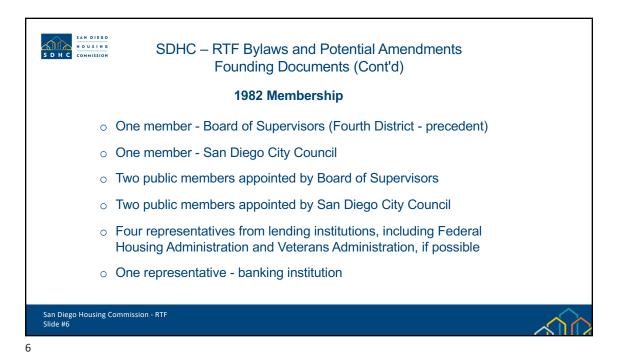


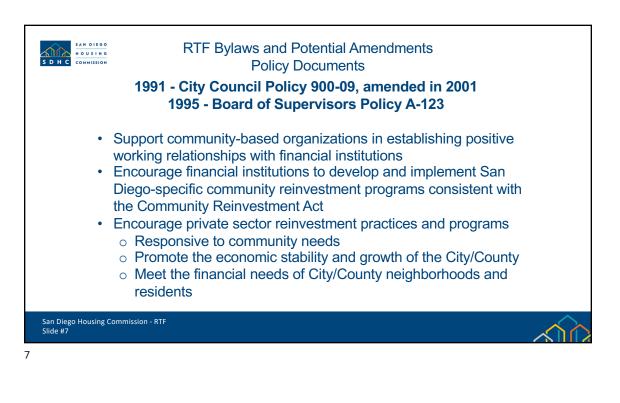
| S D H C | RTF Bylaws and Potential Amendments Background |
|--------------------------------------|---|
| • | Official public-private body created in 1977 by City of San Diego and San Diego County under City of San Diego Resolution R-219283. |
| | Monitor local bank lending practices and develop reinvestment 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. |
| San Diego Housing C Slide #2 2 | ommission - RTF |

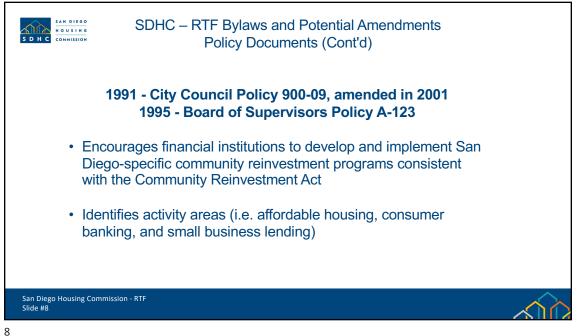


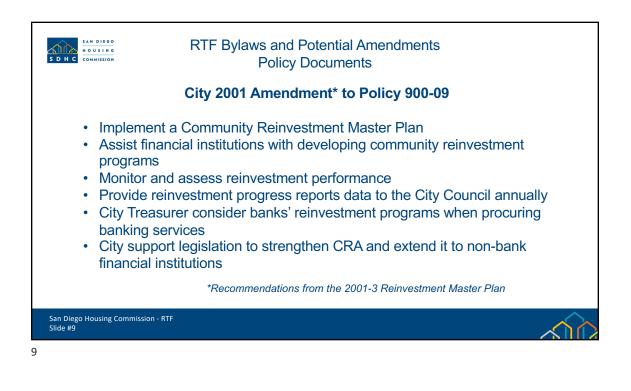


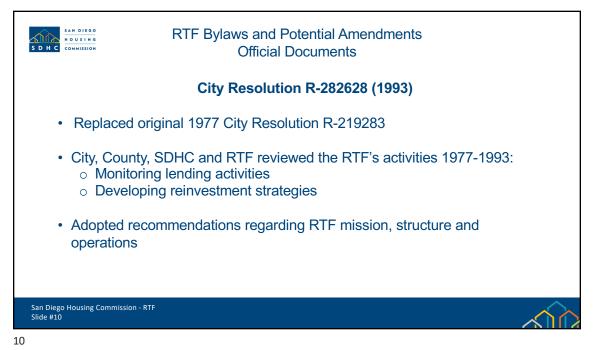


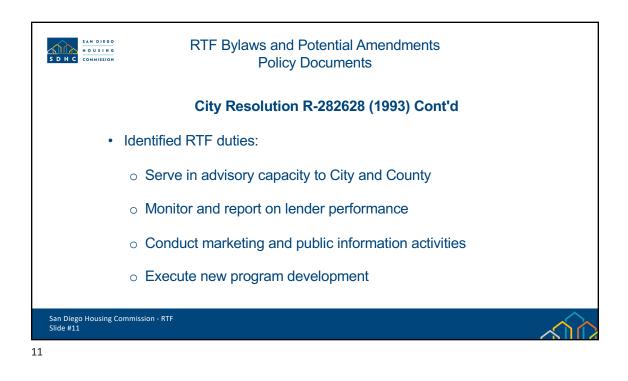


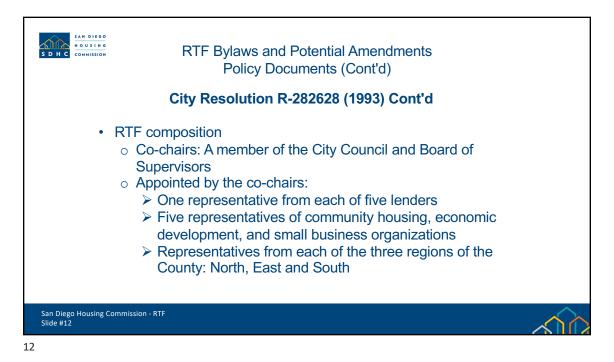


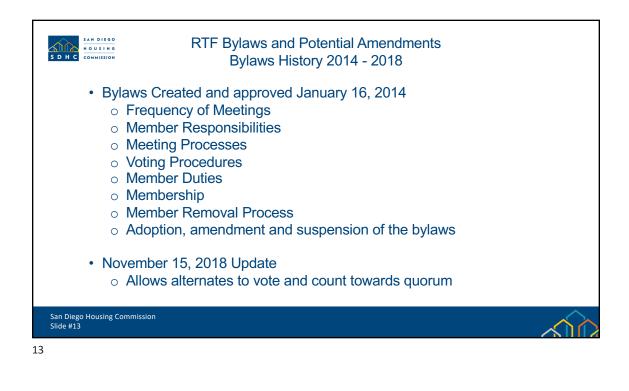


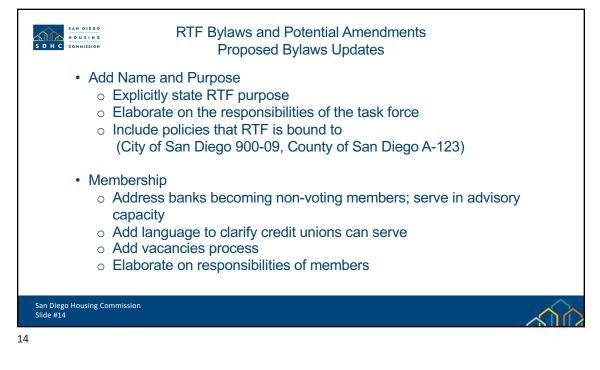












| S D H C | RTF Bylaws and Potential Amendments | |
|---|---|--|
| | | |
| | Discussion | |
| | all the documents mentioned in the presentation are posted <u>os://sandiegortf.org/meetings/</u> under the 4/17/25 meeting. | |
| San Diego Housing Commission Slide #15 | | |