

CITY-COUNTY REINVESTMENT TASK FORCE



San Diego Reinvestment Task Force Thursday, April 15, 2010, 12:00 PM 202 C Street, Twelfth Floor Hearing Room San Diego

AGENDA

Item 1: Introductions

Item 2: Public Comments

Item 3: Minutes

Item 4: Presentation by Steve Bouton, PhD (Bouton & Associates) on Home Mortgage Disclosure Act (HMDA) for 2008.

The RTF annual HMDA analysis data will examine a multi-layered analysis of economic indicators in low- and moderate-income communities. The report will include:

- a. HMDA Applications approved and taken versus applications denied by race.
- b. Distribution by low, moderate, middle and upper income census tracts
- c. CRA loans originated by low-and-moderate income, and by middle-and -upper income, census tracts and minority population density.
- d. List of top ten loan originators for both HMDA and CRA
- e. Loan origination gaps in County
- f. Summary of Foreclosures
- g. Association of loan originations to unemployment by census tract

Item 5: Report from Councilmember Tony Young's Washington D.C. Conference

Item 6: Report from Staff –

→ Discussion of Smart Money in April honoring Financial Literacy Month

Item 7: Adjournment