

ANNUAL REPORT

A look back at FY26 & looking forward to FY27

Annual Meeting
Board of Directors Meeting
November 12, 2026 • Noon

OCEAN BEACH
MAINSTREET
ASSOCIATION

ENJOY OCEAN BEACH

Ocean Beach MainStreet Association
Message from OBMA President



Ocean Beach MainStreet Association is once again excited to present our Annual Report--a quick overview of what was another fun & impactful year in our beautiful beach town! We hope you will find it informative, helpful, and encouraging. This last year our main theme was Discover OB--a focus on helping lots of new people come discover what OB is all about, and to help our locals discover some of the fun & unique things in their own neighborhood that they might have missed!

Here are a few quick highlights that stick out to me from this past year. We had another amazing Street Fair with thousands of people enjoying great live music, delicious food, the new version of our Family Fun Zone, the creation of another beautiful mural, more fun eating contests, and lots of art & booths. It's always a blast! It was also encouraging & inspiring to see other events we partner with including the Sunset Cliffs Auto show, OB Oktoberfest, OB Restaurant Walk, and more, continue to grow and draw even more people into OB.

And I always love holiday time in OB--seeing the beautiful lights & decorations that OBMA provides, combined with the beautiful store-fronts that so many of you create, along with the other fun events that we partner with others in putting on--always makes OB my favorite place to be at the holidays! And lastly, I love our monthly Sundowners because it's so fun to just relax and connect and hang out with our fellow OBMA members, while enjoying the different cool spaces, food, & drinks of our hosts. Definitely join us at one of these next year if you haven't yet!I'm so thankful for our staff members and board and many committees who work week in and week out to keep making Ocean Beach a great place for businesses to thrive, a fun place for visitors to explore, and a true "home" for so many locals. We're already excited to see what this next year has in store. See you out there in the neighborhood!

Carter Moss
Ocean Beach MainStreet Association
Board President

About Us

Ocean Beach MainStreet Association



The Ocean Beach MainStreet Association theme this year is Discover Ocean Beach!

The Ocean Beach MainStreet Association includes 495 BID and Associate Members governed by 14 volunteer Board of Directors members (elected from the general membership), including 5 volunteer Executive Committee positions (appointed by the board). The OBMA is a member of the Business Improvement District Alliance and is designated as a National MainStreet program by the National Trust for Historic Preservation and the California MainStreet. OBMA manages the Ocean Beach Business Improvement District and the Newport Avenue Maintenance Assessment District. OBMA oversees and administers the Newport Avenue and Sunset Cliffs Banner Districts along with the City of San Diego's Public Right of Way Program (PROW).

Board of Directors

Committee Purpose
To promote and support local business and economic vitality in the Ocean Beach community.

Chairperson in FY26: Barbara Iacometti
Chairperson in FY27: Carter Moss
Board of Directors Meeting: Noon • 2nd Thursday of each month

Our accomplishments in Fiscal Year 2026

- Managed four OBMA team members and two OB Farmers Market team members.
- Hosted 42 regularly scheduled committee meetings
- Hosted 15 special event committee meetings
- Directed team members to attend meetings with groups including the BID Alliance, City of San Diego, OB Community Foundation, OB Planning Board and Friends of the Library.
- Completed all requirements to remain a member in good standing with California Main Street and National Trust for Historic Preservation (National Mainstreet Program).
- Managed and hosted the Annual OBMA Awards Celebration.
- Managed the OB Business Improvement District and the Newport Avenue MAD.
- Managed Special Events: 50 weekly Farmers Markets, OB Street Fair & Chili Cook-Off and OB Oktoberfest
- Directed team members to maintain accurate records of all members and to inform non-members of potential benefits.
- OBMA maintained office hours Monday-Friday.
- Completed DEI annual training.
- Provided complete financials and completed annual audit

Board Meeting Agendas & Minutes

Executive Board
The OBMA's executive board includes Carter Moss, Mike Akey, Craig Gerwig, Mike Stifano and Kyle Jaworski.

The executive board meets quarterly and oversees the organization's finances, employment, and structural matters. The executive board provides guidance to the full board.

Current Board of Directors

Carter Moss, President
Submerge

Mike Akey, 1st Vice President
Pacific View Real Estate

Craig Gerwig, 2nd Vice President
4864 Newport Avenue LLC

Kyle Jaworski, Secretary
The Jetty

Mike Stifano, Treasurer
Winstons

Barbara Iacometti
Wakefield Properties

Raquel Freischlag
Love Thy Neighborhood

Desiree Guillen
BK Printing & Official Ocean Beach

Matt Kalla
Matt Kalla Insurance Agency

Cindy Kimball
Details Salon & Spa

Ken Moss
Power Logic USA

Joella Peregoy
OB Business Center

Shawnn Silverman
Dirty Birds OB

Beth Wright
OB Barbershop

Clean, Safe & Beautification Committee

Committee Purpose

The Clean & Safe Committee's purpose is to educate merchants and promote a safe and clean environment throughout the Ocean Beach Business District

Chairpersons: Mike Akey, Matt Kalla & Carter Moss
Clean & Safe Meeting: Noon • 1st Tuesday of each Month

Rolls & Responsibilities:

- Co-Manaage the Maintenance Assessment District (MAD) and related maintenance and beautification efforts with the E.V. Committee
- Coordinate power washing and sidewalk beautification efforts throughout the district.
- Coordinate and organize community cleanups throughout Ocean Beach.
- Spearhead and coordinate a monthly volunteer graffiti abatement team.
- Maintain strong working relationships with SDPD, City of San Diego departments, and local community partners.
- Communicate and coordinate with the City of San Diego Parks & Recreation Department.
- Identify and report issues on City property through the Get It Done app.
- Ensure OBMA members remain up to date on their Letters of Agency with the City of San Diego.
- Create and manage Ocean Beach community murals.
- Manage the Ocean Beach Banner District.
- Manage and maintain Ocean Beach wayfinding signage and palm tree motifs.
- Administer the Ocean Beach Tile Project.
- Manage the Ocean Beach Utility Box Project.
- Manage the Newport Avenue White Light Project.
- Oversee Ocean Beach holiday decorations, including installation and breakdown.
- Maintain market lights along Newport Avenue.
- Identify and develop new opportunities to improve the cleanliness, safety, appearance, and overall experience of the Ocean Beach business district



Beautification Chair
Mike Akey



Clean & Safe Co-Chairs
Matt Kalla & Carter Moss

12 Community Clean Ups Supported by OBMA

842 Graffiti incidents covered in the MAD

450 Newport Avenue Tiles installed & replaced

GOALS

Goals & priorities for FY27

- Rename the park currently known as Veterans Plaza
- Develop a project for a flagpole at the corner of Newport Avenue & Abbott Street
- Design and Install Historical plaque for Alert Bookstore
- Establish monthly graffiti abatement task force
- Explore and research a new tile project on a wall in downtown Ocean Beach
- Explore alternative solutions to assist businesses on in the MAD due to lack of sidewalk vending ordinance and enforcement
- Design and Install new banners along Newport Avenue & Sunset Cliffs Blvd.

Economic Vitality Commitee

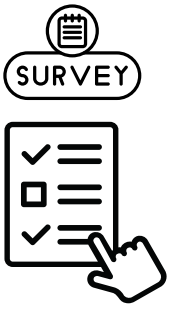
Committee Purpose

To promote the best use of existing building, natural, and human resources to ensure the economic viability of Ocean Beach. The committee's focus is the economic well-being of the Ocean Beach business district, including business retention, business recruitment, and cost analysis studies.

Chairpersons: Beth Wright
E.V. Meeting: Noon • 1st Wednesday of each Month

Rolls & Responsibilities:

- Co-manage Maintenance Assessment District (MAD) with the Clean, Safe & Beautification Committee
- Manage relationships with the Maintenance Assessment District (MAD) property owners
- Provide OBMA members with resources such as but not limited to City funding sources and grant opportunities through e-news and website blog
- Provide members with updated Storefront Improvement Program opportunities
- Host Business Improvement Series
- Monthly review of new businesses
- Provide members with information from California Main Street and Main Street America
- Manage City of San Diego's Public Right of Way (PROW) program permits
- Oversee grant opportunities for the organization
- Discuss, review, and notify our elected representatives about issues of great concern to small business



The EV Committee surveys our members yearly to better understand their needs and the business climate in OB.



Goals & priorities for FY27

- Review and launch new member onboarding procedures
- Host two Business Development Workshops this year
- Set up auto-renewal through credit card processing company for membership dues
- Draft membership referral program process and aspire to launch
- Develop and distribute annual member survey



AiNews.com



The EV Committee hosted two OBMA Member Workshops Get It Down App Best Practices & AI for Small Businesses



Economic Vitality Chair Bethr Wright

Promotion Commitee

Committee Purpose
To improve consumer, merchant and resident confidence in Ocean Beach through a unified image created by an exciting variety of activities. This committee is dedicated to creating advertising campaigns, implementing special events, and promoting the business districts.

Chairpersons: Joella Peregoy
Promotion Meeting: 9AM • 1st Friday of each Month

Rolls & Responsibilities:

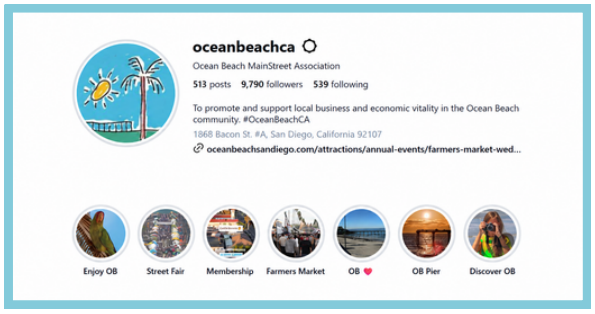
- Collaborate with businesses to promote Ocean Beach
- Encourage locals and visitors alike to Shop, Dine, Play, Stay and Live in OB
- Provide direction for print advertising including weekly and monthly ads, along with visitor guides
- Oversee OBMA's website OceanBeachSanDiego.com
- Establish best practices for social media and e-news distribution
- Provide design ideas for Ocean Beach Banners
- Promote special events and weekly OB Farmers Market
- Collaborate with multimedia service and public relations companies



OB Holiday Ornament



OB Holiday Gift guide encouraging the community to shop local during the holiday season



Grew our social media presence! #OceanBeachCA

GOALS

Goals & priorities for FY27

- Increase our digital marketing
- Promote updated OB Online Business Directory
- Create Shop Local OB event on Shop Small Saturday
- Create OB Holiday Gift Guide with Peninsula Beacon
- Design & market OBMA merchandise
- Design & market holiday ornament using artwork submitted through a contest
- Create Street Fair & Chili Cook-Off logo
- A responsive approach to the monthly OBMA member newsletter
- Video content with team members, committee chairs, and board members
- Promote community mural self-guided walking tour
- Create and implement storefront decorating contest

Joella Peregoy
Promotion
Chairperson



Finance Task Force

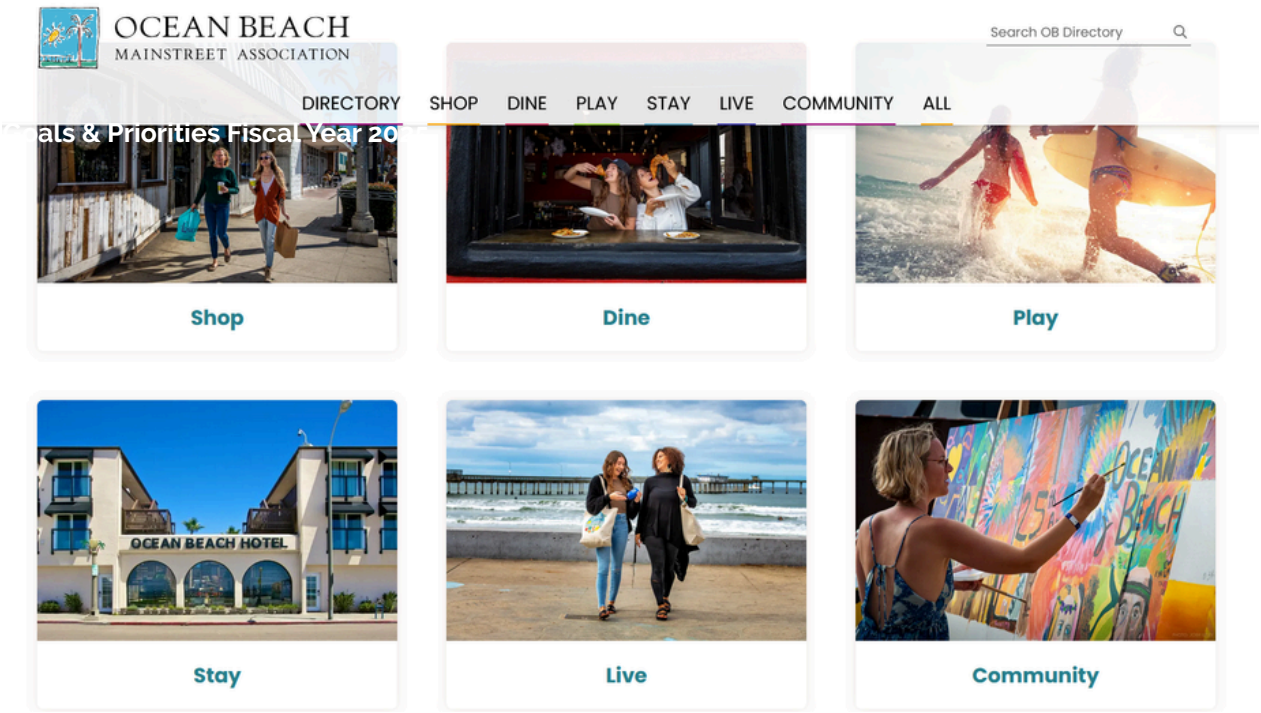
Committee Purpose
To promote and support local business and economic vitality in the Ocean Beach community.

Chairperson: Mike Stifano
Board of Directors Meeting: Noon • Wednesday before Board Meeting

Our accomplishments in Fiscal Year 2026

- Reviewed all the financials each month prior to the full OBMA Board meeting.
- Worked with Batten Accountancy on a monthly basis.
- Assisted team members with unexpected expenditures/challenges and other financial issues.
- Provided monthly guidance to the full Board for all financial /accounting goals.
- Approved the Annual Review of Assocciation Activities
- Directed team members to keep reserves for emergencies.
- Paid down Small Business Association EIDL loan.
- Participated in developing and maintaining an adequate, fiscally sound budget.

Ocean Beach
Online Business Directory



Banner Program

The Ocean Beach MainStreet Association designs, installs and maintains 30 banners in the Sunset Cliffs Banner District and Newport Avenue Banner District. This past year we celebrated artwork highlighting our theme for 2026 which is Enjoy Ocean Beach.

Look for new banners in 2027 celebrating our theme for 2027 theme which is Creatively Ocean Beach.









960

OCEAN BEACH
MAINSTREET
ASSOCIATION

Community Mural Project

The Ocean Beach Community Mural Project was founded in 1999 by local artist and community activist Rich James to bring artists, families, businesses, and residents together through public art that celebrates the unique spirit of Ocean Beach. Since its inception, the project has grown into a cherished annual tradition, with community-created murals displayed throughout the neighborhood.

At the OB Street Fair & Chili Cook-Off on June 27, 2026, community members of all ages helped create two new murals. The first commemorated America's 250th birthday, while the second, Enjoying Ocean Beach, celebrated the 2026 theme and the many things that make OB special. Participants painted individual squares that were assembled into larger murals, continuing a longstanding tradition of community collaboration, creativity, and beautification in Ocean Beach.

Our goal is to design two murals in June 2027.









OCEAN BEACH MAINSTREET ASSOCIATION

OB Directory Signage

The Ocean Beach MainStreet Association designed and installed 50 sets of OB Business Directory signs throughout Ocean Beach. These colorful signs feature QR codes that direct users to the online OB Business Directory.

OBMA maintains and replaces the signs as needed to ensure they remain accessible and in good condition.

To date, the QR codes have been scanned by 526 people, including visitors from across the United States and abroad.







OCEAN BEACH
MAINSTREET
ASSOCIATION

OCEAN BEACH
MAINSTREET
ASSOCIATION

Newport Ave Tile Project



The Ocean Beach MainStreet Association manages the Newport Avenue Tile Project. The Ocean Beach Tile Project began in 1989, with its first phase officially recognized in 1990, as part of a revitalization effort. The project invites residents, businesses, and visitors to purchase personalized, engraved ceramic tiles installed along Newport Avenue, creating a lasting tribute to the people and memories of Ocean Beach.

This past fiscal year the Ocaen Beach MainStreet Association installed 46 news tiles and replaced 23 tiles.

960



Wayfinding Signage

The Ocean Beach MainStreet Association maintains 12 wayfinding signs throughout Ocean Beach.

These signs help direct visitors and residents to local beaches, shopping districts, public parking, and other points of interest.





OCEAN BEACH
MAINSTREET
ASSOCIATION

Projects Around Town

CRIBS ON NEWPORT

The OBMA replaced two damaged cribs on Newport Avenue both on the 4800 block of Newport Avenue. One in front of US Bank and the other near OB Tire.





PALM TREES ON LAMP POSTS

The OBMA installed 8 palm trees that were missing on the lamp posts around town.

LAMP POST BASES

The OBMA hired Silva Construction to fix 6 lamp post bases in the downtown area. Next up is to power wash the bases.

Dogs love these bases!



OCEAN BEACH MAINSTREET ASSOCIATION

Ocean Beach Certified Farmers Market

The Ocean Beach Certified Farmers Market welcomes over 3,000 community members and visitors alike each Wednesday. During this past year the OBMA received suggestions from some of our merchants, especially businesses on the 4900 block of Newport Avenue. We took these suggestions seriously and made changes. A few of the note worthy changes include:



2

 # Farmers Market Vendors who opened at brick and mortar business in Ocean Beach this past year



8

# of OB Businesses Represented at the Farmers Market



18

# of Certified Farmers in the OB Farmers Market



OCEAN BEACH MAINSTREET ASSOCIATION

Special Events



The **Sunset Cliffs Auto Show** brings car enthusiasts and locals alike together to enjoy more than 100 unique vehicles against the stunning backdrop of the Pacific Ocean. This beloved community event celebrates classic cars, local connections, and the laid-back spirit of Ocean Beach.



The **Ocean Beach Street Fair & Chili Cook-Off** brings tens of thousands of attendees to the heart of Ocean Beach for a full day of community celebration. Guests enjoy live music throughout the day, delicious food vendors, the beloved Community Mural Project, family-friendly fun zones, and, of course, the famous Chili Cook-Off—one of OB's most anticipated annual traditions.

OB Oktoberfest is where Oktoberfest meets the Pacific Ocean! This two-day celebration brings the community together each October for live music, lively contests, great food, and plenty of good vibes—all set against the iconic backdrop of Ocean Beach.

The OB Oktoberest typically raises $50K per year for the local community partners and has accumulated more than $850K in total donations to date.



OCEAN BEACH MAINSTREET ASSOCIATION

OB Holidays

'TIS THE SEASON
SHOP LOCAL
OCEAN BEACH

96 Number of OBeachy Parrots in storefronts

226 Number of local stickers, swag & gift cards given away during Shop Small Saturday

310 Number of OBeachy Bingo Cards Distrubuted





OBMA Annual Awards Celebration

The Ocean Beach MainStreet Association (OBMA) hosted its Annual Awards Celebration on Thursday, January 22, 2026, at St. Peter's by the Sea, honoring the outstanding contributions of local businesses, volunteers, and community leaders who helped make 2025 a remarkable year for Ocean Beach.

Executive Director Denny Knox kicked off the evening by recognizing sponsors, board members, staff, and partners, highlighting that 2025 saw one of the strongest periods for new business openings in recent memory. More than a dozen new storefront businesses were celebrated for choosing Ocean Beach and driving neighborhood economic growth.

The event drew strong community support, with over 80 local businesses contributing—including approximately 40 food and beverage donations, 35 items for eight gift baskets, 13 table sponsors, and three program sponsors. Attendees enjoyed delicious food, drinks, live music, and a heartfelt awards program.

View Award Recepients







Maintenance Assessment District (MAD)





Newport Avenue Maintenance District

Newport Avenue
Abbott Street & Sunset Cliffs Blvd.

FY2027 Proposed Assessments with CPI of 3.86%%. Each property owner from 4800 Newport Avenue through 5000 Newport Avenue contributes to the fund annually. Based on a CPI of 3.86%, a property owner with a 25-foot storefront will pay $26.701 × 25 linear feet = $667.53 per year.

Total estimated LFF = 3,580*

MAD – Newport Avenue Maintenance Assessment District

Property owners agreed back in 1990 to be assessed annually to specifically ensure that the Newport Avenue corridor is maintained. Our MAD is managed by the OBMA Board of Directors and the office staff and is represented by the Economic Vitality Committee, which meets annually with stakeholders at the OBMA office or via zoom in May of each year.

FY2026 accomplishments:

- Continued to report broken streetlights and instances of broken sidewalks and of broken lamp bases.
- Installed 10 new trash cans in the MAD.
- Removed over 200 stickers, cleaned or covered over 800 instances of graffiti
- Emptied trash cans daily and disposed of over 6200 trash bags from 35 trash bins.
- Swept over 3600 linear feet of sidewalks and gutters twice weekly
-

FY2027 goals & priorities:

- Maintain and update white lights along Newport Avenue.
- Add additional bike racks on Newport Avenue.
- Report & replace faded street parking signs along Newport Ave.

Many thanks to our contractors who make sure that Newport Avenue looks good even with our limited budget.

Maintenance Assessment District (MAD) Estimates for FY27

FUND BALANCE & REVENUE

Beginning Estimated Fund Balance	$	14,057.00

Revenue		Amount
Projected FY2027 Assessments (including City)	$	95,590.00
General Benefit Offset	$	6,932.00
TOTAL FY2027 REVENUE ESTIMATION	**$**	**102,522.00**
TOTAL FUND BALANCE & REVENUE	**$**	**116,579.00**

OPERATING EXPENSE

Expense Category		Amount
Landscaping Improvements and Activities	**$**	**100,172.00**
Maintenance Personnel	$	-
Maintenance Services	$	**100,172.00**
Landscaping Services	$	72,000.00
Pressure Washing	$	18,388.00
Water Services	$	1,280.00
Other/Combined Services (input category description(s) below if applicable)	$	**8,504.00**
Other Improvement Services	$	6,500.00
Palm Tree Crib Repair	$	2,004.00
Maintenance Goods	$	-
General Operating	**$**	**-**
Economic Development	$	-
Insurance	$	-
Accounting & Audit	$	-
Non-Profit Admin	**$**	**-**
Admin Personnel	$	-
Office	$	-
Non-Discretionary District Expense	**$**	**6,207.00**
Special District Lighting / Utilities	$	2,707.00
City Admin	$	3,500.00
TOTAL OPERATING EXPENSE	**$**	**106,379.00**
FY2027 Contingency Reserve		
FY2028 Fund Balance Contribution	$	10,200.00
TOTAL OPERATING EXPENSE & FY28 FUND BALANCE CONTRIBUTION	**$**	**116,579.00**
Purchase Order Calculation	***$***	***100,172.00***

Budgetary Controls / Calculators	
NON-PROFIT ADMIN *Not to exceed 15% of total operating expense.*	**0.00%**
FUND BALANCE *Recommended range is 10% to 50% of total operating expense.* *Recommended dollar amount range:* *$ 10,637.90 10% of operating expense* *$ 53,189.50 50% of operating expense*	**10%**
BALANCED BUDGET *This amount should calculate to $0 for a balanced budget.*	**$ -**

Business Improvement District (BID) Estimates for FY27





FY2027 BID Assessments
Ocean Beach
Business Improvement District

FY2027 BID Assessments are estimated to be $23,724. There have been no changes to the District boundaries or the District rates since 1989. Please see the BID address ranges and annual charges chart below:

Category A
Zone 1 • $90
Zone 2 • $65
Category A is for retail businesses

Category A
Zone 1 • $70
Zone 2 • $55
Category B is non retail businesses

BID ADDRESS RANGES & CHARGES:

STREET NAME	ADDRESS RANGE	BID ZONE
Newport Avenue	4800 – 5099	Zone 1
Narragansett Ave	4783 – 4819 (odd)	Zone 2
Niagara Avenue	4781 – 4825 (odd)	Zone 2
Niagara Avenue	4975 – 5099 (odd)	Zone 2
Niagara Avenue	4796 – 5098 (even)	Zone 2
Santa Monica Ave	4800 – 5099	Zone 2
Sunset Cliffs Blvd	1769 – 1976	Zone 2
Cable Street	1850 – 1976	Zone 2
Bacon Street	1821 – 1976	Zone 2
Abbott Street	1901 – 1969 (odd)	Zone 2

BID Assessments help pay for clean & safe projects, organization, beautification efforts, and promotion/marketing expenses for the Association. The annual BID assessments for FY27 are estimated to be $23,724. The estimated total of OBMA expenditures for FY27 are estimated at $1,152,643.

- BID assessments cover approximately 2.1% of annual costs.
- OBMA receives BID Assessments in monthly deposits from the City. OBMA pays for the expenses and submits a report and proof of expenses to the City for each month.
- We currently have approximately 340 BID members (located within the BID boundaries) shown on the City Office of the Treasurer's BID list. We estimate that the actual audited list will be less at approximately 332.

OB MainStreet Association Statement of Activities

	FY26 ACTUALS	FY27 BUDGET
REVENUES		
Assessments Income - BID	$22,012	$23,724
Maintenance Assessment District (MAD) Agreement	$105,994	$100,172
Grant Income	$65,094	$40,000
Contributions	$54,564	$19,050
Special Event Income	$817,093	$896,450
Associate Membership Dues	$7,230	$11,000
Promotional Items Income	$46,338	$48,150
Interest Income	$16,004	$15,000
Total Revenues	**$1,134,329**	**$1,153,546**
EXPENSES		
Organization	$210,495	$211,379
Clean, Safe & Beautification	$111,078	$100,808
Maintenance Assessment District (MAD) Agreement	$105,994	$100,172
Marketing	$208,402	$185,738
Special Events	$540,522	$554,546
Total Expenses	**$1,176,491**	**$1,152,643**

OB MainStreet Association Statement of Financial Position

OCEAN BEACH MERCHANT'S ASSOCIATION, INC.
dba OCEAN BEACH MAINSTREET ASSOCIATION
STATEMENT OF FINANCIAL POSITION
JUNE 30, 2026

ASSETS		
CURRENT ASSETS:		
Cash	$	487,231
Accounts receivable		36,340
Assessment receivable		25,147
Grant receivable		2,388
Prepaid insurance		4,871
Inventories		31,090
Total current assets		577,436
PROPERTY AND EQUIPMENT (at cost):		
Equipment and furniture		44,478
Computer equipment		8,009
Leasehold improvements		7,510
Website		7,280
Accumulated depreciation		(50,516)
Total property and equipment		16,761
OTHER ASSETS:		
Operating lease right-of-use asset (Note 9)		137,319
Security deposit		800
Total other assets		138,119
TOTAL ASSETS	**$**	**723,686**
LIABILITIES AND NET ASSETS		
CURRENT LIABILITIES:		
Accounts payable	$	56,849
Credit card payable		8,772
Deferred revenue		1,650
Payroll liabilities		963
Accrued compensation (Note 6)		13,097
Sales tax payable		1,635
Operating lease liability, current portion (Note 9)		37,914
SBA EIDL loan, current portion (Note 10)		4,161
Total current liabilities		119,001
LONG TERM LIABILITIES:		
Operating lease liability, net of current portion (Note 9)		89,408
SBA EIDL loan (Note 10)		130,671
Total long term liabilities		220,076
TOTAL LIABILITIES	**$**	**339,079**
NET ASSETS:		
Net assets without donor restriction, non-designated	$	384,607
Total net assets		384,607
TOTAL LIABILITIES AND NET ASSETS	**$**	**723,686**

OBMA
Contact Us

Our office is open Monday - Friday • 10AM to 4PM

Visit us on Wednesdays at the OB Certified Farmers Market
Each Wednesday • 4PM-8PM

Visit in the office until 8PM on Wednesdays.



619-224-4906

1868 Bacon Street, Suite A
San Diego, CA 92107

wwwOceanBeachSanDiego.com