



San Diego City-County
Reinvestment Task Force

2025 Legislative Program

Summary

The San Diego City-County Reinvestment Task Force works to foster increased financial inclusion and advance economic justice by advocating for affordable housing, supporting small business growth and equitable economic development, and promoting consumer education, counseling, and fair access to financial services, especially for low and moderate-income residents.

Its goal is to develop products, programs, and policies that increase the financial health and stability of our region's residents and families, helping them thrive through access to expanded economic opportunity, affordable housing, financial advice, mortgages and down payment assistance, and small business loans.

Creation

The RTF is an outgrowth of the federal Community Reinvestment Act, which was enacted in 1977 to reduce discriminatory credit practices, also known as redlining, in low-income neighborhoods. It is funded by the County, the San Diego Housing Commission, and grants from RTF member banks.

Task Force

It is jointly chaired by a member of the San Diego City Council and the County Board of Supervisors. The two co-chairs appoint 13 task force members representing five lending institutions, five community organizations, and the North, East, and South parts of San Diego County.

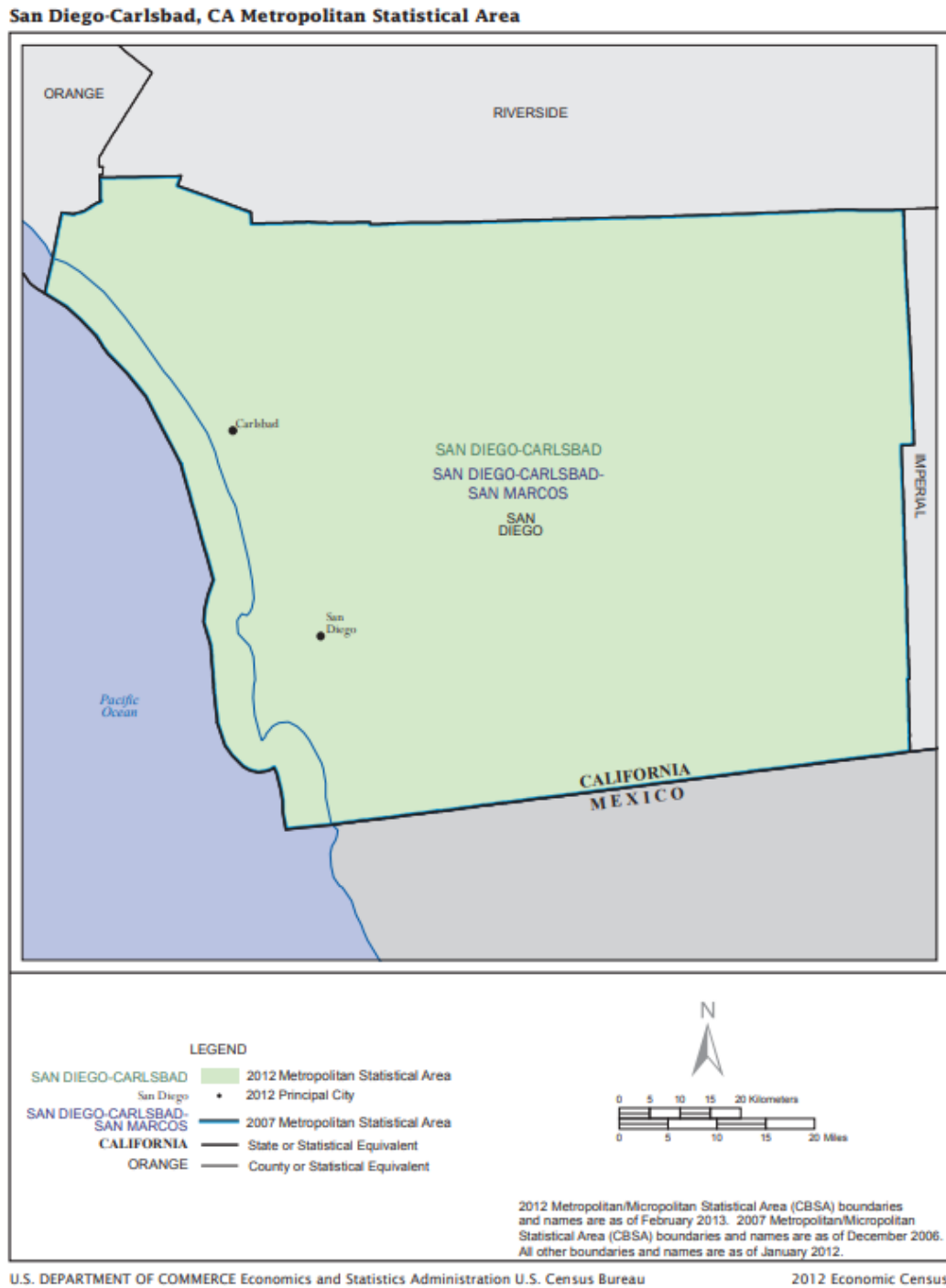
Task Force Members

1. Co-Chair, Henry L. Foster - San Diego City Council
2. Co-Chair, Monica Montgomery Steppe - San Diego County Board of Supervisors
3. Peter Armstrong, Wakeland Housing and Development Corporation
4. Antonio Barbosa, Wells Fargo
5. Irene Bwayo, International Rescue Committee
6. Emilie Dang, JPMorgan Chase & Co.
7. Estela De Los Rios, CSA San Diego County
8. Jimmy Chen, Local Initiatives Support Corporation (LISC)
9. Pamela Gabriel, Bank of America
10. Enrique Meza, US Bank
11. Sergio Quero, Citibank
12. Kwofi Reed, San Diego Habitat for Humanity
13. Stephen Russell, San Diego Housing Federation
14. Angela Zappia, Accessity
15. Adolfo Ventura, MAAC Project

Task Force Staff

- Daisy Gordon Crompton, RTF Manager - San Diego Housing Commission

Area of Jurisdiction



Local (L) State (S) Federal (F)	Subject Area
	Affordable Housing and Desegregation
L, S, F	<ul style="list-style-type: none"> a. Support measures that enhance the viability of housing through community land trusts. b. Support funding and policies that promote the development of affordable housing, housing choice, and further fair housing. c. c. Support legislation that promotes neighborhood investment through mixed-income housing, which would incentivize economic development in low- to moderate-income communities while mitigating displacement. d. Support funding and policies that promote the development of middle-income housing. e. Support efforts that benefit and provide community benefits in areas designated through the Federal Promise Zone program. f. Support legislative efforts and resources to implement the recommendations of the Task Force to Study and Develop Reparation Proposals for African Americans established under AB 3121. g. Support legislative efforts and resources that expand the ability for local agencies to utilize social housing and public banking. h. Support legislation that would create statewide construction loan guarantee programs to reduce risk and uncertainty in the construction process and promote homebuilding. i. Support legislation and resources for homeownership, including first-time homebuyer programs, and ensuring housing production legislation contemplates home ownership models. j. Support legislation that increases administrative flexibilities related to the production and preservation of affordable housing and permanent supportive housing. k. Support legislation that streamlines affordable housing development. l. Support legislation that provides ongoing operating funding associated with necessary services at permanent supportive housing developments. m. Support legislation that increases housing production; promotes equity, inclusion, and sustainability; preserves housing for vulnerable populations; prevents displacement of existing residents; and protects tenants.

	Supporting Small Business Growth and Equitable Economic Development
	<ul style="list-style-type: none"> a. Support federal legislation that enhances efforts of the Community Reinvestment Act (CRA). b. Support legislation that would increase access to wealth and/or improve living standards that promote and sustain diversity, innovation, competition, and entrepreneurship. c. Support legislation that facilitates the State’s engagement with federal small business technical assistance grants. d. Support legislation to provide direct state incentives and grants and/or ease barriers to private funding for companies, public-private partnerships, and other entities engaged in research, development, and commercialization of key innovation industry clusters. e. Support measures to maximize the resources and incentives available to benefit low—and moderate-income communities, as well as Opportunity and Promise Zones. f. Support legislation that would increase the Small Business Technical Assistance Expansion Program funds. g. Support legislation that creates programmatic or funding opportunities to support local agricultural operations
	Consumer Education and Counseling
	<ul style="list-style-type: none"> a. Support legislation and funding to address gaps in digital equity and seek programs for digital inclusion.
	Fair Access to Financial Service
	<ul style="list-style-type: none"> a. Support and monitor efforts to clarify and reform federal bank regulations to ensure compliance does not negatively impact the economic vitality of banks in border communities and ensure our border region has access to banking.
	Support Legislation of Other Agencies and Other Organizations
	<ul style="list-style-type: none"> a. Support the legislative programs of other agencies, such as the City and County of San Diego.