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Fident Capital provides \$48M for Golden Hill development

By Thor Kamban Biberman

Daily Transcript Staff Writer

Fident Capital recently secured \$48 million in construction financing for an eight-story, 114-unit multifamily development in the Golden Hill neighborhood of San Diego.

The financing had a 78.6 percent loan-to-cost ratio.

The project's unnamed borrower, a vertically integrated local development team, received non-recourse financing from a New York-based debt fund featuring competitive pricing at secured overnight financing rate +500, with a 30-month term and two extension options.

The apartment complex, known as GH25, is located at C Street and 30th Street.

It is one of the first mid-rise apartment buildings to break ground in Golden Hill, which Fident Capital said "is now emerging as one of the city's most promising up-and-coming areas."

Situated at a prime corner at the apex of Golden Hill, GH25 features a sophisticated design with Type-1 concrete construction, floor-to-ceiling windows, automated parking stackers, and a rooftop pool offering sweeping views of downtown and San Diego Bay.

A primary challenge was validating pro forma revenue assumptions in a submarket lacking direct comparisons. Fident said it conducted rigorous market research, including the Balboa Park-adjacent



Image courtesy of Fident Capital

A rendering of GH25, a 114-unit multifamily development being developed in Golden Hill. The project recently received \$48 million in construction financing.

submarkets of Bankers Hill, North Park, Little Italy, and Hillcrest.

Their analysis supported rents more in line with those higher-val-

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Cura Smiles gets funds to upgrade free dental clinic

Daily Transcript Staff Report

Cura Smiles, a free dental clinic serving the City Heights community, recently received several key donations from local and regional foundations, transforming the nonprofit's ability to help underserved populations.

La Patronas, the Del E. Webb Foundation, the Sundt Foundation and the Cushman Foundation have donated needed equipment to Cura Smiles along with crucial funding.

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Pala Tribe breaks ground on fuel station along SR-76

Daily Transcript Staff Report

The Pala Band of Mission Indians officially broke ground Wednesday on the new Pala Super Mart & Fuel Station — a major development that will deliver essential goods, fuel, and services to local residents and travelers while advancing the tribe's long-term economic development goals.

Strategically located on State Route 76, a key corridor between inland San Diego and the coast, the Pala Super Mart & Fuel Station has been designed as a modern, full-service retail destination.

The new facility will include a grocery market, specialty coffee bar, full-service deli, electric vehicle (EV) charging stations, 24/7 fueling, and a state-of-the-art car and RV wash. The project is expected to create more than 35 new jobs in the local community.

"This new development is a vital step in fulfilling our vision for long-term tribal economic sustainability," said Pala Tribal chairman Robert Smith said in a statement. "The Pala Super Mart & Fuel Station will not only bring fresh food and quality services to the region, but it also strengthens our commitment to

infrastructure, job creation, and community well-being — for both our tribal members and our neighbors."

It is expected to open next year.

The Pala Super Mart & Fuel Station will feature a 12,000-square-foot grocery and fresh produce market. Triple the size of the current Pala Mini Mart, it will offer fresh produce, dairy, pantry staples, household essentials, and more, serving both local families and travelers.

The full-service deli will offer made-to-order

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Newsom agrees to ease budget cuts as California seeks more time to fix growing deficit

By Alexei Koseff, CalMatters
This story was originally published by CalMatters

Gov. Gavin Newsom backed off some of his proposed cuts to health care programs in a state budget deal he reached with legislative leaders late Tuesday, but California will move forward with his plan to limit services to undocumented immigrants as the state faces a growing deficit.

The \$321 billion spending plan is expected to go before the Legislature for approval later this week, ahead of the July 1 start of the fiscal year. With health care costs rising faster than expected, the state economy battered by new tariffs and further federal funding cuts looming, officials confronted a \$12 billion shortfall that has forced difficult conversations about California's spending.

Officials did not formally announce the deal as they continue to haggle over the details of a provision that could streamline construction of housing projects near public transit and denser development in cities. Newsom demanded the language, which has encountered resistance from the state Senate.

"We appreciate the strong partnership with the Legislature in reaching this budget agreement," spokesperson Izzy Gardon said in a statement. "The Governor's signature is contingent on finalizing legislation to cut red tape and unleash housing and infrastructure development across the state — to build more, faster."

Though the Legislature already passed its own version of the budget earlier this month



Lawmakers at their desks during an Assembly floor session at the state Capitol in Sacramento on May 23, 2025.

to meet a constitutional deadline, it relied more on borrowing and less on program cuts than Newsom, who sought to reverse course on recent major expansions of subsidized health care in order to stabilize California's long-term finances.

The budget agreement foregoes or delays many of his proposals. Legislative leaders argued against prematurely kicking people out of a vital safety net as they search for other solutions to address a persistent revenue gap

that is projected to reach more than \$20 billion annually in the coming years.

With officials ultimately agreeing to fewer spending reductions — reflecting a hope by many legislators that California's economy will eventually rally — the state will pull about \$7 billion out of its rainy-day fund and \$6.5 billion from other cash reserves to balance the budget next year.

Nevertheless, the plan freezes enrollment by adults without legal status in Medi-Cal, the

state's health insurance program for the poor, starting in January. After California finished gradually opening up the program to that population last year, more new patients enrolled than expected, contributing to about \$6 billion in cost overruns that required an emergency appropriation to Medi-Cal this spring.

The budget deal also eliminates dental coverage for those who remain enrolled, starting in July 2026, and creates a \$30 monthly premium for undocumented Medi-Cal patients between the ages of 19 and 59 that will take effect in July 2027.

But it rejects the governor's proposed cuts to their long-term care benefits, as well to overtime pay for home health aides and funding for reproductive health providers, and does not reinstate a strict asset test that could have pushed thousands of newly eligible older and disabled Californians off of Medi-Cal again.

Public transit agencies and the University of California and California State University also avoid funding cuts under this spending plan, though some of the money for the university systems is deferred and they will be required to take out zero-interest loans from the state's general fund in the meantime. The deal includes \$45 million to help the struggling Sonoma State University, in Senate President Pro Tem Mike McGuire's district, to turn around its financial woes.

Housing, homelessness retain funding
The Legislature successfully pushed to keep

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Cura

Continued from page 1

Cura Smiles provides no-cost dental care to immigrants, low-income families, individuals in recovery, and people experiencing homelessness, many of whom are living with chronic pain, infections, and the emotional burden of untreated dental issues.

With a team of volunteer dental professionals, the nonprofit offers essential care that restores oral health, alleviates suffering, and helps patients regain confidence and dignity.

The clinic is undergoing much-needed upgrades that will improve both the patient experience and clinical operations.

La Patronas, a volunteer-driven group that funds capital needs for nonprofits across San Diego County, donated a new dental chair. The new chair provides greater comfort for patients and improved ergonomic support for providers, making care delivery more efficient and sustainable.

The Del E. Webb Foundation followed with a donation of an additional dental chair, new

cabinetry, updated dental handpieces, and supplies, enhancing both the functionality and capacity of the clinic.

The Sundt Foundation will install the new cabinetry received from the Del E. Webb Foundation for free. It is providing \$5,000 in unrestricted funds as well.

In addition, the Cushman Foundation provided a second X-ray sensor. Previously, the clinic operated with just one, creating a single point of failure. This new equipment not only safeguards against potential service disruptions but also allows staff to take X-rays of multiple patients at once, significantly improving clinic flow and reducing wait times.

By improving safety, comfort, and efficiency, these upgrades are helping Cura Smiles reach more individuals in need and provide care that changes lives.

Cura Smiles remains reliant on the generosity of donors to expand its impact as the demand for free dental services grows. Ongoing support is critical to ensuring the clinic can continue delivering compassionate, life-changing care to those who need it most.

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