



# CITY-COUNTY REINVESTMENT TASK FORCE



**San Diego Reinvestment Task Force**  
**Thursday, Sep 16, 2010 at 12:00 PM**  
**202 C Street,**  
**Twelfth Floor Hearing Room**  
**San Diego**

## MINUTES

### Item 1: Introductions

#### Members:

Tony Young	Councilmember District 4
Mirta Schloss	RTF Director
Bob Adelizzi	Public Member
Vino Pajanor	Housing Opportunities Collaborative
Jim Schmidt	Public Member
Joe Horiye	LISC
Lynn Hastings	Public Member
Kathy Patoff	Union Bank
Kristy Gregg	US Bank
Wendell French	Wells Fargo Bank
Murtaza Baxamusa	CPI
Mitch Thompson	City of Chula Vista

#### Co-Chairs' Staff:

Tom Ledford	County Supervisor Robert's Office
Venus Molina	Councilmember Young's Office
Maggie Ruiz	RTF Program Analyst

#### Members Excused:

Ron Roberts	County Supervisor, District 4
Peter Villegas	JP Morgan Chase

#### Members Absent:

Angela Lucero	Bank of America
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#### Participants:

Chi Tran	Citibank
Myrna Pascual	HUD
Alex Mazloom	Mind Treasures
Faith Espejo	HOC
Maria Montano	ACCION San Diego
Jacqueline Harris	San Diego Housing Commission
Krista Culhane	Community Housing Works
Lauren Harris	Community Housing Works
Ken Clark	SBDC
Edgar Felix	SDHC
Patricia Picazo	County of San Diego-HCD

**Item 2: Public Comments:** No public comments

**Item 3: Minutes:** Motion to approve meeting by Jim Schmidt.  
Seconded by Tony Young.  
All in favor.

**Call to Order:** Meeting was called to order at 12:01 p.m. by Councilman Young

**Item 4: Foreclosure Rescue and Loan Modification Scams - FDIC's Efforts to Mitigate Presentation by Roy Durnal (FDIC, Community Affairs Specialist)**

Mr. Durnal described the main purpose of the FDIC, the role of the Community Affairs program. He discussed the efforts of the FDIC to promote foreclosure mitigation and the initiatives for banking the unbanked. He discussed the role of the Community Affairs office is to assist financial institutions in understanding community development lending-related activities to the communities they serve; facilitates partnerships between financial institutions and community based organizations to promote community and economic development. He stated that data reflected a sharp increase in the number of individuals who have been taken advantage of recently from loan modification scams. He said these families are promised a loan modification for a fee. He stated people in situations like these, are the most vulnerably because of their high hopes of not losing their homes. In addition, he also discussed the number of bankruptcies has highly increased and that is the new scheme for scam artists who have been defrauding families and individuals with loan modifications. He discussed the enforcement aspect of the FTC going after entities and barring them by a civil injunction. He explained that the FDIC does not have direct authority or investigative powers but there are efforts that are being promoted by conducting a recent series of workshops in Arizona, Nevada and California.

Vino Pajanor stated that San Diego is on the forefront of these scams and there is a new program being developed that will work like the reverse 911 calls. He said San Diego has partnered with the local District Attorney's (DA), the Federal Bureau of Investigations (FBI) and the Dept. of Justice, U.S. Attorneys and local nonprofit agencies to link efforts to combat loan modification scams. Kathy Patoff added that we need to solve the problem by offering solutions to the California Department of Real Estate. She said that currently the department requires the notice of default notice be made public and that is the method that scam artists use to target homeowners. Murtaza Baxamusa also stated, there has been an increase in credit counseling companies that are going after foreclosure families. They have figured out that if they have lost their homes, they have lost their credit and now they can help them repair it.

**Item 5: Presentation by Alliance of Californians for Community Empowerment (ACCE) Presenter - David Lagstein:**

David Lagstein presented on the Alliance of Californians for Community Empowerment. He described that ACCE is a statewide community organization working with thousands of members creating transformative change by helping ordinary citizens to organize and take action. He further described how California is host to the world's eighth largest economy, yet every day more and more Californians are losing their jobs, falling further behind on their rent or mortgage payments and sending their kids to failing schools. He described how ACCE is dedicated to raising the voices of everyday Californians, neighborhood by neighborhood, so that our children have stronger communities and expanded opportunities. He also described on how ACCE is building alliances with civic, labor, religious, business and policy partners that will translate into the

campaign infrastructure needed to win progressive tax, budget and policy reform for communities. He added by discussing the benefits to the members, the exposure to workshops, and the advantage of being part of a collective organization. He also described the dues that are paid for is for the easy access to information, and the benefits that come with a collective voice.

**Item 6: Approval of Strategic Plan:**

Mirta Schloss presented the RTF's strategic plan and proposed that the plan be approved by the board. Ms. Lynn Hastings commented that she was opposed to recommending the approval as it was presented due to grammatical errors. She further added that a business plan was not a business plan without a budget and therefore; recommended that the title be changed to a strategic plan. She also stated she did not agree with the marketing plan to be included since she did not believe a marketing plan should be part of a strategic plan. Kristy Gregg responded having experience in marketing, she disagreed. She stated a marketing plan is indeed part of a strategic plan. After further discussion, the strategic plan was approved with the pending amendment of grammatical corrections. It was also proposed by board members the RTF strategic plan be presented to the County as an informational report.

**Item 7: Report from Staff:**

Maggie Ruiz reported the outcomes of the "Smart Money Summit and Expo" workshop held on August 14, 2010 at the Jacob's Center. First, she publicly expressed her thanks to the banks for sponsoring the event. Second, she thanked the offices of Councilmember Young and County Supervisor Ron Roberts, Venus Molina and Tom Ledford for their support. She expressed her thanks to each and every one of the volunteers, bank representatives, community and nonprofit agencies. Finally she thanked the Housing Opportunity Collaborative for coordinating the home clinic, and the numerous staff from the San Diego Housing Commission who spent their weekend helping families and individuals. She also presented a PowerPoint presentation that showcased the event pictures and discussed the program focus, marketing efforts, broad marketing campaign, reported on attendance, handouts and print materials, described the series of workshops that were designed to meet the needs of the community. She also discussed milestones, best practices and described a success story. She concluded by saying that it was a true collaborative effort with the record number of agencies that participated at this year's event.

Councilmember Young expressed his appreciation for a very well planned event and thanked the RTF staff for the planning and coordination of an outstanding event. Wendell French with Wells Fargo, stated he was not able to attend the event but the feedback he received from the bank representatives that attended the event was very positive. Kristy Gregg added that she was very happy with the professional manner the event was designed and with the communication and the planning of event logistics. The meeting was extended and concluded at 1:25 p.m.

**Item 7: Adjournment:** Meeting was adjourned at 1:25 p.m.

Respectfully submitted,

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Mirta Schloss, RTF Director  
October 15, 2010