

# SMALL BUSINESS EXCHANGE

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October 22, 2020

## Public Policy

### Prop. 16 gives equal opportunity a much-needed do-over

[ Article was originally posted on <https://greenlining.org> and [www.eastbayexpress.com](http://www.eastbayexpress.com) ]

By Debra Gore-Mann and Eva Paterson

#### Prop. 16's passage would reduce racist barriers

In November, California voters will be asked to vote on Proposition 16, which will allow state and local governments to use equal-opportunity policies to promote good jobs, good wages and quality schools for everyone. California has needed this for some time, but the Covid-19 crisis made it urgent, and the police killing of George Floyd this spring Minneapolis illuminated the necessity of dismantling systemic racism.

The authors of this article witnessed this issue with their own eyes. Debra Gore-Mann's daughter was born in the spring of 1996, the same year the United States hosted the Summer Olympics in Atlanta. The world could see all the strong females of color who won so many gold medals. At that time, while not perfect, the country held so much promise for a small, brown baby with hope in her eyes. Eva Paterson grew up when "separate but equal" was the law of the land. She remembers being accepted into UC Berkeley Law through an affirmative-action program, which provided her the opportunity—but she cracked the books, did the work and passed the bar exam on her first try.

Then, in November 1996, Prop. 209 was approved, amending California's state constitution to prohibit state institutions from considering diversity, specifically in the areas of public employment, public contracting and public education. The passage of Prop. 209 greatly reduced opportunities for families of color like ours.

Many attempts were made over the years to restore equal-opportunity policies. Now, thanks

■ Continued on page 8

## Women in the Trades: Bringing Guts and Grit to a Male Dominated Industry

[ Article was originally posted on Autodesk Construction Cloud Blog. <https://construction.autodesk.com/> ]

By Grace Ellis,

#### Why The Trades Aren't Already More Diverse

On the whole, a career in construction trades can be a great choice for women. With strong pay, good benefits, and satisfying work it is a perfect option for women who want a fulfilling career that can also support them and their families.

Yet the trades continue to attract an almost exclusively male workforce. Why?

Melendez says that safer, more sanitary, and supportive work environments for women are a necessary first step.

Additionally, people tend to seek career paths that they can relate to—in other words, they look at the people in these fields and see if they see themselves in those roles. If women only see men in the trades, they'll assume it's not a career for them.

This is why exposure is so important, something that the film *Hard Hatted Woman* aims to do. It wants to expose women like Melendez to others, especially young women, to the grit and amazing work that these women show as they become masters of their craft.

Women need to know, in Melendez's words, that they "have as much a right on the jobsite as anyone."

Barlow says that all of the women she's worked within the course of filming her documentary have stories about times they've had to summon heroic levels of grit to overcome challenges.

"When I chose the characters to star in my film," she says, "I was looking for personality and charisma and diversity. Women who would tell honest stories of why they chose this career, their

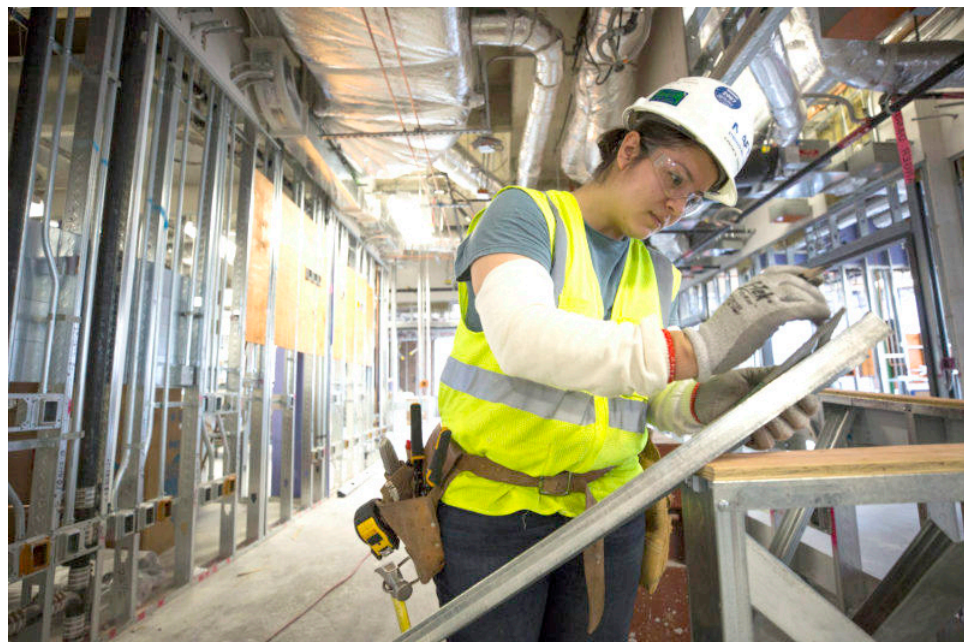


Image credit by Gabriel Cristóver Pérez/KUT

accomplishments, and their challenges." She found them.

In addition to the challenges listed above, Barlow says that filming these women exposed her to a battery of reasons more women don't enter the trades:

- **Exposure.** You don't know what you don't know. If young women and girls are unaware of the option of a career in the trades, then they will never have the opportunity to pursue it.
- **The loss of shop class.** Tight budgets and emphasis on college prep have caused many schools to decrease access or simply discontinue shop classes. Those that do have shop classes generally don't specifically encourage girls to participate.
- **Poor access to apprenticeships.** Most apprenticeships are held by young men.
- **Bias on the jobsite.** Old school prejudices sometimes limit women's access to informal training and promotions.

Yet, despite the challenges, many of the women who choose this work, love it. Despite conditions, despite the wear and tear of the job, despite the additional challenges of being a woman on the jobsite, they love it.

"That speaks to such a deep human need to build, and to be in your body, and to be connected to the work you do," says Barlow. "It's a testament to the glory of the work that these women stay in it despite everything."

Because of the pioneering work of women like Melendez and a changing environment, construction is becoming more diverse. More diverse in people and ideas.

The shift to a more diverse workforce requires changes to processes and procedures to make the workplace more equitable, safer, and more supportive for all workers. Some of these changes are things that construction companies may never have thought about before.

For example, personal protective equipment, or PPE. In order to function properly and keep workers safe, PPE must fit correctly. With more women on the jobsite, this means ensuring that PPE and safety equipment is sized to fit everyone, from large men to small women.

We also have to make sure that the culture of the workplace makes it comfortable for all workers on the jobsite to speak up if there's an issue, and not be afraid that they'll be called out and seen as the problem.

■ Continued on page 7

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# Community Outreach

## JPMorgan Chase Commits \$30 Billion to Advance Racial Equity

JPMorgan Chase is making a \$30 billion commitment over the next five years to address some of the largest drivers of the racial wealth divide. The following outlines the firm's business, policy and philanthropic commitments.

[ Article was originally posted on [www.jpmorganchase.com](http://www.jpmorganchase.com) ]

### I. Promote Affordable Housing and Homeownership for Underserved Communities

Black and Latinx households face a housing affordability crisis when it comes to both homeownership and rental opportunities. Homeownership rates are 25% lower for Black and Latinx families and, as rents continue to rise, Black and Latinx households are more likely to be cost-burdened than White households.

#### A. Homeownership

Over the next five years, the firm expects to originate an additional **40,000 home purchase loans** for Black and Latinx households. To do this, the firm is committing **\$8 billion** in mortgages. The firm is also committing to help an additional **20,000 Black and Latinx households** achieve lower mortgage payments by providing up to **\$4 billion** in refinance loans over the next five years.

- **Increase down payment and closing cost assistance funds for purchased and refinanced loans, and increase availability of affordable lending products for both buyers and current homeowners.**
- One of the material impediments to homeownership is closing costs and the following programs help address the issue:
- Chase is making it easier for first time homebuyers in underserved communities to achieve homeownership. For example, in Chicago, Chase has doubled its homebuyer assistance grant to \$5,000 in majority-Black communities.
- To help more current homeowners take advantage of historically-low interest rates, but who cannot afford the upfront cash needed to refinance, Chase is providing a \$2,500 grant to customers who refinance with the firm's DreaMaker product.
- **Amplify education and counseling programs to prepare more Black and Latinx communities for sustainable homeownership.**

To ensure lasting and responsible homeownership, Chase will further its work with counseling entities across a wide range of nonprofit relationships to develop, maintain and innovate homebuyer readiness programs. Additionally, the firm will leverage resources across the firm to optimize existing financial education services to better reach these communities.

- **Policy: Advocate for comprehensive housing reforms to increase access to homeownership.** JPMorgan Chase will work with the U.S. Department of Housing and Urban Development (HUD) to modernize FHA servicing and origination, improve loss mitigation options, and simplify policies and procedures; advocate for the GSEs to meet Duty to Serve commitments; and work with regulators to open private securitization markets for safe loans all of which will significantly improve the cost and availability of mortgages to consumers. These actions could increase homeownership, increase economic growth by up to 0.2% per year, reduce mortgage cost by 20-30bp, and add \$500B of additional mortgages to the market. Approximately 70% of this increase will be in GSE production and 30% in FHA production.

#### B. Affordable Rental Housing

Over the next five years, the firm will finance an additional **100,000 affordable rental units**. To do this, the firm will provide **\$14 billion** in new loans, equity investments and other efforts to expand affordable housing in underserved communities.

- **Increase funding for the construction and rehabilitation of affordable housing for low- and moderate-income households by \$2 billion over the next five years.** Additionally, this year the firm increased Low-Income Housing Tax Credit (LIHTC) investments by \$400 million, in line with its significant long-standing commitment.
- **Expand financing to preserve affordable rents.** JPMorgan Chase will create incen-

tives to help maintain affordability for rental units over the next five years. The firm will also invest \$500 million in affordable housing preservation funds over the next five years.

- **Invest in vital community institutions and services.** JPMorgan Chase will provide over \$300 million in additional financing to Community Development Financial Institutions (CDFIs) over the next five years to support communities that lack access to traditional financing. Additionally, this year the firm is making an additional \$100 million in New Market Tax Credits (NMTC) investments with a focus on Black-owned or -led projects as well as projects primarily serving Black populations.

### II. Grow Black- and Latinx-owned Businesses

Black and Latinx small business owners face barriers to grow and scale their businesses. Black people represent nearly 13% of the U.S. population but only 4% of small business owners.

#### A. Small Business Support

Over the next five years, the firm will provide an additional 15,000 loans to small businesses in majority-Black and -Latinx communities. To do this, the firm will deliver \$2 billion in loans.

- **Launch a new program designed to help entrepreneurs in historically underserved areas access coaching,** technical assistance and capital. The new program will provide small businesses with 1:1 coaching and mentorship to help grow their businesses. The program will launch in Chicago, Atlanta, Los Angeles, Washington D.C., Houston and Detroit in 2020, with expansion to additional cities in 2021. Next year, the program expects to rollout lending solutions with expanded credit eligibility to business owners from historically underserved communities.
- **Accelerate a digital lending product to better support the needs of small Black- and Latinx-owned businesses**

**seeking quick access to capital.** According to the Federal Reserve, minority small business owners cite long wait times for funding as their most common pain point with large bank lending. Minority small business owners are also twice as likely as White business owners to not apply for credit they need due to challenges with the application process. In order to better meet the needs of minority business owners, the firm will accelerate the rollout of its digital lending product. This digital lending product will better serve small business owners by offering faster time-to-funding and requiring a shorter, simpler application.

- **Expand the Entrepreneurs of Color Fund to support more Black and Latinx small business owners nationwide.** In collaboration with LISC and a network of CDFIs, JPMorgan Chase will join other funders in supporting the expansion of the Entrepreneurs of Color Fund, currently operating in five U.S. cities, to a nationwide program providing low-cost loans and technical assistance to minority-owned small businesses.
- **Policy: Advocate for Small Business Administration (SBA) reforms and new aid for COVID-19.** JPMorgan Chase will work with SBA to align products to meet the needs of Black and Latinx businesses and communities, provide additional aid for small businesses impacted by COVID-19 and more.

#### B. Supplier Diversity

- Building on the firm's supplier diversity efforts, JPMorgan Chase will spend an additional \$750 million with Black and Latinx suppliers.

Visit link for the full article:

<https://www.jpmorganchase.com/impact/path-forward?tab=our-commitments>

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ISSN 0892-5992





# Access to Capital

## Ready to Grow Your Business?

## Underwriting Small Business Loans: How Does It Work?

[ Article was originally posted on [www.nav.com](http://www.nav.com) ]

By Ty Kiisel,

If you've ever applied for a small business loan (or any loan for that matter) before, you're probably familiar with the term "underwriter" or "underwriting," as in, "Your loan application is in underwriting," or "The underwriter is looking at your application." This is an important part of the loan process, but can sometimes feel like your loan goes into a black box and you don't have any visibility. So let's talk about underwriting small business loans, what that means, how it works, and how you can better prepare your loan application for the underwriting process.

### What Underwriters Want to Know

Although they won't ask it this way, lenders are looking for the answers to three important questions when underwriting small business loans:

- Can your business repay a loan? Does your business have the financial ability to service debt—make periodic payments?
- Will your business repay a loan? The nuance is a little different here, isn't it. Will you make each and every periodic payment on time? Some businesses have the means, but don't reliably make periodic payments.
- What will you do in unforeseen circumstances? If something unexpected happens, do you have a plan and the ability to continue making your loan payments?

When an underwriter reviews your loan application, he or she is looking for the answers to those questions. If your loan application includes the answers, it will be approved. If it doesn't, it won't. Knowing what an underwriter is looking for will help you make sure you include all the information that will help him or her answer these three questions.

Every lender has different criteria when underwriting a small business loan, so there is no real standard that applies to every lender, but most lenders are looking at the same type of things when they look at your business—although they might weight some of the answers differently than others.

### What Information do Underwriters Need?

There was a day when underwriters would manually review every application (and some lenders still do that), but today, most business lenders have automated the process with proprietary algorithms and formulas to help inform the underwriting decisions. We've talked before about how data drives loan decisions, underwriting business loans is where most of that takes place.

Although in many cases it doesn't stop at a completely automated process. In those cases, once your loan application has gone through the automated screening process, a real-life underwriter will look at the information to ultimately make a decision about your loan application and whether or not to accept or reject it.

■ Continued on page 8



## California Sub-Bid Request Ads



An Equal Opportunity Employer  
is requesting quotations from all qualified  
DBE

Professional services, sub-contractors, material suppliers and trucking for the following project:

Contract No. 04-269804

PRECAST JOINTED CONCRETE PAVEMENT, INDIVIDUAL SLABS REPLACEMENT, HMA & RHMA.

CONSTRUCTION ON STATE HIGHWAY IN CONTRA COSTA COUNTY IN CONCORD FROM ROUTE 242/680 SEPARATION TO BUCHANAN FIELD VIADUCT.

Bid Closing Date: NOVEMBER 5, 2020 @ 2:00 PM

DBE GOAL: 11%

CONTACT:

David Aboujudom  
Brosamer & Wall Inc.  
1777 Oakland Blvd, Suite 300  
Walnut Creek, California 94596  
PH: 925-932-7900 FAX: 925-279-2269

PROJECT SCOPE:

We are requesting bids for the following trades and/or material suppliers:

Brosamer & Wall Inc., is requesting quotes from all qualified subcontractors and suppliers including certified DBE firms for all items of work type, including but not limited to:

- |   |                                       |                               |
|---|---------------------------------------|-------------------------------|
| • AC DIKE                                 | • ELECTRICAL                          | • ROCK SLOPE PROTECTION       |
| • AGGREGATE BASE AND ASPHALT PAVING       | • EROSION CONTROL                     | • SCHEDULING                  |
| • CEMENT COMPACTING GROUT                 | • FENCE                               | • STREET SWEEPING             |
| • CLEAR & GRUB                            | • HIGH DENSITY POLYURETHANE INJECTION | • STRIPING & PAVEMENT MARKERS |
| • CONCRETE BARRIER                        | • JOB SITE MANAGEMENT                 | • STRUCTURE CONCRETE          |
| • CONSTRUCTION AREA SIGNS                 | • JOINT SEAL                          | • SWPPP                       |
| • DEMOLITION                              | • LEAD COMPLIANCE PLAN                | • TRAFFIC CONTROL             |
| • DRAINAGE PIPES                          | • METAL BEAM GUARD RAIL               | • TRUCKING                    |
| • DRILL AND BOND DOWELS                   | • PERMANENT STRIPING                  |                               |
| • EARTHWORK/ROADWAY/STRUCTURAL EXCAVATION | • PRECAST CONCRETE                    |                               |
|   | • ROADSIDE SIGNS                      |                               |

For the complete list of the Actual Project Bid Items go to:

<http://ppmoe.dot.ca.gov/des/oe/weekly-ads/oe-biditems.php?q=04-269804>

**Requirements:** Brosamer & Wall, Inc. will work with interested subcontractors/suppliers to identify opportunities to break down items into economically feasible packages to facilitate DBE Participation. Brosamer & Wall, Inc. is a union signatory contractor. Subcontractors must possess a current contractor's license, insurance coverage and worker's compensation for the entire length of the contract.

All subcontractors will be required to sign our standard Subcontract Agreement. 100% payment and performance bonds may be required. If you have any questions regarding this project or need assistance in obtaining/waiving insurance, bonding, equipment, materials and/or supplies please call or email David Aboujudom contact information below.

Plans and specifications can be viewed at our office located at 1777 Oakland Blvd Suite 300, Walnut Creek, Ca. 94596 or at no cost from Caltrans website. B&W will also make plans electronically please email [daboujudom@brosamerwall.com](mailto:daboujudom@brosamerwall.com) for free online link. Brosamer & Wall INC., intends to work cooperatively with all qualified firms seeking work on this project. If you are interested in submitting a subcontractor bid for this project, you may contact DAVID ABOUJUDOM at 925-932-7900 or fax us your quote at 925-279-2269. PLEASE SUBMIT A COPY OF YOUR CURRENT DBE CERTIFICATION WITH YOUR BID. Subcontractors, Dealers/Suppliers and Brokers please provide your designation code to us on or before the bid date. B&W, INC., IS AN EQUAL OPPORTUNITY EMPLOYER.



Proven Management, Inc.  
225 3rd Street, Oakland, CA 94607  
Phone: 510-671-0000 • Fax: 510-671-1000

PMI requests proposals/quotes from all qualified and certified Small Business Enterprise (SBE) and Disadvantaged Business Enterprise (DBE) subcontractors, suppliers, and truckers for the following project:

HAYWARD MAINTENANCE COMPLEX, PHASE 2  
CIVIL GRADING  
BART #01RQ-102

Bids: 11/17/2020 @ 2pm

The work includes but is not limited to: SWPPP; Demolition; Hazardous Waste & Contamination; Precast Concrete; CIP Concrete; Concrete Reinforcing; Metal Welding; Metal Fabrications; Painting; Graffiti-Resistant Coatings; Sanitary Sewerage; Earthwork; Clearing & Grubbing; Steel Sheet Piles; Drilled Concrete Piers & Shafts; Shoring & Underpinning; AC Paving; Concrete Curbs, Gutters & Walks; Pavement Markings; Chain Link Fences & Gates; Expanded Metal Fences & Gates; Utilities; Trenching & Backfilling for Utilities; Pipe Jacking & Boring; Storm Drainage Utilities; Bioretention Areas

Bonding, insurance, lines of credit and any technical assistance or information related to the plans & specifications & requirements for the work will be made available to interested DBE and SBE certified suppliers & subcontractors.

Assistance with obtaining necessary equipment, supplies, materials, or related assistance or services for this project will also be offered to interested DBE and SBE certified suppliers, subcontractors, truckers. PMI is signatory to the Operating Engineers, Carpenters, and Laborers Collective Bargaining Agreements.

100% Payment & Performance bonds will be required from a single, Treasury-listed surety company subject to PMI's approval. PMI will pay bond premium up to 1.5%. Subcontractors awarded on any project will be on PMI's standard form for subcontract without any modifications. For questions or assistance required on the above, please call.

We are an Equal Opportunity Employer

### TAFT ELECTRIC COMPANY

1694 EASTMAN AVENUE,  
VENTURA, CA 93003  
Phone: (805) 642-0121 • Fax: (805) 650-9015  
Contact: Arnold Tostado  
Email: [atostado@taftelectric.com](mailto:atostado@taftelectric.com)

Invites sub-bids from qualified  
MBE, DVBE, DBE, WBE  
businesses for the following project:

**Pedestrian Crossing  
Improvements Countywide  
Specification No. RD21-05  
Location: County of Ventura  
BID DATE: 11/03/2020**

Scope of work/Trades:  
**Traffic Control; Storm Water Pollution  
Control; Traffic Signal Material;  
Pedestrian Rectangular Rapid Flashing  
Beacon & Signs Material**

We are an Equal Opportunity Employer and intend to seriously negotiate with qualified Minority Business Enterprise, Disabled Veteran Business Enterprises, Disadvantaged Business Enterprise, Women Business Enterprise, subcontractors and suppliers for project participation.

Payment and performance bonds may be required. Please contact us at the above listed number for further information regarding bidding on this project. To the best of our abilities we will help with bonds/insurance/credit. Plans are available for viewing at our office.

We Are An Equal Opportunity Employer

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PDF version of the latest  
SBE Newspaper and SBE Daily Newsletter



# California Sub-Bid Request Ads

## DESILVA GATES CONSTRUCTION

11555 Dublin Boulevard • P.O. Box 2909  
Dublin, CA 94568-2909  
(925) 829-9220 / FAX (925) 803-4263  
Estimator: VICTOR LE  
Website: [www.desilvagates.com](http://www.desilvagates.com)  
An Equal Opportunity/  
Affirmative Action Employer

DeSilva Gates Construction (DGC) is preparing a bid as a Prime Contractor for the project listed below:

### GRANT LINE ROAD WIDENING PHASE 2 (WATERMAN TO BRADSHAW) PROJECT WTR002

FEDERAL AID NO. STPL-5479(070)  
Disadvantaged Business Enterprise Goal  
Assigned is 15%

OWNER: CITY OF ELK GROVE  
8401 Laguna Palms Way, Elk Grove, CA 95758

**REVISED BID DATE:**  
**OCTOBER 27TH, 2020 @ 2:00PM.**

DGC is soliciting quotations from certified Disadvantaged Business Enterprises, for the following types of work and supplies/materials including but not limited to:

**CLEARING AND GRUBBING/DEMOLITION, COLD PLANE, ELECTRICAL, EROSION CONTROL, FENCING, LANDSCAPING, LEAD COMPLIANCE PLAN, MINOR CONCRETE, MINOR CONCRETE STRUCTURE, ROADSIDE SIGNS, DELINEATOR, BARRICADE, CONCRETE RETAINING WALL, SOUNDWALL(MASONRY), STRIPING, SWEEPING, SURVEY/STAKING, SWPPP PREP/WATER POLLUTION CONTROL PLAN PREPARE, TRAFFIC CONTROL SYSTEMS, UNDERGROUND, TRUCKING, WATER TRUCKS, IMPORTED BORROW, CLASS 2 AGGREGATE BASE MATERIAL, HOT MIX ASPHALT (TYPE A) MATERIAL, RUBBERIZED HMA (GAP GRADE) MATERIAL.**

Plans and specifications may be reviewed at our offices located at 11555 Dublin Boulevard, Dublin, CA or 7700 College Town Drive, Sacramento, CA, or at your local Builders Exchange, or reviewed and downloaded from the ftp site at <ftp://ftp%25desilvagates.com:f7pa55wd@pub.desilvagates.com> (if prompted the username is ftp@desilvagates.com and password is f7pa55wd) or from the City of Elk Grove's website: [http://www.elkgrovecity.org/city\\_hall/departments\\_divisions/purchasing/request\\_for\\_proposals\\_bids/](http://www.elkgrovecity.org/city_hall/departments_divisions/purchasing/request_for_proposals_bids/).

Fax your bid to (925) 803-4263 to the attention of Estimator Victor Le. If you have questions for the Estimator, call at (925) 829-9220. When submitting any public works bid please include your DUNS number and DIR number. For questions regarding registration for DIR use the link at [www.dir.ca.gov/Public-Works/PublicWorks.html](http://www.dir.ca.gov/Public-Works/PublicWorks.html). If you need DBE support services and assistance in obtaining bonding, lines of credit, insurance, necessary equipment, materials and/or supplies or related assistance or services, for this project call the Estimator at (925) 829-9220, or contact your local Small Business Development Center Network (<http://californiasbdc.org>) or contact the California Southwest Transportation Resource Center ([www.transportation.gov/osdbu/SBTRCs](http://www.transportation.gov/osdbu/SBTRCs)). DGC is willing to breakout portions of work to increase the expectation of meeting the DBE goal.

At our discretion, 100% Payment and 100% Performance bonds may be required as a subcontract condition. This will be a PREVAILING WAGE JOB. DGC is an Equal Opportunity/Affirmative Action Employer.

## DESILVA GATES CONSTRUCTION

11555 Dublin Boulevard • P.O. Box 2909  
Dublin, CA 94568-2909  
(925) 829-9220 / FAX (925) 803-4263  
Estimator: Jack Shewmaker  
Website: [www.desilvagates.com](http://www.desilvagates.com)  
An Equal Opportunity/  
Affirmative Action Employer

DeSilva Gates Construction (DGC) is preparing a bid as a Subcontractor to Flatiron on the following project. DGC will be looking for DBE subcontractors for the Pavement Demolition, Drainage, Earthwork & AC Paving portion of this project.

### US 50 MULTIMODAL CORRIDOR ENHANCEMENT AND REHABILITATION PROJECT Project ID 0319000029

Contract No. 03-0H08U4  
Federal Aid Project No. STPL-5916(132)  
Disadvantaged Business Enterprise Goal  
Assigned is 16%

OWNER:  
STATE OF CALIFORNIA  
DEPARTMENT OF TRANSPORTATION  
1727 30th Street, Bidder's Exchange, MS 26,  
Sacramento, CA 95816

**REVISED Bid Date:**  
**November 4th, 2020 @ 2:00 P.M.**

DGC is soliciting quotations from certified Disadvantaged Business Enterprises, for the following types of work and supplies/materials including but not limited to:

**AC DIKE, ADL BURIAL LOCATION REPORT, AGGREGATE CRUSHING SUBCONTRACTOR, COLD PLANE, EMULSION SUPPLIER, FILTER FABRIC, LEAD COMPLIANCE PLAN, PIPE LINING, REINFORCED CONCRETE PIPE, JACKED REINFORCED CONCRETE PIPE, CORRUGATED METAL PIPE, SAWCUTTING, TESTING, TRAFFIC CONTROL SYSTEMS, UNDERGROUND, TRUCKING, WATER TRUCKS, STREET SWEEPING, CLASS 2 AGGREGATE BASE MATERIAL, HOT MIX ASPHALT (TYPE A) MATERIAL.**

Plans and specifications may be reviewed at our offices located at 11555 Dublin Boulevard, Dublin, CA or at your local Builders Exchange, or reviewed and downloaded from the ftp site at <ftp://ftp%25desilvagates.com:f7pa55wd@pub.desilvagates.com> (if prompted the username is ftp@desilvagates.com and password is f7pa55wd) or from Flatiron's electronic data room: <https://app.buildingconnected.com/public/54ef40ccc3e104070053c371>.

Fax your bid to (925) 803-4263 to the attention of Estimator Jack Shewmaker. If you have questions for the Estimator, call at (925) 829-9220. When submitting any public works bid please include your DUNS number and DIR number. For questions regarding registration for DIR use the link at [www.dir.ca.gov/Public-Works/PublicWorks.html](http://www.dir.ca.gov/Public-Works/PublicWorks.html).

If you need DBE support services and assistance in obtaining bonding, lines of credit, insurance, necessary equipment, materials and/or supplies or related assistance or services, for this project call the Estimator at (925) 829-9220, or contact your local Small Business Development Center Network (<http://californiasbdc.org>) or contact the California Southwest Transportation Resource Center ([www.transportation.gov/osdbu/SBTRCs](http://www.transportation.gov/osdbu/SBTRCs)). DGC is willing to breakout portions of work to increase the expectation of meeting the DBE goal.

At our discretion, 100% Payment and 100% Performance bonds may be required as a subcontract condition. This will be a PREVAILING WAGE JOB. DGC is an Equal Opportunity/Affirmative Action Employer.

## DESILVA GATES CONSTRUCTION

11555 Dublin Boulevard • P.O. Box 2909  
Dublin, CA 94568-2909  
(925) 829-9220 / FAX (925) 803-4263  
Estimator: VICTOR LE  
Website: [www.desilvagates.com](http://www.desilvagates.com)  
An Equal Opportunity/  
Affirmative Action Employer

DeSilva Gates Construction (DGC) is preparing a bid as a Prime Contractor for the project listed below:

### CALTRANS ROUTE 99 - CONSTRUCTION ON STATE HIGHWAY IN MERCED COUNTY IN MERCED FROM 0.2 MILE SOUTH OF CHILDS AVENUE OVERCROSSING TO 0.2 MILE SOUTH OF FRANKLIN ROAD OVERCROSSING Contract No. 10-1C1704,

Federal Aid Project No. ACNH-P099(662)E  
Disadvantaged Business Enterprise Goal  
Assigned is 16%

OWNER: STATE OF CALIFORNIA  
DEPARTMENT OF TRANSPORTATION  
1727 30th Street, Bidder's Exchange, MS 26,  
Sacramento, CA 95816

**Bid Date: NOVEMBER 18, 2020 @ 2:00 P.M.**

DGC is soliciting quotations from certified Disadvantaged Business Enterprises, for the following types of work and supplies/materials including but not limited to:

**CLEARING AND GRUBBING/DEMOLITION, CONCRETE BARRIER, CONSTRUCTION AREA SIGNS, CHANNELIZERS, BARRICADES, OBJECT MARKERS, ELECTRICAL, EROSION CONTROL, ADL, HAZARDOUS MATERIAL, LANDSCAPING, LEAD COMPLIANCE PLAN, METAL BEAM GUARDRAIL, MINOR CONCRETE, MINOR CONCRETE STRUCTURE, PCC PAVING, RUMBLE STRIP, SIGN STRUCTURE, STRIPING, SWPPP/WATER POLLUTION CONTROL PLAN PREPARATION, TEMPORARY EROSION CONTROL, TRAFFIC CONTROL SYSTEMS, UNDERGROUND, TRUCKING, WATER TRUCKS, STREET SWEEPING, CLASS 2 AGGREGATE BASE MATERIAL, HOT MIX ASPHALT (TYPE A) MATERIAL.**

Plans and specifications may be reviewed at our offices located at 11555 Dublin Boulevard, Dublin, CA or at your local Builders Exchange, or reviewed and downloaded from the ftp site at <ftp://ftp%25desilvagates.com:f7pa55wd@pub.desilvagates.com> (if prompted the username is ftp@desilvagates.com and password is f7pa55wd) or from the Owner's site at [www.dot.ca.gov/hq/esc/oe/weekly\\_ads/all\\_adv\\_projects.php](http://www.dot.ca.gov/hq/esc/oe/weekly_ads/all_adv_projects.php).

Fax your bid to (925) 803-4263 to the attention of Estimator Victor Le. If you have questions for the Estimator, call at (925) 829-9220. When submitting any public works bid please include your DUNS number and DIR number. For questions regarding registration for DIR use the link at [www.dir.ca.gov/Public-Works/PublicWorks.html](http://www.dir.ca.gov/Public-Works/PublicWorks.html).

If you need DBE support services and assistance in obtaining bonding, lines of credit, insurance, necessary equipment, materials and/or supplies or related assistance or services, for this project call the Estimator at (925) 829-9220, or contact your local Small Business Development Center Network (<http://californiasbdc.org>) or contact the California Southwest Transportation Resource Center ([www.transportation.gov/osdbu/SBTRCs](http://www.transportation.gov/osdbu/SBTRCs)). DGC is willing to breakout portions of work to increase the expectation of meeting the DBE goal.

At our discretion, 100% Payment and 100% Performance bonds may be required as a subcontract condition. This will be a PREVAILING WAGE JOB. DGC is an Equal Opportunity/Affirmative Action Employer.

## DESILVA GATES CONSTRUCTION

11555 Dublin Boulevard • P.O. Box 2909  
Dublin, CA 94568-2909  
(925) 829-9220 / FAX (925) 803-4263  
Estimator: Eric Allred  
Website: [www.desilvagates.com](http://www.desilvagates.com)  
An Equal Opportunity/  
Affirmative Action Employer

DeSilva Gates Construction (DGC) is preparing a bid as a Prime Contractor for the project listed below:

### 2018 RSTP Arterial Resurfacing Project Contract No. 400096 Federal Aid # 5182(077) Disadvantaged Business Enterprise Goal Assigned is 15%

OWNER:  
City of Roseville  
311 Vernon Street, Roseville, CA 95678

**Bid Date: October 27th, 2020 @ 3:00 P.M.**

DGC is soliciting quotations from certified Disadvantaged Business Enterprises, for the following types of work and supplies/materials including but not limited to:

**Adjust Iron, Cold Plane, Construction Area Signs, Electrical, Emulsion supplier, Minor Concrete, Slurry Seal, Striping, SWPPP Prep/Water Pollution Control Plan Prepare, Temporary Erosion control, Testing, Traffic Control Material Supplier, Traffic Control/Engineer, Trucking, Water Trucks, Street Sweeping, Hot Mix Asphalt (Type A) Material.**

Plans and specifications may be reviewed at our offices located at 11555 Dublin Boulevard, Dublin, CA or 3855 N Freeway Blvd Suite 100, Sacramento, CA 95834, or at your local Builders Exchange, or reviewed and downloaded from the ftp site at <ftp://ftp%25desilvagates.com:f7pa55wd@pub.desilvagates.com> (if prompted the username is ftp@desilvagates.com and password is f7pa55wd) or from the Owner's site at [https://www.roseville.ca.us/business/purchurement\\_services/bids\\_rfps](https://www.roseville.ca.us/business/purchurement_services/bids_rfps).

Fax your bid to (925) 803-4263 to the attention of Estimator Eric Allred. If you have questions for the Estimator, call at (925) 829-9220. When submitting any public works bid please include your DUNS number and DIR number. For questions regarding registration for DIR use the link at [www.dir.ca.gov/Public-Works/PublicWorks.html](http://www.dir.ca.gov/Public-Works/PublicWorks.html).

If you need DBE support services and assistance in obtaining bonding, lines of credit, insurance, necessary equipment, materials and/or supplies or related assistance or services, for this project call the Estimator at (925) 829-9220, or contact your local Small Business Development Center Network (<http://californiasbdc.org>) or contact the California Southwest Transportation Resource Center ([www.transportation.gov/osdbu/SBTRCs](http://www.transportation.gov/osdbu/SBTRCs)). DGC is willing to breakout portions of work to increase the expectation of meeting the DBE goal.

At our discretion, 100% Payment and 100% Performance bonds may be required as a subcontract condition. This will be a PREVAILING WAGE JOB. DGC is an Equal Opportunity/Affirmative Action Employer.







# California Sub-Bid Request Ads



## Kiewit Infrastructure West Co.

4650 Business Center Drive Fairfield, CA 94534  
Attn: Krista Christensen at [norcal.bids@kiewit.com](mailto:norcal.bids@kiewit.com)  
Fax (707) 439-7301

Requests quotes from qualified Subcontractor, Service Providers, Consultants, and/or Suppliers seeking to participate for the following project in Antioch, CA:

### Brackish Water Desalination Project Project No. PW 694 Owner: City of Antioch

**Bid Date: November 17, 2020 @ 2:00 P.M.**  
**Subcontractor and Supplier Scopes are due November 10, 2020 and Quotes NO LATER THAN November 16, 2020 at 5 P.M.**

Kiewit requests Disadvantaged Business Enterprise (DBE), Minority Business Enterprise (MBE), Women Business Enterprise (WBE), Small Business Enterprise (SBE), Small Business in a Rural Area (SBRA), Labor Surplus Area Firm (LSAF), or Historically Underutilized Business (HUB) Zone Businesses for the following scopes, but not limited to: Aggregates • Asphalt Paving • Cathodic Protection • CCTV • Concrete Formwork & Accessories • Concrete Pumping • Concrete Supply • Concrete, Cast in Place • Concrete, Minor • Demolition • Dewatering • Diving • Drilled Concrete Piers • Earthwork • Electrical • Electrical Supply • Electrical Testing • Erosion Control • Fence • FRP • Grouting • Horizontal Directional Drilling • HVAC • Masonry • Mechanical Equipment • Metal Decking • Miscellaneous Metals • MSE Walls • Openings • Paintings & Coatings • Pavement Markings • Piling • Piping & Valves • Precast Structures • Quality Assurance/Quality Control • Rebar • Sawcutting • Shotcrete • Signage • Soil Nail Wall • Steel Joists • Sweeper Truck • Tanks (FRP and Steel) • Temporary Facilities • Thermal & Moisture Protection • Traffic Control • Trucking & Hauling • Water Truck

Certified thru, but not limited to, any of the following agencies:

[www.mbda.gov](http://www.mbda.gov); [www.epa.gov](http://www.epa.gov);  
[www.sba.gov](http://www.sba.gov); [dot.ca.gov](http://dot.ca.gov)

Non DBE firms are encouraged to contract with a group of lower tier DBEs or individual DBEs.

Plans are available for viewing at our office at our address below by appointment only or download at <https://www.antiochplanroom.com/jobs/>

or through SmartBidNet (SBN). All companies registered in our SBN database will receive an invitation to bid.

Please visit <https://www.kiewit.com/districts/north-ern-california/overview> to register your company to be able to receive bidding information, Plans and Specifications.

Performance and Payment Bonds may be required for Subcontractors, and Supply Bond for permanent material Suppliers on this project. Please contact Kiewit for any assistance in bonding, insurance, equipment, materials and/or supplies.

Subcontractors must possess & provide current California contractor's license number & DIR Registration number.

Each subcontractor must comply with the terms of the Project Stabilization Agreement. Non-signatory subcontractors will be required to sign an agreement for trades covered under this Project Stabilization Agreement.

Subcontractors and Suppliers will be required to execute Kiewit standard agreements and agree to Kiewit standard general terms and conditions. Copies are available for review through our Smart-BidNet (SBN) site.

CA Drinking Water State Revolving Fund (CASRF) applies

American Iron and Steel requirements apply  
Davis-Bacon and California prevailing wage rates apply

**An Equal Opportunity Employer**  
CA Lic. 433176  
DIR #: 1000001147



## Kiewit Infrastructure West Co.

4650 Business Center Drive Fairfield, CA 94534  
Attn: Krista Christensen at [norcal.bids@kiewit.com](mailto:norcal.bids@kiewit.com)

Requests quotes/bids from qualified Subcontractor, Service Providers, Consultants, and/or Suppliers seeking to participate in the City of Santa Cruz, Graham Hill Water Treatment Plant Concrete Tanks Replacement Project in Santa Cruz, CA.

Subcontractors and Suppliers for the following project:

### Graham Hill Water Treatment Plant Concrete Tanks Replacement Project CWO #2019-002 Owner: City of Santa Cruz

**REVISED Bid Date: October 29, 2020 @ 2:00 P.M.**

Disadvantaged Business Enterprises (DBEs)

[www.mbda.gov](http://www.mbda.gov); [www.epa.gov](http://www.epa.gov);  
[www.sba.gov](http://www.sba.gov); [dot.ca.gov](http://dot.ca.gov)

Minority Business Enterprise (MBE), Women Business Enterprise (WBE), Small Business Enterprise (SBE), Small Business in a Rural Area (SBRA), Labor Surplus Area Firm (LSAF), or Historically Underutilized Business (HUB) Zone Businesses wanted for the following scopes, including, but not limited to: Aggregates • Asphalt Paving • Building • Building Insulation • Bypass Pumping • Concrete Crack Injection • Concrete Formwork • Concrete Pumping • Concrete Reinforcement • Concrete Supply • Concrete, Pre-cast • Demolition • Dewatering • Drywall • Electrical • Electrical Supply • Erosion Control • Fire Alarm • FRP • FRP Building • HVAC • Instrumentation • Joint Sealant • Lighting • Masonry • Mechanical Equipment • Metal Decking & Roofing • Miscellaneous Metals & Structural Steel • Openings • Paintings & Coatings • Piping & Valves • Potholing • Pre-Stressed Concrete Tanks • Quality Assurance/Quality Control • Segmental Retaining Walls • Signage • Soil Nail Wall • Soldier Pile Wall • Sweeper Truck • SWPPP • Thermal & Moisture Protection • Trucking & Hauling • Water Truck

Non DBE firms are encouraged to contract with a group of lower tier DBEs or individual DBEs.

**Subcontractor and Supplier Scopes are due October 22, 2020 and Quotes NO LATER THAN October 28, 2020 at 5 P.M.**

Plans are available for viewing at our office at our address below and through SmartBidNet (SBN).

All subcontractors that are registered in our SBN database will receive an invitation to bid.

Please visit <https://www.kiewit.com/districts/north-ern-california/overview> to register your company to be able to receive bidding information, Plans and Specifications.

Performance and Payment Bonds may be required for Subcontractors and Supply Bond for permanent material Suppliers on this project.

CA Drinking Water State Revolving Fund (CASRF) applies  
American Iron and Steel requirements apply  
Davis-Bacon and California prevailing wage rates apply

CA Lic. 433176  
DIR #: 1000001147  
**An Equal Opportunity Employer**

REQUESTING SUB BIDS FOR ALL TRADES INCLUDING QUALIFIED SBE & DVBE SUBCONTRACTORS & SUPPLIERS ON THE FOLLOWING PROJECT

### LAUSD Belvedere Middle School Comprehensive Modernization Project Los Angeles, California

Bid due dates will vary, inquire for details



(An Equal Opportunity Employer)

18850 Von Karman Avenue, Suite 100, Irvine, CA (949) 852-0111 • (949) 852-0218 (FAX)  
Michelle Keyser, [mkeyser@henselphelps.com](mailto:mkeyser@henselphelps.com)

Subcontracts awarded on this project will be on the Hensel Phelps Construction Co. standard form subcontract and may include a requirement to provide payment & performance bonds from a T-Listed surety at the subcontractor's expense. HPCC will assist in obtaining bonds, lines of credit or insurances required.



431 Payran Street, Petaluma, CA 94952  
Phone: 707-835-2900 • Fax: 707-835-2994

Contact: Kelsey Godfrey  
Email: [bid@arntzbuilders.com](mailto:bid@arntzbuilders.com)

REQUESTS QUOTATIONS FROM ALL STATE OF CALIFORNIA DGS CERTIFIED DVBE SUBCONTRACTORS & SUPPLIERS and ALL QUALIFIED SUBCONTRACTORS & SUPPLIERS FOR ALL TRADES FOR THE FOLLOWING PROJECT:

### THURGOOD MARSHALL HIGH SCHOOL MODERNIZATION SAN FRANCISCO, CA SFUSD Project #11907

**BID DATE: November 4, 2020 @ 2:00pm**  
**ESTIMATE: \$27,000,000**

Trades needed but not limited to: Haz Mat and Demo, Hard Demo, Underground, Grade and Pave, Site Concrete, Structural Concrete, Shotcrete, Rebar, FRP Strengthening, CL Fencing and Gates, Landscaping and Irrigation, Electrical, Structural and Misc. Metals, SS Counters and Fabrications, Drywall, Metal Studs, Lath and Plaster, Fluid-Applied Membrane Roofing, Roofing Repairs, Membrane Air Barrier, Building Insulation, FRP Doors, Doors, Frames, Hardware, Install Hardware, Casework, Glass, Glazing, Aluminum, Insulated Core Metal Window Panels, Exterior Sun Control Devices, Brick Veneer Masonry, Ceramic Tile, Acoustic Ceilings, Carpet & Resilient Flooring, Resinous Flooring, Resinous Composition Underlayment, Urethane Cement Composition Flooring, Terrazzo Flooring, Painting, Tackable WCs, Food Service Equipment, Sheet Metal, HVAC, Plumbing, Fire Sprinklers, Pave Marking, Fire Stopping, Joint Sealants, Access Doors, Rolling Service Door, Fixed Louvers, FRP Panels, Marker Boards, Bulletin Boards, Signage, Toilet Compartments, Toilet Accessories, Metal Lockers, Fire Extinguishers and Cabinets, Washer and Dryer, Undercounter Refrigerator, Projection Screens, Laboratory Hood, Electric Lift and Changing Table, Roller Window Shades, Skateboard Deterrent, Concrete Bench

All contractors shall be registered with the Department of Industrial Relations pursuant to Labor Code Section 1725.5 to be qualified to bid on, be listed in a bid proposal (submitted on or after March 1, 2015) or be awarded a contract for public work on a public works project (awarded on or after April 1, 2015). In addition, they are subject to the requirements of Section 4104 of the Public Contract Code.

BONDING, INSURANCE, TECHNICAL ASSISTANCE AVAILABLE. PLANS AVAILABLE IN GC'S PLAN ROOM. SUCCESSFUL SUBCONTRACTORS WILL BE REQUIRED TO SIGN ARNTZ BUILDERS, INC. STANDARD SUBCONTRACT AGREEMENT WHICH INCLUDES ARNTZ BUILDERS, INC. REQUIREMENT THAT SUBCONTRACTORS PROVIDE A 100% FAITHFUL PERFORMANCE AND PAYMENT BOND OF THE SUBCONTRACT PRICE FROM A TREASURY LISTED SURETY COMPANY ACCEPTABLE TO ARNTZ BUILDERS. YOUR PROPOSAL WILL CONSTITUTE AN ACCEPTANCE OF OUR STANDARD SUBCONTRACT TERMS. OUR STANDARD SUBCONTRACT MAY BE FOUND ON OUR WEBSITE: [WWW.ARNTZBUILDERS.COM](http://WWW.ARNTZBUILDERS.COM). THE SUBMISSION OF YOUR PROPOSAL IS AN ACKNOWLEDGEMENT THAT YOU HAVE REVIEWED AND APPROVED OUR SUBCONTRACT TERMS. BOND PREMIUM TO BE INCLUDED IN BID AS A SEPARATE ITEM. SUBCONTRACTORS WILL BE REQUIRED TO PROVIDE A WAIVER OF SUBROGATION ENDORSEMENT TO THEIR WORKERS COMPENSATION INSURANCE.

WE ARE SIGNATORY TO THE C  
ARPENTER'S AND LABORER'S  
COLLECTIVE BARGAINING AGREEMENTS  
AN EQUAL OPPORTUNITY EMPLOYER



11555 Dublin Boulevard • P.O. Box 2909  
Dublin, CA 94568-2909  
(925) 829-9220 / FAX (925) 803-4263  
Estimator: JIM YACKLEY  
Website: [www.desilvagates.com](http://www.desilvagates.com)  
An Equal Opportunity/  
Affirmative Action Employer

DeSilva Gates Construction (DGC) is preparing a bid as a Prime Contractor for the project listed below:

### WEST TEXAS STREET GATEWAY IMPROVEMENT

District 04, Route 80,  
Contract No. 04-4G3204, 04-SOL-80-17.2  
Disabled Veteran Business Enterprise Goal  
Assigned is 3%

OWNER: CITY OF FAIRFIELD  
1000 Webster Street, Fairfield, CA 94533  
**BID DATE: NOVEMBER 3, 2020 @ 2:00 P.M.**

DGC is soliciting quotations from certified Disabled Veteran Business Enterprises, for the following types of work and supplies/materials including but not limited to:

AC DIKE, CLEARING AND GRUBBING/DEMOLITION, COLD PLANE, CONSTRUCTION AREA SIGNS, CPM SCHEDULING CONSULTANT, ELECTRICAL, EROSION CONTROL, FENCING, K-RAIL SUPPLIER, LANDSCAPING, LEAD COMPLIANCE PLAN, MINOR CONCRETE, PCC PAVING, ROADSIDE SIGNS, ROADWAY EXCAVATION, STRIPING, SWPPP/WATER POLLUTION CONTROL PLAN PREPARATION, TEMPORARY EROSION CONTROL, UNDERGROUND, TRUCKING, WATER TRUCKS, STREET SWEEPING, IMPORTED BORROW, CLASS 2 AGGREGATE BASE MATERIAL, CLASS 4 AGGREGATE BASE MATERIAL, HOT MIX ASPHALT (TYPE A) MATERIAL, ASPHALT BINDER.

Plans and specifications may be reviewed at our office located at 11555 Dublin Boulevard, Dublin, CA or at your local Builders Exchange, or reviewed and downloaded from the ftp site at <ftp://ftp%25desilvagates.com:f7pa55wd@pub.desilvagates.com> (if prompted the username is ftp@desilvagates.com and password is f7pa55wd) or from the Owner's site at <http://www.fairfieldplanroom.com/>

Fax your bid to (925) 803-4263 to the attention of Estimator Jim Yackley. If you have questions for the Estimator, call at (925) 829-9220. When submitting any public works bid please include your DUNS number and DIR number. For questions regarding registration for DIR use the link at [www.dir.ca.gov/Public-Works/PublicWorks.html](http://www.dir.ca.gov/Public-Works/PublicWorks.html)

If you need DVBE support services and assistance in obtaining bonding, lines of credit, insurance, necessary equipment, materials and/or supplies or related assistance or services, for this project call the Estimator at (925) 829-9220, or contact your local Small Business Development Center Network (<http://californiasbdc.org>) or contact the California Southwest Transportation Resource Center ([www.transportation.gov/osdbu/SBTRCs](http://www.transportation.gov/osdbu/SBTRCs)). DGC is willing to breakout portions of work to increase the expectation of meeting the DVBE goal.

At our discretion, 100% Payment and 100% Performance bonds may be required as a subcontract condition. This will be a PREVAILING WAGE JOB. DGC is an Equal Opportunity/Affirmative Action Employer.

SMALL  
**BUSINESS**  
EXCHANGE



# California Sub-Bid Request Ads

Requesting Project Assistance from DBE/MBE/WBE and Other Business Enterprises:

DMZ Builders is bidding the following project as a Prime Contractor and is seeking subcontractors and vendors to assist with the project by submitting quotes for their trades or products.

**Project: 34.5kV Cable Replacement and Fiber Optic Cable Installation, R-Line, RCP to RRY**  
Contract: 15EJ-182

**Owner: San Francisco Bay Area Rapid Transit District (BART)**

**Bid Date: November 3, 2020 @ 2:00pm**

Services Needed:

Construction Survey, Construction Area Signs, Traffic Control, SWPPP, Temporary Erosion Control, Site Security, Janitorial, Trucking, Earthwork, Clearing & Grubbing, Tree Removal, Sitework, Drainage, Underground Utilities, Fencing, Concrete Foundations, Reinforcing, AC Paving, Electrical, Communication, Fiber Optic, Traction Power, Train Control, Quality Control, Testing.

Plans and specifications are available to interested firms via BART's on-line procurement portal or can be viewed at DMZ Builders Concord, CA office by contacting the DMZ office to make an appointment.

DMZ Builders is a union contractor. Subcontractors must provide their active CSLB license number and DIR registration number with their quote. Subcontractors will be required to execute DMZ Builders standard subcontract terms and conditions or purchase order agreement (for suppliers), both available for review upon request, and meet insurance requirements, including waiver of subrogation. Subcontractors, at DMZ's discretion, may be required to provide payment and performance bonds for 100% of the subcontract value. DMZ will reimburse bond premium at actual cost, not to exceed 2.0%. Project requires paying prevailing wages and submitting certified payrolls. All subcontractors must sign BART's project stabilization agreement prior to participating in the project.

For assistance in obtaining bonding, lines of credit, insurance, equipment, supplies and materials, technical assistance, or any other coordination required for the project, please contact Richard Zito by phone at (925) 826-5387, by fax at (925) 826-5766, or by e-mail at [estimating@dmzbuilders.com](mailto:estimating@dmzbuilders.com). DMZ will work with interested subcontractors and suppliers to identify opportunities to divide the work into economically feasible packages and intends to cooperate with all qualified firms seeking work on the project.

## DMZ BUILDERS

4070 Nelson Avenue, Ste A,  
Concord, CA 94520

Phone 925-826-5387 • Fax: 925-826-5766

An Equal Opportunity Employer

Balfour Beatty Infrastructure, Inc. is bidding as a Prime contractor and encourages all qualified Subcontractors and Suppliers to submit quotations for the following project. Balfour Beatty is a Union Contractor and Subcontractors must abide by the terms and conditions of the applicable Project Stabilization Agreement (PSA).

**Project Description: Brackish Water Desalination**

**Project Location: Antioch, CA**

**Owner: City of Antioch**

**Contract No.: PW 694**

**Bid Date: Prime Contractors: Tuesday, November 17, 2020 @ 2:00pm**  
**Subcontractors: Friday, November 13, 2020 @ 2:00pm**

This is a design-bid-build project and subcontractor scopes must be based on the project documents provided. It is recommended that interested subs contact Balfour Beatty Infrastructure well ahead of the due date to discuss scope and quantities.

### SUBCONTRACTOR BIDS ARE SOUGHT FOR THE FOLLOWING TRADE(S)

Aggregate, Caulking, Concrete Drilling, Sawcutting, Coring, Concrete Pumping, Demolition, Dewatering, Doors, Driven Pile, Ductile Iron Pipe, Electrical, Fabricated Steel Pipe, Fences & Gates, Field Lining, Flashing & Sheet Metal, Flexible Pavement - Asphalt (AC), Groundwater Treatment System, Handrails & Railings, Hangers & Pipe Support, Hazardous Material Removal, HVAC, Instrumentation, Louvers & Vents, Masonry, Mechanical, Metal Deck, Miscellaneous Metals, Miscellaneous Valves, Offsite Transportation & Disposal (Truckers), Overhead Doors, Paints, Coating & Waterproofing, Pipe Support, Ready Mix, Rigid Pavement - Portland Cement Concrete Pavement, Sheet Metal Roofing, Shoring & Underpinning (Earth), Structural Steel, Structural Steel Erection, Thermal Protection (Insulation), Windows.

**PLANS & SPECIFICATIONS:** Project Bid Documents may be obtained from the Project Owner, BPX Printing & Graphics at [www.blueprintexpress.com/antioch](http://www.blueprintexpress.com/antioch), or you may view them at BBII's office by appointment. For your convenience, you may also view and download plans by following this link maintained by BBII: <https://securecc.smartinsight.co/#/PublicBidProject/544163>

Subcontractors and Suppliers are responsible for reading and acknowledging all Project Documents, Plans, Specifications and Addenda.

**BONDING & INSURANCE:** Subcontractors may be required to furnish performance and payment bonds in the full amount of their subcontract, by an admitted surety subject to approval by Balfour Beatty. Bonding cost assistance is available. Subcontractors should expect to sign the standard Balfour Beatty subcontract agreement and provide a waiver of subrogation. Please contact Balfour Beatty at (707) 227-8500 for bonding and other types of assistance.

**QUESTIONS:** For questions regarding the bid, please contact Erik Golub at (707) 227-8500, fax: (877) 763-4002, email: [ewr@balfourbeattyus.com](mailto:ewr@balfourbeattyus.com), or in writing to: 5050 Business Center Drive, Suite 250, Fairfield, CA 94534.

Quotations must be valid for the same duration as specified by the Owner for contract award. Conditions or exceptions in Subcontractor's quote are expressly rejected unless accepted in writing. Subcontractor scope (including any conditions or exceptions) is required one week prior to bid deadline, to allow proper evaluation. To assist DBE Subcontractors and Suppliers, we will divide total scopes into smaller tasks or quantities, and if necessary adjust schedules to permit maximum participation by DBE firms. Subcontractors are required to indicate all lower-tier DBE participation offered on their quotation.

Balfour Beatty is an Equal Opportunity Employer

### REQUEST FOR QUALIFIED/CERTIFIED DBE SUBCONTRACTOR AND SUPPLIER PARTICIPATION

Construction on State Highway in  
Alameda County near Fremont, CA  
Caltrans Contract 04-160304

DBE Goal 11%

**Bid Date: October 29, 2020 at 2:00 PM**

**Quotes not received by 12 PM on October 29th  
may not be reviewed/evaluated.**

**Flatiron West Inc. requests DBE subcontractor and supplier participation for the following items of work, but not limited to:**

CAS/Roadside Signage, Bridge Demo, Clear & Grub, Erosion Control, Landscaping/Irrigation, AC Paving, CIDH, Jt. Seal Assembly, Post Tensioning, Rebar, Shotcrete, Soil Nail Walls, Painting/Concrete Staining, AC Dike & Curbs, Underground Utilities, Fencing, Metal Railing, Bridge Concrete Barrier, Roadway Concrete Barrier, Striping & Markings, Minor Concrete, Clean/Treat Deck, Trucking & Aggregates (including: Class 2 & Structure Backfill), Ready Mix, Concrete Pumping Services, Welded Steel Pipe, Misc. Metals/Iron & Steel, Underground Precast & Pipe Products, SWPPP Plan & Materials, Lead Plan, Bridge Bearings, Street Sweeping, Traffic Control and QC Testing.

**Non-DBE Subs/Suppliers:** You will be expected to carry a proportionate percentage of 2nd-tier DBE participation with your quote. 2nd-tier DBE participation will be evaluated with your price.

100% performance/payment bonds will be required for the full amount of the subcontract price. Please contact Flatiron for any assistance to this solicitation, including obtaining bonding, insurance, equipment, materials and/or supplies. Provide subcontractor/supplier scopes/quotes as early as possible to enable estimators to perform a thorough evaluation of all quotes received. Quotes will be broken down into comparable packages as reasonably necessary to facilitate participation. Quotes must be valid for the same duration as specified by the Owner for Contract Award. We are signatory to Operating Engineers, Laborers, Ironworkers, Cement Masons, Carpenters and Pile Drivers Unions. Non-signatory subs will be required to sign an agreement for trades covered under our union agreements. Flatiron intends to work cooperatively with subcontractors and suppliers for all bid items you are licensed and qualified to perform. Bid items can be split to facilitate participation from all certified firms. Flatiron West will reimburse for bond premium up to 2%. **Firms must possess & provide current contractor's license number & DIR Registration number on the quote.** Firms must possess insurance and workers compensation coverage meeting project requirements. Waiver of Subrogation is required. Please contact Flatiron for any assistance required by your firm. Subcontractors/Suppliers will be required to execute our standard agreements and agree to the standard general terms & conditions. Copies are available for review on our Box.com ftp site upon email request.

Project documents (Plans and Special Provisions) may be obtained for free on the Caltrans website. To view and download projects docs for FREE from the Caltrans website you will need to "Create an Account" with Caltrans Connect. Use the following link <http://ppmoe.dot.ca.gov/des/oe/weekly-ads/all-adv-projects.php> to enter the Advertised Projects page and scroll to Contract number: 04-160304. Sign in is required to access project plans.

Project documents may also be viewed in our office by appointment only, or downloaded for FREE from our Box ftp site. Please send an email request to [NorCalBids@flatironcorp.com](mailto:NorCalBids@flatironcorp.com) to view/access plans and specs for FREE on our BOX.com ftp site, or to set-up an appointment to view and meet with an estimator in our office.

Please send all quotes by email to  
[NorCalBids@flatironcorp.com](mailto:NorCalBids@flatironcorp.com)  
or to our BID FAX at 707-746-1603.

Flatiron West, Inc.  
2100 Goodyear Rd Benicia, CA 94510  
Phone 707-742-6000 Bid Fax 707-746-1603

Quotes can be emailed to:  
[NorCalBids@flatironcorp.com](mailto:NorCalBids@flatironcorp.com)

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### Invitation to Bid

Soltek Pacific Construction is requesting Bids from certified DVBE, WBE, MBE, SBE, WOSB, SLBE, ELBE and Section 3 Business Subcontractors and Suppliers for ALL TRADES & MATERIALS on the

**PROJECT NO. S-16013  
CHILDREN'S PARK IMPROVEMENTS**

**Bid Date:**

**Tuesday November 3, 2020 before 2:00 PM**

Assistance is available from Soltek in obtaining necessary equipment, supplies, or materials. Assistance is available from Soltek in obtaining bonding, lines of credit or insurance. Soltek is actively pursuing SLBE-ELBE subcontractors/vendors for trades including the following divisions: 03-concrete, 04-masonry, 05-metals, 06-synthetic decking, 07-thermal & moisture protection, 08-openings, 09-finishes, 10-specialties, 11-equipment, 12-furnishings, 13-water feature, 22-plumbing, 23-HVAC, 26-electrical, 32-exterior improvements.

**Bids to be submitted via fax at 619-296-4314 or email at [estimating@soltekpacific.com](mailto:estimating@soltekpacific.com)**

Below is the direct link to view the plans and specs on our website or through planetbids available at no cost:

<https://soltekpacific.app.box.com/s/bmkwbas-so6ls68phh4kvimb7h91fuylc>

<https://www.planetbids.com/portal/portal.cfm?CompanyID=24128&BidID=76552>

**Contact: Jason Aviles [javiles@soltekpacific.com](mailto:javiles@soltekpacific.com)  
Phone: (619) 296-6247 Fax: (619) 296-4314**

By submitting a bid, the Subcontractor represents that it has reviewed the standard subcontract and consents to its use without modification and agrees to execute SPC's standard AGC subcontract with SPC's standard Attachment A thru N if awarded by SPC. Any listing of Subcontractor pursuant to Public Contract Code Section 4100 et seq. is expressly contingent upon Subcontractors' acceptance to



**Proven Management, Inc.**  
225 3rd Street, Oakland, CA 94607  
Phone: 510-671-0000 • Fax: 510-671-1000

PMI requests proposals/quotes from all qualified and certified Minority Business Enterprise (MBE) Women Business Enterprise (WBE) subcontractors, suppliers, and truckers for the following project:

**CONSTRUCTION OF TURNTABLE  
REPLACEMENT PROJECT  
CONCORD YARD (OCY)**

**BART #54RR-350**

**bids: 11/17/2020 @ 2pm**

The work consists but not limited to the following: SWPPP; Demolition; PCC & CIP Concrete; Rebar; Metal Fabrications; Metal Stairs & Metal Railings; Mechanical Vehicle Turntable; Electronic Circuits, Wires, Cables; Indoor Cabinets, Racks, Frames & Enclosures; Electrical Systems; Low-Voltage Wires & Cables; Circuit Breakers & Panelboards; Lighting; SCADA System, Computer & Communications Sub-Systems; Earthwork; Clearing & Grubbing; Excavation Support & Protection; Utilities; Ballasted Track

Bonding, insurance, lines of credit and any technical assistance or information related to the plans & specifications & requirements for the work will be made available to interested LSB, MBE, WBE certified suppliers & subcontractors. Assistance with obtaining necessary equipment, supplies, materials, or related assistance or services for this project will also be offered to interested DBE certified suppliers, subcontractors, truckers. PMI is signatory to the Operating Engineers, Carpenters, and Laborers Collective Bargaining Agreements.

100% Payment & Performance bonds will be required from a single, Treasury-listed surety company subject to PMI's approval. PMI will pay bond premium up to 1.5%. Subcontractors awarded on any project will be on PMI's standard form for subcontract without any modifications. For questions or assistance required on the above, please call.

We are an Equal Opportunity Employer

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# Women in the Trades: Bringing Guts and Grit to a Male Dominated Industry

## Continued from page 1

These measures make the workplace safer for everyone. Thankfully, many GCs have taken note and begun instituting measures to address both the physical and emotional safety of all workers. But while this is a step in the right direction, we still have a long way to go.

### What Needs to Happen to Increase Women in the Trades

Barlow says that one first step many GCs need to take is creating a culture in which workers of any gender feel comfortable reporting unsafe conditions and behavior on the worksite, and know that the problem will be addressed and that they themselves won't be punished for reporting it.

Second, according to both Barlow and Melendez, it's important for jobsites to be clean and healthy for everyone. A big issue on some jobsites is the lack of clean, accessible sanitation facilities, which can be a health hazard.

Third, says Barlow, companies need to take women's safety on the jobsite seriously. She remembers one jobsite where she was filming a young woman who was new to the trades and feeling vulnerable. Periodically, a female safety officer would circle by and check in with her, and ask her to let her know if she needed anything.

"Why aren't more jobsites like this?" Barlow muses.

Fourth, companies need to provide PPE that fits. This has gotten better in recent years, but is still a problem for women in the trades, who often show up on a site to discover that there are no harnesses or other gear in their size.

Finally, and perhaps more importantly, we need to do a better job of telling the stories of women in construction. When young women see themselves reflected, and hear the real stories of other women doing these jobs, they are more likely to consider it as a career.

### Why Diversity Matters in the Trades

"When the jobsite is better for women, it's better for men," says Barlow. "In my observation of women in lead roles on jobsites, they seem to have a humanizing presence. They help remove some of the hyper-macho culture, allowing everyone to be more reasonable and thoughtful in how they do the work."

Melendez agrees. "I'm always looking for the safest possible solution to a problem. Because when we make it safe for us, we make it safe for everyone."

In the past, it was thought that women weren't suited to construction work, especially the trades, because of their smaller bodies and average lower physical strength.

"But the truth is this work is more about your brain," says Melendez.

"Even women get caught up in thinking the best worker is the strongest worker," adds Barlow. "But the more women stand up and say I'm smart and a good communicator and have good technical skills, the more it helps men get in touch with their individual value as opposed to always competing to be the strongest one on the site."

### Signs of Progress for Women in Construction

Despite the challenges and the continuing small number of women among the trades, there are signs of hard-won progress.

In 2017, the Iron Workers Union and the Ironworker Management Progressive Action Cooperative Trust (IMPACT) announced a paid maternity leave benefit that is the first of its kind in the building trades. It assures women of up to 8 months paid leave prior to birth, and six to eight weeks after. This helps to eliminate one of the many potential health hazards and barriers that can drive women out of the trades.

Of course, progress doesn't happen without a lot of work. Melendez was a vocal proponent of the policy, and instrumental in its passing. She's rightfully proud of her contribution and hopeful for the future of other trades as well. She's passionate about advocating for the safety and health of all women on the jobsite, as a path to opening the trades up to more women.

"The minute you make construction safe for women, all of our issues go away," she says.

Fortunately, some companies, like McCarthy and Plaza Construction, are working hard to make women's safety and health a priority on their teams. Plaza's recent decision to change the iconic "men at work" signs to use the more inclusive phrase "men and women at work" may not solve all of the challenges facing women on the jobsite, but it signals a new era of openness and inclusion.

This is good news for an industry that struggles to meet its labor needs, and for women who feel called to the trades.

"I always wanted to work with my hands," says Melendez. "I went to school for welding, and I never turned back. It was the best decision I ever made."

And thanks to the guts, grit, and game plan of women like Melendez, it's a decision more women may make in the coming years.

### The Top Resources for Women in the Trades

No doubt, as you drive down the road or walk past a construction site these days, you've noticed a significantly noticeable prevalence of women in hard hats over the years. Today, more and more women are entering the industry, doing everything from operating heavy machinery to perfecting their craft and overseeing jobsites to managing enterprise construction companies.

However, while women comprise around 47% of the total U.S. labor force, they are underrepresented in the construction industry. In fact, a shockingly small percentage, 10%, of the construction workforce is female.

However, there is some more promising news; the presence of women in construction is growing. A significant contributing factor to this influx of female talent is due to the phenomenal efforts of many organizations, companies, and individuals.

We recently published an infographic about the need for more women (and better policies) in construction. While the infographic is very much still worth a look, this year, we wanted to flip the spotlight on the many positive and outstand-

ing initiatives supporting females in construction trades.

If you're seeking resources for women in the trades, whether as a female worker yourself, or a male or female manager with women on your team, you'll find them here, below. From general industry support to supporting the young and upcoming generations of women in construction, here are 15 amazing initiatives that outstanding companies, organizations, and associations are rallying behind to build a better workforce for all.

#### 1. National Association of Women in Construction (NAWIC)

Founded in 1953 in Fort Worth, Texas, the National Association of Women in Construction (or NAWIC) has been one of the most influential and most extensive resources for women in construction for more than 60 years. The organization now holds a large annual conference, supports scholarships and supports programs for promising women in building. It has several chapters across the country, making it accessible to a wide range of workers.

#### 2. Women in Construction Summit

If shattering the glass ceiling is on your personal bucket list, or a goal for your company or workers, the Women in Construction Summit is a shoo-in event. It's London's premier event for women in construction, a day designed as a platform for leaders and aspiring professionals. With a variety of speakers sharing personal stories and industry insights, it's one of the most empowering resources for women in construction.

#### 3. Professional Women in Construction (PWC)

For nearly 40 years, Professional Women in Construction has sought to bolster women in their pursuit of careers in what has mostly been a man's world. To that end, PWC takes as its "mission is to support, advance, and connect women and promote diversity within the architecture, engineering, construction, (AEC) and related industries." Founded in 1980, the organization has chapters in major metro areas across throughout the Eastern U.S. including New York, Boston, Connecticut, New Jersey, Philadelphia, Washington, D.C. Today, it's one of the most far-reaching resources for women in construction.

#### Resources Fostering Female Leaders in Construction

#### 4. Women Construction Owners & Executives (WCOE)

WCOE seeks to do more than help women working in construction; it wants to put the reins in their hands. The goal of this organization is to create leadership opportunities for women in owner and executive roles, influence legislation governing their roles and bolster female-owned companies.

#### 5. Groundbreaking Women in Construction

Put on by ENR and designed for current and future female leaders in construction, Groundbreaking Women in Construction (GWIC) is a fantastic resource for women in construction. It's more than just a conference, according to its website. It is a true agent for change, offering inspiration, influence and career growth potential.

Today, "GWIC has grown into one of the construction industry's premier leadership and talent management events for industry members."

### Resources Supporting Women in the Trades

#### 6. TD Industries Women in the Trades Program

Recently, the large national subcontractor, TD Industries, partnered with United Way THRIVE to pilot a program, which helped train women to become sheet metal technicians. These women come from all walks of life but now look forward to thriving and financially freeing careers as construction workers. Interested in learning more? Watch the video below:

#### 7. Women in Construction Operations (WIOPS)

"In 2013, a group of outstanding women from Southern California construction companies and related fields joined together to start a group geared towards mentoring women working in the operation side of construction," explains Women in Construction Operations (WIOPS). Today, they offer resources for women in construction ranging from general contractors, subcontractors, engineers and architects, owner's reps and construction management personnel.

#### 8. Sheet Metal & Air Conditioning Contractors' National Association (SMACNA) – Women in Construction Leadership Council

When it comes to resources for women in construction, the Sheet Metal & Air Conditioning Contractors' National Association or SMACNA offers a powerful one. This large association has been influential in supporting women in the trades. Their women's council puts on large national events and participates in conferences and sessions, helping current and future workers navigate the construction industry and advance their careers more effectively.

#### 9. Women in NECA – National Electrical Contractors Association

As their website explains, "Women In NECA was established to provide a collaborative forum for women affiliated with NECA-member companies, chapters and LMCCs." The goal of this initiative is to enhance professional development for women, promote diversity (both by encouraging women in their work, as well as encouraging women of all backgrounds), and inform future professionals about possible job opportunities in the industry.

#### 10. Women in Skilled Trades (WIST)

Women-founded, women-owned and women-oriented, WIST is one of the most powerful resources for women in construction. Helmed by Tori Menold from SiteAware and Carol Cool from Infrastructure and Planning Services at Michigan State University, this Michigan-based program serves single moms who'd like to join a trade. With educational events, apprenticeship preparation programs and more, it's an incredible opportunity for women who haven't yet had many.

#### Visit link for the full article:

<https://constructionblog.autodesk.com/women-in-trades/>

# Underwriting Small Business Loans: How Does It Work?

## Continued from page 3

With that in mind, here is what many underwriters are looking at when they review your loan application:

- **The business' monthly/annual revenue:** If you don't have the revenue to support periodic payments, you likely aren't going to get approved for a loan. In fact, most lenders have a revenue to loan ratio that helps them calculate what they will actually lend to your business if your application is approved. Although there are some exceptions to this general rule, you shouldn't expect a loan approval on any amount over 10% of your annual revenues. Somewhere between 50% and 100%, if they look at your monthly gross revenue. This amount will be heavily influenced by whether or not you have any other business loans or lines of credit.
- **Your personal credit score:** For most small business owners in the United States, your personal credit score is going to be part of every business creditworthiness decision. Many lenders will look at your personal credit score to determine whether or not they will pursue your loan application at all. For example, traditional lenders are looking for credit scores in the 700s (though some will go as low as 680), the SBA's minimum threshold is around 650, some online lenders will go as low as 600, with a few even going as low as 500. Be aware though, that the lower your personal credit score, the more expensive the financing will likely be.
- **Collateral:** Not all lenders require specific collateral from potential borrowers, but most banks do and the SBA still does. The SBA won't always require that you fully collateralized your loan, but they will require all the collateral you have available. Many online lenders will apply a general lien on business assets but there are some

cash advance providers that don't. Many lenders today, even traditional lenders like the local bank, will require a personal guarantee on most small business loans so don't be surprised if that's something required by your lender.

- **Other sources of repayment:** Underwriters may also look at other sources of income you might use to repay a loan, like a guarantor, an insurance policy, or additional income from another job, etc.
- **Personal equity:** It's not uncommon for underwriters to be interested in how much money you have invested in your business. Did you help with startup costs with savings or other personal investment? Have you invested other personal assets? Some lenders like to see that you have some personal skin in the game. In other words, you also have something to lose should the business default and you are forced to shutter the business.
- **Your business' debt service coverage ratio:** This is a calculation of your business' income and the total amount of business financing you may already have. If your ratio is below 1.25, it will be difficult to get more financing. You calculate your ratio by dividing your business income by your total annual debt service costs (all the principal and interest you pay in a year). If you're not quite sure how to come up with this number, your bookkeeper or accountant will be able to help you.
- **Your debt-to-asset ratio:** This number will be particularly important to an underwriter if there isn't a collateral requirement for your loan. They want to make sure you have enough assets to cover the loan in the event you default. In other words, do you have enough equipment or property (for example) to liquidate and cover the loan should you not be able to make your periodic payments. Lenders typically want to see a ratio of more

than 1:1—more assets than the value of the amount you are borrowing.

- **Your loan-to-value ratio:** If your loan requires collateral, this applies. Your collateral should be equal to at least the amount you are borrowing. However, what lenders really want to see is that your collateral is worth at least 20% more than you want to borrow. If you've ever wondered why you needed a down payment of around 20% to buy a new car or purchase a new house, it was because the lender wanted to make sure you met this ratio.
- **Your net-worth-to-loan-size ratio:** Another way underwriters look at a potential loan is by comparing your company or personal assets (net worth) to the loan amount to make sure you can afford the loan. 1:1 ratio of financial assets and liabilities compared to the loan amount is good, but some lenders don't require that.

It's hard to know what an individual underwriter may require for any specific lender, but if you are prepared with this information, or at least able to accurately respond to questions about this information if asked, you will be prepared for the underwriting process.

## What Are the Deal Killers?

Knowing what most underwriters are looking for is a good idea, but knowing what could be potential deal killers is just as important. There are a few things, if underwriters see them, which could elicit an automatic application denial. Here's a list of some of the common deal killers:

- Unknown recent business cash advances or loans that are discovered but not disclosed in the the month to date (MTD) bank activity
- Excessive negative days in the MDT bank activity printout
- A criminal background history
- Undisclosed tax liens or those not in a payment plan

- A recent bankruptcy (within the last 6 months) or any open bankruptcy NOTE: A discharged bankruptcy of 6 months or longer won't necessarily disqualify a borrower depending upon the lender
- Unsatisfied excessive or large judgments
- Less than 50% ownership (depending on the lender)
- A major drop in revenue
- Negative landlord references (months behind on rent or in the middle of an eviction)
- An undisclosed defaulted or restructured business loan or cash advance

It's important to be as accurate as possible when completing your loan application. It's difficult to get away with a mistake-riddled or fraudulent application; and if the underwriter has reason to believe that your simple mistake was an attempt to defraud (see some of the deal killers above), at the very least your loan application will be rejected.

I think it's safe to say that data drives loan decisions, but it needs to be accurate and verifiable data. Which, by the way, a good underwriter will discover and verify.

## Before You Apply for a Loan

Spend some time with a trusted financial advisor to discuss the underwriting questions above and make sure there aren't any deal killing surprises in there before you start talking to a lender and before your loan application goes to an underwriter. Knowing the answers and being prepared as possible might not guarantee you'll get the small business loan you're looking for, but it will improve the odds and will help you determine the loan that's the best for your business.

## SOURCE:

[www.nav.com/blog/underwriting-small-business-loans-how-does-it-work-687882/](http://www.nav.com/blog/underwriting-small-business-loans-how-does-it-work-687882/)

# Prop. 16 gives equal opportunity a much-needed do-over

## Continued from page 1

to years of dedicated work, the Legislature has overwhelmingly voted to let Californians consider a ballot measure—Prop. 16—to right this wrong. It's time to put race on the table. This country is not colorblind, we are not post-racial. Our country is having a reckoning and systemic racism will no longer be allowed to oppress people of color. We need Prop. 16 because too many Californians face discriminatory barriers that prevent them from getting state contracts, employment, promotions and educational opportunities because of their race, ethnicity or gender.

Covid-19 has exposed the structural inequality that communities of color face in our country. Data from the California health department show that Blacks and Latinx people are dying from coronavirus at disproportionately higher rates. Across the U.S., Black, Latinx, Indigenous

and Pacific Islander Americans continue to die at a higher rate than whites. The true impact on Asian American and Pacific Islander communities, especially immigrants, is largely unknown, as diverse, disparate Asian American communities still get lumped together.

The pandemic also created an economic crisis. Blacks, Latinos and Asian Americans experience worse job losses than whites, with Black-owned businesses nearly three times as likely to fold as white-owned companies. While over \$650 billion was set aside for federal small-business support, only about 12 percent of businesses owned by people of color reportedly received the help they needed. The Greenlining Institute believes that figure may be less than 5 percent in California.

Furthermore, our country has an alarming gender wage gap, with women—especially women of color—receiving less pay than their male coun-

terparts. The upending of industries such as food service and travel put women of color at particular risk for unemployment during this crisis.

Race and gender problems can't be fixed by ignoring race and gender. California must be able to allocate resources to make sure those who are disproportionately impacted receive the resources they need. Even before the pandemic, businesses owned by women and people of color lacked access to capital and other resources, and could not be targeted directly by state agencies because of Prop. 209. The Equal Justice Society found that, as of 2015, businesses owned by women and people of color lost \$1 billion in revenue and growth each year.

We are living in a historic moment. Our shared values and our diverse communities today are under attack in America. White supremacists march, Black people are murdered, Latino im-

migrants are demonized, Covid-19 ravages Native American communities, hate crimes against Asian Americans are on the rise, and many of us fear for our safety because of who we are. We must fight to build a California and a country where Black lives matter and where our systems of justice are free of systemic racism. This moment can only be fully answered by reinstating affirmative action. Vote "yes" on Prop. 16.

*Debra Gore-Mann is president and CEO of The Greenlining Institute. Eva Paterson is president and co-founder of the Equal Justice Society. Opinions are the authors' own and do not necessarily reflect those of East Bay Express.*

SOURCE: <https://www.eastbayexpress.com/oakland/opinion-prop-16-gives-equal-opportunity-a-much-needed-do-over/Content?oid=30818208>



## Public Legal Notice Ads



### SAN FRANCISCO HOUSING AUTHORITY

#### HOUSING AUTHORITY OF THE CITY AND COUNTY OF SAN FRANCISCO NOTICE OF INVITATION FOR BIDS IFB No. 20-050-IFB-0004 Office Building Roof Replacement

**AGENCY CONTACT PERSON**  
Cindy Gamez, Procurement Analyst  
Telephone: (415)715-3232  
E-mail: [RFPprocurement@sfha.org](mailto:RFPprocurement@sfha.org)  
TDD/TTY: (415)467-6754

#### HOW TO OBTAIN THE IFB DOCUMENTS ON THE EPROCUREMENT MARKETPLACE

1. Access [ha.internationaleprocurement.com](http://ha.internationaleprocurement.com) (no "www").
2. Click on the "Login" button in the upper left side.
3. Follow the listed directions.
4. If you have any problems in accessing or registering on the Marketplace, please call customer support at (866)526-9266.

#### PRE-BID CONFERENCE

Thursday, October 22, 2020, 9:30 AM PT  
Via Teleconference Only: Dial (628)204-4317  
Conference ID: 964 125 059#  
Walk-through: By appt only on 10/22/2020.  
Contact [RFPprocurement@sfha.org](mailto:RFPprocurement@sfha.org)  
to schedule a visit.

#### DEADLINE TO SUBMIT QUESTIONS

Friday, October 23, 2020 3:00 PM PT  
Submit questions to: [RFPprocurement@sfha.org](mailto:RFPprocurement@sfha.org)

#### BID SUBMITTAL RETURN

Attn: Cindy Gamez,  
Procurement Analyst, Finance  
1815 Egbert Ave, 3rd floor,  
San Francisco, CA 94124  
Cost proposals should only be submitted to the  
e-procurement website.

#### BID SUBMITTAL DEADLINE

Friday, October 30, 2020, 3:00 PM PT

[Section 3, Minority- and/or women-owned  
businesses are encouraged to respond]

### SANTA CLARA VALLEY WATER DISTRICT (VALLEY WATER)

#### NOTICE TO PROSPECTIVE PROPOSERS REQUEST FOR PROPOSALS (RFP) CAS FILE NO. 5150

#### Water Supply and Flood Protection Development Impact Fee Analyses

Santa Clara Valley Water District (Valley Water) is seeking proposals from qualified consulting firms to provide consulting services for the Water Supply and Flood Protection Development Impact Fee Analyses Project. Parties interested in obtaining a copy of this RFP may do so by accessing the Valley Water's web portal at <http://cas.valleywater.org/>. All parties are asked to register on the Contract Administration System (CAS), to be automatically notified of any changes to the RFP document. Proposals are due by 2:00 p.m. on November 5, 2020 as specified in the RFP Schedule. All questions regarding this solicitation must be submitted by email to Diana Ruiz Ramirez at [druiz@valleywater.org](mailto:druiz@valleywater.org) no later than the date specified in the RFP Schedule.

# U.S. Transportation Secretary Elaine L. Chao Announces Over \$220 Million in Grants for America's Ports

[ Article was originally posted on  
[www.transportation.gov](http://www.transportation.gov) ]

The U.S. Department of Transportation Secretary Elaine L. Chao today announced the award of more than \$220 million in discretionary grant funding to improve port facilities in 15 states and territories through the Maritime Administration's (MARAD) Port Infrastructure Development Program.

"This \$220 million in federal grants will improve America's ports with nearly half the projects are located in Opportunity Zones, which were established to revitalize economically distressed communities," said U.S. Secretary of Transportation Elaine L. Chao.

U.S. maritime ports are critical links in the U.S. domestic and international trade supply chain and this funding will assist in the improvement of port facilities at or near coastal seaports. The Port Infrastructure Development Program aims to support efforts by ports and industry stakeholders to improve facility and freight infrastructure to ensure our nation's freight transportation needs, present and future, are met. The program provides planning, operational and capital financing, and project management assistance to improve their capacity and efficiency.

Of the 18 projects that were awarded grants, eight are located in Opportunity Zones, which were created to revitalize economically distressed communities using private investments.

"This critical investment demonstrates the Trump Administration's commitment to supporting our nation's ports and maritime industry," said Maritime Administrator Mark H. Buzby. "These grants will help our nation's economy and ensure that America's ports can continue to operate effectively in the competitive global marketplace."

Ports provide countless jobs for Americans and are key to a nation that heavily relies on its maritime services. By providing the funding to support the improvement of this critical infrastructure component, MARAD and the Department of Transportation are ensuring these services will succeed during the nation's ongoing economic recovery.

A complete list of grant recipients is below:

#### Seward, Alaska

#### Marine Terminal Freight Dock & Corridor Improvements (awarded \$19,779,425)

The project will expand the existing dock by approximately 375 feet to deeper water to accommodate growing freight cargoes and to minimize operational conflicts between freight and cruise movements, both onshore and in the harbor. The Corridor Improvement Project component will create a roadway connection between the Freight Dock and the existing Airport Road, allowing improving safety between onshore freight movements and cruise passenger pedestrian movements.

#### Los Angeles, California

#### SR 47-Vincent Thomas Bridge & Harbor Boulevard-Front Street Interchange Im- provement Project (awarded : \$9,880,000)

This grant will help reduce delays and accidents at the Port of Los Angeles. The project interchange directly serves two container terminals, which handle approximately 5% of all waterborne containers entering/exiting the U.S. About 40% of all U.S. imports and 25% of all U.S. exports move through the Ports of Los Angeles and Long Beach. This project is in an Opportunity Zone.

#### Palm Beach, Florida

#### On-dock rail facility development (awarded \$13,224,090)

The project will construct an intermodal container transfer facility on-dock, capable of serving multiple berthed vessels simultaneously. The completion of this project is critical to addressing the major challenge to the Port's realizing its maximum container throughput and reaching its full potential as a regional economic engine with minimal negative impact on the regional highway network.

#### Burns Harbor, Indiana

#### Burns Harbor Bulk Storage Facility (awarded \$4,000,000)

The project will convert a vacant gravel yard into a multimodal bulk storage facility. The project will create supply chain improvements in the safe, efficient, and reliable transportation of bulk cargoes. It will also generate benefits including reducing transportation costs, minimizing highway congestion, and maintenance costs, reducing environmental impacts, and improving transportation safety.

#### Avondale, Louisiana

#### Avondale Dock Conversion Project (awarded \$9,880,000)

This grant will help convert a former Avondale Shipyard wharf to a modern cargo dock. Once transformed, the dock will enable the Avondale Industrial Marine District (AIMD) port facility to handle dry bulk and breakbulk cargoes more effectively in general commerce from the west bank of the Mississippi River and will also help to improve truck traffic flow. This project is in an Opportunity Zone.

#### Baltimore, Maryland

#### Sparrows Point Bulk Expansion Rail Mod- ernization and Berth Rehabilitation Mid- Atlantic Multi-Modal Transportation Hub (awarded \$9,880,000)

This grant will add additional waterside access, create a bulk import and export terminal, install a modern gate complex, and upgrade the heavy-duty road network. Furthermore, the project will upgrade rail connectivity and repair all degraded utilities.

#### Portland, Maine

#### Linking Intermodal Needs and Rural Freight Knowledge - LINK Project (awarded \$4,098,360)

This grant will fund the modernization of gates and scales, improvements to existing warehouses, and rail improvements at a bulk transfer facility to improve the intermodal efficiency of the port. The project is in an opportunity zone.

#### Kansas City, Missouri

#### Missouri River Terminal Intermodal Facil- ity (awarded \$9,880,000)

This grant will be used to provide regional access to the marine river network, rail, and highway transportation network. This project includes advanced project planning and redevelopment activities of the MRT site such as preventative flooding maintenance, environmental remediation efforts, site design, land acquisition, and limited pavement and rail access development. The project is in an opportunity zone.

#### Wilmington, North Carolina

#### Container Gate Innovation & Access (awarded \$16,073,244)

This grant will provide for a new container gate to increase throughput capacity by utilizing technology and innovation—including Optical Character Recognition and Weigh-in-Motion Sensors, which will allow drivers to enter and exit the port without stopping for processing. The proposed improvements also allow the Port to streamline container traffic flow throughout the terminal and open up additional yard storage capacity.

#### Conneaut, Ohio

#### Port of Conneaut Connector (awarded \$19,527,640)

This grant will help connect truck and rail freight to the Port of Conneaut, a Great Lakes deep-water port on the shores of Lake Erie. The project entails construction of: a dredge material facility to maintain shipping access to the Port along the Conneaut Creek channel; a new 1.64-mile roadway from US 20 to the Port of Conneaut; and a new rail spur infrastructure to connect the East Conneaut Industrial Park to the Port of Conneaut. The connector will provide critical infrastructure needed to facilitate commercial/industrial development in a region lacking "last mile" truck freight connectivity to its Great Lakes port.

#### Coos Bay, Oregon

#### Coos Bay Rail Line Phase II Tie and Surfacing Program (awarded \$9,880,000)

This grant will rehabilitate and replace ties and resurface track at various locations along the Coos Bay Rail Line (CBRL). This project proposes to replace 67,000 crossties and resurface main line, sidings, an industrial lead, rail yard and spur tracks with ballast along the 121 miles of track that stretches from Eugene to Coos Bay, Oregon. The project is in an opportunity zone.

Visit link below for the full article:

<https://www.transportation.gov/briefing-room/us-transportation-secretary-elaine-l-chao-announces-over-220-million-grants-americas>

# Fictitious Business Name Statements

## FICTITIOUS BUSINESS NAME STATEMENT File No. 2020-0391651

Fictitious Business Name(s):  
**BrewVino SF**  
Address  
2706 24th Street, San Francisco, CA 94110  
Full Name of Registrant #1  
**Brew Vino, LLC. (CA)**  
Address of Registrant #1  
1860 Turk Street, Apt #3, San Francisco, CA 94115

This business is conducted by **A Limited Liability Company**  
The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **Not Applicable**

Signed: **Carly Buck**

This statement was filed with the County Clerk of San Francisco County on **10-01-2020**

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law.

Filed: **Giselle Romo**  
Deputy County Clerk  
10-01-2020

10/08/20 + 10/15/20 + 10/22/20 + 10/29/20

## FICTITIOUS BUSINESS NAME STATEMENT File No. 2020-0391603

Fictitious Business Name(s):  
**Cookies by Katrice**  
Address  
103 Horne Avenue, San Francisco, CA 94124  
Full Name of Registrant #1  
**Katrice Deanne Riley**  
Address of Registrant #1  
1048 Union Street, Apt #21, San Francisco, CA 94133

This business is conducted by **An Individual**  
The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **Not Applicable**

Signed: **Katrice Riley**

This statement was filed with the County Clerk of San Francisco County on **09-24-2020**

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law.

Filed: **Giselle Romo**  
Deputy County Clerk  
09-24-2020

10/01/20 + 10/08/20 + 10/15/20 + 10/22/20

## FICTITIOUS BUSINESS NAME STATEMENT File No. 2020-0391595

Fictitious Business Name(s):  
**Dagwood & Scoops**  
Address  
2736 24th Street, San Francisco, CA 94110  
Full Name of Registrant #1  
**Steve Samir Dabai**  
Address of Registrant #1  
102 Village Ln, Daly City, CA 94015

This business is conducted by **An Individual**  
The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **Not Applicable**

Signed: **Steve Samir Dabai**

This statement was filed with the County Clerk of San Francisco County on **09-23-2020**

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law.

Filed: **Sonya Yi**  
Deputy County Clerk  
09-23-2020

10/01/20 + 10/08/20 + 10/15/20 + 10/22/20

## FICTITIOUS BUSINESS NAME STATEMENT File No. 2020-0391689

Fictitious Business Name(s):  
**Dataracy**  
Address  
1583 Schaeffer Rd., Sebastopol, CA 95472  
Full Name of Registrant #1  
**Cameron Holl**  
Address of Registrant #1  
1583 Schaeffer Rd., Sebastopol, CA 95472

This business is conducted by **An Individual**  
The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **09-14-2020**

Signed: **Cameron Holl**

This statement was filed with the County Clerk of San Francisco County on **10-05-2020**

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law.

Filed: **Giselle Romo**  
Deputy County Clerk  
10-05-2020

10/22/20 + 10/29/20 + 11/05/20 + 11/12/20

## FICTITIOUS BUSINESS NAME STATEMENT File No. 2020-0391607

Fictitious Business Name(s):  
**Hyman IP Law**  
Address  
1241 Green Street, San Francisco, CA 94109  
Full Name of Registrant #1  
**Laurence J. Hyman**  
Address of Registrant #1  
1241 Green Street, San Francisco, CA 94109

This business is conducted by **An Individual**  
The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **02/03/2010**

Signed: **Laurence J. Hyman**

This statement was filed with the County Clerk of San Francisco County on **09-24-2020**

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law.

Filed: **Giselle Romo**  
Deputy County Clerk  
09-24-2020

10/01/20 + 10/08/20 + 10/15/20 + 10/22/20

## FICTITIOUS BUSINESS NAME STATEMENT File No. 2020-0391761

Fictitious Business Name(s):  
**iQ Legal Services**  
Address  
50 W Manor Dr, Ste 1848, Pacifica, CA 94044  
Full Name of Registrant #1  
**Gustavo Lino**  
Address of Registrant #1  
135 Shell Street, Pacifica, CA 94044

This business is conducted by **An Individual**  
The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **08-13-2020**

Signed: **Gustavo Lino**

This statement was filed with the County Clerk of San Francisco County on **10-09-2020**

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law.

Filed: **Sonya Yi**  
Deputy County Clerk  
10-09-2020

10/22/20 + 10/29/20 + 11/05/20 + 11/12/20

## FICTITIOUS BUSINESS NAME STATEMENT File No. 2020-0391642

Fictitious Business Name(s):  
**Lil Willy's Auto Service**  
Address  
1751 Carroll Avenue, #210, San Francisco, CA 94124  
Full Name of Registrant #1  
**William Dow**  
Address of Registrant #1  
1751 Carroll Avenue, #210, San Francisco, CA 94124

This business is conducted by **An Individual**  
The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **03-02-2020**

Signed: **William Dow**

This statement was filed with the County Clerk of San Francisco County on **10-01-2020**

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law.

Filed: **Sonya Yi**  
Deputy County Clerk  
10-01-2020

10/08/20 + 10/15/20 + 10/22/20 + 10/29/20

## FICTITIOUS BUSINESS NAME STATEMENT File No. 2020-0391661

Fictitious Business Name(s):  
**North Beach Laundry**  
Address  
801 Filbert Street, San Francisco, CA 94133  
Full Name of Registrant #1  
**Weis & Co, LLC (CA)**  
Address of Registrant #1  
42 Russell Street, San Francisco, CA 94109

This business is conducted by **A Limited Liability Company**  
The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **Not Applicable**

Signed: **Jarret Weis**

This statement was filed with the County Clerk of San Francisco County on **10-02-2020**

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law.

Filed: **Giselle Romo**  
Deputy County Clerk  
10-02-2020

10/08/20 + 10/15/20 + 10/22/20 + 10/29/20

## FICTITIOUS BUSINESS NAME STATEMENT File No. 2020-0391694

Fictitious Business Name(s):  
**RXSERVATION**  
Address  
1934 Divisadero Street, San Francisco, CA 94115  
Full Name of Registrant #1  
**Joseph Curran**  
Address of Registrant #1  
1934 Divisadero Street, San Francisco, CA 94115

This business is conducted by **An Individual**  
The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **June 19, 2020**

Signed: **Joseph Curran**

This statement was filed with the County Clerk of San Francisco County on **10-06-2020**

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law.

Filed: **Giselle Romo**  
Deputy County Clerk  
10-06-2020

10/15/20 + 10/22/20 + 10/29/20 + 11/05/20

## FICTITIOUS BUSINESS NAME STATEMENT File No. 2020-0391613

Fictitious Business Name(s):  
**Soo Hoo Notary**  
Address  
1431 25th Avenue, San Francisco, CA 94122  
Full Name of Registrant #1  
**Linda Soo Hoo**  
Address of Registrant #1  
1431 25th Avenue, San Francisco, CA 94122

This business is conducted by **An Individual**  
The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **09-02-2020**

Signed: **Linda Soo Hoo**

This statement was filed with the County Clerk of San Francisco County on **09-28-2020**

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law.

Filed: **Giselle Romo**  
Deputy County Clerk  
09-28-2020

10/01/20 + 10/08/20 + 10/15/20 + 10/22/20

## FICTITIOUS BUSINESS NAME STATEMENT File No. 2020-0391617

Fictitious Business Name(s):  
**Studio Ganz**  
Address  
2245 9th Avenue, San Francisco, CA 94116  
Full Name of Registrant #1  
**Studio Ganz LLC (CA)**  
Address of Registrant #1  
2245 9th Avenue, San Francisco, CA 94116

This business is conducted by **A Limited Liability Company**  
The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **08-01-2020**

Signed: **Aaron Ganz**

This statement was filed with the County Clerk of San Francisco County on **09-28-2020**

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law.

Filed: **Giselle Romo**  
Deputy County Clerk  
09-28-2020

10/08/20 + 10/15/20 + 10/22/20 + 10/29/20

## FICTITIOUS BUSINESS NAME STATEMENT File No. 2020-0391700

Fictitious Business Name(s):  
**Trotzi Records**  
Address  
32 Rebecca Lane, San Francisco, CA 94124  
Full Name of Registrant #1  
**Michael James Aguayo**  
Address of Registrant #1  
32 Rebecca Lane, San Francisco, CA 94124

This business is conducted by **An Individual**  
The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **Not Applicable**

Signed: **Michael James Aguayo**

This statement was filed with the County Clerk of San Francisco County on **10-06-2020**

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law.

Filed: **Sonya Yi**  
Deputy County Clerk  
10-06-2020

10/15/20 + 10/22/20 + 10/29/20 + 11/05/20



# Fictitious Business Name Statements

**FICTITIOUS BUSINESS NAME STATEMENT**  
**File No. 2020-0391557**

Fictitious Business Name(s):  
**1. 20th Avenue Suite**  
**2. EAMD**  
**3. Elizabeth Alan Mark Design**  
 Address  
**45 20th Avenue San Francisco, CA 94121**  
 Full Name of Registrant #1  
**Elizabeth Wurzweiler**  
 Address of Registrant #1  
**45 20th Avenue San Francisco, CA 94121**

This business is conducted by **An Individual**  
 The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **10/25/2017**

Signed: **Elizabeth Wurzweiler**

This statement was filed with the County Clerk of San Francisco County on **09-15-2020**

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law.

Filed: **Giselle Romo**  
**Deputy County Clerk**  
**09-15-2020**

**09/24/20 + 10/01/20 + 10/08/20 + 10/15/20**

**FICTITIOUS BUSINESS NAME STATEMENT**  
**File No. 2020-0391543**

Fictitious Business Name(s):  
**Bodega SF**  
 Address  
**4039 18th Street, San Francisco, CA 94114**  
 Full Name of Registrant #1  
**Matthew Ho**  
 Address of Registrant #1  
**150 Escolta Way, San Francisco, CA 94116**

This business is conducted by **An Individual**  
 The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **07-27-2020**

Signed: **Matthew Ho**

This statement was filed with the County Clerk of San Francisco County on **09-14-2020**

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law.

Filed: **Giselle Romo**  
**Deputy County Clerk**  
**09-14-2020**

**09/17/20 + 09/24/20 + 10/01/20 + 10/08/20**

**FICTITIOUS BUSINESS NAME STATEMENT**  
**File No. 2020-0391520**

Fictitious Business Name(s):  
**Nova BTM**  
 Address  
**308 Coleridge Street, San Francisco, CA 94110**  
 Full Name of Registrant #1  
**Nova Machines, Inc. (DE)**  
 Address of Registrant #1  
**308 Coleridge Street, San Francisco, CA 94110**

This business is conducted by **A Corporation**  
 The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **Not Applicable**

Signed: **Linus Chou**

This statement was filed with the County Clerk of San Francisco County on **09-08-2020**

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law.

Filed: **Giselle Romo**  
**Deputy County Clerk**  
**09-08-2020**

**09/17/20 + 09/24/20 + 10/01/20 + 10/08/20**

**FICTITIOUS BUSINESS NAME STATEMENT**  
**File No. 2020-0391581**

Fictitious Business Name(s):  
**Law Offices of Fellom & Solorio**  
 Address  
**231 Sansome Street, 6th Floor, San Francisco, CA 94104**  
 Full Name of Registrant #1  
**Paula J. Solorio**  
 Address of Registrant #1  
**231 Sansome Street, 6th Floor, San Francisco, CA 94104**  
 Full Name of Registrant #2  
**Pablo A. Lastra**  
 Address of Registrant #2  
**231 Sansome Street, 6th Floor, San Francisco, CA 94104**  
 Full Name of Registrant #3  
**Emma F. Gallardo**  
 Address of Registrant #3  
**231 Sansome Street, 6th Floor, San Francisco, CA 94104**

This business is conducted by **A General Partnership**  
 The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **03/01/2020**

Signed: **Paula J. Solorio, Managing Partner**

This statement was filed with the County Clerk of San Francisco County on **09-14-2020**

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law.

Filed: **Giselle Romo**  
**Deputy County Clerk**  
**09-17-2020**

**09/24/20 + 10/01/20 + 10/08/20 + 10/15/20**

**FICTITIOUS BUSINESS NAME STATEMENT**  
**File No. 2020-0391533**

Fictitious Business Name(s):  
**San Francisco Neuro Fitness**  
 Address  
**253 Bradford Street, San Francisco, CA 94110**  
 Full Name of Registrant #1  
**Jennifer Allex**  
 Address of Registrant #1  
**253 Bradford Street, San Francisco, CA 94110**

This business is conducted by **An Individual**  
 The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **03-30-2020**

Signed: **Jennifer Allex**

This statement was filed with the County Clerk of San Francisco County on **09-10-2020**

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law.

Filed: **Giselle Romo**  
**Deputy County Clerk**  
**09-10-2020**

**09/17/20 + 09/24/20 + 10/01/20 + 10/08/20**

**FICTITIOUS BUSINESS NAME STATEMENT**  
**File No. 2020-0391548**

Fictitious Business Name(s):  
**Smash Life**  
 Address  
**2143 Taylor Street, San Francisco, CA 94133**  
 Full Name of Registrant #1  
**Smash Life LLC (CA)**  
 Address of Registrant #1  
**2143 Taylor Street, San Francisco, CA 94133**

This business is conducted by **A Limited Liability Company**  
 The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **Not Applicable**

Signed: **Justin Lam**

This statement was filed with the County Clerk of San Francisco County on **09-14-2020**

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law.

Filed: **Giselle Romo**  
**Deputy County Clerk**  
**09-14-2020**

**09/24/20 + 10/01/20 + 10/08/20 + 10/15/20**

**FICTITIOUS BUSINESS NAME STATEMENT**  
**File No. A-0391445-00**

Fictitious Business Name(s):  
**1. Scout Talent Management LLC**  
**2. Scout Model & Talent Agency**  
**3. Scout Model Agency**  
**4. Scout**  
 Address  
**81 Lansing Street #401, San Francisco, CA 94105**  
 Full Name of Registrant #1  
**Scout Talent Management LLC (CA)**  
 Address of Registrant #1  
**81 Lansing Street #401, San Francisco, CA 94105**

This business is conducted by **A Limited Liability Company**  
 The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **08/18/2010**

Signed: **Ryan Lippert**

This statement was filed with the County Clerk of San Francisco County on **08-26-2020**

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law.

Filed: **Sonya Yi**  
**Deputy County Clerk**  
**08-26-2020**

**09/03/20 + 09/10/20 + 09/17/20 + 09/24/20**

**FICTITIOUS BUSINESS NAME STATEMENT**  
**File No. A-0391415-00**

Fictitious Business Name(s):  
**Spiderdust Studios**  
 Address  
**2136 15th Street, San Francisco, CA 94114**  
 Full Name of Registrant #1  
**Terri David**  
 Address of Registrant #1  
**2136 15th Street, San Francisco, CA 94114**

This business is conducted by **An Individual**  
 The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **07/20/2020**

Signed: **Terri David**

This statement was filed with the County Clerk of San Francisco County on **08/24/2020**

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law.

Filed: **Giselle Romo**  
**Deputy County Clerk**  
**08-24-2020**

**09/03/20 + 09/10/20 + 09/17/20 + 09/24/20**

**FICTITIOUS BUSINESS NAME STATEMENT**  
**File No. A-0391349-00**

Fictitious Business Name(s):  
**The Happy Vegan Superfoods**  
 Address  
**246 Ritch Street, Unit 101, San Francisco, CA 94107**  
 Full Name of Registrant #1  
**BetterFoods, LLC (CA)**  
 Address of Registrant #1  
**3110 35th Avenue, Oakland, CA 94619**

This business is conducted by **A Limited Liability Company**  
 The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **Not Applicable**

Signed: **Tobias Patella**

This statement was filed with the County Clerk of San Francisco County on **08-18-2020**

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law.

Filed: **Sonya Yi**  
**Deputy County Clerk**  
**08-18-2020**

**08/27/20 + 09/03/20 + 09/10/20 + 09/17/20**

## CHANGE OF NAME

**CHANGE OF NAME**

**ORDER TO SHOW CAUSE FOR CHANGE OF NAME**  
**CASE NO. CNC 20-555918**

PETITIONER OR ATTORNEY

**Janice Obaro**  
**132 Brewster Street**  
**San Francisco, CA 94110**

TO ALL INTERESTED PERSONS:  
**Janice Obaro and Bambo Obaro**  
 for a decree changing names as follows:

**Aiden Stiles Obaro**  
 changed to  
**Aiden Quest Obaro**

2. THE COURT ORDERS that all persons interested in this matter shall appear before this court at the hearing indicated below to show cause, if any, why the petition for change of name should not be granted.

NOTICE OF HEARING  
 Date: **November 17, 2020** Time: **9:00 AM**  
 Dept: **103N** Room: **103N**

3. A copy of this Order to Show Cause shall be published in Small Business Exchange, at least once each week for four successive weeks prior to the date set for hearing on the petition in the Small Business Exchange newspaper of general circulation, printed in this county.

**SUPERIOR COURT OF CALIFORNIA,**  
**COUNTY OF SAN FRANCISCO**  
**400 MCALLISTER STREET**  
**SAN FRANCISCO, CA 94102-4515**

**NEYL WEBB** Clerk  
 DATED - **September 30, 2020**

**10/01/20 + 10/08/20 + 10/15/20 + 10/22/20**

## CLASSIFIED AD



**RCS Inc.**

Kim Romero, President  
 kromero777@gmail.com  
 1-562-307-7734  
 www.rcsinc.info  
 SBE/DBE/MBE Certified  
 DIR Certified

**California Located**  
**Servicing the Contractor with**  
**Dedication and Professionalism**

**Consulting Services**  
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# California Sub-Bid Request Ads

## SWINERTON



INVITATION TO PREQUALIFY AND BID FOR  
AIRPORT POWER GENERATION & DISTRIBUTION UPGRADES  
JOHN WAYNE AIRPORT  
PROJECT NO: P404

### APPLICABLE TRADES

Site Concrete, CMU, Structural Steel, Misc. Metals; Roofing (patching) Painting; Plumbing; HVAC; Electrical (including Solar and 12kV distribution); Fire Alarm; Data/Comm; Trailers; Chain-link Fence & Gate; Fireproofing.

### APPLICANTS

Prequalified Trade Contractors will be eligible to bid the project. If interested in prequalifying and bidding, please contact [vmiguel@swinerton.com](mailto:vmiguel@swinerton.com) or 213.896.3439 for the prequalification forms. Do NOT contact the County of Orange, John Wayne Airport, Architect or any of the project Consultants. All queries direct to Swinerton.

### REQUIRED SUBMITTALS

- Submit all documents required for Swinerton Prequalification.
  - Visit: <http://www.swinerton.com/subcontractors/subcontractor-prequal>
- RFP forms provided with bid documents
- Complete Review of and Sign Swinerton Master Service Agreement.

### DUE DATE FOR PREQUALIFICATIONS APPLICATIONS

For all subcontractors not prequalified with Swinerton, all documents required for Swinerton Prequalification are due by Friday, October 30, 2020 5:00PM PST

### PROJECT INFORMATION AND DESCRIPTION:

The objectives of the Airport Power Generation and Distribution Upgrades project include improved airport Central Utility Plant (CUP) power reliability and resiliency and a reduction in the usage of SCE electrical power. To achieve these objectives, the project provides for the installation of solar photovoltaic (PV) system on the upper level of Parking Structure C, the installation of a battery energy storage system (BESS, 12kV power distribution upgrades, and the installation of a microgrid control system and upgrades.

### ANTICIPATED BID START DATE

Friday, October 16, 2020 1:00PM PST

### NON-MANDATORY JOB WALK

October 26 & 27, 2020, Time TBD

### DUE DATE FOR BID RFI's

Friday, October 30, 2020 1:00PM PST

### DUE DATE FOR TRADE CONTRACTOR BIDS

Friday, November 13, 2020 at 5:00PM PST

Submit Bids to Swinerton Estimating at: [EstimatingLA@swinerton.com](mailto:EstimatingLA@swinerton.com)

Swinerton is an Equal Employment Opportunity, Minority, Women, Disability, and Veteran Employer



**O.C. Jones & Sons, Inc.**  
1520 Fourth Street • Berkeley, CA 94710  
Phone: 510-526-3424 • FAX: 510-526-0990  
Contact: Jean Sicard

REQUEST FOR DBE  
SUBCONTRACTORS AND SUPPLIERS FOR:

**Widen shoulders and replace bridge  
with box culvert  
Hwy 20 Lake County  
Caltrans #01-0G33U4**

**REVISED BID DATE: October 29, 2020 @ 2:00 PM**

We are soliciting quotes for (including but not limited to):

Trucking, Temporary and Permanent Erosion Control Measures, QC/QA Testing, Lead Compliance Plan, Progress Schedule (Critical Path Method), Construction Area Signs, Traffic Control System, Type III Barricade, Portable Delineator, Portable Radar Speed Feedback Sign System, Portable Changeable Message Signs, Temporary Thrie Beam Barrier, Alternative Temporary Crash Cushion, SWPPP, Rain Event Action Plan, Storm Water Sampling, Analysis & Annual Report, Sweeping, Temporary Fencing, Temporary Creek Diversion System, Treated Wood Waste, Contractor Supplied Biologist, Natural Resource Protection Plan, Clearing & Grubbing, Shoulder Backing, Ramped Aggregate Columns, Biaxial Geogrid, Cone Penetration Test, Hydroseed, Compost, Geosynthetic Pavement Inter-layer, AC Dike, Tack Coat, Cold Plane AC, Temporary Shoring, Structural Concrete, Bar Reinforcing Steel, Geomembrane (Water Barrier), Engineered Streambed Material, Concrete, Rock Slope Protection, Misc. Iron & Steel, Obliterate Surfacing, Fencing, Delineator, Guard Railing Delineator, Pavement Marker, Milepost Marker, Object Marker, Roadside Signs, Midwest Guardrail System, Vegetation Control, Cable Railing, Alternative In-Line Terminal System, Striping, Rumble Strip, Maintain Existing Traffic Management System Elements, and Construction Materials.

Jean Sicard (510-809-3411 [jsicard@ocjones.com](mailto:jsicard@ocjones.com)) is the estimator on this project and he is available to provide assistance or answer questions regarding the project scope of work including bid requirements, break out of bid items, plan or spec interpretation, bonding or insurance requirements, and other bid assistance. Plans and specs are available to review at our Berkeley office, or can be sent out via Building Connected. Plans are also available under the Advertised Projects tab at the Caltrans website at: <http://ppmoe.dot.ca.gov/des/oe/contract-awards-services.html>. PDF format quotes should be emailed to the estimator or faxed to 510-526-0990 prior to noon on the date of the bid. Quotes from DBE Subcontractors, Suppliers and Truckers are highly encouraged. OCJ is willing to breakout any portion of work to encourage DBE participation. Subcontractors must possess a current DIR, Contractors License, and insurance and workers compensation coverage including waiver of subrogation. OCJ will pay the bond premium up to 2% of the contract value. All subcontractors are required to execute OC Jones' standard subcontract agreement, comply with all insurance requirements, and name OCJ as additional insured. Copies of our agreement and insurance requirements are available upon request. OCJ is a Union contractor, and we are signatory to the Operating Engineers, Laborers, Teamsters, and Carpenters. OCJ is an Equal Opportunity Employer.



**O.C. Jones & Sons, Inc.**  
1520 Fourth Street • Berkeley, CA 94710  
Phone: 510-526-3424 • FAX: 510-526-0990  
Contact: Jason Martin

REQUEST FOR DVBE  
SUBCONTRACTORS AND SUPPLIERS FOR:

**West Texas Street Gateway Improvement  
District 04, Route 80  
Contract No. 04-4G3204**

**04-SOL-80-17.2**

**City of Fairfield**

**BID DATE: November 3, 2020 @ 2:00 PM**

We are soliciting quotes for (including but not limited to): Trucking, Temporary and Permanent Erosion Control Measures, QC/QA Testing, Lead Compliance Plan, Progress Schedule (Critical Path Method), Construction Area Signs, Traffic Control System, Flashing Arrow Sign, Type II Barricade, Temporary Marking and Striping, Portable Changeable Message Sign, SWPPP, Rain Event Action Plan, Storm Water Sampling, Analysis & Annual Report, Temporary Fencing, Sweeping, Clearing & Grubbing, Roadway Excavation (Type R-1 Aerially Deposited Lead), Imported Borrow, Highway Planting & Irrigation, Hydroseed, AC Dike, Tack Coat, Cold Plane AC, Jointed Plane Concrete Pavement, Structural Concrete, Minor Concrete, Reinforced Concrete Pipe, Junction Box, Adjust Utilities to Grade, Minor Concrete, Misc. Iron & Steel, Electrical, Survey Monument, Fencing, Delineator, Pavement Marker, Object Marker, Roadside Signs, Striping & Marking, Signals/Lighting, and Construction Materials

Jason Martin (510-809-3432 [jmartin@ocjones.com](mailto:jmartin@ocjones.com)) is the estimator on this project and is available to provide assistance or answer questions regarding the project scope of work including bid requirements, break out of bid items, plan or spec interpretation, bonding or insurance requirements, and other bid assistance. Plans and specs are available to review at our Berkeley office, or can be sent out via Building Connected. PDF format quotes should be emailed to the estimator or faxed to 510-526-0990 prior to 12:00 pm on the date of the bid. Quotes from DVBE Subcontractors, Suppliers and Truckers are highly encouraged. OCJ is willing to breakout any portion of work to encourage DVBE participation. Subcontractors must possess a current DIR, Contractors License, and insurance and workers compensation coverage including waiver of subrogation. OCJ may require Performance and Payment bonds on subcontracts. OCJ will pay the bond premium up to 2% of the contract value. All subcontractors are required to execute OC Jones' standard subcontract agreement, comply with all insurance requirements, and name OCJ as additional insured. Copies of our agreement and insurance requirements are available upon request. OCJ is a Union contractor, and we are signatory to the Operating Engineers, Laborers, Teamsters, and Carpenters. OCJ is an Equal Opportunity Employer.



**O.C. Jones & Sons, Inc.**  
1520 Fourth Street • Berkeley, CA 94710  
Phone: 510-526-3424 • FAX: 510-526-0990  
Contact: Terry Zahner

REQUEST FOR DVBE  
SUBCONTRACTORS AND SUPPLIERS FOR:

**Ohlone Community College District  
Parking Lots B&C Improvements  
Fremont, CA**

**Project Number: 6108J**

**BID DATE: November 12, 2020 @ 2:00 PM**

We are soliciting quotes for (including but not limited to): Trucking, Temporary and Permanent Erosion Control Measures, QC/QA Testing, Electrical, Striping, Signs, SWPPP, Survey, Tree Removal, and Construction Materials

Terry Zahner (510-809-3479 [tzahner@ocjones.com](mailto:tzahner@ocjones.com)) is the estimator on this project and is available to provide assistance or answer questions regarding the project scope of work including bid requirements, break out of bid items, plan or spec interpretation, bonding or insurance requirements, and other bid assistance. Plans and specs are available to review at our Berkeley office, or can be sent out via Building Connected. PDF format quotes should be emailed to the estimator or faxed to 510-526-0990 prior to 9:00 am on the date of the bid. Quotes from DVBE Subcontractors, Suppliers and Truckers are highly encouraged. OCJ is willing to breakout any portion of work to encourage DVBE participation. Subcontractors must possess a current DIR, Contractors License, and insurance and workers compensation coverage including waiver of subrogation. OCJ may require Performance and Payment bonds on subcontracts. OCJ will pay the bond premium up to 2% of the contract value. All subcontractors are required to execute OC Jones' standard subcontract agreement, comply with all insurance requirements, and name OCJ as additional insured. Copies of our agreement and insurance requirements are available upon request. OCJ is a Union contractor, and we are signatory to the Operating Engineers, Laborers, Teamsters, and Carpenters. OCJ is an Equal Opportunity Employer.

### Chumo Construction, Inc.

14425 Joanbridge Street, Baldwin Park, CA 91706  
Phone: (626) 960-9502 • Fax: (626) 960-3887  
Email: [Office@Chumoconstruction.net](mailto:Office@Chumoconstruction.net)  
Contact: George Chumo

Sub-Bids Requested From Qualified  
**DBE** Subcontractors & Suppliers

**FOR CONSTRUCTION ON STATE HIGHWAY IN  
ORANGE COUNTY NEAR SAN JUAN CAPISTRANO  
FROM 0.1 MILE WEST OF SAN JUAN HOT  
SPRINGS ROAD TO ORANGE COUNTY LINE  
Location: 12-Ora-74-11.5/16.6  
Contract No. 12-0P0304**

**Bid Date: 10-28-2020 @ 2:00 PM**

We have information about the plans, specifications, and requirements in our office located at 14425 Joanbridge Street, Baldwin Park, CA. Please call to arrange an appointment, our office hours are 8:00 am to 4:30 pm. Copying services are available.

Chumo Construction is signatory to Operating Engineers, Laborers, Cement Masons and Carpenters unions. 100% Performance and Payment Bonds with a surety company subject to approval of Chumo Construction Company, Inc. are required of subcontractors for this project. Chumo Construction will pay bond premium up to 1.5%. Subcontractors will be required to abide by terms and conditions of the AGC Master Labor Agreements and to execute an agreement utilizing the latest AGC Standard Long Form Subcontract incorporating prime contract terms and conditions, including payment provisions. Chumo Construction's listing of a Subcontractor is not to be construed as an acceptance of all of the Subcontractor's conditions or exceptions included with the Subcontractor's price quote. Subcontractors must possess a current contractor's license, DIR Registration, insurance and worker's compensation coverage meeting Chumo's requirements and/or the owner's requirements. Chumo Construction requires that Subcontractors and Suppliers price quotes be provided at a reasonable time prior to the bid deadline to enable a complete evaluation. Please call if you need assistance in obtaining with bonding, insurance, lines of credit, equipment, materials and/or supplies contact George Chumo at (626) 960-9502. Chumo intends to work cooperatively with all qualified firms seeking work on this project.

Chumo is an equal opportunity employer

## Looking for Subcontractors, Vendors, and Suppliers?

Advertise your Sub-Bid Requests in the  
Small Business Exchange.

With a monthly readership of 75,000,  
SBE reaches a diverse audience,  
cutting across ethnic and gender lines  
as well as traditional industry segments.

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