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updated on July 1, 2001

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Community Profile: San Diego

Accion San Diego

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Website: www.accion.sandiego.org

Mission

Established in 1994, ACCION San Diego's (ACCION) mission is to increase long-term income and employment opportunities for communities within San Diego County. ACCION provides business credit and other services to self-employed individuals and families who have limited or no access to traditional commercial credit and who demonstrate a strong commitment to their individual success and the collective welfare of their community. ACCION's programs and services include a micro-loan program and technical assistance for small businesses.

Area Served

San Diego County

Adams Avenue Business Association

Phillip Linnesen
President
4649 Hawley Boulevard
San Diego, California 92116

Tel: (619) 282-7329

Email: aabid@nethere.com

Fax: (619) 232-8751

Website: www.gothere.com/adamsave

Mission

Established in 1985, Adams Avenue Business Association's mission is to market, promote and revitalize the Adams Avenue business community.

Adams Avenue Business Association seeks to fulfill its mission by:

- (1) Administering public improvements;
- (2) Developing commercial property;
- (3) Administering the City of San Diego's Storefront Improvement Rebate Program;
- (4) Providing co-op advertising;
- (5) Creating special event promotions; and
- (6) Publishing newspapers and newsletters.

Area Served

Adams Avenue and the surrounding area

Community Profile: San Diego

Bankers Small Business Community Development Corporation of San Diego

Kim Buttemer
Administrator
925 Fort Stockton Drive
San Diego, California 92103

Tel: (619) 291-3594

Fax: (619) 291-6954

Email: kbuttermer@cdcloans.com

Mission

Established in 1991, Bankers Small Business Community Development Corporation of San Diego (Bankers CDC) provides micro-loans from \$2,500 to \$50,000 to small businesses that do not meet U.S. Small Business Association (SBA) or conventional lending criteria. Over 60 percent of the loans are made to women and minority owned business. The loan pools are capitalized by banks operating in the San Diego area.

Bankers CDC's services include:

- (1) Financing for business expansion, working capital, inventory, equipment and debt refinance;
- (2) A micro-loan program;
- (3) An equity gap guarantee program which provides up to 50 percent of the required equity for SBA loan programs; and
- (4) Business management counseling.

Area Served

San Diego County

Bayview Community Development Corporation

Isabel St. Germain
Executive Director
5100 Federal Boulevard, 2nd Floor
San Diego, California 92114

Tel: (619) 262-8403

Fax: (619) 262-7836

Email: earlev@aol.com

Website: www.bayviewcdc.org

Mission

Established in 1995, the Bayview Community Development Corporation's (Bayview CDC) mission is to serve as a catalyst for the economic advancement of San Diego's underserved populations. Through the development and implementation of economic initiatives and affordable housing programs, Bayview CDC promotes self-sufficiency and the recycling of capital within the community.

Bayview CDC's activities include: the acquisition and rehabilitation of single-family homes; a home buyer education and counseling program; a farmer's market; and the construction of senior housing.

Area Served

City of San Diego, focusing on the inner-city area

Community Profile: San Diego

Big Brothers/Big Sisters of San Diego

Joseph DeCristofaro
Executive Director
17150 Via Del Campo, Suite 101
San Diego, California 92127

Tel: (858) 485-6964

Fax: (858) 485-7538

Website: www.beabig.net

Mission

Established in 1958, Big Brothers/Big Sisters is dedicated to providing one-on-one mentoring and helping young people between the ages of six and 14 become positive, well-adjusted contributors to society. The organization provides adult male and female volunteers who serve as a friend and role model for a young man or woman. The friendship typically grows into a healthy father/son or mother/daughter relationship. The organization helps boys become men and girls become women.

Area Served

City of San Diego

BRIDGE Housing Corporation

Lydia Tan
Chief Operating Officer
1 Hawthorne Street, Suite 400
San Francisco, California 94105

Tel: (415) 989-1111

Fax: (415) 495-4898

Email: ltan@bridgehousing.com

Website: www.bridgehousing.com

Mission

The mission of BRIDGE Housing Corporation (BRIDGE) is to employ its resources and capabilities throughout California to create and rehabilitate both home rental and ownership opportunities for individuals and families with very low- and moderate-incomes. In addition, BRIDGE and its affiliates provide distressed urban areas with opportunities for economic revitalization through mixed-income and mixed-use developments.

BRIDGE's basic purpose has always been to build and maintain large volumes of extremely high-quality housing at exceptionally affordable prices. BRIDGE participates in community development and is committed to enhancing the value of every neighborhood it serves.

Area Served

State of California

Community Profile: San Diego

California Business Incubation Network

Sheila Washington
President and Chief Executive Officer
750 State Street, Suite 402
San Diego, California 92101

Tel: (619) 237-0559

Fax: (619) 237-0521

Email: sheilawash@aol.com

Mission

Established in 1992, the California Business Incubation Network (CBIN) provides support and development tools for business incubation systems and the incubation of new ideas into sustainable businesses that can successfully compete in the marketplace.

CBIN's programs and services include:

- (1) Providing information and a clearinghouse for small businesses and entrepreneurs;
- (2) Education, training, workshops and conferences;
- (3) Research and development;
- (4) Technical assistance for the development and operations of incubation systems; and
- (5) Technical assistance for entrepreneurs.

Area Served

State of California

California Community Economic Development Association

Ralph Lippman
Program Director
515 S. Figueroa Street, Suite 940
Los Angeles, California 90071

Tel: (213) 623-7299

Fax: (213) 629-9179

Mission

The California Community Economic Development Association (CCEDA) is a non-profit membership organization comprised of community-based organizations and individuals involved in economic development. CCEDA and its members work to eliminate poverty in disadvantaged communities and to provide industrial development, employment training, job creation, business start-up and business expansion.

CCEDA's membership is multiracial and represents urban and rural low-income communities throughout California. Government agencies, intermediaries, foundations, financial institutions and corporations are welcome to join as associate members. Benefits of membership include: a quarterly newsletter on economic development and information bulletins regarding funding and legislative updates; a membership resource directory; and a statewide network of over 100 professionals engaged in community economic development activities.

Area Served

Southern California

Community Profile: San Diego

California Economic Development Lending Initiative

George Williamson
President
1333 Broadway, Suite 1060
Oakland, California 94612

Tel: (510) 835-1332

Fax: (510) 267-8990

Mission

The Community Economic Development Lending Initiative (CEDLI) began operating in 1995. CEDLI created a bank-financed lending pool that significantly increases lending for small business and community development in California. CEDLI was initiated in response to the tremendous unmet need in the state for access to loans by small businesses. CEDLI offer banks a way to distribute risk and transaction costs while concentrating expertise and enhancing their record of performance under the Community Reinvestment Act.

CEDLI reduces both the cost and the risk of loans by spreading risk among member banks. Risk is spread through equal participation in loans based on bank size, by centralizing small business lending expertise, by pursuing existing loan guarantee and loan insurance programs, providing technical assistance, and an independent agency that incurs the costs of servicing and managing loans.

Area Served

State of California

California Equity Fund

Anita Landecker
Managing Director
1055 Wilshire Boulevard, Suite 1600
Los Angeles, California 90017

Tel: (213) 250-9550

Fax: (213) 240-3118

Website: www.liscnet.org

Mission

The California Equity Fund (CEF) is an affordable housing investment program sponsored by the Local Initiatives Support Corporation (LISC). LISC is a non-profit organization whose mission is to assist community development corporations (CDCs) in the areas of housing and economic development. CEF provides capital to California-based non-profit housing corporations. Projects focus on affordable housing for low-income households. CEF limited partnerships pool corporate investments which earn profits through tax savings created by low-income housing tax credits.

CEF's other services include raising corporate investment capital, identifying affordable housing investment projects, providing technical support for project development, providing ongoing investment management, and monitoring and reporting services for corporate investors. CEF's investments are managed by LISC's National Equity Fund Inc., headquartered in Chicago.

Area Served

State of California

Community Profile: San Diego

California Housing Finance Agency Home Mortgage Purchase Program

Ken Williams
Single Family Program Director
1121 L Street, 7th Floor
Sacramento, California 95814

Tel: (916) 324-8088

Fax: (916) 324-6589

Mission

The California Housing Finance Agency (CHFA) Home Mortgage Purchase Program, through its Single Family Program provides affordable permanent mortgage financing to low- and moderate-income first time homebuyers throughout California. The proceeds of tax-exempt bonds are used to purchase single-family mortgages that are originated by approved participating mortgage lenders. Loans are typically one to one and one-half percent below fixed-rates offered in the conventional market. Loans are for newly constructed or resale homes.

Area Served

State of California, mortgage financing is available statewide

California Housing Finance Agency Multifamily Rental Program

Linn Warren
Director Multifamily Programs
1121 L Street, 7th Floor
Sacramento, California 95814

Tel: (916) 327-3022

Fax: (916) 324-6589

Mission

The California Housing Finance Agency's (CHFA) Multifamily Rental Program provides builders and developers of multifamily and elderly rental housing permanent, below market financing. CHFA currently manages a portfolio of multifamily mortgages valued at over \$800 million. Mortgage capital is raised through the sale of tax-exempt bonds that generally yield an interest rate savings of one to two percent below market. These savings are passed on to the project so that it can serve low-income renters. CHFA staff performs the underwriting, credit analysis and site review functions associated with these loans.

Projects eligible for financing involve new construction, rehabilitation or acquisition. At least 20 percent of the units must be set aside for very low-income tenants, earning 50 percent or less of area median income, for a minimum of 30 years. The 30 to 40 year, fixed-rate mortgage is fully amortized and secured by a first deed of trust. Subordinated loans and grants are encouraged from local governments and third parties to achieve project feasibility.

Area Served

State of California

Community Profile: San Diego

California Reinvestment Committee

Alan Fisher
Executive Director
474 Valencia Street, Suite 110
San Francisco, CA 94103

Tel: (415) 864-3980

Email: info@calreinvest.org

Fax: (415) 864-3981

Website: www.calreinvest.org

Mission

The mission of the California Reinvestment Committee (CRC) is to revitalize California's low-income and minority communities by increasing access to credit and deposit services. CRC was organized in 1986 by an ad-hoc group of nonprofit community developers and organizations for the purpose of leveraging the federal Community Reinvestment Act to increase the flow of credit and investments into California's low-income communities and communities of color.

Area Served

State of California

California Pollution Control Financing Authority

James Goldsteine
Program Manager
915 Capitol Mall, Room 466
Sacramento, California 95814

Tel: (916) 654-5610

Email: jgoldste@treasurer.ca.gov

Fax: (916) 657-4821

Mission

Established in 1973, the California Pollution Control Financing Authority provides alternative financing opportunities for California businesses that create economic benefits and improve the State of California's environment.

Area Served

State of California

Community Profile: San Diego

California Small Business Development Center

Bonnie Cornwall
Assistant State Director
San Francisco and San Diego regions
801 K Street, Suite 1700
Sacramento, California 95814

Tel: (916) 324-5854

Fax: (916) 322-3524

Email: bcornwall@commerce.ca.gov

Mission

Established in 1983, the California Small Business Development Center (CSBDC) program helps California improve its small business climate by fostering job creation, job growth and the development of a sustainable economy. The CSBDC provides high-impact management consulting, training and technical assistance for businesses throughout California, resulting in success for the entrepreneur and economic growth and prosperity for the state.

CSBDC has 46 fulltime employees in California with approximately 60 outreach centers operating one or two days a week. Through these centers, CSBDC annually counsels approximately 2,000 clients and trains over 30,000 clients during 2000 training events.

Area Served

State of California

California Trade and Commerce Agency - San Diego Regional Office

Joan Dean
Regional Director
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San Diego, California 92101

Tel: (619) 645-2657

Fax: (619) 645-2663

Email: jdean@commerce.ca.gov

Website: www.commerce.ca.gov

Mission

Established in 1993, the California Trade and Commerce Agency (CTCA) is the lead agency for promoting economic development, job creation and business retention in California. In fulfilling its mission to improve California's economic climate, CTCA works closely with domestic and international businesses, economic development corporations, chambers of commerce, regional visitor and convention bureaus, and the various permit-issuing state and municipal government agencies.

The CTCA has the following divisions and departments:

- (1) The International Trade and Investment Division;
- (2) The Office of Foreign Investment, Export Finance and Export Development;
- (3) The Tourism Division; and
- (4) The Economic Development Division, which includes the offices dedicated to: business development; small businesses; strategic technology; permit assistance, major corporate projects; and the California Film Commission.

Area Served

San Diego area

Community Profile: San Diego

Catholic Charities of San Diego

Sister Ramonda Duvall
Executive Director
349 Cedar Street
San Diego, California 92101-3197

Tel: (619) 231-2828

Fax: (619) 234-2272

Mission

Catholic Charities is a community service ministry of the Catholic Diocese of San Diego. Catholic Charities' work is based on the scriptural values of mercy and justice.

Catholic Charities acknowledges the sacredness of the human person made in the image of God and is dedicated to enhancing the quality of life of each individual within the Diocese. Catholic Charities is committed to advocate for a just society, to call men and women to action on behalf of the poor and to promote self-determination for all.

Area Served

City of San Diego

CDC Small Business Finance Corporation

Kurt Chilcott
President and Chief Executive Officer
925 Fort Stockton Drive
San Diego, California 92103

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Fax: (619) 291-6954

Email: kchilcott@cdcloans.com

Mission

Established in 1978, the primary purpose of the CDC Small Business Finance Corporation (CDC) is to further the economic development in the State of California. CDC is certified by the U.S. Small Business Administration (SBA) to provide low-interest financial support to small businesses. Through CDC's efforts over 40,000 businesses have been created or retained in San Diego, Orange, Riverside and Imperial counties.

CDC's helps package SBA 7(a) and 504 loans. CDC also provides the loans for: start-ups; debt consolidation; working capital; export; business acquisition; real estate acquisition; the purchase of inventory or improvements; and machinery and equipment.

Area Served

San Diego, Orange, Riverside and Imperial Counties

Community Profile: San Diego

Centre City Development Corporation

Pamela M. Hamilton
Senior Vice President
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San Diego, California 92101

Tel: (619) 533-7114

Email: hamilton@ccdc.com

Fax: (619) 236-9148

Website: www.ccdc.com

Mission

Established in 1975, Centre City Development Corporation (CCDC) is a non-profit agency created by the City of San Diego to implement downtown redevelopment activities. Operating under agreement with the Redevelopment Agency of the City of San Diego, CCDC is responsible for a wide range of activities affecting the downtown area. As part of CCDC's mission, at least 20 percent of its tax increment revenues must be used towards the rehabilitation or construction of low- and moderate-income housing.

CCDC does not directly rehabilitate or develop property, but instead works with and sometimes financially assists non-profit and for-profit developers and property owners in the construction of residential and commercial projects. CCDC helps create housing by helping with: planning and zoning administration requirements; property acquisition and disposition; and the rehabilitation of properties and new developments in partnership with developers and property owners.

Area Served

City of San Diego's downtown area

Chicano Federation of San Diego County

Pamela Portillo
Vice President, Housing
610 22nd Street
San Diego, California 92102

Tel: (619) 236-1228

Email: portillo@innercitynet.org

Fax: (619) 236-8964

Mission

Established in 1969, the Chicano Federation of San Diego County's (The Federation) mission is to promote the self-sufficiency of San Diego County residents by building partnerships and providing educational, economic development, advocacy, housing and social service programs. The Federation offers: a family self-sufficiency program that assists low-income families and individuals in meeting their basic needs; senior services such as counseling, advocacy and support; housing development of projects for low-income individuals and families; a home/school partnership program that links different agencies working at the Mann Middle School and the Roosevelt Junior High School to teach parents and students their rights and responsibilities; a childcare food program that provides reimbursements for meals provided to children in licensed day care homes; and a family day care training program that helps Latina women to become state licensed child care providers and develop a home-based business. Also offered are programs designed to strengthen the family unit to provide stability and promote self-sufficiency.

Area Served

San Diego County with a focus on the inner-city area

Community Profile: San Diego

City of San Diego - Business Finance Program

Mark Sullivan

Business Finance Manager/Economic Development Division

202 C Street, 9th Floor

San Diego, California 92101-3863

Tel: (619) 236-6235

Fax: (619) 236-6512

Email: mcs@sdcity.sannet.gov

Mission

The Business Finance Program of the City of San Diego's Economic Development Division (EDD) develops and implements business finance activities to address various local unmet access to capital needs for businesses both small and large. The program provides key businesses with direct financing assistance and seeks to promote access to private capital to facilitate regional economic expansion. The program administers the EmTek Fund, a revolving loan fund used to finance small business efforts that accelerate the commercialization of emerging technologies. This office also provides: Industrial Development Bonds, a low-interest rate debt instrument designed to promote job creation in the manufacturing sector; Enterprise Zone Facility Bonds, which finance commercial capital expansion projects that create jobs for the residents of Enterprise Communities; and 501(c)(3) Non-Profit Bonds which provide tax-exempt financing to non-profits for capital expansion projects that yield economic development benefits.

Area Served

City of San Diego

City of San Diego Economic Development Division

Michael Montgomery

Manager/Economic Development Division

202 C Street, 9th Floor

San Diego, California 92101-3863

Tel: (619) 533-4548

Fax: (619) 236-6512

Email: qhm@citymgr.sannet.gov

Mission

The Economic Development Division (EDD), in partnership with the community, promotes and implements policies and programs to create economic development opportunities that improve the quality of life for San Diego and its neighborhoods. EDD provides support and assistance to community development organizations and coordinates city assisted development projects. EDD sponsors programs that facilitate: attracting, expanding and retaining businesses; commercial revitalization; and redevelopment planning. This office also provides: small business assistance; storefront improvement rebates; and oversight of a foreign trade zone, two enterprise zones and business improvement districts throughout the City of San Diego.

Area Served

City of San Diego

Community Profile: San Diego

City of San Diego Enterprise Zone Program

Rudy G. Gonzalez
Enterprise Zone Manager
202 C Street, 3rd Floor, Mail Stop 3A
San Diego, California 92101-3863

Tel: (619) 236-6821

Fax: (619) 236-6512

Email: rgg@sdcity.sannet.gov

Mission

The State of California established an Enterprise Zone Program in 1984 to stimulate growth and create private sector jobs in areas with high unemployment and areas where investments have lagged. By providing tax incentives, the program creates partnership opportunities between state, local government and the private sector. San Diego has two enterprise zones: 1) The Metro Enterprise Zone, located south and east of downtown, adjacent to the San Diego Bay; and 2) The San Ysidro/Otay Mesa Zone, located in the South Bay along the Mexican border. Lenders may deduct net interest income on loans to enterprise zone businesses. Special tax credits are available to employers based on: wages to qualified enterprise zone employees; sales taxes production equipment; net operating loss; and equipment depreciation. The Enterprise Zone Job Referral Service recruits and screens new employees for zone area businesses. Enterprise Zone staff can expedite permit applications and serve as ombudsmen for program participants in dealing with city department officials. In addition, certain development fees may be waived or reduced for program participants.

Area Served

City of San Diego, downtown and southeastern areas and the San Ysidro/Otay Mesa area

City-County Reinvestment Task Force

Jim Bliesner
Reinvestment Director
3989 Ruffin Road, Mail Stop 0231
San Diego, California 92123-1890

Tel: (858) 694-8729

Fax: (858) 694-4871

Mission

Established in 1977 by joint resolution of the San Diego City Council and the County Board of Supervisors, the mission of the San Diego City-County Reinvestment Task Force (The Task Force) is to spur private and public financing of affordable housing and economic development in areas suffering from lack of investment.

The Task Force's activities include: monitoring lending practices and policies in the San Diego area; developing strategies for investment; the annual publication of statistical analysis and geo-mapping of home mortgage lending data; initiating legislative action pertaining to reporting requirements and property disposition in the San Diego area; and implementing the joint City and County Reinvestment Master Plan I in partnership with lenders and community organizations.

Area Served

San Diego County, particularly low- to moderate-income constituencies and local non-profit community economic development organizations

Community Profile: San Diego

Hillcrest Business Improvement Association, Inc.

Warren Simon

Director

3737 5th Avenue, Suite 203

San Diego, California 92103-4217

Tel: (619) 299-3330

Fax: (619) 299-4230

Mission

Established in 1984, the specific purpose of the Hillcrest Business Improvement Association, Inc. (Hillcrest, Inc.) is to strengthen the business and living environment of the Hillcrest area of the City of San Diego. Hillcrest, Inc.'s programs and services include: the CityFest Streetfair; a farmer's market; public art projects; a tree lighting project; and a business map of Hillcrest.

Area Served

City of San Diego, Hillcrest area

Institute for Affordable Housing Education & Research

Jayna Bower

Executive Director

2020 Hurley Way, Suite 185

Sacramento, California 95825

Tel: (916) 646-2002

Mission

The Institute for Affordable Housing Education & Research (The Institute) is a non-profit corporation that oversees the Affordable Housing Specialist (AHS) designation program. The program was developed in partnership with over 30 lenders and real estate professionals. The AHS program is an intensive two-day study program designed to provide important information on affordable housing development strategies to community development professionals. Currently under the umbrella of the Sacramento Home Loan Counseling Center, the Institute provides consistent, quality information and services to the affordable housing professional. Financial institutions are encouraged to send affordable housing lenders and community development lending professionals to the AHS designation program to further develop their CRA products and services and to work more effectively with low- and moderate-income, inner-city and non-English speaking potential home buyers. With the tools provided through the Institute, financial institutions can develop new avenues of service with qualified buyers.

Area Served

Available nationwide with a focus on the western United States, including California, Nevada, Arizona, Texas, Utah, Washington and Oregon

Community Profile: San Diego

Local Initiatives Support Corporation - San Diego Office

Robert Turner
Program Director
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San Diego, California 92101

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Fax: (619) 239-3207

Website: www.lisc.org

Mission

Established by the Ford Foundation and six corporations in 1979, Local Initiatives Support Corporation (LISC) was founded to serve as a financial intermediary providing financial assistance to non-profit community development corporations (CDCs) who work to revitalize distressed neighborhoods across the United States. LISC is the nation's largest non-profit community development support organization, working with local programs in over 100 cities and urban counties across the country. LISC also works in neglected rural communities supporting CDCs in 39 states and Puerto Rico. LISC provides a unique local/national partnership through which national LISC provides matching resources and support to locally initiated programs. In addition to matching locally raised funds, LISC provides, on a nationwide basis, training, technical oversight and additional financial resources such as housing credit equity to support local CDCs.

Area Served

City of San Diego

Nonprofit Federation for Housing and Community Development

Greg Akili
Executive Director
450 B Street, Suite 1010
San Diego, California 92101

Tel: (619) 239-6693

Email: hn2066@handsnet.org

Fax: (619) 239-3207

Mission

Established in 1991, the Nonprofit Federation for Housing and Community Development's (The Nonprofit Federation) mission is to strengthen affordable housing and community economic development opportunities in San Diego County by leading the education and public policy efforts of a network of organizations and individuals who work on behalf of low-income individuals and communities.

The Nonprofit Federation's activities include: publishing a monthly newsletter; facilitating quarterly meetings; providing brown bag lunch workshops; pursuing public policy initiatives; providing public education; and participating in coalition work. The Nonprofit Federation also sponsors an awards presentation and an annual networking and skills-building conference.

Area Served

San Diego County

Community Profile: San Diego

Ocean Beach Community Development Corporation

Robert Villarreal
Executive Director
4870 Santa Monica Avenue, Suite 2C
San Diego, California 92107-4802

Tel: (619) 224-1648

Fax: (619) 224-2027

Email: obcdcc@earthlink.net

Mission

Established in 1993, Ocean Beach Community Development Corporation's (OBCDC) mission is to work in collaboration with the Ocean Beach Community and its area organizations towards the enhancement of the community's housing options through the development and preservation of long-term affordable housing. In collaboration with other organizations, OBCDC works to develop and promote a safe and clean community.

OBCDC provides multi-family housing development and rehabilitation and coordinates the North Ocean Beach Entryway Project, an initiative to create a master plan for the community and business districts.

Area Served

Ocean Beach

The San Diego Foundation

Charlene Pryor
Vice President
1420 Kettner Boulevard, Suite 500
San Diego, California 92101

Tel: (619) 235-2300

Fax: (619) 239-1710

Website: www.sdfoundation.org

Mission

Established in 1975, San Diego Foundation seeks to improve the quality of life by promoting and increasing responsible and effective philanthropy. The San Diego Foundation is a broad purpose, permanent endowment built by hundreds of citizens and organizations. As San Diego's largest foundation, it assists donors in building and preserving assets for charitable purposes in the greater San Diego region. The San Diego Foundation also monitors and assesses the changing needs of the region, and to the extent possible, meets those needs through financial awards and organizational support.

This office also provides programs and services such as: the Children's Initiative, a program designed to create a more nurturing, supportive community that places a priority on children and families; the City Heights Town Council, Inc., a group that works to make City Heights into a destination community of San Diego; and the City Heights Community Schools Project, an initiative to revitalize neighborhoods by developing community-based involvement that enhances quality education.

Area Served

Greater San Diego region

Community Profile: San Diego

San Diego Home Loan Counseling Service

Mary M. Otero Gonzalez
Executive Director
3180 University Avenue, Suite 430
San Diego, California 92104

Tel: (619) 624-2330

Fax: (619) 624-0314

Mission

Established in 1977, the San Diego Home Loan Counseling Service's (SDHLCS) mission is to foster home ownership to underserved individuals through information, education and counseling. All services are provided free of charge, with most of the programs serving low- or low-to moderate-income households.

Offering assistance in both Spanish and English, SDHLCS has built its success upon the collaborative relationships formed with a variety of public and private sector partners. Currently, these partners include: the County of San Diego, the Cities of San Diego and National City, the U.S. Department of Housing and Urban Development, Fannie Mae, the San Diego Urban League; and Neighborhood Housing Services.

Area Served

San Diego County

San Diego Regional Economic Development Corporation

Steve Weathers
Vice President
401 B Street
San Diego, California 92101

Tel: (619) 234-8484

Fax: (619) 234-1935

Email: sw@sandiegobusiness.org

Mission

Established in 1974, the San Diego Regional Economic Development Corporation (EDC) works to provide leadership for the creation and the retention of jobs in the San Diego region. EDC works as a facilitator for companies, cities, industry groups and others to resolve issues and facilitate the attraction and expansion of business throughout the region.

The EDC provides: business outreach; case team coordination of representatives from the state, utilities, training providers, regulatory agencies, municipalities and others; business incentive information; site selection assistance; identification of foreign companies that wish to set up operations or form strategic alliances in the region; business directories; maps of the region; business advocacy; and Buy San Diego, a program that raises awareness and assists companies in finding local suppliers.

Area Served

San Diego County

Community Profile: San Diego

U.S. Department of Housing and Urban Development Indian Community Development Block Grants

Robert Barth
Director
450 Golden Gate Avenue
San Francisco, California 94102-3448

Tel: (415) 436-8122

Fax: (415) 436-8208

Email: robert_g._barth@hud.gov

Mission

The primary objective of the U.S. Department of Housing and Urban Development's Indian Community Development Block Grant Program is to provide community development, housing and economic opportunities for low- and moderate-income persons on reservations. Single purpose grants are administered through the Office of Native American Programs to tribal governments on an annual competitive basis. Grant projects eligible for funding include: (1) infrastructure projects such as water, sewer, electric line extensions, bridges and roads; (2) community buildings such as clinics and recreational facilities; (3) economic development projects such as shopping centers, restaurants, RV parks, convenience stores and agriculture; (4) land for new housing, housing rehabilitation and interim housing repairs; and (5) new housing for tribes without Native American housing authorities, carried out through a tribal sub-recipient.

Area Served

All federally recognized Indian tribes

U.S. Small Business Administration - San Diego District Office

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Mission

Established in 1953, the U.S. Small Business Administration (SBA) was created to: aid; counsel; assist; and protect the interests of small businesses. The SBA strives to preserve free competitive enterprise and to maintain and strengthen the overall economy of the nation. The SBA's vision revolves around two principles, customer-driven outreach and quality-focused management. All SBA programs and services are provided to the public on a nondiscriminatory basis.

Many of the SBA programs are carried out through resource partners. For example, the Service Corps of Retired Executives (SCORE) is a program that provides expert business counseling for small businesses nationwide. Working and retired business executives and owners donate their time and expertise as volunteer business counselors who provide confidential consultation and mentoring free of charge. For those already in business, Small Business Development Centers (SBDCs) provides free advice from consultants active in the business community.

Area Served

San Diego and Imperial Counties