



CalSavers: Daly Small Business Commission

Irma Ruiz

Outreach and Client Services Analyst
CalSavers Retirement Savings Board





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Why is CalSavers Needed?



50%

Nearly **50%** of Californians are projected to retire into economic hardship -- at or below two times the poverty level.¹

7.5 million

7.5 million Californians lack a workplace retirement plan.²

15X

Workers are **15 times** more likely to save for retirement if they have access to a payroll deduction savings plan at work.³



Who is CalSavers for?



Employees



Employed in the state of California



18 or older



Social Security Number or an Individual Taxpayer Identification Number

Employers



Do not offer an employer-sponsored retirement plan



1+ California employees



at least one of whom is eligible (age 18 or older)



Employer features



CalSavers addresses three key hurdles reported by employers that do not offer a plan:

**Very easy to
facilitate**

**No fees for
Employers**

**Employers are
not fiduciaries**

Saver Features

Simple

- Automatic enrollment at work if no opt out.
- Use standard contribution and investment settings or customize.

Portable

Saver keeps their account even if they change jobs.

Low fee

Savers will pay a small fee to cover program administration costs.



Meeting the Registration Requirement

Employers with 5 or More Employees*



CalSavers receives prior year employment data from EDD and notifies mandated employers



Employer registration window



Employer registration deadline

Employers with 1-4 Employees*



In 2022 CA passed SB1126 expanding the mandate to employers with at least 1 employee



Employers without a qualified plan who averaged 1-4 CA employees can join CalSavers starting January 2023



Registration Deadline: December 31, 2025

*Employer eligibility is based on an employer's average number of employees throughout the previous year. This number is calculated by averaging the number of employees employers report to EDD in quarterly wage filings from the prior calendar year. Fractions are rounded to the nearest whole number.

Setting Up Deductions

Set Up Employee Payroll Deductions Manually

- ☐ Enter as after-tax (Roth) deduction
- ☐ Contribution limits: \$7,500 / \$8,00 (age 50+)
- ☐ Deduction is not reportable on taxes
- ☐ Default contribution: 5%

Automate Your CalSavers Payroll Through Payroll Integration™ (Optional) ¹

- ✓ **Automatic & Secure** - Sends employee roster and payroll data directly to CalSavers
- ✓ **Broad Coverage** - Works with 100+ payroll providers
- ✓ **No Extra Work** - Contributions flow automatically each pay cycle
- ✓ **Monthly Flat Fee** - Based on active savers only (see pricing tiers)
- ✓ **No Fee if No Participation** - Only pay when employees are actively saving

1-25 employees	26-50 employees	51-100 employees	101-499 employees
\$30 per month	\$45 per month	\$60 per month	\$85 per month

¹Connecting to Payroll Integrations is optional. The monthly fee is charged by Payroll Integrations™, a third-party vendor that facilitates the connection between CalSavers and your payroll provider. Employers who choose not to use this service may continue submitting payroll manually at no cost.

Resources/Client Services Assistance



Website

www.calsavers.com

Saver Resources

- Program Details
- Forms
- Frequently Asked Questions
- Webinars

Employer Resources

- Tools, Tips, Templates
- Program Details
- Registration Timelines/Deadlines
- Frequently Asked Questions
- Webinars



Phone/Email

1-855-650-6918 (Savers)

1-855-650-6916 (Employers)

clientservices@calsavers.com

Hours:

8:00 am to 8:00 pm PT M-F



Onsite support

- In-state representatives available to visit employers and savers across the state
- Assist employers with registration and account setup
- Answer program questions
- Employee education presentations
- Available onsite or online

fieldsupport@calsavers.com

Website, phone/email and onsite support all offer multilingual service

Thank you



www.calsavers.com



www.treasurer.ca.gov/calsavers



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CalSavers




CalSavers
RETIREMENT SAVINGS PROGRAM

CalSaverChampions testimonials and photos!



- As a small business owner, every bit of support makes a meaningful difference. This \$500 incentive will help Simply Organized invest in continued training and resources for my team, allowing us to better serve our clients and strengthen our business operations. – ***Simply Organized***
- A \$500 award would be a tremendous blessing for both our business and our team. Many of our employees are single mothers, which is why we pay weekly rather than bi-weekly or monthly—helping them keep up with family needs and expenses. This award would allow us to provide an extra bonus to employees. – ***GenCare Health Services***
- Thank you for this opportunity! I've attached a photo of our team and logo. A \$500 contribution would help us provide direct support for survivors of trafficking. Every dollar allows us to expand our reach and bring more hope and resources to those we serve.. – ***Set Free Monterey Bay***



Information and disclosures



The CalSavers Retirement Savings Program (“CalSavers” or “the Program”) is an automatic enrollment payroll deduction IRA overseen by the CalSavers Retirement Savings Board (“Board”). Ascensus College Savings Recordkeeping Services, LLC (“ACSR”) is the program administrator. ACSR and its affiliates are responsible for day-to-day program operations. Participants saving through CalSavers beneficially own and have control over their IRAs, as provided in the Program Disclosure Booklet available at saver.calsavers.com. CalSavers is not sponsored by the employer, and therefore the employer is not responsible for the plan or liable as a plan sponsor.

CalSavers offers investment options selected by the Board. For more information on CalSavers’ investment options go to saver.calsavers.com. Account balances in CalSavers will vary with market conditions. Investments in CalSavers are not guaranteed or insured by the Board, the State of California, the Federal Deposit Insurance Corporation, or any other organization.

CalSavers is a completely voluntary retirement program. Savers may opt out at any time or reduce or increase the amount of their payroll contributions. If a Saver opts out they can later opt back into CalSavers. California law requires that CalSavers conduct an Open Enrollment Period once every two years during which eligible employees that previously opted out of the Program shall be re-invited to participate under automatic enrollment and must opt out again if they still do not wish to participate in the Program.

Saving through an IRA may not be appropriate for all individuals. Employer facilitation of CalSavers should not be considered an endorsement or recommendation by a participating employer, IRAs, or the investment options offered through CalSavers. IRAs are not exclusive to CalSavers and can be obtained outside of the program and contributed to outside of payroll deduction. Contributing to a CalSavers IRA through payroll deduction may offer some tax benefits and consequences. Participants should consult a tax or financial advisor if they have questions related to taxes or investments. Employers do not provide financial advice and employees should not contact an employer for financial advice. Employers should refer all questions about the Program to CalSavers. Employers are not liable for decisions employees make pursuant to Section 100034 of the California Government Code.

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Small Business Commission Agenda Report Item

Meeting Date: February 12, 2026

Subject: Update on City of Daly City Property-Based Business Improvement District (PBID) Efforts

Recommendation

It is recommended that the Small Business Commission receive and file an informational update on the City's ongoing efforts to explore formation of a Property-Based Business Improvement District (PBID) and provide feedback or questions for staff consideration.

Background

A Property-Based Business Improvement District (PBID) is a special assessment district formed by commercial property owners to fund supplemental services, programs, and improvements within a defined geographic area. PBIDs are governed by state law and are designed to supplement, not replace, existing City services. Typical PBID-funded activities include corridor maintenance, marketing and branding, business support services, beautification, safety, and special events.

Recognizing ongoing concerns related to commercial vacancies, corridor identity, and the desire for more sustained and predictable funding for district-level improvements, the City initiated exploratory work in 2025 to assess the feasibility of establishing a PBID along Mission Street.

PBID EFFORTS TO DATE

1. Feasibility and Orientation (Summer 2025)

The City entered an initial feasibility phase to understand whether a PBID could be viable and beneficial for Daly City. This included site orientation, corridor analysis, and review of best practices from comparable jurisdictions such as Redwood City, Richmond, Morgan Hill, and other Bay Area PBIDs.

2. Stakeholder Outreach and Engagement

City staff, with consultant support, began targeted outreach to property owners and businesses within the proposed district area. Outreach methods have included:

- Direct emails and phone calls to property owners
- Business walks conducted in July and September 2025
- Follow-up communications to gather feedback and gauge interest
- Translation-ready outreach materials to ensure broader accessibility

The purpose of this outreach has been to educate stakeholders on what a PBID is, understand corridor priorities, and determine whether there is sufficient interest to proceed.

3. Steering Committee Formation and Priority Setting

As part of the feasibility process, the City is working toward forming a representative steering committee comprised of property owners and key stakeholders. This group would help shape:

- District boundaries

- Service priorities
- Budget scenarios
- Governance structure

4. Draft Planning and Analysis

Work is underway to develop core PBID planning documents, including:

- Identification of district priorities
- Preliminary assessment scenarios
- A draft Management District Plan (MDP) for stakeholder review
- Continued public outreach to build understanding and consensus

PBID FORMATION TIMELINE

The PBID formation process is multi-phased and governed by statutory requirements. A high-level timeline is provided in the attached presentation, **Slide 16**, and includes the following key phases

Daly City PBID Presentation 9.1...

:

- **Feasibility Phase (July–December 2025):**
Site orientation, outreach, steering committee formation, priority setting, draft MDP, and feasibility analysis.
- **Formation Phase (January–June 2026):**
City review of final MDP and Engineer’s Report, petition circulation, City Council Resolution of Intention, public hearing, and ballot tabulation.

Progression beyond the feasibility phase is contingent upon demonstrated stakeholder support and petition thresholds required by law.

Discussion

ROLE OF THE SMALL BUSINESS COMMISSION

While PBIDs are property-owner–driven, the Small Business Commission plays an important advisory role by:

- Providing feedback on how PBID services may support small businesses
- Sharing insights on corridor conditions and business needs
- Helping staff identify potential gaps, risks, or opportunities
- Serving as a forum for transparency and community dialogue

Commission input at this stage is particularly valuable as priorities and service concepts are still being refined.

NEXT STEPS

- Continue stakeholder outreach and steering committee development
- Refine district boundaries and service concepts
- Prepare draft PBID planning documents for broader review
- Return with additional updates as feasibility work progresses

Fiscal Impact

The City has allocated approximately **\$90,000** in existing funds to support the PBID feasibility and formation process. These funds are being used for professional services, including PBID consultants and legal counsel, who play a significant role in stakeholder outreach, technical analysis, preparation of required formation documents, and compliance with state PBID law.

At this time, no additional City funding has been committed beyond the current allocation. If a PBID is ultimately formed, ongoing district operations and services would be funded through special assessments paid by benefiting property owners, not through the City's General Fund.

Conclusion

The City's PBID efforts remain in the feasibility and consensus-building stage, with a strong emphasis on education, outreach, and alignment with stakeholder priorities. No final decisions regarding district formation, boundaries, or assessments have been made at this time. Continued engagement with property owners, businesses, and advisory bodies such as the Small Business Commission is essential to determining whether a PBID is both viable and beneficial for Daly City.

Staff will continue to evaluate feedback, refine potential service offerings, and assess legal and operational considerations as the process moves forward. The Commission's input helps to inform this work and ensures that small business perspectives are considered as the City evaluates long-term tools to support commercial corridors.

Respectfully submitted,



Maybelle Manio
Economic Development Specialist



Timothy J. Nevin
Director of Finance & Administrative Services

ATTACHMENTS:

1. Daly City PBID Formation Process Presentation

Commissioner Name: Amro Radwan, Daly City Small Business Commission

Name of Business Nominated: Teeth, Gums and Beyond, the Dental Practice of Dr. Mylene D. Gandingco

Address of Business: 341 Westlake Center, Suite 257, Daly City, CA 94015

Business Contact Information

Name: Dr. Mylene D. Gandingco

Address: 341 Westlake Center, Suite 257, Daly City, CA 94015

Phone and Email: (650) 756 484, teethgumsandbeyond@gmail.com

Why do you believe this business should be a part of the Legacy Business Directory:

Teeth, Gums and Beyond has provided high quality, compassionate dental care to Daly City residents for many years, building a trusted reputation through consistency, clinical excellence, and community care. Dr. Mylene D. Gandingco and her team serve multigenerational families, including my own, with preventive, restorative, and emergency services that keep working families healthy and confident. They operate with integrity, communicate clearly about care options and costs, and go the extra mile to accommodate seniors, children, and neighbors with language access or mobility needs. Their practice supports local jobs, partners with nearby schools and community groups on oral health education, and regularly donates supplies and time for residents who might otherwise delay necessary care. Recognition in the Legacy Business Directory would honor a small business that keeps Daly City smiling, literally, through reliable service, patient centered values, and long standing commitment to our community.

Why is this business historically and or culturally relevant or how has this business contributed to the identity of Daly City:

Daly City is known for its strong immigrant and multigenerational families, its care for elders, and its tight knit neighborhood feel. Teeth, Gums and Beyond reflects these values. The practice welcomes patients from diverse backgrounds, offers culturally sensitive care, and helps bridge health access gaps for new Americans and longtime residents alike. Many families, including mine, have trusted Dr. Gandingco across years, which creates continuity of care and a sense of belonging that defines Daly City. The office participates in local school initiatives on dental hygiene, supports youth sports teams with mouthguard clinics, and provides information in multiple languages so families feel seen and supported. Their presence strengthens neighborhood business corridors by drawing consistent foot traffic and showing that essential health services can thrive locally. In short, this practice embodies Daly City's identity, practical, caring, family first, and deserves recognition as a Legacy Business.

Nomination 2: Broadmoor Cleaners Laundry & Alteration

Commissioner Name: Amro Radwan, Daly City Small Business Commission

Name of Business Nominated: Broadmoor Cleaners Laundry & Alteration

Address of Business: 2390 Junipero Serra Blvd, Daly City, CA 94015

Business Contact Information (Name): Shay D. (Owner)

Why do you believe this business should be a part of the Legacy Business Directory:

Since establishing her ownership in 2016, Shay D. has transformed Broadmoor Cleaners into the definition of a community anchor. She operates with a level of personal dedication that is rare in modern business. Her philosophy is service-first: she opens earlier than 9 AM and often stays past 7 PM to accommodate working families, even offering her personal cell number (415-375-2811) so customers can text her if they are running late.

To her regulars, she is affectionately known as "Aunti Shay." She is a wonderful, kind person who loves working with people. I nominate this business because Shay is dependable, fast, and treats every customer like family. She embodies the "small town" spirit that makes Daly City special.

Why is this business historically and or culturally relevant or how has this business contributed to the identity of Daly City:

Broadmoor Cleaners contributes to the identity of Daly City by preserving the personal, human connection in local commerce. In an era of automated apps and faceless delivery services, Shay provides essential services—alterations, wash & fold, and professional cleaning—with a personal touch that builds community trust.

Furthermore, by keeping the "Broadmoor" name vibrant on the Junipero Serra corridor, the business honors the history of the Broadmoor and Westlake districts. Shay's operation represents the resilience and hard work of Daly City's immigrant and small business community, proving that excellent service and kindness are the pillars of a lasting neighborhood institution.

Small Business Commission Legacy Business Nomination Form

Date: 2/6/26

Commissioner John Allan G. Penacerrada

Name of Business Nominated: Classic Bowl

Address of Business

Business Contact Information

Name: Matthew DeVincenzi

Address: 900 King Dr, Daly City, CA 94015

Phone & Email: 650-878-0300

Why do you believe this business should be a part of the Legacy Business Directory

When looking for family fun in Daly City look no further than Classic Bowling Center.

Classic Bowl has been a long-standing establishment in Daly City that has been able to deliver access to a classic sport, in a fun and family friendly environment. With the ever changing landscape of Daly City, Classic Bowl has been able to stay while other bowling establishments have folded through the years. With 60 lanes, it serves as the largest bowling venue in the San Francisco and San Mateo counties.

Why is this business historically and/or culturally relevant or how has this business contributed to the identity of Daly City?

Classic Bowl has been a Daly City establishment since 1985 and has been serving the community, not only as a bowling alley, but as a community center. It highly attracts a diverse community, although majority Filipino and other Asians, giving a good representation of Daly City and the whole Bay Area. They host various philanthropic events ranging from fundraisers for disaster reliefs, to free youth activities focusing on cultural awareness programs. It has served as a safe haven for families, a cultural hub and has deep ties to local legends such as DJ Qbert and San Quinn.