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## San Diego Housing Commission Reinvestment Task Force (RTF) Master Planning for the RTF April 17, 2025

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## Master Planning for the RTF Planning History

### Summary of Formal Documents

- 2001-2003 Reinvestment Master Plan
- 2007-2010 RTF Three-Year Plan
- 2011-2013 RTF Strategic Plan
- FY2024-2025 CDBG Workplan



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## Master Planning for the RTF 2001-2003 Reinvestment Master Plan

- Recommended reinvestment initiatives in the following categories:
  - Capital Formation
  - Affordable Housing Development
  - Small Business Development Activities
  - Policy Issues
- RTF Noteworthy Accomplishments:
  - Achieved measurable increase in home mortgage lending in low-income and minority dominant communities for five consecutive years, reversing a historical trend
  - Developed and implemented small business credit needs assessments in City Heights, Spring Valley and the Mid-City area
  - Facilitated organization of non-profit San Diego Capital Collaborative (SDCC) and investment of \$90 million for SD Smart Growth Fund

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## Master Planning for the RTF 2007-2010 Three Year Plan (Proposed)

- Developed by sub-committee and staff with input from the City and County to address 7 strategic goals in three primary areas of interest:
  - Financial Education
  - Affordable Housing
  - Consumer Practices and Policies
- RTF Noteworthy Accomplishments:
  - Conducted 2007 study on foreclosures in San Diego Region to evaluate factors affecting foreclosures
  - Held 16 CRA lender meetings between 2007 and 2008 on variety of topics
  - Submitted proposal for funding from Living Cities Foundation in collaboration with LISC to implement a Land Bank

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## Master Planning for the RTF 2011-2013 RTF Strategic Plan

### Strategic goals:

- Encourage and facilitate financial institutions' compliance with CRA
- Encourage the development of alternative financial systems and for affordable housing
- Implement research and fact-finding activities related to divestment and financial distress of LMI
- Solicit public opinion regarding economic needs and products
- Work collaboratively with existing community organizations involved in affordable housing and economic development
- Disseminate financial information to the community

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## Master Planning for the RTF 2011-2013 RTF Strategic Plan

### • Strategic goals (Cont'd)

- Expand RTF linkages with other local governments and financial service entities

### • Noteworthy Accomplishments:

- Smart Money Summit
- Smart Credit Workshop
- Smart Taxes Event
- Smart Women event in partnership with Mana de San Diego

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## Master Planning for the RTF FY2024-2025 Community Development Block Grant (CDBG)

- County of San Diego/Housing Commission Agreement
  - SDHC:
    - Facilitate collaboration between financial institutions, government entities and community development non-profits to improve economic opportunities for low-to-moderate families in San Diego County.
  - RTF:
    - Monitor CRA activity
    - Expand access to capital
    - Expand access to financial education
    - Act as resource for Reinvestment information and research
    - Provide forum for dialogue about Reinvestment
    - Build strong community around Reinvestment

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## Master Planning for the RTF Next Steps

Options for discussion and consideration

- Development of a short-term action plan; or
- Development of a long-term strategic/master plan

Copies of all the documents mentioned in the presentation are posted on  
<https://sandiegortf.org/meetings/> under the 4/17/25 meeting.

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