



2022 Policy Priorities

(Updated: 03-14-2022)

Access to Capital

It is fundamental for business of all sizes to have access to capital when they need it. Hispanic businesses, especially small business, do not want to be reliant on government programs as the sole means of business and personal loans. It is important to have a healthy private sector loan market not only for those with good credit, but also for those with credit scores that are less than prime. We support legislation and regulation that expands credit opportunities so long as there is full disclosure to the borrower regarding terms, it is a regulated product, it provides the opportunity to build credit, and the interest rate and fees reflect the risks associated with the borrower. We oppose legislation that restricts private sector loan options.

The CHCC continues its support and promotion the of 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.

Cannabis

The sale of cannabis for recreational purposes has been in effect since 2016. The law created a framework to regulate and tax cannabis products for sale to adult consumers. The law has created a complicated regulatory structure which has resulted in a vast majority of those in the industry to be issued temporary permits. In addition, the tax structure should be streamlined, and a tax reduction on the product needs to be reexamined. Given the significant regulatory burden and high taxes it has resulted in an illicit cannabis market to flourish. Social equity issues are of concern given this difficult market to enter. We support a broad approach to reforming the current regulatory and tax structure to remedy these problems.

Climate Change

Policies that mitigate climate change through state action for the betterment of our environment are goals we support to protect future generations. However, we support these goals with the caveat that Hispanic businesses and our community are not disproportionately adversely impacted in economic terms. California policymakers have set lofty goals such as the prohibition of the sale of all new internal combustion passenger vehicles by 2035. To achieve these types of goals, it is important to determine what infrastructure is in place before imposing future mandates. In addition, the cost implications on communities of color and their ability to access such vehicles needs to be critical factors for policy makers.

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

California is an excessive cost of living state in part driven by our tax structure. We rely heavily on personal income tax which depending on our economy, creates significant highs and lows. The Hispanic businesses would be significantly affected if their property taxes were increased at a higher rate than other property. We oppose attempts to create a "Split Roll" property tax taxing business at a higher rate. Tax incentives for other types of taxation can prove effective when targeted to meet a particular objective. We, in general, support such policies.

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

Climate change is going to be with us for many years to come. This reality brings with it very dry conditions and years with higher-than-average rainfall. Water conservation, although important, is not a substitute for expanding upon our water infrastructure. If our economy is to thrive and flourish for future generations, we need additional water storage as a critical component to our water infrastructure.

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 assist English language learners.