



CITY-COUNTY REINVESTMENT TASK FORCE



San Diego Reinvestment Task Force
Thursday, February 16, 2012 at 12:00 PM
202 C Street,
Twelfth Floor Hearing Room
San Diego

MINUTES

Item 1: Call to Order: Meeting called to order at 12:01 p.m. by Council President Young

Item 2: Introductions Council President Young introduced Mr. Manny Aguilar from Money Management International and welcomed him as a new RTF Board member. Mr. Aguilar introduced himself and said he was excited to be part of this board.

Members Present:

Council President Young	City Council District 4
Peter Villegas	JP Morgan Chase
Angela Lucero	Bank of America
Kathy Patoff	Union Bank
Mirta Schloss	RTF Director
Joe Horiye	LISC
Murtaza Baxamusa	Family Housing Corporation, San Diego Building Trades

Co-Chairs' Staff: Roosevelt Williams III Council President Young's Office

Members Excused:

Ron Roberts	County Supervisor, District 4
Kristy Gregg	US Bank
Vino Pajanor	Housing Opportunities Collaborative
Wendell French	Wells Fargo
Mitch Thompson	City of Chula Vista
Portland Bates	Council Spvr. Chair Robert's Office

Participants:

Maggie Ruiz	RTF
May Lloyd	Public member
Eva Langer	Clear Point Credit
Myrna Pascual	U.S. Dept of HUD San Diego
Kelly Salmons	HCD – County of San Diego
Faith Espejo	HOC
Angelica Munoz	Wakeland Housing
Luisitio "J.R." Melchor	IRS SPEC office
Monica Samayoa	Home Start
Manny Aguilar	Money Management International

Laurie Bell
Jackie Harris
Destiny

Bank of America
San Diego Housing Commission
NAREB

Item 3: Public Comments:

Item 4: RTF Committee Member Comments:

Item 5: Minutes: Motion to approve Minutes of January 19, 2012 by Peter Villegas.
Second by Tony Young.
All in favor, motion passed 6-0.

Item 6: Report from Luisito “J.R.” Melchor, Internal Revenue Service SPEC Office on the success of the Smart Tax event and the impact it made in the communities that we serve.

Mr. Melchor with the Stakeholder Relationship Tax Consultant from the Internal Revenue Service SPEC Office introduced the partner agencies that participated at the Smart Tax event. Mr. Melchor introduced the following partners, Monica Samayoa, EITC Program Coordinator at Home Start, Inc.; Angelica Munoz, Project Coordinator at Wakeland Housing & Development Corporation; and Willy Gloria, Program Coordinator MAAC Project. Mr. Melchor stated that the Smart Tax event was a great success and that the event served as the kick off event for the 2012 Tax Voluntary Income Tax Assistance (VITA) season. Further, Mr. Melchor discussed this year’s event and discussed the outcomes. Mr. Melchor also thanked the volunteers that were involved in the success of the event:

Saturday, January 28, 2012

- 10:00 a.m. – 2:00 p.m.
- 41 Attendees
- Walk-in / Appointments
- 3 Partner - Organizations
- Home Start, MAAC Project, Council of Philippine
- 11 Volunteers
- Exhibitors
- Wells Fargo, Bank of America, and California Franchise Tax Board

Additionally, he listed the number of sites in San Diego for 2012 and discussed the impact that the VITA program had in the County in 2011:

VITA Sites for the 2012 Tax Season

- San Diego County - 124 Sites
- AARP - 54 Sites
- VITA - 42 Sites
- Facilitated Self Assistance - 12 Sites
- Military - VITA 10 Sites

- Sites are available throughout the County as far as Fallbrook, Oceanside, Imperial Beach, and Jacumba

2011 Tax Season outcomes

- Tax Returns 35,448
- Total Refund \$55,137,388
- Earned Income Tax Credit \$12,385,602
- Requesting Direct Deposit 56%
- Taxpayer savings potential \$1,500,000
- Average of \$50 per return

Further, Mr. Melchor discussed one of the program successes this year was due to Council President Young's Communication's Director being able to schedule to advertise the event in the morning TV news programs. This was key in successfully promoting the event and in presenting an opportunity to raise Earned Income Tax Credit (EITC) awareness throughout the region. Mr. Melchor discussed the following marketing and outreach efforts along with the benefits of the Smart Tax event.

Marketing & Outreach

- Flyer distribution
- Website, Email
- Press Releases
- Press Conference
- County Administration
- Morning News
- KUSI, Fox 5
- SD Council President, Anthony Young
- IRS Public Affairs Specialist, Raphael Tulino

Benefits

- Taxpayers
- Builds Awareness of VITA Program and Credits
- Connects to other valuable programs and services
- Volunteers
- Builds confidence and experience
- Organizations
- Leveraged resources through collaboration
- Kick off to the VITA Season

Item 7: Presentation by Laurie Bell, Bank of America, Manager of the Customer Assistance Center, National Mortgage Outreach announcing the grand opening of the Customer Assistance Center:

The Center recently opened to provide Bank of America homeowners, facing financial hardship, the opportunity to receive personal assistance with their mortgage and home equity products. Ms. Bell stated that Bank of America has expanded outreach efforts by more than tripling the

number of customer assistance centers, bringing the total to 50 in 25 states by the end of 2011. Ms. Bell stated that they also hosted 45 outreach events where they were the only servicer, in addition to participating in hundreds of third-party events with organizations such as the Neighborhood Assistance Corporation of America, Alliance for Stabilizing Our Communities, and HOPE NOW.

Ms. Bell further commented that since 2009, the bank has participated in more than 800 sponsored events in 39 states assisting more than 130,000 homeowners. Which includes 171 events in California where they met with more than 34,000 homeowners.

Ms. Bell stated that they recently had a grand-opening for a Customer Assistance Center located at 1455 Frazee Road where Bank of America homeowners can get face-to-face assistance in a very private setting.

Item 8: Presentation by Dr. Murtaza Baxamusa, on the report Where the Poor Live in San Diego: Data analysis of U.S. Census surveys over 5 years (2006-2010):

Dr. Baxamusa presented a report that he recently prepared from the U.S. Census data. The latest census data shows significant concentration of poverty in certain neighborhoods. Dr. Baxamusa discussed the following statistics:

- There were 361,000 San Diegans living below the federal poverty level.
- With an additional 253,000 that were "near poor" with incomes 50 percent above the poverty line, during the period 2006-2010.
- People living in or near poverty tend to be concentrated in certain neighborhoods rather than being evenly distributed through the region.
- This concentration of poverty can lead to aggravation of environmental factors within the neighborhood, such as higher crime, lower public investments, struggling schools, etc. that impact the income mobility of residents to move out of poverty.
- Poverty status is determined by comparing annual income to a set of dollar values called poverty thresholds that vary by family size, number of children, and age of householder.

Dr. Baxamusa further discussed categories for determining poverty rates to explain the assessment of the census tracts in the region with the highest poverty concentrations. The following are the details of his research:

- The areas with the highest concentration of poverty, which Dr. Baxamusa referred to as "Category IV", in San Diego, include 13 census tracts that are primarily concentrated in:
 - Mid-City
 - Around downtown Centre City
 - Including Barrio Logan
 - Logan Heights.

Dr. Baxamusa added that although little has changed over the past decade in areas of extreme concentration, other pockets of poverty are emerging throughout the region.

Other poverty areas, which Dr. Baxamusa referred to as “Category III”, include 121 census tracts that are scattered throughout the region including:

City of San Diego:

- Mid-City
- Centre City
- Southeastern San Diego
- University City
- Kearny Mesa

South Bay:

- National City
- Chula Vista

East County:

- El Cajon

North County:

- Escondido.

Dr. Baxamusa referred to the maps that had the highest concentration of poverty in the region.

Mr. Aguilar with Money Management International asked if anyone had thought about using this data to meet community needs. Dr. Baxamusa suggested that Ms. Ruiz with RTF explain what the intentions were of the Task Force. Ms. Ruiz discussed that the RTF has been charged with completing a report on community needs and that the RTF would utilize this valuable data to incorporate in a Community Needs Assessment Report that the RTF will be working on.

Item 9: Report from Staff:

Report from Staff trailed to next meeting.

Item 10: Adjournment: Meeting was adjourned at 1:07 p.m.

Respectfully submitted,

Mirta Schloss, RTF Director