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San Diego Housing Commission
Reinvestment Task Force (RTF)
Bylaws Review and Potential Amendments
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RTF Bylaws and Potential Amendments
Background

- Official public-private body created in 1977 by City of San Diego and San Diego County under City of San Diego Resolution R-219283.
- Monitor local bank lending practices and develop reinvestment strategies to increase economic opportunity, financial strength, and housing stability for the region's low and moderate-income (LMI) residents.
- Provide local implementation support for the 1977 federal Community Reinvestment Act (CRA).
- CRA enacted to reduce discriminatory credit practices and reverse destructive impacts of redlining in low-income neighborhoods and communities of color.

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RTF Bylaws and Potential Amendments History


Official Documents 1977 – 1993

- 1977 - County Redlining Report, RTF creation
- 1977 - City Resolution R-219283
- 1991 - City Council Policy 900-09 – amended in 2001
- 1993 - City Resolution R-282628
- 1995 - Board of Supervisors Policy A-123

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RTF Bylaws and Potential Amendments Founding Documents

- County Redlining Report, RTF Creation (07/05/1977)
 - Task Force on Redlining -- report on home lending patterns
- City of San Diego Resolution R-219283 (08/12/1977)
 - City/County Reinvestment Task Force (RTF) formed to “explore methods of cooperative reinvestment with lending institutions”
 - Original City Designees: Councilmember Jess Haro, Greater Golden Hills Planning Association, and Southeast San Diego Development Committee

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RTF Bylaws and Potential Amendments Founding Documents (Cont'd)

County Directed Representatives

- The Board of Supervisors and San Diego City Council
- Three public members, including representative of the Coalition Against Redlining
- Four members from local lending institutions, including Federal Housing Administration and Veterans Administration, if possible

Source: Minutes of the 7-5-77 Board meeting

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SDHC – RTF Bylaws and Potential Amendments Founding Documents (Cont'd)


1982 Membership

- One member - Board of Supervisors (Fourth District - precedent)
- One member - San Diego City Council
- Two public members appointed by Board of Supervisors
- Two public members appointed by San Diego City Council
- Four representatives from lending institutions, including Federal Housing Administration and Veterans Administration, if possible
- One representative - banking institution

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RTF Bylaws and Potential Amendments
Policy Documents


1991 - City Council Policy 900-09, amended in 2001
1995 - Board of Supervisors Policy A-123

- Support community-based organizations in establishing positive working relationships with financial institutions
- Encourage financial institutions to develop and implement San Diego-specific community reinvestment programs consistent with the Community Reinvestment Act
- Encourage private sector reinvestment practices and programs
 - Responsive to community needs
 - Promote the economic stability and growth of the City/County
 - Meet the financial needs of City/County neighborhoods and residents

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SDHC – RTF Bylaws and Potential Amendments
Policy Documents (Cont'd)

1991 - City Council Policy 900-09, amended in 2001
1995 - Board of Supervisors Policy A-123

- Encourages financial institutions to develop and implement San Diego-specific community reinvestment programs consistent with the Community Reinvestment Act
- Identifies activity areas (i.e. affordable housing, consumer banking, and small business lending)

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RTF Bylaws and Potential Amendments
Policy Documents

City 2001 Amendment* to Policy 900-09


- Implement a Community Reinvestment Master Plan
- Assist financial institutions with developing community reinvestment programs
- Monitor and assess reinvestment performance
- Provide reinvestment progress reports data to the City Council annually
- City Treasurer consider banks' reinvestment programs when procuring banking services
- City support legislation to strengthen CRA and extend it to non-bank financial institutions

**Recommendations from the 2001-3 Reinvestment Master Plan*

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RTF Bylaws and Potential Amendments
Official Documents


City Resolution R-282628 (1993)

- Replaced original 1977 City Resolution R-219283
- City, County, SDHC and RTF reviewed the RTF's activities 1977-1993:
 - Monitoring lending activities
 - Developing reinvestment strategies
- Adopted recommendations regarding RTF mission, structure and operations

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RTF Bylaws and Potential Amendments
Policy Documents


City Resolution R-282628 (1993) Cont'd

- Identified RTF duties:
 - Serve in advisory capacity to City and County
 - Monitor and report on lender performance
 - Conduct marketing and public information activities
 - Execute new program development

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RTF Bylaws and Potential Amendments
Policy Documents (Cont'd)


City Resolution R-282628 (1993) Cont'd

- RTF composition
 - Co-chairs: A member of the City Council and Board of Supervisors
 - Appointed by the co-chairs:
 - One representative from each of five lenders
 - Five representatives of community housing, economic development, and small business organizations
 - Representatives from each of the three regions of the County: North, East and South

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RTF Bylaws and Potential Amendments


Bylaws History 2014 - 2018

- Bylaws Created and approved January 16, 2014
 - Frequency of Meetings
 - Member Responsibilities
 - Meeting Processes
 - Voting Procedures
 - Member Duties
 - Membership
 - Member Removal Process
 - Adoption, amendment and suspension of the bylaws
- November 15, 2018 Update
 - Allows alternates to vote and count towards quorum

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RTF Bylaws and Potential Amendments


Proposed Bylaws Updates

- Add Name and Purpose
 - Explicitly state RTF purpose
 - Elaborate on the responsibilities of the task force
 - Include policies that RTF is bound to
(City of San Diego 900-09, County of San Diego A-123)
- Membership
 - Address banks becoming non-voting members; serve in advisory capacity
 - Add language to clarify credit unions can serve
 - Add vacancies process
 - Elaborate on responsibilities of members

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RTF Bylaws and Potential Amendments

Discussion

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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