



SAN DIEGO CITY-COUNTY REINVESTMENT TASK FORCE



DATE ISSUED: September 14, 2026

ATTENTION: Co-Chairs and Members of the San Diego City-County Reinvestment Task Force For the Agenda of September 17, 2026

SUBJECT: Potential High Impact San Diego City-County Reinvestment Task Force Projects

REQUESTED ACTIONS:

- 1) Choose one or more projects to investigate in greater depth or begin advancing to the next stage.
- 2) Select preferred implementation options.
- 3) Authorize expenditure of funds, as necessary

SUMMARY

This report provides three potential initiatives for Board consideration that could provide tangible benefits to underserved San Diego residents, homeowners, and businesses while making strategic use of RTF's existing relationships, financial institution members, nonprofit partners, and convening capacity. There is currently \$103,576 available in project funds

1. **RTF Barrier Removal Initiative**: Identify and address barriers that prevent underserved residents and businesses from accessing existing financial, housing, business, and community resources.
2. **RTF Website Modernization & Community Resource Hub**: Modernize the RTF website and create a practical resource hub connecting residents and businesses to existing programs and services.
3. **Home Preservation Funding Partnership**: Explore providing or helping secure grant funding for Habitat for Humanity's existing home preservation/home repair program, or a similar established program, rather than creating a new RTF program.

The RTF has a unique combination of financial institution members, nonprofit and community development organizations, government relationships, and knowledge of community reinvestment needs. Rather than creating entirely new programs, RTF can potentially have greater impact by:

- Identifying barriers that prevent residents and businesses from accessing existing resources.
- Bringing organizations with the ability to address those barriers together.
- Leveraging public, private, philanthropic, and nonprofit resources.
- Filling targeted gaps where existing resources are insufficient.
- Improving the public's ability to find and understand available resources.
- Measuring tangible outcomes.

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Attachment A provides additional details for each option. Staff will proceed with advancing the project or projects chosen by RTF.

Respectfully submitted,

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Option 1 - Barrier Removal Initiative

Create a structured RTF initiative focused on identifying and removing specific barriers that prevent underserved residents and businesses from accessing capital, preserving assets, growing businesses, or utilizing programs that already exist.

What is preventing people from accessing resources that already exist, and what can RTF members collectively do about it?

Potential Barrier Areas	<u>Small Businesses:</u> difficulty qualifying for financing; limited financial records or bookkeeping capacity; limited credit history; difficulty identifying appropriate lenders or financing products; lack of awareness of existing business resources; difficulty navigating government contracting; bonding, insurance, or working-capital barriers; gaps between technical assistance and access to capital.	<u>Homeowners:</u> lack of funds for critical home repairs; difficulty navigating existing repair programs; limited awareness of available assistance; repairs that are too small or specialized for existing programs; inability to access financing for necessary repairs; need to preserve aging housing stock and household equity.	<u>Residents</u> credit barriers; difficulty accessing safe and affordable financial products; lack of financial education; difficulty navigating available assistance; lack of a centralized source of information about available resources.
Implementation Options	<u>Barrier Scan</u> Conduct a short community and member survey to identify frequently occurring barriers; review existing resources, gaps, and duplication; and rank barriers by impact and RTF's ability to influence them.	<u>Barrier Removal Working Group</u> Establish a cross-sector working group of financial institution members, nonprofit/community members, government representatives as appropriate, and RTF staff to validate barriers, identify root causes, inventory resources, develop solutions, identify member contributions, recommend pilots, and establish outcomes.	<u>Barrier Removal Pilot</u> After the scan, select one or two barriers for a time-limited pilot. Example: a capital-readiness pathway connecting businesses to technical assistance, financial preparation, and appropriate lenders.

Benefits

- Uses RTF's existing membership and relationships.
- Addresses community-identified needs.
- Reduces duplication.
- Can leverage member resources.
- Provides framework for future initiatives.
- Can produce measurable outcomes.
- Can be started with limited funding.

Option 2 – Modernize the RTF Website and Create a Community Resource HUB

Modernize the existing RTF website and add a user-friendly Community Resource Hub that helps residents, homeowners, businesses, nonprofits, and community organizations quickly identify existing resources. The website would become a practical access point to available resources.

Proposed Resource HUB	<u>Home & Housing</u> Home preservation and repair; housing assistance; homebuyer resources; foreclosure prevention; affordable housing resources	<u>Business & Capital</u> Small business loans; CDFIs and other financing; business technical assistance; start-a-business and expansion resources; Procurement opportunities	<u>Credit & Financial Education</u> Credit counseling; financial education; safe banking resources; savings and financial coaching; consumer protection resources	<u>Workforce & Employment</u> Workforce training; employment resources; local hiring programs; career development	<u>Gov't Contracting</u> City procurement; county procurement; small/local business programs; certification resources; •contracting assistance	<u>Community Dev</u> Neighborhood programs; commercial corridor programs; community development resources; grants and technical assistance	<u>RTF Member Resources</u> Programs and initiatives offered by RTF members.
Implementation Options	<u>Basic Refresh</u> Update design, navigation, content, mobile functionality, and add a basic resource page. Preliminary cost estimate: @\$10,000–\$20,000, depending on scope.	<u>Full Resource HUB</u> Modernize website & create robust resource hub with improved user pathways and member-maintained information. Preliminary cost estimate: @\$25,000–\$35,000, subject to formal scope of work.	<u>Member Supported</u> Explore whether RTF members and partners can provide website design, dev., hosting, content, technology, or comms support at reduced cost or in-kind.				

Benefits

- Makes existing resources easier to find.
- Provides a visible public benefit from RTF.
- Supports both residents and businesses.
- Reduces duplication by directing users to existing programs.
- Creates an ongoing platform for members to share resources.
- Provides a visible and tangible RTF deliverable.
- Can support Barrier Removal initiative by showing gaps in available resources.

Option 3 – Home Preservation Funding Partnership

Rather than creating a new RTF home improvement program, explore whether RTF can provide or help secure funding for an existing home preservation/home repair program (i.e. Habitat for Humanity Home Preservation Program, County Home Repair Program, MAAC Weatherization Services, etc.).

- Helps homeowners remain in their homes.
- Protects household equity.
- Addresses health and safety issues.
- Prevents deferred maintenance from becoming more expensive.
- Preserves existing affordable housing stock.
- Reduces displacement pressures.
- Leverages an established delivery system rather than creating a new program.

Potential Funding Models	<u>Direct Grant:</u> Explore funding a grant program to an eligible nonprofit or other organization to support qualified home preservation activities.	<u>Matching Funds:</u> Provide funds that must be matched by banks, foundations, philanthropy, or other sources.	<u>Pooled Member Fund:</u> Explore collective contributions from financial institution members and other partners to a home preservation fund administered by an established nonprofit or other organization.	<u>Challenge/Leverage Fund:</u> Use a limited RTF commitment to attract additional contributions from financial institutions, philanthropic organizations, or other partners.
Additional Information to Consider	• Eligibility criteria (communities of concern/underserved communities, seniors) • Types of repairs supported (health & safety, energy efficiency & weatherization; exterior painting, fencing repair/replacement) • Individual grant amounts (up to \$10,000 per eligible homeowner) • Leverage key rebate and assistance programs (SDG&E, City, Federal)			

Benefits

- Builds upon existing program/programs.
- Avoids creating a duplicative RTF program.
- Provides a direct and tangible community benefit.
- Preserves existing housing stock.
- Protects homeowner equity.
- Potentially leverages bank and philanthropic resources.
- Can provide measurable outcomes.