



# SAN DIEGO CITY-COUNTY REINVESTMENT TASK FORCE



**Minutes of the Regular Meeting**  
**Thursday, November 13, 2025, 2:00 PM**

**San Diego Housing Commission**  
**1122 Broadway**  
**Downtown San Diego**

Meeting recording archived at  
<https://youtube.com/playlist?list=PLntsPu5UAKBjAnpJt9aR8cak4831XJQe&si=1LOicNu7t77450-w>

For information, contact Maurcell Gresham, Director, Special Programs Development  
San Diego Housing Commission | [maurcell@sdhc.org](mailto:maurcell@sdhc.org) | 619-578-7485

## **ATTENDANCE**

### **Present:**

Henry L. Foster, III (Co-Chair)  
Peter Armstrong  
Irene Bwayo  
Jimmy Chen  
Jared Hernandez  
Adolfo Ventura  
Ana Padilla (Alternate)

Monica Montgomery Steppe (Co-Chair)  
Robert Lopez  
Enrique Meza  
Sergio Quero  
Kwofi Reed  
Gordan Boerner (Alternate)

### **Not Present:**

Emilie Dang, Pamela Gabriel and Stephen Russell

## **ITEM 1 CALL TO ORDER**

Co-Chair Henry Foster called the meeting to order at 2:04 p.m.

## **ITEM 2 NON-AGENDA PUBLIC COMMENT**

There was no non-agenda public comment.

## **ITEM 3 TASK FORCE MEMBER COMMENTS**

Sergio Quero of Citibank shared that the Citi Foundation announced a commitment of \$15 million to 60 community organizations across the United States to scale and expand financial coaching and services for low-income families, individuals, and entrepreneurs. Through the Community Financing Initiative, the Citi Foundation invests in a range of solutions that advance financial inclusion and financial health for low-income communities. This initiative is part of Citi Foundation's effort to help low-income individuals and families. Responsive to local needs of San Diego, he congratulated RTF members Habitat for Humanity, Accessity, and Community HousingWorks for being grantees of the Community Finance Initiative.

Ana Padilla of Wells Fargo announced that with their partnership with Operation HOPE, they will be conducting bilingual financial education workshops for small business owners and those who

need credit and money management solutions. The coach is based in Chula Vista and Operation HOPE is located in San Francisco and the coach will be providing support in surrounding locations.

Peter Armstrong announced Wakeland's grand opening for a project in City Heights scheduled for Thursday, November 13, called Serenade on 43<sup>rd</sup>. This new construction project and rehab/preservation will create a total of 65 new affordable units in City Heights. The County of San Diego and SDHC are local lenders and Wells Fargo is a tax credit investor and construction lender. He shared appreciation for this partnership bringing this project to fruition and hope colleagues attend and celebrate this grand opening.

Enrique Meza with US Bank shared about Casa Familiar's Avanzando San Ysidro Community Land Trust (ASY-CLT) project as being the first of its kind. US Bank was the construction lender with a variety of different partners in San Diego.

Co-Chair Montgomery Steppe shared that the County is doing a land use housing workshop on Wednesday, November 19, at 9 a.m. during their Land Use Legislation session, and will be discussing the County's housing policy, vehicles miles traveled, and how many laws coming from the state are impacting housing policy.

#### **ITEM 4 APPROVAL OF MINUTES**

The minutes of September 18, 2025, regular meeting were approved on a motion by Ana Padilla, seconded by Peter Armstrong, and passed 13-0 with no abstentions.

#### **ITEM 5 STAFF REPORT**

Maurcell Gresham shared membership updates that Elise Baker is no longer with the Accessity organization and Gordon Boerner is the alternate as board chair. Once determined who the permanent organization representative will be, a new appointment will need to be made by Co-Chair Foster as Accessity falls under the City representatives' appointments. The previously submitted appointment request letter regarding Ms. Baker is withdrawn.

Regarding RTF Community Reinvestment Survey report, responses from four of five bank members have been received. The fifth response is expected in December. A brief analysis of the results has been provided. A completed summary will be provided at the next RTF meeting.

The Middle Income First-time Home Buyer Program, which resulted from a \$7.5 million grant from Well Fargo's Wealth Opportunities Realized through Homeownership (WORTH) for Black Indigenous and People of Color (BIPOC) initiative, is being administered by SDHC. Staff work with community-based organizations such as LISC to provide direct assistance to qualified homebuyers and provide outreach services. Additional outreach and other services are being pursued with both MAAC and Logan Heights Community Development Corporation. A presentation will be provided to the RTF at a future meeting.

The RTF 2026 revised meeting schedule and updated bylaws are in development and will be provided to the board upon completion.

**ITEM 6 Action Item: RTF Proposed Bylaws**

Maurcell Gresham, SDHC director of special programs development and RTF staff, presented the proposed revised RTF Bylaws and Legal Services Update. He included an historic background of the RTF from its inception in 1977 to the present and shared the history of the official documents that have framed and guided the purpose and operations of the RTF. The presentation included the history of the RTF bylaws, which were first approved in 2014 and last updated in 2018.

Enrique Meza mentioned implementing a legislative platform and reviewing it annually.

Motion by Co-Chair Foster to approve staff's recommendation to adopt the bylaws as amended in the proposed draft with direction to change Section III. Purpose (1)(v) from Write necessary grants to supplement RTF funding for administration and for special projects; to ***Identify and apply for available grants to supplement RTF funding for administration and for special projects and to come back to RTF receive the grant funds.*** Seconded by Peter Armstrong and passed by a vote of 8-0; 5 abstained.

**ITEM 7 Informational Item: San Diego Housing Commission Affordable Housing Preservation Fund**

Wendy DeWitt, SDHC vice president of land use & preservation, presented an informational report about the potential for the creation of an affordable housing preservation fund and options for its implementation. SDHC will discuss its analysis of and recommendations for preservation fund models going forward and potential opportunities for RTF participation.

**ADJOURNMENT**

Co-Chair Henry Foster adjourned the meeting at 3:21 p.m.

Respectfully submitted,

Maurcell Gresham  
Director of Special Programs Development/RTF Staff  
San Diego Housing Commission

Debbie Levenson-Cruz  
Government Relations Analyst  
San Diego Housing Commission