

Commission on the Status of Women

Wednesday, August 30, 2023 – 7:00pm North Berkeley Senior Center 1901 Hearst Ave, Berkeley, CA 94709

AGENDA

Mayor Arreguin: Rashi Kersarwani: Terry Taplin:

Tiffaney Boyd Alison Simon

Ben Bartlett:Kate HarrisonSophie HahnKameka GoodwinShirley PoseyRadha Seshagiri

Susan Wengraf: Rigel Robinson: Mark Humbert

*Carole Marasovic Keyanna Ortiz-Cedeno

All items are for discussion and possible action.

- 1. Roll Call.
- 2. Land Acknowledgment.
- 3. Public Comment for Items not on Agenda.
- 4. Approval of Agenda. Discussion and Action.
- 5. Approval of Minutes from July 26, 2023. Discussion and Action.
- 6. Chair Report (Discussion only)
- 7. Presentation(s) on Planned Berkeley High School Wellness Center as Addressing Girls' Needs and Coaching Boys into Men on Facilitating Healthy Relationships. Discussion and Possible Action.
- 8. Presentation from National Housing Law Project on Abuse and Exploitation of Older Women in the Housing Market. Discussion and Possible Action.
- Possible Recommendation to Council on Development of Sex Trafficking Resources in Berkeley.
- 10. Commission Workplan to be Submitted. Discussion and Possible Action.
- 11. Identify Commissioners Areas of Focus and Form Subcommittees to Address Issues.

ADA Disclaimer "This meeting is being held in a wheelchair accessible location. To request a disability-related accommodation(s) to participate in the meeting, including auxiliary aids or services,

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please contact the Disability Services Specialist at 981-6418 (V) or 981-6347 (TDD) at least five business days before the meeting date. Please refrain from wearing scented products to this meeting."

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SB 343 Disclaimer

Any writings or documents provided to a majority of the Commission regarding any item on this agenda will be made available for public inspection at the City Manager's Office located at 2180 Milvia Street, 5th Floor.

Commission Contact Information

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Approved 2023 Meeting Schedule Commission on the Status of Women

- 1. Wednesday, January 18, 2023 at 6pm
- 2. Wednesday, February 15, 2023 at 6pm
- 3. Wednesday, March 15, 2023 at 6pm
- 4. Wednesday, April 19, 2023 at 7pm
- 5. Wednesday, May 17, 2023 at 7pm
- 6. Wednesday, June 21, 2023 at 7pm
- 7. Wednesday, August 30, 2023 at 7pm
- 8. Wednesday, September 20, 2023 at 7pm
- 9. Wednesday, October 18, 2023 at 7pm
- 10. Wednesday, November 15, 2023 at 7pm

Land Acknowledgement Statement

The City of Berkeley recognizes that the community we live in was built on the territory

of xučyun (Huchiun (Hooch-yoon)), the ancestral and unceded land of the Chochenyo

(Cho-chen-yo)-speaking Ohlone (Oh-low-nee) people, the ancestors and descendants

of the sovereign Verona Band of Alameda County. This land was and continues to be of

great importance to all of the Ohlone Tribes and descendants of the Verona Band. As

we begin our meeting tonight, we acknowledge and honor the original inhabitants of

Berkeley, the documented 5,000-year history of a vibrant community at the West Berkeley Shellmound, and the Ohlone people who continue to reside in the East Bay.

We recognize that Berkeley's residents have and continue to benefit from the use and

occupation of this unceded stolen land since the City of Berkeley's incorporation in

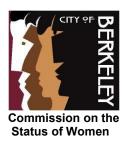
1878. As stewards of the laws regulating the City of Berkeley, it is not only vital that we

recognize the history of this land, but also recognize that the Ohlone people are present

members of Berkeley and other East Bay communities today. The City of Berkeley will

continue to build relationships with the Lisjan Tribe and to create meaningful actions

that uphold the intention of this land acknowledgement.



Commission on the Status of Women Special Meeting – July 26, 2023 DRAFT MINUTES

The meeting convened at 7:19pm with Chairperson Marasovic presiding.

ROLL CALL

Present: Marasovic, Simon, Posey, Goodwin, Seshagiri

Absent: Ortiz-Cedeno

Excused: Boyd

Comments from the Public

Public attendance: 0Public comments: 0

Action

Item # 1:

Approval of May 17, 2023 Minutes:

Minutes Approved

M/S/C: Simon, Seshagiri

Ayes: Marasovic, Seshagiri, Simon, Posey, Goodwin

Absent: Ortiz-Cedeno

Excused: Boyd

Item # 2:

Approval of the Agenda:

Agenda Approved

M/S/C: Marasovic, Simon

Ayes: Marasovic, Seshagiri, Simon, Posey, Goodwin

Absent: Ortiz-Cedeno

Commission on the Status of Women DRAFT Minutes – July 26, 2023 Page 2 of 3

Excused: Boyd

Item # 3:

<u>Discussion on Commissioner Preference between North Berkeley Senior Center or South</u> <u>Berkeley Senior Center with Vote for Location. Discussion and Possible Action:</u>

Approval on the New Location of North Berkeley Senior Center

M/S/C: Simon, Marasovic

Ayes: Marasovic, Seshagiri, Simon, Posey, Goodwin

Absent: Ortiz-Cedeno

Excused: Boyd

Item # 4:

<u>Vice- Chair Election: Nominations can be self- nominated or nominated by any commissioner.</u>

<u>Nominations then must be seconded. Candidate may make a brief statement. Vote taken.</u>

<u>Discussion and Possible Action</u>:

COSOW New Vice-Chair Radha Seshagiri

M/S/C: Seshagiri, Posey

Ayes: Marasovic, Seshagiri, Simon, Posey, Goodwin

Absent: Ortiz-Cedeno

Excused: Boyd

Item # 5:

<u>Selection of Alternate Meeting Date for August COSOW Meeting to Choose Between August 23, 2023 or August 30, 2023 to Accommodate Speaker. Discussion and Possible Action:</u>

Approval for August 30, 2023 New Meeting Date

M/S/C: Goodwin, Posey

Ayes: Marasovic, Seshagiri, Simon, Posey, Goodwin

Absent: Ortiz-Cedeno

Excused: Boyd

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Item # 6: Discussion on the Choice of Weeks for Monthly Meetings. Discussion and Possible Action: Moved to be discussed at the next scheduled meeting on August 30, 2023
Item # 7: <u>Discussion on BPD Presentations on Domestic/ Gender-Based /Intimate Partner Violence, Sex Trafficking and Sexual Assaults at May COSOW Meeting and Determination of any issues that COSOW chooses to Address Based on Presentation. Discussion and Possible Action:</u>
Item # 8: Older Women Targeted as Victims of Crime. Discussion and Possible Action:
Moved to be discussed at the next scheduled meeting on August 30, 2023
Item # 9: <u>Develop Work Plan to Focus on Issues COSOW wants to address and make</u> <u>recommendations. Identify Commissioner to take on Issues and Methodology of Meeting</u> (<u>subcommunities or otherwise</u>):
Moved to be discussed at the next scheduled meeting on August 30, 2023
The meeting was adjourned at 9:20pm.

Okeya Vance-Dozier, Secretary Commission on the Status of Women

Respectfully Submitted,



CBIM WORKS!

Coaching Boys Into Men (CBIM)

is the only evidence-based prevention program that trains and motivates athletic coaches to teach their young male athletes healthy relationship skills and that violence never equals strength.

Coaching Boys Into Men underwent a rigorous three-year evaluation funded by the Centers for Disease Control (CDC). The study found that athletes who participated in the program:

- had increased knowledge of abusive behaviors.
- were significantly more likely to intervene when witnessing abusive or disrespectful behaviors among their peers.
- reported less abuse perpetration.

15 Minutes.

Once a week.

Transform your team.

CONNECT

Advocates are community leaders like you working to bring CBIM to local athletic programs across the nation.

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Talk with Your Colleagues



Assess Your Community



Get to know the Coaches Kit

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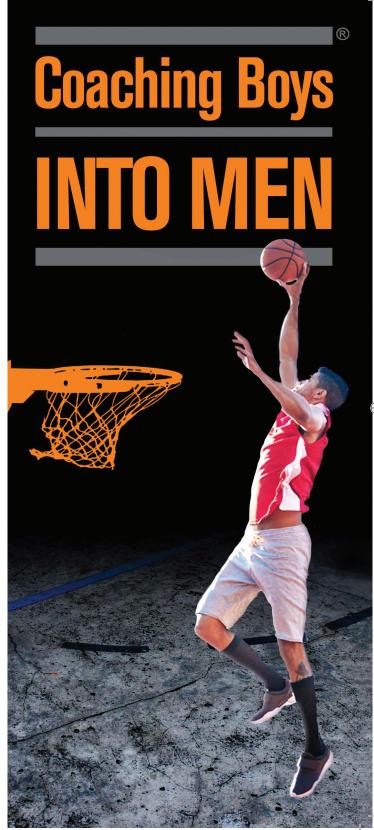
Contact us:

CoachesCorner@ FuturesWithoutViolence.org

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Nonviolence.

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ABOUT

Coaching Boys Into Men (CBIM),

created hand in hand with coaches, launched in 2008. CBIM is not an add-on. The **15-minute lessons** just once a week (aligned with the 12-week sports season) are designed to be integrated into the routine practice or game schedule.

If you believe in empowering your athletes to stand up for respect, integrity, and nonviolence, you are a CBIM Coach.



The Coaches Kit has everything you need to successfully deliver the program to your athletes.

1 in 3 teenagers reports knowing a friend or peer who has been physically hurt by their partner.



WHY SPORTS?



The Power of Sports

Sports have tremendous influence in our culture and in the lives of young people. The principles of teamwork and fair play make sports an ideal platform to teach healthy relationship skills.



Coach as Leader

As a coach, you are an influencer and role model poised to teach healthy relationship skills.



Building Leadership, Transforming Norms

As leaders themselves, athletes are given the tools and vocabulary they need to stand up for respect and influence their school's culture.

GET STARTED TODAY!



Partner with Experts

Connecting with a violence prevention advocate in your community can be helpful when planning and/or delivering an unfamiliar or challenging topic.



Get Trained

Attend a coaches clinic and learn more about the content you will be discussing and how to deliver it effectively to your athletes.



Review and Prep with the Card Series

Read over the Card Series and familiarize yourself with the lessons. Think about questions you have and consult with your violence prevention advocate.

www.CoachesCorner.org



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BAY AREA

81-year-old S.F. resident sues in fight to stay in longtime Upper Haight home



Rachel Swan

Updated: April 24, 2023 6:23 p.m.





A \$1.4 million condo in the Upper Haight on Page Street in San Francisco. The condo's owner filed a lawsuit claiming she was defrauded out of her home and is facing eviction.

Santiago Mejia/The Chronicle

An 81-year-old woman is suing to keep her \$1.4 million condominium in San Francisco's Upper Haight district, saying she fell victim to a "deceptive, fraudulent and predatory scheme" that <u>caused her to lose</u> her home.

Rosemarie Benter filed a fraud and elder financial abuse complaint Sunday night against Redwood city mortgage adviser Laura Biche and San Carlos real estate broker Michael Bruno, accusing them of an intricate conspiracy that led to the foreclosure of an upstairs unit she purchased in 1991, in a cream-colored Victorian near the Panhandle. Benter said she lost the home after failing to pay a loan worth less than \$10,000, unaware that she had used the condominium as collateral.

She submitted the lawsuit to San Francisco Superior Court three days after the new owner of her condominium, Eugene Gardner, taped a notice to the door, giving Benter three days to clear out.

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Gardner's attorney said he bought the home lawfully by placing a \$138,000 bid at a foreclosure sale, and that he will have to pay the balance of Benter's \$735,000 mortgage, up to \$40,000 to service the mortgage, and \$10,000 a year in property taxes and homeowner association dues, coming to about \$4,000 a month.

"My client's intention is to live at this property," attorney Joanna Kozubal wrote in an email, "however, if Ms. Benter wants to buy it back my client is willing to negotiate."

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Reached by phone on Monday, Biche declined to comment. A representative of Golden West Foreclosure Services cited a list of precedents for wrongful foreclosures, but did not go into detail about what might happen in Benter's case.

For Benter, the trouble began in 2007, when she took out a reverse mortgage — a type of loan that allows older homeowners to cash in on the equity they have built up, on the condition that they stay in the dwelling and pay property taxes.

Thirteen years later, a series of health issues and home maintenance costs plunged Benter into debt, and she fell behind on her property taxes. Seeking to use some of her home equity to cover her \$5,000 property tax bill, Benter reached out to Biche, who persuaded her to apply for an \$8,000 refinancing loan. Biche handled the application but Benter never secured the refinance, and in April 2021 she defaulted on her reverse mortgage when she did not pay property taxes.

After repeatedly assuring Benter that the refinance would eventually come through, Biche convinced the plaintiff to take out a \$9,519 loan from Bruno, whom Biche described as a trusted friend, according to the lawsuit. She said that Benter could use the

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ere was no risk of losing her home in this

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ould be at risk of losing her home if she

failed to make payments on the loan," the complaint said, adding that Biche facilitated all the signing of documents for the loan from Bruno's company, Cal-West, and that Benter never met Bruno.

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Biche and Bruno did not tell Benter that her home would enter foreclosure proceedings if she failed to repay the loan, the complaint said. In May of last year, Benter suffered a stroke and was diagnosed with breast cancer, which left her drowning in medical bills. By Oct. 7, her loan — with late fees and interest at an 8% rate — had ballooned to \$11,387, and her property had been transferred to Golden West Foreclosure Services.

Around this time she was "inundated with mailings," the complaint said, mostly from scammers but one from the San Francisco Assessor-Recorder offering "loss mitigation options" to prevent the foreclosure. Biche told Benter to ignore all of them, the complaint said, and because Benter followed Biche's advice she missed an opportunity to receive \$20,000 in homeowner assistance funds to cover her property taxes.

Her home sold for \$13,000 — less than 1% of its value — at a foreclosure auction on Feb. 2, but then was put up for sale again under a new California law that provides 45 days for tenants, owner-occupants, or affordable housing nonprofits to exceed the highest bid at a foreclosure sale, aiming to protect residents from displacement keep properties from sitting vacant.

Although the San Francisco Community Land Trust submitted a bid, the condo was eventually sold to Gardner, a 52-year-old resident of San Francisco's West Portal neighborhood.

Gardner, who is also named as a defendant in the lawsuit, bought Benter's home for \$138,000. He is now trying to evict her.

Benter and her lawyer, Darren Orr of the Mission nonprofit Legal Assistance to the Elderly, believe that "because the loan was void and unenforceable," the foreclosure was wrong. They want a judge to declare Benter the sole owner of the property.

Reach Rachel Swan: rswan@sfchronicle.com

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BAY AREA

She sold her \$1.7 million Bay Area home for a third of its value over margaritas. What happened?



Rachel Swan

Updated: May 24, 2023 7:28 a.m.





The Redwood City home a woman said she unwittingly signed away for a fraction of its value. San Mateo County prosecutors filed criminal charges against the people accused of swindling her.

Google Street View

Over two rounds of margaritas at Applebee's, a 66-year-old school crossing guard signed a deal with a real estate agent, thinking she had rescued her \$1.7 million home in Redwood City from foreclosure.

Instead, Sara Jansohn had unwittingly sold the house for less than a third of its value. The buyer, a Hollywood actor named Justin Rodgers Hall, was working with real estate agent Tonika Miller in what prosecutors describe as an elaborate but all too familiar ruse to swindle an older adult out of her home.

Hall flipped the house for about \$1 million a few weeks later, allegedly transferring the proceeds through numerous bank accounts. Shortly thereafter, Miller rolled up to Jansohn's house with a U-Haul, according to a declaration by a Redwood City police detective, trying to "convince" Jansohn to find a new property in Auburn.

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San Mateo County prosecutors filed criminal charges against Hall for allegedly defrauding Jansohn of her home and selling it to an investment firm that fought to evict her. His trial wrapped up Monday with closing arguments. Hall's lawyer argued he tried to honor the terms of a lawful agreement he made with Jansohn.

"The defendant never intended to pay Sara Jansohn anything close to the true value of her house," Deputy District Attorney Kimberly Perrotti told the jury Monday morning. She characterized Jansohn as an "unsophisticated person living a simple life," riding her bicycle to and from her part-time job as a crossing guard, caring for a husband with dementia and renting rooms in her house to various tenants. To Hall she was "an easy mark," Perrotti said.

Hall's defense attorney, Charles Smith, urged the jury not to be swayed by pity toward Jansohn, who did not respond to requests for comment.

In the midst of their dealings with Jansohn, Hall and Miller flew to Orlando, Fla., so that Miller could be a contestant on the game show "Deal or No Deal," Perrotti said. In an email to the show's producers that became an exhibit at trial, Hall bragged that Miller had recently closed a \$1 million transaction — apparently referring to the sale of Jansohn's home. Smith said Hall was simply asked to prepare cute statements to present to a national audience. He accused Perrotti of being obsessed with the game show.

"This whole picture the D.A. (is trying) to sell you is false," he said.

Legal observers recognized the <u>sequence of events</u>: a property lands on a county foreclosure list; lenders and brokers who track these lists try to ingratiate themselves to the desperate homeowner; the homeowner is prone to trust anyone who seems

knowledgeable and offers financial assistance.

To Darren Orr, an attorney with the Mission District nonprofit Legal Assistance to the Elderly, Jansohn's situation serves as a cautionary tale to any homeowner in the booming Bay Area, and particularly to vulnerable older adults who have built assets but who may be medically fragile, behind on property taxes, or contending with complex end-of-life decisions.

"I wish I could say this is something unusual," said Orr, who is currently <u>waging a separate legal battle</u> to keep an 81-year-old woman from losing her \$1.4 million condo in the Upper Haight.

"Seniors are targets," Orr said, adding that many people over 60 have family homes that are worth a lot on paper, though they may be struggling to keep up on maintenance or property taxes. "It creates a situation" in which people are in dire need of money and susceptible to undue influence from anyone presenting themselves as an expert, he said.

For Jansohn, the trouble began in July 2018, when Miller, the real estate agent, showed up at her doorstep, according to a brief filed by Jansohn's attorney, Craig Davis, in the case against Miller.

At the time of Miller's visit, Jansohn had defaulted on the property tax bill for her family home — a ranch-style house with a decaying picket fence and board-and-batten siding, where Jansohn lived with a tenant and her ailing husband. San Mateo County officials were set to sell her house at a foreclosure auction in early August.

Although Jansohn initially told Miller to leave, she relented a few days later, when Miller popped in a second time, uninvited, the filing said. Miller offered to help save the house with a reverse mortgage, Jansohn told investigators. In Jansohn's understanding of the deal, Miller would pay the delinquent property tax bill, enabling Jansohn to stay in her residence and cash in on a portion of the equity she had built, to be paid back after she died.

On the afternoon of July 23, Miller and Jansohn met at a Redwood City Applebee's. Miller ordered two margaritas for Jansohn, who later testified that after the drinks, "the papers came out. And I thought I was signing a reverse mortgage" to draw

\$500,000 from her equity. Miller gave Jansohn \$1,000 cash once she signed the paperwork. Prosecutors said Hall waited outside the restaurant in a car.

Less than an hour later, a grant deed was recorded in San Mateo County official records, transferring Jansohn's house to Rex Regum LLC, a company solely owned by Hall, then a 37-year-old actor from Van Nuys in the San Fernando Valley.

The deed claimed that Jansohn had received \$800,000 for her property, an amount so far below market value that the county recorder reported the sale to law enforcement, leading to the arrest of Hall and Miller on a raft of charges alleging grand theft and money laundering. In 2020 Miller pleaded no contest to charges of theft and forgery and served time in prison. Hall awaits a jury verdict on felony counts of forgery, fraud, perjury, grand theft and other charges. He is out of jail on a \$1.1 million bond, and sat quietly in court Monday as the prosecution and defense sparred one last time. Approached during a court recess, he declined to comment.

Smith, the defense attorney, contends the deal was fair and that Jansohn was aware of the terms.

"My client was going to pay \$500,000 within 120 days; Sara was going to get in essence a life estate" — meaning she could stay in the house until her death, while Hall covered the property taxes, Smith said in an interview. He claimed that within weeks, the parties changed the deal in writing, with Jansohn agreeing to take \$500,000 and planning to move to Auburn, Smith said. Before Hall could give her the money, police intervened, he added.

Smith balked at the district attorney's argument that Miller had plied Jansohn with alcohol before she signed the first contract.

"No one plied her with liquor," Smith said. "It wasn't somebody saying, 'Oh, here, have a drink, have a drink, have a drink, to get her drunk. It was her idea, 'I want a margarita.' 'OK, get a margarita.' And then, 'I want another margarita.' 'Well, get another margarita.' "

On July 31, Miller <u>appeared for the taping of "Deal or No Deal,"</u> Perrotti said, winning \$400,000 and a Chrysler Pacifica, according to a report in the Palo Alto Daily Post. She told CNBC she wanted to launch a nonprofit that provided affordable housing for homeless veterans and the elderly, the report said.

Reached by phone, Miller said her entire experience with Hall and Jansohn, and the prison sentence that followed, had been "severely traumatic."

"I have nightmares about it every single day," she said. "I'm going to try to forget about it."

Meanwhile, Hall is waiting for a jury to decide his fate. Lion Share Investments LLC, the company that purchased the house from Hall in 2018, is suing him and Miller for damages. Jansohn has filed a cross complaint against the defendants, alleging elder abuse. Her attorney, Davis, halted Lion Share's eviction effort.

"Ms. Jansohn never had half a million dollars in her life," Perrotti said, underscoring the plight of a woman who can spend only a couple of hours a day as a crossing guard "because she spends the rest of her time caring for her sick husband."

Smith parried with his own closing argument.

"She signed a document," he said. "If she didn't understand it, if she claims she was drunk, how come the next day she didn't pick up the phone and say, 'You know, I really didn't know what I signed."

To: Mayor and Members of the Berkeley City Council

From: Commission on the Status of Women

Submitted by: Carole Marasovic, Chair

Re: Information Report: Work Plan for 2023-2024

Mission statement: Seeks improvement of all conditions affecting women and advocates women's issues.

The Commission on the Status of Women intends to explore all resources through independent commissioner research; presenters with expertise in related subject areas; exploring data; receiving community input and conducting community education; collaborating with other city commissions, as needed, and discussion and planning at meetings in order to make recommendations to Council on the following objectives in order to seek improvement of conditions affecting women through advocating on the following women's issues:

- 1. Monitor womens' right to exercise reproductive health rights post-Dobbs. Make recommendations to Council as needed.
- 2. Identify local issues regarding abuse and exploitation of older women in the housing market, both homeowners and renters. Make recommendations to Council as needed.
- 3. Identify local issues, and systems gaps, regarding domestic violence/gender-based violence/intimate partner violence. Make recommendations to Council as needed.
- 4. Identify local issues, and systems gaps, regarding sex trafficking in Berkeley. Make recommendations to Council as needed.
- 5. Identify local issues, and systems gaps, regarding older women targeted as victims of crime. Make recommendations to Council as needed.
- 6. Identify local issues, and systems gaps, regarding sexual assaults in Berkeley. Make recommendations to Council as needed.
- 7. Identify local issues regarding mental health and rising suicide rates among young women and impact of social media in causation and prevention. Make recommendations to Council as needed.
- 8. Plan local Black Maternal Health Week in collaboration with other local organizations and agencies. Make recommendations to Council as needed.
- 9. Research women-owned businesses and micro-enterprises (including self-employed women and gig workers) to gain an understanding of how women-owned enterprises are faring in Berkeley and develop recommendations to City Council as needed.
- 10. Monitor implementation of BHS Wellness Clinic as it relates to meeting the needs of girls including incorporating Coaching Boys into Men to facilitate healthy relationships. Make recommendations to Council as needed.

- 11. Monitor progress of development of African-American Holistic Resource Center as it relates to meeting the needs of black women. Make recommendations to Council as needed.
- 12. Monitor progress on Mason-Tillman report as to disparities with women contractors. Make recommendations to Council as needed.