcega@BayFed.com ■

Unemployment Update

Unemployment Insurance Claims

Initial claims dropped in California to a somewhat greater extent than in the rest of the US during the week of March 20. The number of California initial claims is the fourth-lowest since the week of March 21, 2020—a comparison that includes lower numbers due to ongoing administrative issues at EDD. The results for the US mark the lowest. Both levels, however, remain well above the pre-pandemic period.

In California, initial claims processed in the regular program were down 12.3% compared to the prior week, while PUA claims were down more sharply at 24.6%. In the national totals, regular claims dropped 13.3%, while PUA claims were down by 15.0% in large part due to the change in the Ohio numbers. Combined, total claims processed were off 14.8% in California and 13.7% in the US numbers. ■



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PHASE 1B Vaccinating NOW <input checked="" type="checkbox"/> Persons ages 65 and older. <input checked="" type="checkbox"/> All residents who are at risk of exposure while working in: <ul style="list-style-type: none"> • Food and Agriculture • Childcare and Education • Emergency Services <input checked="" type="checkbox"/> Persons ages 16 - 64 with a medical condition or disability that puts them at high risk for morbidity and mortality as defined by the California Department of Public Health.		FASE 1B Vacunando AHORA <input checked="" type="checkbox"/> Personas de 65 años o más. <input checked="" type="checkbox"/> Todas las personas quienes están en riesgo de ser expuestos trabajando en: <ul style="list-style-type: none"> • Comida y Agricultura • Cuidado de niños y Educación • Servicios de Emergencia <input checked="" type="checkbox"/> Personas de 16 a 64 años con una condición médica o discapacidad que las pone en alto riesgo de movilidad y mortalidad según lo define el Departamento de Salud Pública de California.	

NON PROFIT EVENTS CALENDAR

Big Sur Land Trust's Race for Open Space

Monday, April 5th—Saturday April 24th

A three-week hybrid event to support Big Sur Land Trust's work and promoting healthy outdoor recreation in connection to local landscapes. People are encouraged to walk/hike/run on their own or on Big Sur Land Trust's conserved land in celebration of nature.

To register or for more information, visit bit.ly/2021_ROS

MCSC Webinar on Google Adwords

Wednesday, April 7th, 12:00-1:30 PM

Free webinar to discuss marketing and advertising opportunities to increase brand awareness, maximize your digital presence and more. Contact Barbara Burgess (805) 595-1357 or info@mcscorp.org to register.

The Steinbeck House BBQ Drive Thru Socially Distanced Fundraiser

Saturday, April 10th from 3-5pm (RSVP and Pay By April 6th)

Pick up at Northminster Presbyterian
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Online MBPAPA Art Exhibition: Nature's Gifts

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MCSC Webinar on Social Media Marketing

April 12th and April 14th 5:30-7:30 PM

Free webinar to discuss how to utilize social media platforms to better grow your business.

Contact Clara Blandon (831) 275-3375 or MWBCinfo@mcscorp.org to register.

MCSC Webinar: Ascent—Elevate Your Business

Thursday, April 22nd, 12:00-1:00 PM

Free webinar to discuss how Ascent can help women business owners grow their business through a variety of resources and tools.

Contact Barbara Burgess (805) 595-1357 or info@mcscorp.org to register.

MCSC Webinar on Reinventing and Readjusting Your Business

April 27, April 28, and April 29 6:00-8:00PM

Free webinar to discuss current strengths and weaknesses, new marketing and advertising strategies, financial analysis for budgeting, and more.

Contact Gabe Quiroz (831) 275-7855 or MWBCinfo@mcscorp.org to register.

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Chamber Events



Northern Salinas Valley Mosquito Abatement District uses the Chamber's gold-plated shovels to break ground on their new building.



The Balance Physical Therapy team celebrates the opening of their new location in Prunedale.

Easy Achievements for "The Salinas Plan" Are Complete

In December 2018, City of Salinas staff presented to the Salinas City Council a 214-page report produced by an organization called the National Resource Network about how to achieve long-term fiscal stability. The report was called *The Salinas Plan: Creating a Blueprint for Fiscal Sustainability and Housing Affordability*. It is commonly referred to as "The Salinas Plan."

The Salinas Plan contains 32 recommendations "to eliminate the City's long-term structural deficit while preserving its ability to continue to maintain its strategic priorities, including those relating to housing and homelessness, and core services." More bluntly, a cover story in the October 2019 *Salinas Valley Business Journal* described *The Salinas Plan* as "32 Unpopular Recommendations to Avoid Future City Bankruptcy."

Although opposition to *The Salinas Plan* from the city's public employee unions has received much of the public attention, even your Salinas Valley Chamber of Commerce has opposed some of the proposals. Only the Salinas Taxpayers Association had the gumption (or the insensitivity, depending on your perspective) to urge the city council to embrace the entire plan with one audacious vote.

What's the status of *The Salinas Plan* now that more than two years have passed? The latest quarterly update on progress toward the 32 recommendations was presented to the Salinas City Council at its January 19, 2021 meeting. Here's what the report says:

So far, 11 of the 32 recommendations have been completed, with several others expected to reach completion within the next year. Completion of an item does not necessarily mean that it has been implemented exactly as recommended...

However, what has been completed has assisted the City of Salinas in keeping a balanced budget.

Thus far, the City's efforts on these items has exceeded the projected savings in the Salinas Plan – the Salinas Plan projected cumulative savings of \$756,084, while actual cumulative savings for the period totaled \$2,197,111.

Some of the completed recommendations fell short of expectations simply because coronavirus public health orders hindered commercial activity. Downtown parking management is one example. But other recommendations exceeded anticipated cost savings.

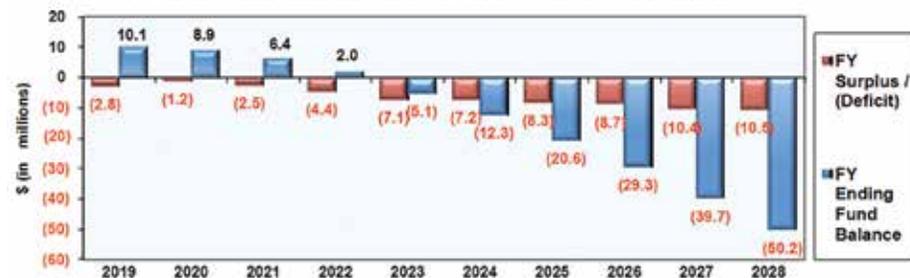
Nevertheless, the threat of long-term structural budget deficits has not gone away. And the progress report admits that the recommendations completed to date have been relatively easy ones. "Starting in the current fiscal year, hitting the projected targets will become more difficult."

The progress report refers on occasion to "stakeholders" that do not like certain recommendations, and these include business groups and labor unions. Taxes and fees, privatization of services, and concessions in collective bargaining will likely encounter strong opposition.

Like any government chosen by The People, the Salinas City Council must always respond to the popular desire for more government services at a high quality level but paid for by someone else. However, implementing additional recommendations does not need to be overly painful for businesses and unions if the Salinas City Council remains committed to public policies that encourage economic growth and job creation.

The Salinas Valley Chamber of Commerce has a vision of "a thriving, welcoming Salinas Valley where people, families, & businesses succeed via economic opportunity and growth." Difficult decisions are coming for the Salinas City Council if economic recession or political movements undermine that vision. ■

Baseline Budget Forecast - City of Salinas



Updating Title To Real Property

by Patrick Casey

Many people form revocable trusts and put their assets in the revocable trusts for estate planning purposes and also to avoid probate. As part of this process, people transfer any real property they own into their revocable trusts. Upon their death, the successor trustees are to transfer the assets, including the real property, to the beneficiaries. However, many times the parties fail to record the necessary deeds to transfer the properties to the beneficiaries, and this can cause problems down the line.

When a deed is recorded transferring real property into a revocable trust, title is usually held as "John and Jane Smith, trustees of the John and Jane Smith trust." When one of them dies, the remaining trustee should record an Affidavit - Death of Trustee along with a certified death certificate with the County Recorder. That establishes a public record that the remaining trustee controls the property. When the remaining trustee dies, the successor trustee should follow the same process and name themselves in the Affidavit. Again, this establishes a public record of the successor trustee's authority regarding the property. Also, this step is necessary in order for the successor trustee to validly record any deeds transferring the property to the beneficiaries. If the trustees do not

take the steps, there could be a question as to the validity of any future deeds (executed by the successor trustee on behalf of the trust) transferring the property to the beneficiaries as there is no public record of the change in trustees.

Failing to properly update title to any real property can cause significant problems in the future. For example, if title has not been properly updated and the beneficiaries entered into a contract to sell the property (with the beneficiaries assuming that they have valid title), then it will become apparent that they do not have title when the title company runs a preliminary report on the property. This could become a significant issue especially if it is a short escrow.

It is also a problem if the beneficiaries want to refinance the property. The lender will open an escrow for the refinance and the title company will show that the beneficiaries are not the legal owners. The beneficiaries will have to clear title before being able to either refinance or sell the property.

It becomes far more complicated to clear title if a significant amount of time has passed. Both the initial trustees and all designated successor trustees may have passed away. In that case, there is no living successor trustee and no one to sign on behalf of the trust. The beneficiaries may have to pursue a quiet title action in court to confirm their title to the property. Again, all this can be avoided if title is properly updated upon the death of the respective trustees. ■

This article is written by Patrick Casey, who is a business attorney with the JRG Attorneys At Law firm in Monterey. You may reach the author at (831) 269-7114 or at patrick@jrgattorneys.com.



Member News

Chin-Parker with Western Stage

Following the news of The Western Stage's longest-serving Artistic Director, Jon Patrick Selover's retirement last year, Melissa Chin-Parker was appointed as Interim Artistic Director of The Western Stage for the remainder of 2021.

Chin-Parker refers to herself as "homegrown." She was born and raised in Salinas and attended Hartnell College before graduating from CSU Sacramento. Chin-Parker taught K-8 in Salinas and neighboring school districts before her first audition with TWS, which changed the trajectory of her work. She has identified as a "Creative" from an early age and spent her childhood engaged in arts of all forms, especially music and dance. Chin-Parker is the first woman and first person of color to inhabit the position of TWS' Artistic Director in its 47 years.



Melissa Chin-Parker

Active Seniors Reopens

Active Seniors, Inc. (ASI), a proud non-profit member of the Salinas Chamber of Commerce, is happy to announce their reopening following a year of closure due to the pandemic. ASI will reopen on Monday, April 19th. Hours will be from 9:00am-4:00pm, Monday-Friday and will follow Federal (CDC) and State safety protocols.

Active Seniors, Inc. is located at 100 Harvest in Salinas and provides many physical, mental, and social activities for our seniors in Monterey County. The costs of participating are minimal so come check out what they do and make some new friends. In person, and no longer just on Zoom! www.ActiveSeniorsInc.org



Merritt Named ED for NHEH



Casey Merritt

With the retirement of Dave Merritt, who served the firm as Executive Director for 15 years, Noland Hamerly Etienne & Hoss recently announced that Dave's son Casey Merritt has taken the helm. Mr. Merritt is a Salinas native who attended Salinas High School and graduated from California State University at Fresno with a degree in Business Marketing and Logistics. He has eight years' management experience with local agricultural companies, most recently, Dole Fresh Vegetables. Casey and his wife Grace have four children and reside in Salinas.

The Executive Director has broad responsibility for the 40-person firm's overall administration, including accounting and finance, operations, information technology, human resources, marketing, and facilities management. The Chamber offers our congrats to Mr. Merritt and the firm.

Salinas Valley Chamber of Commerce Government Relations Committee Meeting Welcomes Guest Speaker Dr. Radner



When: Wednesday, April 14th
11:30AM-1:00 PM

Where: Zoom Presentation

Email operations@salinaschamber.com to register

More Information: The Government Relations Committee meets monthly to discuss matters affecting local businesses, focusing on policies at the city and County level. All Chamber members are welcome to attend.

Dr. Allen Radner, MD is an Infectious Disease Specialist here in Salinas. He will share invaluable insight into the COVID-19 pandemic.

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