

Small Business Truth-in-Lending Bill Would Protect California's Entrepreneurs of Color



Photo by rawpixel on Unsplash

California often acts as a trailblazer in national policy, and can earn that title yet again with SB 1235, authored by Sen. Steve Glazer (D-Orinda), the nation's first small business truth-in-lending bill. Supported by The Greenlining Institute, SB 1235 would protect all small business owners in California, but especially entrepreneurs of color. This bill will empower entrepreneurs to compare financial products, their real cost and terms, and support the development of financially healthy businesses. SB 1235 is on Gov. Jerry Brown's desk right now, so our governor needs to hear Californians' strong support for what could become one of the most important small business financial protection laws in the country.

Federal Truth-in-Lending Law Isn't Enough

The federal Truth in Lending Act, or TILA, entitles consumers to transparency in their dealings with lenders and creditors. According to the Federal Reserve, "a primary purpose of TILA is to promote the informed use of consumer credit by requiring disclosures about its terms and cost."

Although the consumers TILA protects can become small business owners, consumers' federally protected right to transparency doesn't apply to small businesses owners obtaining credit from lenders. Given the absence of federal law protecting entrepreneurs, California saw the need to pass the first small business TILA law on their behalf.

SB 1235 address the lack of disclosures for small business loans and products. Without the transparency that disclosures provide, small business owners looking for financing cannot truly compare products, terms, and determine the true cost of credit. Although entrepreneurs are generally considered to be savvier in financial matters than the typical consumer, small business owners still find themselves in trouble due to lack of information that lenders are legally not bound to provide. As a result, small business owners often must refinance their debt – sometimes repeatedly – after they unknowingly resort to high cost lenders.

Opportunity Fund, a mission-oriented lender that seeks to provide relief to en-

trepreneurs saddled with high-cost debt, conducted research on this issue. They found egregious loan terms from short-term, high-cost lenders, including annual percentage rates of 94 percent (and in one case an APR of a whopping 358 percent!), average monthly loan payments nearly double the owners' net incomes, and a pattern of "stacking," a practice in which lenders provide a follow-on loan to a small business that already has a loan.

Transparency, Small Business & Entrepreneurs of Color

For small business owners of color, entrepreneurship is a powerful tool to reduce our growing racial wealth gap. Like our state and national population, our small businesses are becoming browner. The number of small businesses of color outpaces that of White-owned firms, and at this time the growth of Latino

■ Continued on page 5

SBE OUTREACH SERVICES

With 1.5 million businesses in our database, SBE is California's #1 source for diversity outreach.

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Will fit right into your proposal, along with a list of interested firms to contact.

Contact Info:

795 Folsom Street, 1st Flr, Room 1124

San Francisco, CA 94107

Email: sbe@sbeinc.com

Website: www.sbeinc.com

Phone: (415) 778-6250, (800) 800-8534

Fax: (415) 778-6255

Publisher of

Small Business Exchange
weekly newspaper



California Sub-Bid Request Ads



SYBLON REID
General Engineering Contractors
Providing Solutions to Difficult Projects

P.O. BOX 100 • Folsom, CA 95763
Phone: (916) 351-0457 • Fax: (916) 351-1674
Contact: Brad Schieckoff

Sub-Bids Requested From **MBE, WBE, SBE, SBRA, LSAF, HUB** Subcontractors & Suppliers for:

Owner: Delta Diablo Sanitation District
Pump Station Facilities Repair
Project Nos 17128, 17129, 17130, 17131, 17132
Location: Antioch, Pittsburg and Bay Point, CA
BID DATE: October 23, 2018 @ 2:00 PM

Trades Solicited:

Survey, Water Truck, Demolition, Metals Supply, Roofing, Flashing, Door Supply, Door Install, Painting & Coating, Plumbing, HVAC, Electrical, Earthwork, Fencing and Gates, Pipe and Valve Supply, Construction Materials Supply, SWPP Materials Supply, Concrete Supply, Aggregates Supply, Paving

If a portion of the work is too large for you to handle, contact us and we will try and break it into smaller portions

Subcontractors and suppliers must be licensed to conduct business in the state of California. Must be able to provide payment and performance bonds provided by approved surety company. SRC will pay bond premium up to 1.5% of subcontract amount and will assist with insurance compliance. SRC will work with subcontractors on joint check agreements. Plans and specs are available for viewing at our Folsom office and upon request will provide FTP site for electronic viewing of project.

Bonding, insurance, lines of credit and any technical assistance or information related to the plans or specifications for the work will be made available. Assistance with obtaining necessary equipment, supplies, materials, or related assistance or services for this project will also be offered.



Requests quotes from qualified and certified **DBE** Subcontractors, Suppliers, and Service Providers for the following (but not limited to) work:

SUBS

Survey, Electrical, Fencing, Masonry, AC Paving

SUPPLIERS

Aggregate, Rip Rap, Misc Iron & Steel, Sewer Pump Well, Ready Mix Concrete, Pipeline Materials

**HI-Desert Water District Wastewater Reclamation Project
Phase 1 Collection System**

Bid Package B1 Paxton Pump Station
Located in Yucca Valley, San Bernardino County, California

HI-Desert Water District

BID DATE October 2, 2018 @ 2:00 p.m.

Sub & Vendor Bids Due Prior

Sukut Construction, LLC

4010 W. Chandler Avenue, Santa Ana, CA 92704

Contact: Rick Welshierner

Phone: (714) 540-5351 • Fax: (714) 545-2003 • Email: estimating@sukut.com

Plans/specs are available for viewing at our office by appointment, by Sukut FTP at no cost. Subcontractors must be prepared to furnish 100% performance and payment bonds and possess current insurance and workers' comp coverage. Sukut Construction will assist qualified subcontractors in obtaining bonds, insurance, and/or lines of credit. Subcontractors/Vendors will be required to sign Sukut's Standard Subcontract/Purchase Order. Copies are available for examination. Please contact Sukut Construction for assistance in responding to this solicitation.

Sukut Construction's listing of a Subcontractor in its bid to the agency is not to be construed as an acceptance of all of the Subcontractor's conditions or exceptions included with Subcontractor's price quotes. Quotations must be valid for the same duration as specified by Owner for contract award.

Sukut Construction, LLC
An Equal Opportunity Employer



Graniterock

5225 Hellyer Avenue, Suite #220
San Jose, CA 95138
Phone (408) 574-1400 Fax (408) 365-9548
Contact: Bryan Jones
Email: estimating@graniterock.com

**REQUESTING SUB-QUOTES FROM
QUALIFIED DBE Firms
SUBCONTRACTORS/SUPPLIERS/
TRUCKERS FOR:**

**Light Rail Track Intrusion Prevention
Contract C18099F**

Owner: Santa Clara Valley
Transportation Authority
Engineers' Estimate: \$3,500,000.

BID DATE: October 4, 2018 @ 2:00 PM

Items of work include but are not limited to: Traffic Control, Remove Striping & Markings, Concrete Barrier Wall, Slurry Seal, Chain Link Fence & Swing Gate, Metal Picket Fence & Sliding Gate, Signs, Striping & Markings, Electrical, Irrigation and Trucking.

Granite Rock Company 'Graniterock' is signatory to Operating Engineers, Laborers, Teamsters, Carpenters and Cement Masons unions. 100% performance and payment bonds will be required from a qualified surety company for the full amount of the subcontract price. Bonding assistance is available. Graniterock will pay bond premium up to 1.5%. In addition to bonding assistance, subcontractors are encouraged to contact Graniterock Estimating with questions regarding obtaining lines of credit, insurance, equipment, materials and/or supplies, or with any questions you may have. Subcontractors must possess a current contractor's license, DIR number, insurance and worker's compensation coverage. Subcontractors will be required to enter into our standard contract. Graniterock intends to work cooperatively with all qualified firms seeking work on this project.

We are an Equal Opportunity Employer



FISHER

Fisher Development, Inc.

We are requesting bids from MEP Subcontractors for the design build of approximately 25,000 sq ft of existing office space for the **440 Turk Street project, Contract 10000009329**, for the San Francisco Department of Public Works. Construction is approximately from 12/15/18, complete 3/31/2019. Precon design responsibility begins immediately after award.

We are looking for subcontractors to fulfill the 30% Local Hire and 20% LBE participation requirements as part of our submission.

Bids due: September 28, 2018 @ 2:00 PM

Fisher Development, Inc.

601 California Street, Suite 300
San Francisco, CA 94108

Phone: 415-228-3060 / Fax: 415-228-3028

Interested bidders please contact Maria Juachon at mjuachon@fisherinc.com or call 415-228-3055.



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: **JIM YACKLEY**
 Website: www.desilvagates.com
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DeSilva Gates Construction (DGC) is preparing a bid as a Prime Contractor for the project listed below:

CALTRANS ROUTE 185 – CONSTRUCTION ON STATE HIGHWAY IN ALAMEDA COUNTY IN AND NEAR SAN LEANDRO, FROM ORA LOMA DITCH TO HESPERIAN BOULEVARD
 Contract No. 04-1K3404, Disabled Veteran Business Enterprise Goal Assigned is 5 %

OWNER:

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

BID DATE: OCTOBER 9, 2018 @ 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:

CONSTRUCTION AREA SIGNS, CRACK SEALING, ELECTRICAL, MINOR CONCRETE, STRIPING, SWPPP/WATER POLLUTION CONTROL PLAN PREPARATION, TRAFFIC CONTROL SYSTEMS, TRUCKING, WATER TRUCKS, STREET SWEEPING, HOT MIX ASPHALT (TYPE A) MATERIAL, RUBBERIZED HMA (GAP GRADE) MATERIAL, ASPHALT OIL.

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 Owner's site at 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 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

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). 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 PREVALING WAGE JOB. DGC is an equal opportunity 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
 An Equal Opportunity Employer

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

CALTRANS ROUTE 65 – CONSTRUCTION ON STATE HIGHWAY IN PLACER COUNTY IN AND NEAR ROSEVILLE AND ROCKLIN FROM 0.1 MILE SOUTH OF EAST ROSEVILLE VIADUCT TO 0.5 MILE SOUTH OF PLEASANT GROVE BOULEVARD OVERCROSSING,
 Contract No. 03-0H26U4

Federal Aid Project No. ACNH-P065(108)E, Disadvantaged Business Enterprise Goal Assigned is 12%

OWNER:

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

BID DATE: OCTOBER 2, 2018 @ 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:

MINOR CONCRETE (MISC. CONSTRUCTION), MINOR CONCRETE (ISLAND PAVING), VEGETATION CONTROL.

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

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). 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 PREVALING WAGE JOB. DGC is an equal opportunity employer.

Pacific States

ENVIRONMENTAL CONTRACTORS, INC.

CAL LIC. NO. 723241
 11555 Dublin Boulevard
 Dublin, CA 94568-2909
 Phone: (925) 803-4333 • FAX: (925) 803-4334
 Estimator: **Michael Collings**
mcollings@pacificstates.net

Pacific States Environmental Contractors, Inc. (PSEC) is preparing a bid as a Prime Contractor for the project listed below:

PROJECT:

Implementation of Removal Action Workplan, Sequoia High School Relocation Project
 Visalia, Tulare County, California
 (DTSC Site Code 104766-11) (VUSD#4916)

OWNER:

Visalia Unified School District

BID DATE: September 28, 2018 @ 11am

We hereby encourage responsible participation of DVBE's and solicit their subcontractors or materials and/or suppliers quotation for the following types of work including but not limited to:

Trucking -Semi-End Dumps of Contaminated Dirt from project to Class 1, Class 2 or Class 3 Landfill. Water Truck - Dust Control Erosion Control and BMP Installation

At our discretion, 100% Payment and 100% Performance bonds may be required as a subcontract condition. Please call if you need assistance in obtaining bonding, insurance, equipment, materials and/or supplies for this project.

This will be a PREVALING WAGE JOB.

Specifications may be reviewed at our office located at 11555 Dublin Boulevard, Dublin, CA, or by visiting <https://www.vusd.org/Page/248>

PSEC is willing to breakout any portion of work to encourage DVBE's and solicit their subcontractor or materials and/or suppliers and trucking quotation as well as increase the expectations of meeting the Outreach Program goal. If you require any assistance, please contact the Estimator, Michael Collings, email him at mcollings@pacificstates.net or call (925) 803-4333 and bids may be faxed to us at (925) 803-4334. 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. We are an equal opportunity employer.

We are 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.



Call 1-800-800-8534
 or visit us at www.sbeinc.com



California Sub-Bid Request Ads



Kiewit

Kiewit Infrastructure West Co.
4650 Business Center Drive Fairfield, CA 94534
Attn: Victor Molina • norcal.bids@kiewit.com
Fax: 707-439-7301

Requests sub-bids from qualified California Department of General Services (DGS) certified Small Business Enterprises (SBE), Micro SB and Disabled Veteran Business Enterprises (DVBE), Subcontractors, Consultants, and/or Suppliers seeking to participate in the Department of Water Resources, Low Water Access Trail Project, Lake Oroville Marina, Lake Oroville, CA.

<http://www.pd.dgs.ca.gov>

Subcontractors and Suppliers for the following project:

Low Water Access Trail (Site 9a) Project
Spec. No. 18-17
Contract No. C51579

Owner: Department of Water Resources
Bid Date: October 3, 2018 @ 2:00 P.M.

Small Business Enterprises, Micro (SBs) and Disabled Veteran Business Enterprises

wanted for the following scopes, including, but not limited to:

Aggregates, Articulated Concrete Block Mats, Concrete Supply, Concrete Reinforcement Supply & Install, Dewatering, Erosion Control, Gabions, Geosynthetic Materials, Misc. Metals, Rock Slope Protection, Trucking & Hauling, Street Sweeping & Water Truck.

Bonding, insurance and any technical assistance or information related to the plans or specification and requirements for the work will be made available to interested DGS certified, SBE and Micro SB suppliers and subcontractors. Assistance with obtaining necessary equipment, supplies, materials, or services for this project will be offered to interested certified suppliers and subcontractors.

Subcontractor and Supplier Scopes are due
September 28, 2018 and

Quotes NO LATER THAN October 2, 2018 at 5 PM.

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 <http://www.kiewit.com/districts/northern-california/overview.aspx> to register your company and to be able to receive bidding information, view plans and specifications.

You can view the plans in our office during regular business hours by appointment.

Performance Bond and Payment Bonds may be required for subcontractors and a suppliers bond for suppliers.

Prevailing Wages apply.

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CA Lic. 433176
DIR # 1000001147



Kiewit

Kiewit Infrastructure West Co.
4650 Business Center Drive Fairfield, CA 94534
Attn: Victor Molina • norcal.bids@kiewit.com
Fax: 707-439-7301

Requests sub-bids from qualified California Unified Certification Program (CUCP) certified Disadvantaged Business Enterprise (DBE), Subcontractors, Consultants, and/or Suppliers seeking to participate in the Construction on State Highway in Modoc County near Adin at Butte Creek Bridge and at Ash Creek Bridge Project.

<http://www.dot.ca.gov/obeo/index.html>

Subcontractors and Suppliers for the following project:

SR-299 Modoc County Bridges Project
Contract No. 02-4F2104

Federal-Aid Project: ACSB1ST-P299(204)E
Owner: Caltrans

Bid Date: October 11, 2018 at 2:00 P.M.

Disadvantaged Business Enterprises (DBEs)

wanted for the following scopes, including, but not limited to:

AC Paving, Aggregate Supply and Install, Bridge Removal, Bat and Bird Exclusion Device, CIDH Piling, Clear and Grub, Cold Plane AC Pavement, Concrete Barriers, Concrete Pumping, Concrete Reinforcement, Concrete Supply, Concrete Washouts, Concrete Formliners, Concrete Staining, Crash Cushions, Bridge Railing, Earthwork, Erosion Control, Grind Existing Bridge Deck, Grind Existing Concrete Pavement, Guardrail, K-rail, Hydrosseed, Joint Seal, Message Signs, Minor Concrete, Misc. Metals, Pavement Markings, Polyester Concrete Overlay, Precast Concrete, Prepare Bridge Deck Surface, Remove/Relocate/Install Sign Structures, Roadside Signs, Structural Shotcrete, Traffic Control, SWPPP, Survey, Biologist, Noise Monitoring, Environmental Compliance, Trucking & Hauling, Sweeping, Water Trucks.

Bonding, insurance and any technical assistance or information related to the plans or specification and requirements for the work will be made available to interested certified, DBE suppliers and subcontractors.

Assistance with obtaining necessary equipment, supplies, materials, or services for this project will be offered to interested certified suppliers and subcontractors.

Subcontractor and Supplier Scopes are due
October 5, 2018 and

Quotes NO LATER THAN October 10, 2018 at 5 PM.

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 <http://www.kiewit.com/districts/northern-california/overview.aspx> to register your company and to be able to receive bidding information, view plans and specifications.

You can view the plans in our office during regular business hours by appointment.

Performance Bond and Payment Bonds may be required for subcontractors and a suppliers bond for suppliers.

Davis-Bacon Act Applies
Buy America Requirements Apply
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DIR # 1000001147



INVITATION TO PREQUALIFY FOR
CALIFORNIA STATE UNIVERSITY, FULLERTON
TOCA 096 PROJECT

DUE DATE FOR PREQUALIFICATIONS

Requesting completed prequalification forms from Subcontractors by Friday September 21, 2018

OUTREACH REQUIREMENTS:

10% DVBE and 30% SBE

PROJECT INFORMATION AND DESCRIPTION:

CSUF TOCA 096 - ANTICIPATED PROJECT
BID DATE: October 5th, 2018

CSUF Natural Gas Line upgrades

Estimated Budget: \$395,000

The new gas pipe routing will attempt to follow the path of the existing natural gas distribution network where possible. Underground lines will be replaced up to the existing building regulators. In addition, a number of the buildings will have new earthquake valves installed at their connection to the distribution piping to bring them up to code and gas meters will be provided at high usage buildings that the campus would like to monitor. Underground lines will be replaced on the east side of the campus from the end of the utility tunnel to serve Gerontology and Health Center and on the south side of the campus from the SoCalGas main meter. All natural gas pipe will be Medium Density Polyethylene (MDPE) pipe.

TRADES:

CSI Divisions 1 thru 32 Including but not limited to: Surveying, Abatement, Sawcutting, Demolition, Shoring, Electrical, Plumbing Site Utilities, Concrete, A.C. Paving, Misc. Metals, Signage, Landscape & Irrigation, Sheet Metal, Striping, Clean up.

Required Submittals

Completion of Swinerton Master Service Agreement (MSA)

Swinerton Prequalification

Subcontractors are encouraged to begin the Swinerton Prequalification process at:

<http://www.swinerton.com/subcontractors/subcontractor-prequal>

Prequalified Subcontractors will be eligible to bid the project.

For additional information on prequalification, please contact:

Veronica Miguel at
vmiguel@swinerton.com or 213.896.3439

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Mayor London Breed Introduces Legislation To Repurpose \$260 Million In Bond Funding To Preserve At-Risk Housing

Legislation would open access to loans to protect tenants and repair at-risk buildings

San Francisco, CA – Mayor London N. Breed today announced legislation to preserve San Francisco’s affordable housing supply and protect tenants who are at risk due to either the physical condition of their building or the potential of rent increases or eviction due to market speculation.

The legislation would create the Seismic Safety Retrofit and Affordable Housing Loan program, which would offer below-market rate and market-rate loans for at-risk buildings. These loans would be available to developers who are acquiring and rehabilitating buildings in order to convert them to permanent affordable housing, or to property owners who are making life safety improvements to their residential buildings.

“This legislation is a creative solution to open up new financing tools that will protect vulnerable residents and preserve affordable housing,” said Mayor Breed. “This is an issue that is personal to me—I grew up in public housing in San Francisco. Funding for affordable housing from the state and federal government has dried up and it is essential that the City provides all opportunities to preserve and expand affordable housing for our residents.”

The Seismic Safety Retrofit and Affordable Housing Loan Program would implement Proposition C, which was approved by voters in 2016 to repurpose \$260 million of unspent general obligation (GO) bond authority to allow it to also be used for the preservation of at-risk housing.

The original GO bond was passed as Proposition A in 1992 to provide financing for property owners to comply with the City’s retrofitting requirements following the 1989 Loma Prieta earthquake, but to date only a quarter of the \$350 million bond authority has been spent.

“I committed to tackle the affordability crisis, which is why I authored the Prop C Affordable Housing Bond 2 years ago,” said Supervisor Aaron Peskin. “A quarter of a billion dollars sits ready to be allocated for the acquisition and rehabilitation of some of our most at-risk rent-controlled buildings. I’m delighted that the City is finally ready to get this cheap money out the door and invested back into potential Small Site and Single Resident Occupancy (SRO) acquisitions. This is a critical first step in preserving affordable housing stock that would otherwise be lost to an increasingly speculative market.”

Bond proceeds would be distributed in two tiers, one for below-market rate loans and the

other for market-rate loans. Below-market loans would require permanent affordability restrictions for the life of the property. There are currently \$160 million of market-rate funds and \$100 million of below-market rate funds remaining. Up to \$35 million of bonds may be issued in a fiscal year.

“Organizations like ours believe that nothing is more important to San Francisco than stabilizing our diverse communities and helping people access and retain affordable housing,” said David Sobel, CEO of the San Francisco Housing Development Corporation. “This funding is crucial to preserving affordable housing and ensuring that existing tenants are not displaced through eviction or large rent increases. We are proud to be working with Mayor Breed and Supervisor Peskin on this critically important issue.”

The legislation is being introduced today at the Board of Supervisors by Mayor Breed and Supervisor Aaron Peskin.

SOURCE: sfmayor.org

Small Business Truth-in-Lending Bill Would Protect California’s Entrepreneurs of Color

■ **Continued from page 1**

businesses outpaces all other demographic groups.

Despite their significant growth in numbers and their economic contributions, entrepreneurs of color still face disparities in accessing credit. Studies also show that they remain vulnerable to racism, less favorable loan terms, lower loan amounts than they sought, and higher rates of denials — even when entrepreneurs of color and their White counterparts have similar credit profiles.

SB 1235 will not address all these barriers, but this truth-in-lending bill will be a good step in the right direction by providing entrepreneurs of color much needed transparency to compare product cost and terms

from lenders that may seek to discriminate and prey on them.

SB 1235 requires lenders to disclose the true cost of financing as well as terms. The bill provides the Department of Business Oversight, California’s only financial regulator, the authority to set disclosure standards based on an open regulatory comment process that includes all stakeholders. Although some industry members oppose SB 1235, the bill was passed with bipartisan support.

Call to Action!

The Greenlining Institute is proud to have helped pushed SB 1235 to the governor’s office, and now we need you to get it through the finish line! Gov. Brown has

until September 30th to sign bills into law, and he needs to hear from you! Please do the following on behalf of California’s small businesses:

- Call Gov. Brown’s office at (916) 445-2841 expressing your support of SB 1235 and respectfully requesting that he sign it into law.
- Email Gov. Brown’s office at unit@gov.ca.gov expressing your support of SB 1235 and respectfully requesting that he sign it into law.

Sharon Velasquez is Greenlining’s Economic Equity Manager. Follow Sharon on Twitter.

SOURCE: <http://greenlining.org>



California Sub-Bid Request Ads

Turner Construction Company
Request for Qualification (RFQ) and Invitation to Bid (ITB)
RFQ/Bid Period: September 25, 2018 – October 16, 2018

Turner Construction Company (Turner) is seeking qualified Subcontractors for the following Public Works project:

Skyline College
Bid No. 86735
Boiler Plant Project

Turner has been awarded this project for a new 1,500 GSF CMU boiler plant will be located within an existing parking lot at the South end of Skyline College campus. The boiler plant will replace the existing boiler plant located in Building 1 and will serve the whole campus. Construction is scheduled to start early 4th quarter 2018 with completion in the middle of 2nd quarter 2019.

Only those Subcontractors who meet pre-qualification criteria and are deemed pre-qualified to perform work on their respective trades will be invited to submit a bid. Trade Subcontractors who are not pre-qualified will not be allowed to bid the project and their bids will be deemed non-responsive. Prequalification packages are encouraged to be submitted prior to bid or as soon as possible.

Turner is seeking RFQs and Bids for the following trade packages:

TRADE PACKAGE DESCRIPTION	EST. VALUE
<input type="checkbox"/> Selective Demo & Abatement	\$ 20,000
<input type="checkbox"/> Grading & Paving	\$40,000
<input type="checkbox"/> Site Utilities	\$ 200,000
<input type="checkbox"/> Site Concrete & Structural Concrete	\$160,000
<input type="checkbox"/> Masonry	\$125,000
<input type="checkbox"/> Structural Steel, Metal Decking & Misc Metals	\$75,000
<input type="checkbox"/> Roofing/Waterproofing	\$65,000
<input type="checkbox"/> Coiling Doors	\$15,000
<input type="checkbox"/> Painting	\$5,000

Prequalification: For information on how to Pre-Qualify with Turner, please contact Brittany Azevedo at 510.267.8231 or bazevedo@tcco.com.

Prevailing Wage: Pursuant to Labor Code Sections 1726-1861, et seq., including without limitation Labor Code Sections 1813 & 1776. Minimum wage rate for this project must comply with the current Highest General Prevailing Wage as determined by the State Department of Industrial Relations.

This is a Labor Agreement Project: This project is subject to the terms of the Program Stabilization Agreement (PLA) executed between the San Mateo County Community College District and the San Mateo County Buildings and Trades Council. Copies of the PLA are available on the District's Web at: <http://www.smccd.edu/facilities/community/>.

Plans and Specifications: Plans, Specifications, Requirements, and other job documents will be available August 6, 2018. Please go to <https://www.dropbox.com/sh/ggju4lsycfalrrq/AACUMYc5DC0BD8YKRmsY3w-Ja?dl=0> to access the documents.

Requests for Information: Pre-Bid Requests for Information (RFIs) are due Tuesday, October 9th.

Emailed, faxed, or hand delivered bids are due no later than 2:00 p.m., TUESDAY, October 16, 2018.

EMAIL TO: avalencia@tcco.com
 FAX TO: 510-267-8214
 HAND DELIVER TO:
 Attn: Ana Valencia
 300 Frank H. Ogawa Plaza, Suite 510
 Oakland, CA 94612



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 Disadvantaged Business Enterprise (DBE) subcontractors following project:

LIGHT RAIL TRACK INTRUSION PREVENTION PROJECT
SANTA CLARA VALLEY TRANSIT AUTHORITY #C18099F

Bids: 10/04/18 @ 2 PM
DBE GOAL – 3.48%

The work in this contract includes but is not limited to: Demolition; Subsurface Investigation; Portland Cement and CIP Concrete, Concrete Formwork, Reinforcing Steel, Non-Shrink Grout; Joint Sealants; Traffic Control, Traffic Signage, Traffic Signal Systems; Fence Grounding (Electrical); Asphalt Concrete Paving; Surry Seal; Pavement Markings; Chain Link Fence; Metal Picket Fencing and Gates; Irrigation Systems.

PMI will provide assistance in obtaining necessary bonding, insurance, equipment, supplies, materials or other related services. 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 510-671-0000. PMI is signatory to the Operating Engineers, Carpenters, and Laborers Collective Bargaining Agreements. **We are an Equal Opportunity Employer**

BLOCKA CONSTRUCTION, INC.

REQUESTS QUOTATIONS FROM ALL QUALIFIED SUBCONTRACTORS AND SUPPLIERS, INCLUDING BUT NOT LIMITED TO

LSB, MBE/WBE FIRMS

FOR THE FOLLOWING PROJECT:

STATION EMERGENCY LIGHTING
Contract No. 15II-120

OWNER: San Francisco Bay Area Rapid Transit District (BART)

BID DATE/TIME:

Tuesday, October 9, 2018 at 2:00 PM

Qualified Subcontractors and Suppliers, including, certified **LSB, MBE/WBE** firms, wanted for the following items, including, but not limited to:

Seismic Calcs, Lighting Calcs, Disposal of Hazardous Materials, Hazardous Materials Abatement, Site Demolition, Fencing, Concrete, Rebar, Core Drilling, Masonry, Metal Framing, Metal Fabrication, Rough Carpentry, Modified Bitumen Roofing, Metal Doors and Hardware, Plaster/Gypsum, Tile, Ceiling, Flooring, Painting/Coating, Overhead Wayfinding, Instrumentation and Control, Plumbing/Piping, Electrical Testing, Battery Equipment/UPS, Battery Racks, Maintenance Bypass Cabinets, Distribution Panels, Electrical Cabinets and Enclosures, Lighting, Lighting Accessories, Emergency Lighting System, Fiber Optic/Communication

Information regarding bonding, insurance, lines of credit and any technical assistance or information related to the plans or specifications and requirements for the work will be made available to all interested firms.

Payment and Performance Bonds will be required for all Subcontracts of \$500,000.00 and above.

Plans and specs are available from Smartbidnet by contacting Lori Magruder at the number below or may also be viewed in our office, Monday – Friday between 7:00 am and 3:30 pm, by appointment.

You may also download plans and specifications directly from the BART Procurement Portal at: <https://suppliers.bart.gov/psp/BRF-PV91/SUPPLIER/ERP/h/?tab=DEFAULT>

This project is subject to **Prevailing Wage and Certified Payroll Reporting**. All Subcontractors must be registered as a Public Works Contractor with the California Department of Industrial Relations (**DIR**) prior to submitting a bid.

For further information, please contact:

Blocka Construction, Inc.,
4455 Enterprise Street,
Fremont, CA 94538
Contact: Lori Magruder
lmagruder@blockainc.com
510-657-3686 – Office
510-657-3688 – Fax

Please send quotes via email to:
bids@blockainc.com

WE ARE AN EQUAL OPPORTUNITY EMPLOYER - CA LICENSE NO. 679326