



## **2019 Policy Priorities**

*(Updated: 03-12-19)*

### **Access to Capital**

The CHCC supports legislation that encourages all lenders – including large banks, small banks, community-owned credit providers, credit unions and alternative financial service providers – to lend capital to small business and consumers.

The CHCC continues to support legislation that reduces regulatory burdens for small business owners and facilitates the exchange of capital to invest in growth opportunities. Regulations that provide more clarity, transparency of fees and competition between non-bank and bank products, will improve access to loans, reduce cost to borrowers, and most importantly, keep small business thriving.

The CHCC supports and promotes the engagement in programs from the Small Business Association (SBA) and the Governor's Office of Business and Economic Development (GO-Biz) related to federal and state lending programs.

### **Affordable Housing**

The CHCC promotes policies that enhance the affordability and availability of housing. Ensures policies for land use are being implemented to ensure that California can achieve its Sustainable Communities Strategies' goals without impeding new commerce, industry, and housing opportunities.

### **Economic Development**

CHCC supports legislation that improves job creation, expansion, and retention through specific efforts in addressing issues of lending discrimination to minority businesses, marketing, neighborhood development, small business start-up development, technology transfer, real estate development, state procurement, economic development, and workforce investment. Also, identify entrepreneurial opportunities related to emerging domestic markets (EDM).

### **Energy**

Fuel, electricity and natural gas rates in California are higher than the national averages and are continuing to rise. It is critical to ensure that we have the energy supply needed to keep our state running, and at the same time, we are keeping costs under control and our economy growing.

Different state agencies are imposing many state energy mandates. These mandates promote renewable energy production, energy efficiency, reduction of greenhouse gas emissions, retrofits to power plants, among many other ambitious goals.

California needs a statewide energy plan that considers both costs and reliability. The CHCC advocates for legislation that ensures affordability, safety, and adequate energy supplies to maintain a competitive business climate.

### **Health Care**

CHCC supports efforts to reduce the cost of health insurance and increase the number of workers who have health insurance. Health care reform must provide for adequate grants, tax benefits and other means to improve the affordability and access of health care for Hispanic business owners. Any reform must also address the disparities in coverage often seen in Hispanic communities.

CHCC opposes legislation that imposes an employer mandate, and a government-run health care program (single-payer).

### **Immigration**

CHCC supports efforts to enact comprehensive reform of immigration laws. CHCC recognizes that proposed reforms are the purview of the U.S. Congress and the Federal Executive Branch.

The CHCC supports advocacy efforts at all levels of government that encourage immigration reforms that will help our diverse small business community and immigrant families that are trying to improve their quality of life in the pursuit of the American Dream.

### **International Trade**

The CHCC supports the expansion of international trade and investment, fair and equitable market access for California products, and elimination of disincentives that impede the global competitiveness of California business.

### **Procurement and Contracting**

The CHCC supports policies that encourage small business participation and competition for government contracts. Doing business with the government can be a complex and daunting task. Government contracting provides opportunities for Hispanic businesses to expand into new markets.

The CHCC supports policies that encourage small business participation and competition for government contracts, and programs that provide technical assistance for small business to compete for state contracts and opportunities.

### **Regulations**

The CHCC supports proposals and actions aimed at regulatory fairness, reform, and relief for all business. The CHCC supports policies that provide for opportunities for new technologies and innovation that help prepare our businesses for success in today's economy. Regulations are

necessary; however, they need to be fair, efficient, predictable and accountable, with common sense rules that are fairly applied.

### **Taxes**

The CHCC supports sound policies that guard against unnecessary tax burdens to all business but rather encourage economic growth. Good tax policy improves the economy and provides equity among taxpayers. Tax incentives should help create a better climate for small business, innovators and job seekers.

The CHCC supports incentives that support the ability of small businesses to prosper and grow in challenged struggling communities throughout California. CHCC supports legislation that creates business improvement districts and employer tax incentives that enhances small business development and sustainability.

### **Transportation**

CHCC recognizes the need for road repairs as commercial entities and the public more heavily use our roads. The CHCC supports the improvement of commuter and public transportation systems.

### **Water**

CHCC supports comprehensive and affordable solutions to California's water shortage. The associated costs of water regulations must be reasonable for businesses.

### **Workforce Development**

CHCC supports legislative efforts in partnerships and programs that provide skill development training and business support. This includes career pathways programs and workforce development educational opportunities at community colleges, state universities, and local non-profit job training providers throughout California.

CHCC supports legislation that expands educational opportunities, work-based learning opportunities, urge financial aid tuition assistance to low- income high school students to make a successful transition to postsecondary education and encourage implementation of programs to assists English language learners.