



# LIFT TO RISE

2020 – 2022  
ACTION PLAN



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# I. CALL TO ACTION

## FORGING A PATH FORWARD

The issues that we face are so complex, and at times polarizing, that it's easy as organizations and individuals to feel as though nothing can be done. Our existence as an organization is in itself a commitment to move forward together. By continuing to recommit to one another and to our shared goals, we can forge a path forward with resolve and even optimism. We can choose to radically accept where we are—without weaponizing our identities or drawing lines—while acknowledging our failings and our successes. We can strengthen our ability to work together toward a shared destination of prosperity for every resident who calls the Coachella Valley home. We can be the best of who we are, while on our way to the best of who we can become. **This action plan is our shared commitment to forging that future together.**



## II. HISTORY & OVERVIEW

### HISTORY

In the fall of 2014, we came together as a small group of community-based partners—including FIND Food Bank, United Way of the Desert, the Regional Access Project Foundation, the Desert Healthcare District, and the Riverside County Economic Development Agency—to pursue a “Collective Impact” approach. We sought to address the underlying causes driving our common challenge: resident need was only growing, and we had to move beyond stop-gap approaches to increasingly growing disparities. We recognized that the problems residents face—low incomes, food insecurity, poor health outcomes, and insufficient transportation, health, and housing infrastructure—are inherently interconnected, mutually reinforcing, and can neither be understood nor addressed in isolation. We aimed to address the multiple forces of instability across the Valley, and to overcome long-standing silos that prevent collective engagement. In 2015, we forged an academic partnership with the USC Sol Price Center for Social Innovation. The Price Center continues to support our data and research capacity to this day.

In July 2018, Lift to Rise launched as an independent nonprofit organization to mobilize and advance the collective efforts of our partners. Today, Lift to Rise convenes more than 50 private, public and nonprofit partners in collaborative action networks (CANs). Over the past four years, the work of Lift to Rise has grown from a philosophical commitment of a handful of local leaders to a dynamic, results-driven, cross-sector collaboration.

Lift to Rise’s mission, priorities, and target organizing areas were identified through a process of deep community learning. The decision to launch each CAN emerged through community driven processes where residents cited housing affordability and continued economic constriction as central concerns and sources of instability in their lives. In response, Lift to Rise organizes in two areas of work: **Housing Stability** and **Economic Opportunity**.



### ACTION PLAN OVERVIEW

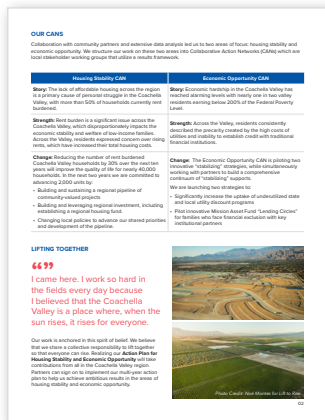
The Lift to Rise 2020-2022 Action Plan is a two-year roadmap to radically increase housing stability and advance economic opportunity for all Coachella Valley residents.

This Action Plan describes:

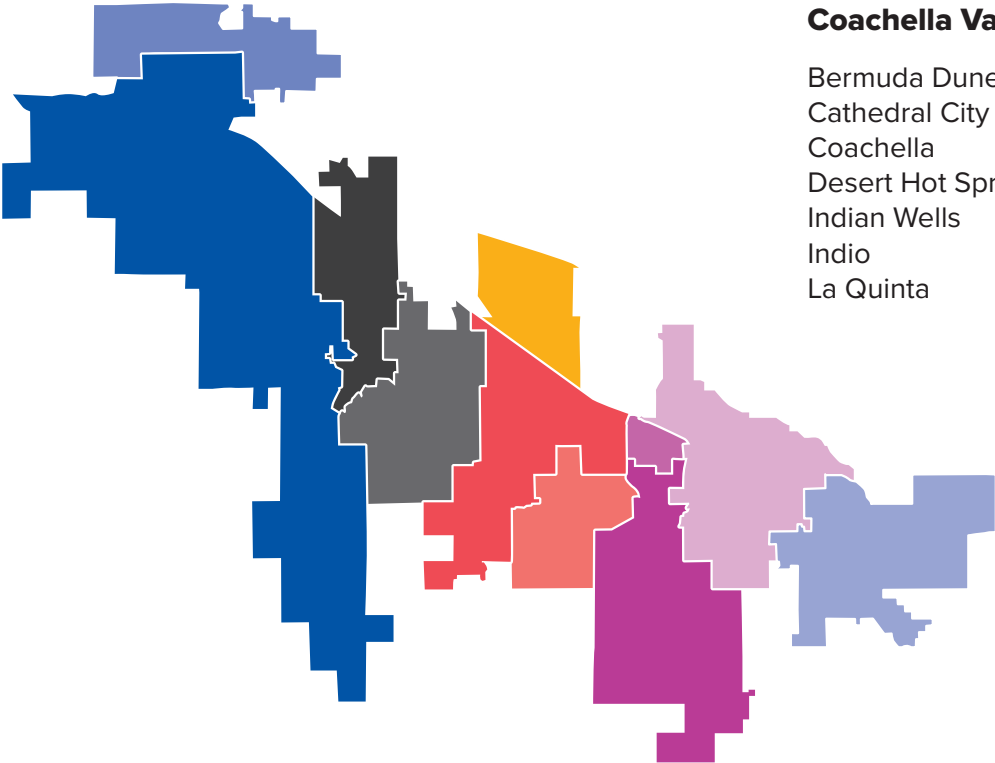
- Key strategies for each area of work: Housing Stability and Economic Opportunity
- Action steps and benchmarks for each strategy
- Evaluation and performance measures
- Defined roles and contributions from stakeholders and partners

Lift to Rise and more than 50 collaborative partners (organizations) developed this action plan over a six-month period, holding co-design meetings, monthly collaborative action network meetings, and full-day and half-day action planning with residents, community-based organizations, city and county staff from multiple departments, affordable housing developers, elected officials, and non-profit organizations.

**The Action Plan is a living, iterative document that will be updated as the work develops.**



OUR TARGET GEOGRAPHY



**Coachella Valley:**

- |                    |                |
|--------------------|----------------|
| Bermuda Dunes      | Mecca          |
| Cathedral City     | North Shore    |
| Coachella          | Oasis          |
| Desert Hot Springs | Palm Desert    |
| Indian Wells       | Palm Springs   |
| Indio              | Rancho Mirage  |
| La Quinta          | Thermal        |
|                    | Thousand Palms |



**OBJECTIVE**

A two-year action plan that defines the scope and scale of strategies that work to increase housing stability and economic opportunity for all Coachella Valley families.

### III. WHY WE LIFT: MISSION, VALUES, & VISION

#### OUR MISSION

We bring together community and institutional leaders to collaboratively solve the underlying causes of poverty and inequality.

#### OUR VALUES

- **Belief:** We believe change is possible in people and organizations.
- **Community:** We focus on what connects us rather than what separates us and communicate to each other with transparency and integrity.
- **Equity:** We seek and value all types of diversity, put equity into action daily and strive to dismantle inequities, including those present in ourselves, our organizations, and our communities.
- **Innovation:** We pursue new strategies to foster social change and overcome the silos that have historically limited collective engagement.
- **Results:** We use data and evidence to make decision and hold each other accountable to getting results.



#### OUR NORTH STAR (OUR VISION)

A future where all Coachella Valley families are healthy, stable, and thriving.



## IV. HOW WE GET THERE: STORY, STRENGTH, & CHANGE

### OUR APPROACH

Our work explicitly focuses on building and sustaining bridges across all dimensions of engagement: from grassroots resident learning, to partnerships with community organizations, to systems-level institutions, leaders and policymakers, to the philanthropic foundations that make this collaborative work possible. In so doing, Lift to Rise seeks to expand vision and possibility, by building out an agenda to catalyze social progress across three critical dimensions that shape local opportunity.



### Establishing a common understanding from which to work.

We seek to recognize our region's **story**: story gives dimension to data in a way that helps us establish a common foundation from which to build to greater equity. Storytelling is a powerful way to render visible the nature of need and opportunity, and to create a common vision of a brighter future for all residents. To effectively alter systems, shape policymaking, and shift practices across the Coachella Valley, we must continue to forge inclusive conversation. Data and research are central mechanism to generate a deeper understanding of community conditions and to enable effective responses, but data alone is not enough.

Story focuses on two dimensions: narrative creation, which involves producing research and art that builds, in different forms, a grounded and rich account of Coachella Valley life; and narrative dissemination, including installations and public events intended to share and sustain a wide array of narratives from different Coachella Valley populations. Our storytelling agenda recognizes that research and evidence constitute an intervention itself in our vast rural, suburban-exurban geography. *See Appendix C for story agenda.*





## Building local strength to sustain social change over time.

We build collective, local strength to enact and sustain social change over time. We do this through strengthening our collective capacity to work together: prioritizing resident voice and leveraging local, regional, and national resources to effect change. The Coachella Valley suffers from a critical resource gap, which parallels the challenges faced by similar regions across the country. Systems work is inherently complex, as it requires re-envisioning the institutions and systems that drive our current landscape of opportunity. We have set forth a bold vision of our collective future that requires significant resources and capacity to effectively enact community priorities. *See Appendix D for our strength agenda on building resident leadership in our work.*

### **Resident Leadership**

Lift to Rise activates a community-driven frame, informed by experiences, perspectives, and priorities of residents from all walks of life. From our inception, we have advanced community priorities in order to shift systems towards more transparent, democratic processes and better outcomes for Coachella Valley residents. We continuously work to authentically engage and integrate residents from across the Valley into our collective work. *See Appendix D for our strength agenda on building resident leadership in our work.*

### **Regional Equity**

In order to tackle the underlying forces that drive residents' instability, we must approach the challenges we face at the scale at which we face them. Regionalism is important for two reasons. First, we must explicitly address the uneven distribution and concentration of power, resources, and opportunity across the Valley. Second, given the interdependency and relatively small size of our cities, we must coordinate and align priorities as a region to effect population-level change and maximize investment for our region.

### **Partnership & Collaboration**

As an organization, we are committed to building and sustaining internal capacity. We continually seek to improve our operational effectiveness by strengthening our ability to hold, facilitate, and mobilize our shared vision. Lift to Rise is comprised of several working groups, each with a specific role and focus. These groups communicate and collaborate with one another.



## Achieving population-level results at scale.

Finally, the core aim of our work is to achieve population-level results at scale. Thus, we work to achieve regional change along two dimensions. First, we seek to immediately stabilize conditions for low-income residents. Second, we work to activate leverage points to change systems and alter the entrenched structures that exacerbate and perpetuate regional inequality.

**“Not everything that is faced can be changed, but nothing can be changed until it is faced.”**

**—James Baldwin**

## V. COLLABORATIVE ACTION NETWORKS

We operate in two different areas—housing stability and economic opportunity—each identified through extensive data analysis and collaboration. We structure our activities into Collaborative Action Networks (CANs), which are working groups comprised of stakeholder organizations and agency representatives. Our CANs use a “results” framework of rapid improvement cycles that identifies key performance measures and outcomes for each stage of strategy implementation, with periodic evaluation to promote continual learning and strategy refinement. Within each CAN we deploy the “Story, Strength, and Change” framework and define a north star to guide our work. Our north stars were defined together with partners and stakeholders across our communities.

### Housing Stability CAN



#### OUR NORTH STAR

All Coachella Valley families have safe, stable, and affordable housing with more money left over to spend on things other than rent.

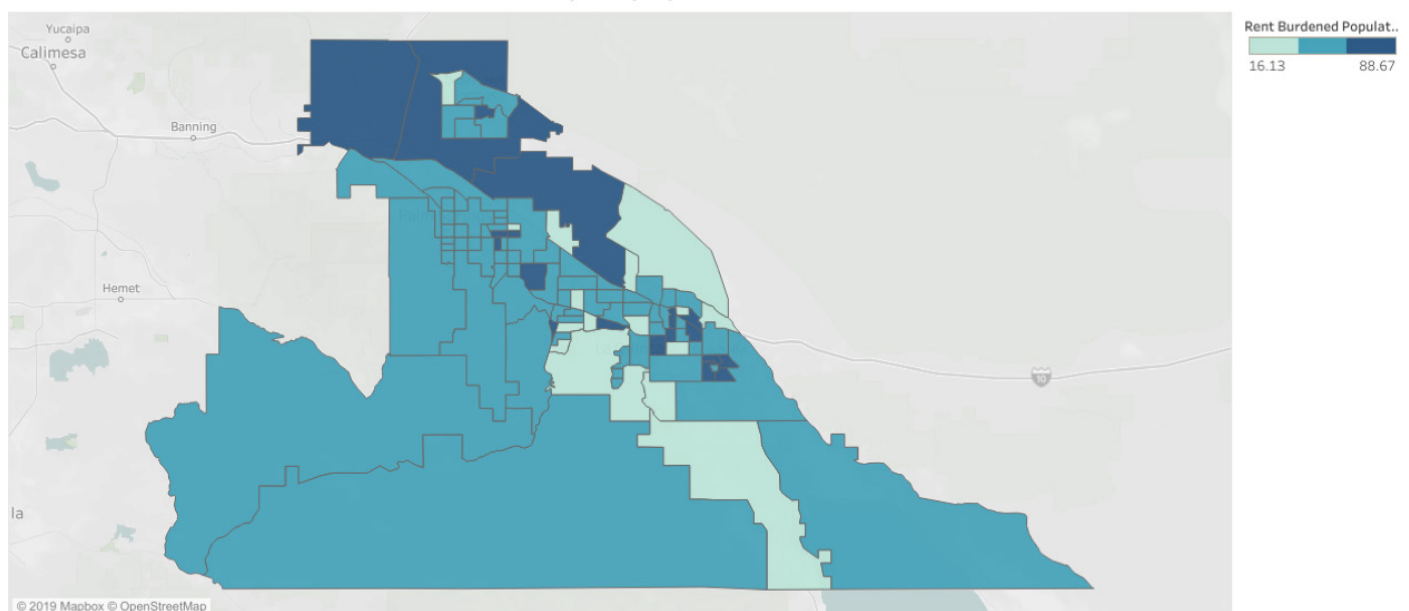


#### STORY

**Currently, over 50% of households in the Coachella Valley are rent burdened.** “Rent burden” implies that households are forced to forgo healthy food, childcare, utilities or other essentials in order to pay rent. **Low-income residents face even more disproportionate impacts: 79% of households that earn less than \$50,000 per year are rent burdened.**

Our Housing Stability CAN is dedicated to addressing this important issue as residents consistently identify the lack of affordable regional housing as their primary personal struggle.

Percent of the Population that is Rent Burdened  
American Community Survey, 5-year Estimates 2017



The darker shades of blue indicate a higher percentage.



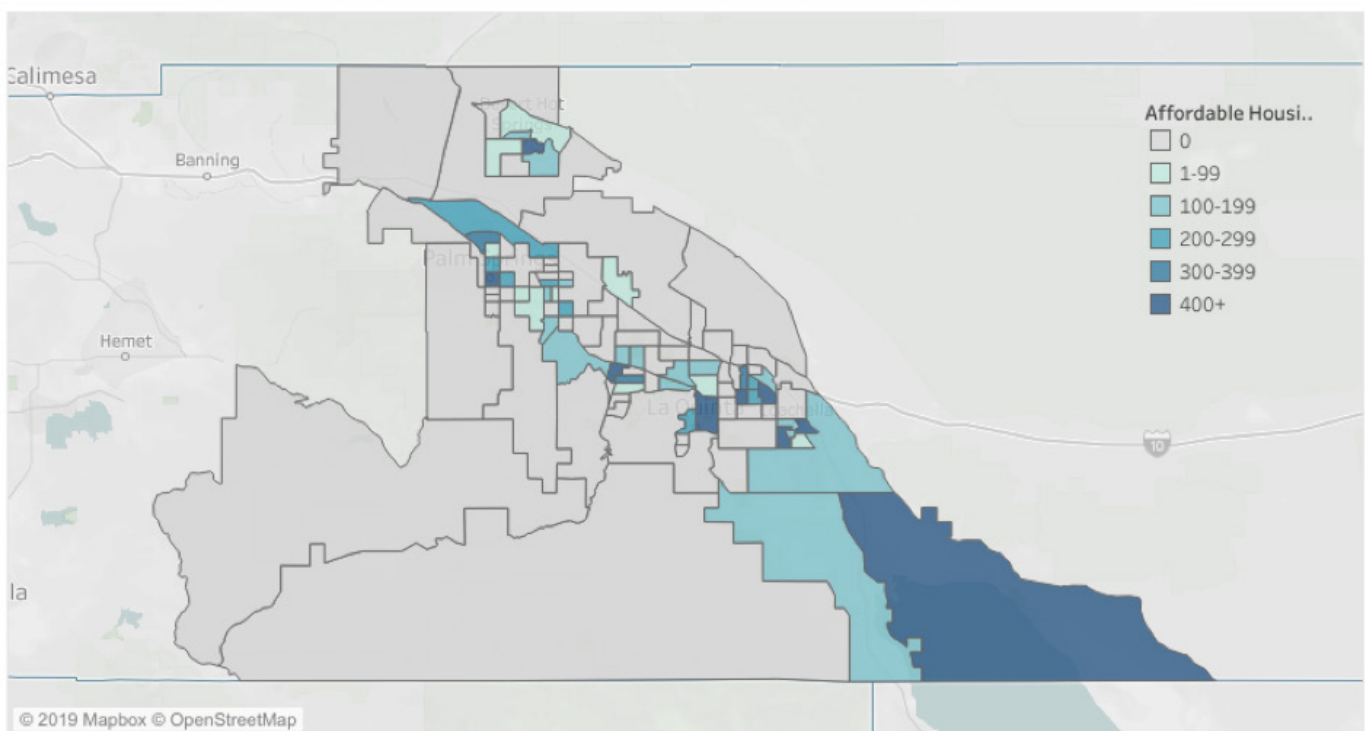
“One has to go adjusting on one side to adjust the other, because the most important thing is having a roof over your head. Although we eat badly or dress badly, the essential thing is the roof for children because they do not know anything yet.”

— Resident of the Eastern Coachella Valley

The deep and pervasive impacts of rent burden on residents drives our CAN to address this issue through **long-term housing opportunity**, achieved through the construction of new housing across our region. We recognize that improving housing supply is a crucial end goal to create population-level housing stability.

### Affordable Housing Units Across the Coachella Valley

Sources: California Tax Credit Association Properties, Coachella Valley Association of Governments, Riverside County



#### Notes:

- Single-family developments are not included.
- Properties were compiled from several sources including California Tax Credit Association, Coachella Valley Association of Governments, and Riverside County. Properties that changed names or addresses recently may be duplicated.

## WHAT WE KNOW

### We are not building enough affordable housing.

Approximately 11,000 units in the Coachella Valley are designated as affordable units, which are reserved for households below a certain income threshold who live in the units and pay no more than 30% of their incomes on mortgage or rent. Given the number of rent-burdened households in the area, **more than 10,000 additional affordable housing units are needed to meet current demand**. After redevelopment agencies closed, the Coachella Valley has averaged **only 38 new affordable units per year** between 2010 and 2018.

## **Demand for subsidized housing exceeds supply.**

Beyond insufficient levels of rental housing that is affordable for low-income renters, rent costs in the Coachella Valley are exacerbated by the relatively low rates of subsidized housing. Approximately one percent of Coachella Valley households receive a housing choice voucher (1,852 of 168,971 households) as compared to nearly three percent of households in Los Angeles County (93,842 of 3,295,198 households). A further 1,565 households are subsidized through place-based programs.

At these rates, demand for subsidizing housing far exceeds supply, which contributes to the significant levels of rent burden, and the need for additional housing support through both supply-side (new housing construction) and demand-side (subsidies) interventions. Given the disproportionate need experienced by the Latinx community, many of whom are undocumented, our work advances demand and supply-side strategies targeted directly to extremely low-income families, without creating barriers that exclude undocumented or at-risk immigrant families.

## **Increasing housing vulnerability for Coachella Valley families.**

Quantitative data shows how rent burden is a deeply impactful issue in the Coachella Valley, and appears to be becoming more concentrated among already low-income households. Particularly in the Eastern Coachella Valley, with high rates of overcrowding, rent burden levels suggest that families face increasing housing vulnerability. Moreover, the trend lines indicate ever greater socioeconomic and geographic polarization across the Coachella Valley.

## **Why does this matter?**

As we measure impact, it is important to remember baseline conditions in the Coachella Valley—similar to across the region and the state—are worsening, rather than remaining constant. It is also important to view Coachella Valley outcomes in comparison to other regions to understand relative change. Evaluation strategies must take into account both the complexity of housing systems and regional dynamics.



## **STRENGTH**

### **Resident Experience**

Rent burden is a significant issue across the Coachella Valley, which disproportionately impacts the economic stability and welfare of low-income families. To understand the impacts of rent burden within the unique Coachella Valley context, the Price Center for Social Innovation partnered with Lift to Rise to conduct focus groups with rent burdened residents.

### **Factors Driving Housing Instability**

Across all focus groups, residents expressed:

- Concern over rising rents, which have increased their total housing costs.
- Health issues and health-related costs which undermined their economic stability and contributed to their housing precarity.
- East Coachella Valley residents cited the Salton Sea as a source of health problems: new and worsening respiratory problems
- Issues related to transportation availability, access, and costs
- Geographic isolation from needed resources and services

CAN partners are committed to targeted results:

We seek to **reduce the percentage of Coachella Valley households who are rent burdened by 30%** over the next 10 years—improving the quality of life of nearly **40,000 households**. To do this, we need to **radically increase the supply of affordable housing by 9,881 units**.

In the next two years, we're committed **to advancing 2,000 units** by:

**Building and sustaining a regional pipeline of community-valued projects**

**Building and leveraging regional investment, including a regional housing fund**

**Changing local policies to advance our shared priorities and the development of the pipeline**

## Increasing Housing Opportunity Over Two Years

Over the next two years, we are focused on solving our housing market failures. Through the combination of policy changes, cross-sector collaboration, and resource attraction to catalyze projects that are valued but which otherwise would face financial barriers to project completion, we can create a new paradigm for housing development to improve the lives of low-income families, and to generate important lessons for housing development across the state.

### PARTNER & STAKEHOLDER CONTRIBUTIONS BY STRATEGY

Result: <b>POLICY</b>   Change local policies to advance our shared priorities and the development of the pipeline			
Public Sector	Non-Profit Sector	Private Sector	Outcomes
<ul style="list-style-type: none"> <li>• Contribute staff time to work across jurisdictions to align housing policy</li> <li>• Identify opportunities to accelerate production within their cities (and county) departments</li> <li>• Adopt and implement pro-housing and affordable housing friendly policies: policies that promote affordability and reduce barriers to new production</li> <li>• Local implementation of statewide legislation designed to accelerate affordable housing production</li> <li>• Streamline housing processes through procedure/process changes and/or policy changes</li> <li>• Share local best practices</li> <li>• Elected officials and representatives: support the implementation of policies through advocacy and legislative action</li> </ul>	<ul style="list-style-type: none"> <li>• Participate in identifying barriers in the regulatory environment</li> <li>• Facilitate resident participation in defining policy priorities</li> <li>• Bridge resident and community relationships</li> <li>• Work across partners to determine opportunities for advocacy and advocate pro-housing policies</li> </ul>	<ul style="list-style-type: none"> <li>• Participate in identifying barriers in the regulatory environment</li> <li>• Apply technical expertise and provide technical assistance to support the implementation of the CAN's policy priorities</li> <li>• Support resident priorities and engagement in the formulation and implementation of policies</li> <li>• Incentivize action from internal and external partners</li> </ul>	<ul style="list-style-type: none"> <li>• Updated development standards and design guidelines to increase allowable density, reduce other barriers to development</li> <li>• Added incentives to produce affordable housing</li> <li>• Increased transparency and predictability in policies and procedures</li> <li>• Reduced costs associated with the length of the entitlement process</li> <li>• Streamlined or expedited processing through practice or policy change</li> <li>• Reduced development costs through reduced fees and improved design standards</li> </ul>



## PARTNER & STAKEHOLDER CONTRIBUTIONS BY STRATEGY

### Result: PIPELINE | Build and sustain a regional pipeline of community-valued projects

Public Sector	Non-Profit Sector	Private Sector	Outcomes
<ul style="list-style-type: none"> <li>• Cities &amp; County: Contribute most detailed and up-to-date information possible on current inventories of projects, available land for housing development, and at-risk units</li> <li>• Scan infrastructure availability as it pertains to housing development</li> <li>• Elected officials and representatives: support the concept of a regional pipeline through advocacy and legislative action</li> </ul>	<ul style="list-style-type: none"> <li>• Participate in batching processes (along shared priorities)</li> <li>• Non-profit developers: develop units, contribute projects, and/or align projects with regional pipeline</li> <li>• Non-profit developers: increase transparency in information sharing regarding the status of projects, development opportunities, and ongoing development</li> <li>• USC Price Center for Social Innovation: provide data analysis to support CAN efforts</li> </ul>	<ul style="list-style-type: none"> <li>• Align business support with the regional pipeline</li> <li>• Planning consultants: provide technical assistance and leverage expertise to track, scan, and inventory projects and potential sites</li> <li>• Leverage regional investments to support the pipeline: groceries, childcare centers, etc.</li> <li>• Identify opportunities for development that are not currently in the pipeline</li> </ul>	<ul style="list-style-type: none"> <li>• Increased supply of affordable housing units by 2,000 units in two years (with the capacity to produce 1,000 a year)</li> <li>• Added incentives to the production of affordable housing</li> <li>• Created an online portal of current projects and investment opportunities</li> <li>• Increased transparency and accountability in the development process</li> <li>• Increased efficiency through a regional pipeline approach</li> <li>• Improved regional coordination</li> <li>• Maximized capacity to draw down investment at scale</li> <li>• Targeted community and economic development</li> </ul>

### Result: INVESTMENT | Build regional investment; including a regional housing fund that will support community-valued projects

Public Sector	Non-Profit Sector	Private Sector	Outcomes
<ul style="list-style-type: none"> <li>• Leverage housing choice vouchers to produce more units</li> <li>• Contribute and leverage resources such as land and housing resources (HOME, SB 2, etc.)</li> <li>• Pool/contribute housing and remaining RDA funds</li> <li>• Commit to credit enhancement investments to induce other funding</li> </ul>	<ul style="list-style-type: none"> <li>• CDFI: manage the regional fund</li> <li>• Local and regional funders: invest partners to anchor participatory process</li> <li>• Coordinate and align resources to amplify unit production</li> <li>• Foundation Investments: grants and PRI</li> </ul>	<ul style="list-style-type: none"> <li>• Lend</li> <li>• Invest in credit enhancement</li> <li>• Incentivize development</li> </ul>	<ul style="list-style-type: none"> <li>• Increase in housing production e.g. units</li> <li>• Financial incentives to the production of housing</li> <li>• Greater investment at scale</li> <li>• Investment in community amenities and assets: early learning and child development, good schools, health services, transportation, recreation and green spaces</li> <li>• Maximized regional coordination of local resources</li> <li>• Customized fund products for the region</li> </ul>

### Result: RESIDENT ENGAGEMENT | Engage residents to drive our collaborative work by setting the pipeline, policy, and investment agenda

- Facilitate the engagement and integration of residents into the work of each strategy area
- Prioritize and advance resident and community priorities

## PIPELINE

**Result:** Build and sustain a regional pipeline of community-valued projects.

### The Capital Absorption Framework: What is a pipeline?

Community investment deals tend to be complicated and time consuming, so community investment practitioners often focus on only one project at a time. Yet successfully addressing pervasive problems like affordable housing shortages, lack of access to economic opportunity, and health inequities requires investment at larger scale. We refer to a pipeline as a set of deals and projects that can synergistically advance a community towards achieving its shared priorities. A pipeline is critically important to unlock opportunity at scale and mobilize for efficient achievement of its shared priorities.

#### COMMUNITY INVESTMENT AS A SET OF FUNCTIONS



Source: *Community Investment: Focusing on the System*, Center for Community Investment (2018)

#### Housing CAN Shared Priorities

- Regional equity
- Impact on rent burden
- Proximity to employment and jobs
- Access to transportation
- Educational infrastructure and opportunity
- Amenities e.g. grocery stores
- Safe and affordable places to play and be active
- Environmental justice and sustainability
- Access to infrastructure or investment in needed infrastructure

## Managed Regional Pipeline

Lift to Rise and the Riverside County Housing Authority worked with CAN partners to assemble a regional pipeline of projects that met our shared priorities. Shared priorities were determined by the CAN based on regional needs. Using our shared priorities, the CAN designed short-term criteria to sort and assess projects in the region. The pipeline was assessed along the following short-term criteria: readiness (shovel ready), rent burden (impact on goal to reduce rent burden), and regional equity (targeted to underserved areas). Projects that did not meet or advance our shared priorities were not included in the pipeline. The pipeline was “batched” (organized) by financing/investment need. See table below.

**Table: Managed Pipeline Batches**

Batch	Targeted Interventions	Policy Levers	Total Number of Units Projected
Mobile Home Parks “Polanco Parks”	Financial assistance, technical assistance	Expedited permitting, increased infrastructure, by-right development	456
Multi-Family **	Gap financing, technical assistance, resident advocacy for projects, financial assistance	Fee waivers, density bonuses, by-right/ expedited processing	844
Developer owned or Publicly owned Sites (for affordable housing)	Technical assistance, framing project/deal, crafting request for proposals (RFPs)	Fee waivers, density bonuses, by-right/ expedited processing	911*

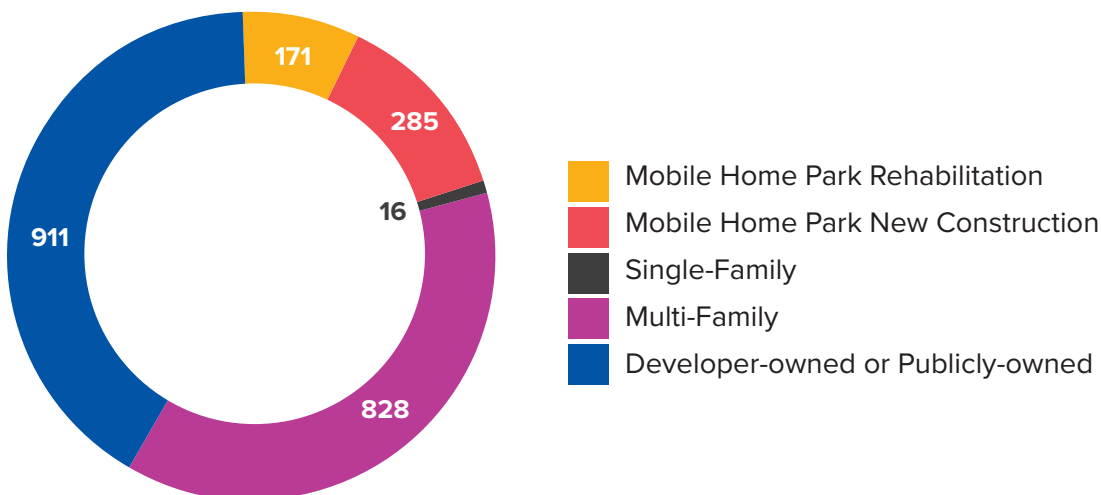
**Total Impact in Unit Numbers: 2,211 units**

\*\*Multi-family batch includes 16 single family units

\*Project units estimated using allowable density

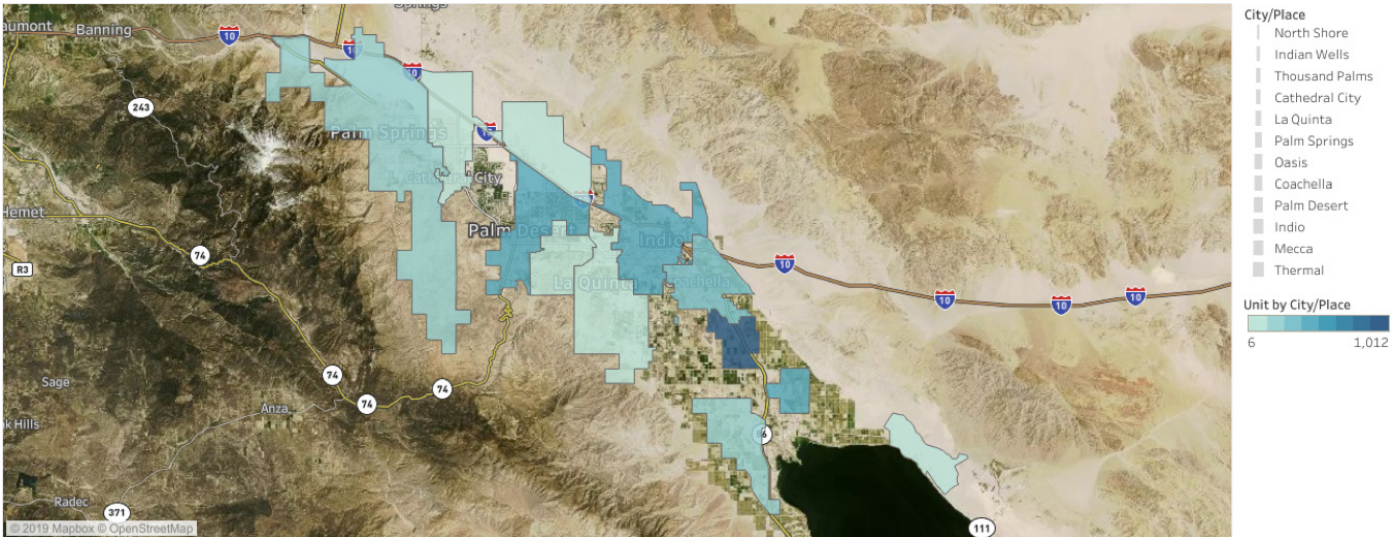
## Unit Breakdown by Product Type

Total Projected Units





Map: Managed Pipeline Units by Geography



Strategy: Sustaining a Regional Pipeline

In order to spur the development of more housing units in the Coachella Valley, particularly multi-family and affordable units, Lift to Rise will work with communities to obtain the most detailed and up-to-date information possible on current inventories of projects, available public lands and other development sites, and at-risk units (for preservation efforts).

Lift to Rise plans to map and organize this information through an online portal, sharing it with the development community and other key stakeholders in order to frame new projects for development and investment, and sustain a regional pipeline over time.

Core Functions		Outcomes	
Track and monitor the progress of all ongoing development, including the identified 2,000 units for the two-year time frame		<p>Our ability to track ongoing and anticipated development in the Coachella Valley will assist the group in identifying:</p> <ul style="list-style-type: none"><li>• Investable opportunities and potential deals</li><li>• Type of intervention needed e.g. policy, financing, and investment</li><li>• Patterns in regulatory issues and opportunities to accelerate production</li><li>• Barriers to the construction and development of housing, unique to the context of the region</li></ul>	
Compile an inventory of available public lands and other development sites in order to sustain a regional pipeline over the next 10 years			
BENCHMARKS			
Within 6 Months		Within 1 Year	Within 2 Years
<ul style="list-style-type: none"><li>• Secure funding for the role of a regional planner to serve the Coachella Valley</li><li>• Fill role of the regional planner to be housed at Lift to Rise</li><li>• Publish managed pipeline online</li><li>• Adopt and implement pilot strategy with the City of Coachella</li><li>• Initiate strategy with the City of Palm Desert, Cathedral City, and La Quinta</li></ul>		<ul style="list-style-type: none"><li>• Publish land inventory of all participating jurisdictions online</li><li>• Adopt and implement targeted strategies with the cities of Palm Desert, Cathedral City, and La Quinta</li><li>• Targeted strategy with the County of Riverside to address regulatory challenges in unincorporated, County jurisdictions</li></ul>	<ul style="list-style-type: none"><li>• Roll out additional units to meet our 10-year unit goal</li><li>• Implement strategy in remaining jurisdictions</li></ul>
<ul style="list-style-type: none"><li>• Quarterly and ongoing monitoring and tracking of managed pipeline</li></ul>			

## INVESTMENT

**Result:** Build regional investment, including a regional housing fund that will support community-valued projects.

Our partners have unanimously identified the critical need to create a regional housing fund that enables us to support community-valued projects which are currently unfunded due to existing housing finance limitations. Yet, with soft subsidies and policy changes, we can tip the balance into feasibility.

Over the past 12 months, the Housing CAN has assembled, tested, and scrubbed a pipeline of projects with financing gaps in the Coachella Valley. We identified 31 projects, with **\$750 million total development costs and a \$250 million financing gap**. This pipeline has been thoroughly examined and reviewed for accessible funding sources, and the gap is down to \$100 – 125 million required over the next few years.

### **Strategy: The Coachella Valley Affordable Housing Catalyst Initiative**



The Coachella Valley Catalyst Initiative will mobilize approximately \$160 million in resources for this purpose, providing capital subsidies, operating subsidies and loans to close the gap and stimulate the affordable housing production in the Coachella Valley. Approximately \$100 – 125 million of these resources will be dedicated to a Catalyst Fund, which will leverage public, philanthropic and private capital on favorable terms to support a portfolio of housing development.

The Initiative and the Fund will serve as a quarterback for a comprehensive vision of inclusion and equitable development in the Valley. Whenever possible, the fund will not only support housing, but will also link families and children to other high-quality services, like early learning and child development, good schools, health services, transportation, recreation and green spaces.

## POLICY

**Result:** Change local policies to advance our shared priorities and the development of the pipeline.

There are many affordable housing projects in the regional development pipeline that are stalled due to onerous local and statewide policies that stifle the production of affordable housing. In order to achieve our result to reduce rent burden, there is a need to engage both community members and local policymakers to make the systemic changes needed to radically change the way affordable housing is considered, planned, resourced, and built in our region.

To this end, our CAN has set the following policy priorities:

Policy Priority	Brief Description
<b>Increase Density</b>	Update standards and design guidelines to allow for more housing units to be built on a site.
<b>Reduce Development &amp; Impact Fees</b>	Waive or reduce fees for affordable housing projects. This includes reassessing fees to adhere to best practices such as reductions, deferrals, sliding scale or proportionate impacts fees (e.g., ADUs, transit-oriented and infill development, special needs housing), and free transparency measures including publicly available fee calculators.
<b>Increase Opportunities for By-right Development, Streamlining, and/or Expedited Processing</b>	<p>By-right: Allow for projects to be approved administratively when a proposal meets local zoning requirements and avoid additional reviews. Increase opportunities for by-right development pursuant to state law.</p> <p>Streamlining: Adopt and implement streamlining strategies to speed up approval timelines and permit processing across Coachella Valley jurisdictions.</p>

See the following pages for a breakdown of local housing strategies by policy priorities.

Policy Recommendation: Increase Density Through Zoning Rules	
Why does this matter?	Local Strategies: What can jurisdictions do?
<p><i>Zoning</i> dictates a property's allowable use and form and is key to meeting our region's housing needs. <i>Form</i> dictates the share of land covered by buildings, and the distance of buildings from neighboring properties and roads. Rules about form influence how many units can be built on a parcel/site and at what densities (e.g. height restrictions, parking requirements, and setbacks).</p>	<ul style="list-style-type: none"><li>• Develop standards and design guidelines to allow for more housing units to be built on a site. Set a minimum density of 20 units per acre across Coachella Valley jurisdictions</li><li>• Update development standards and design guidelines to allow for more units on less land</li><li>• Reduce or remove parking requirements</li><li>• Mandate that all local agencies adopt an Accessory Dwelling Unit (ADU) ordinance, more casually referred to as "in-law units," these are detached buildings on a property where there is an existing house</li></ul>

**Policy Recommendation: Reduce Development & Impact Fees**

Why does this matter?	Local Strategies: What can jurisdictions do?
<p>Development and Impact fees significantly increase the cost of housing production. Developers are subject to permit processing fees and zoning and development impact fees. Jurisdictions often charge impact fees on housing developments projecting that there will be increased need for public services and amenities.</p>	<p>Jurisdictions can waive or reduce fees for affordable housing projects to incentivize the production of affordable housing and/or the inclusion of affordable units within other developments by:</p> <ul style="list-style-type: none"> <li>• Reviewing and waiving the impact fees and permit fees on developments for affordable housing units.</li> <li>• Reassessing fees to adhere to best practices such as reductions, deferrals, sliding scale or proportionate impacts fees (e.g., ADUs, transit oriented and infill development, and special needs housing)</li> <li>• Adopting low cost transparency measures including publicly available fee calculators</li> </ul>

**Policy Recommendation: Increase Opportunities for By-right Development, Streamlining, and/or Expedited Processing**

Why does this matter?	Local Strategies: What can jurisdictions do?
<p>The length of time for a project to get through city permitting processes is the single most significant driver of costs. Under discretionary review, projects must attain approval from discretionary bodies like the Planning Commission, Design Review Committee, City Council, etc. However, they increase the cost of the entitlement process and delay approvals. Taken together, this amounts to added risks for project denial and depresses construction.</p>	<ul style="list-style-type: none"> <li>• By-right: Allow for projects to be approved administratively when the proposal meets local zoning requirements.</li> <li>• Policies and procedures can be adopted by jurisdictions that provide a transparent and predictable path to projects that conform to development standards (e.g. meet local zoning requirements.) <ul style="list-style-type: none"> <li>• Ensure local implementation of SB35 pursuant to state law</li> <li>• Increase transparency and predictability</li> <li>• Minimize or remove the need for California Environmental Quality Act (CEQA) review</li> <li>• Rezone to permit by-right for multifamily</li> </ul> </li> <li>• Streamlining strategies can be adopted to speed up approval timelines and permit processing across Coachella Valley jurisdictions. Successful strategies include: <ul style="list-style-type: none"> <li>• Expedited permit processing</li> <li>• One-stop-shop permitting</li> <li>• Provide staff-level review to projects consistent with standards</li> <li>• Simultaneously processing for various permits (e.g. building, fire, health, and sanitation)</li> <li>• Electronic Plan Check (E-plan check)</li> <li>• Centralize agencies designated to hold decision-making authority for permits and to coordinate with other agencies</li> <li>• Adoption of technology solutions for efficiency; digitize permitting to reduce errors/delays caused by data entry, document transfers, and paper file searches</li> </ul> </li> </ul>



# Economic Opportunity CAN

## CONTEXT

Our Economic Opportunity CAN, formerly the Social Connection CAN, emerged from a recognition that, in order to transform the landscape of opportunity, we need to tackle the underlying economic forces that drive resident's vulnerability. Through collaboration and community listening, our group identified income, wages, and employment as the CAN's central focus area. For CAN strategies to be successful, the CAN must build its collective strength and capacity by aligning key stakeholders around a common goal and mutually reinforcing activities. See Appendix E for critical benchmarks as we build out this CAN.

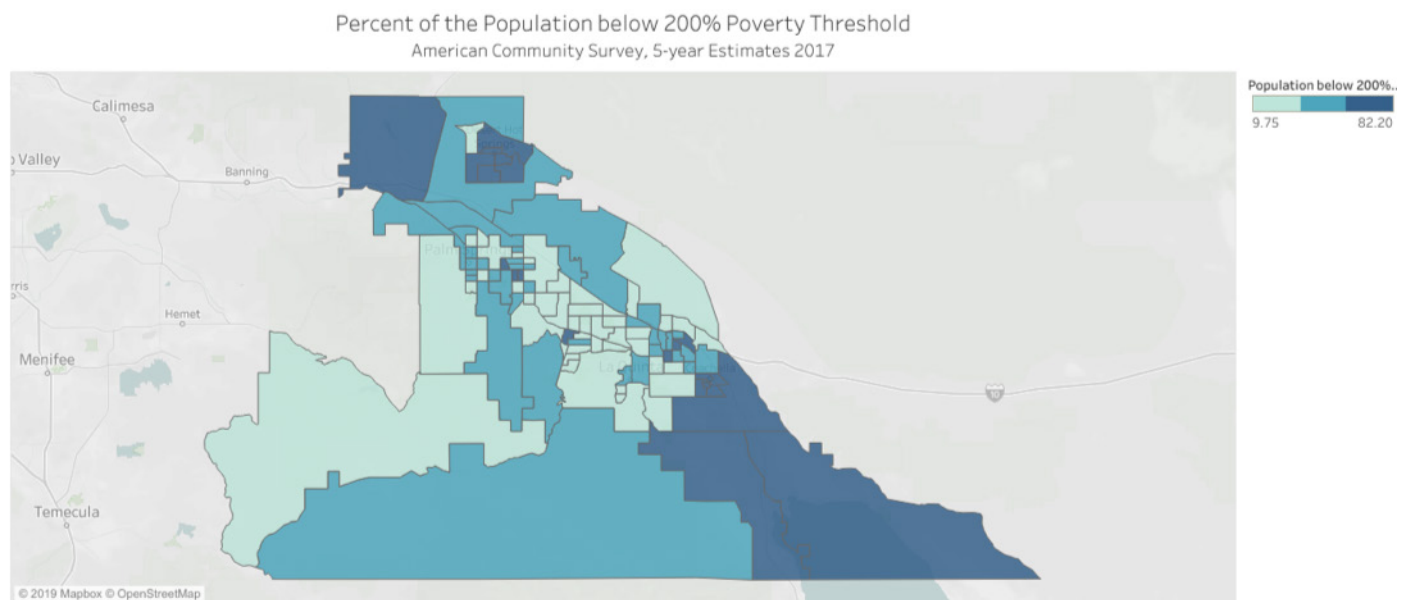


All Coachella Valley families have the opportunity to secure stable employment and live healthy and prosperous futures.



Economic hardship in the Coachella Valley has reached alarming levels, requiring immediate, significant interventions to generate opportunities for residents living in continual economic crisis. **Nearly one in two valley residents earn below 200% of the Federal Poverty Level**, living on the fringe of our local geography, often employed in seasonal, part-time work with inadequate access to financial institutions for basic banking services, and lacking resources within social support networks to assist.

The Economic Opportunity CAN is dedicated to increasing economic and financial stability by building a comprehensive continuum of immediate stabilizing support as we work to build a bold systems change agenda around income, wages, and employment.



The percentage of individuals who earn below 200% of the federal poverty threshold.

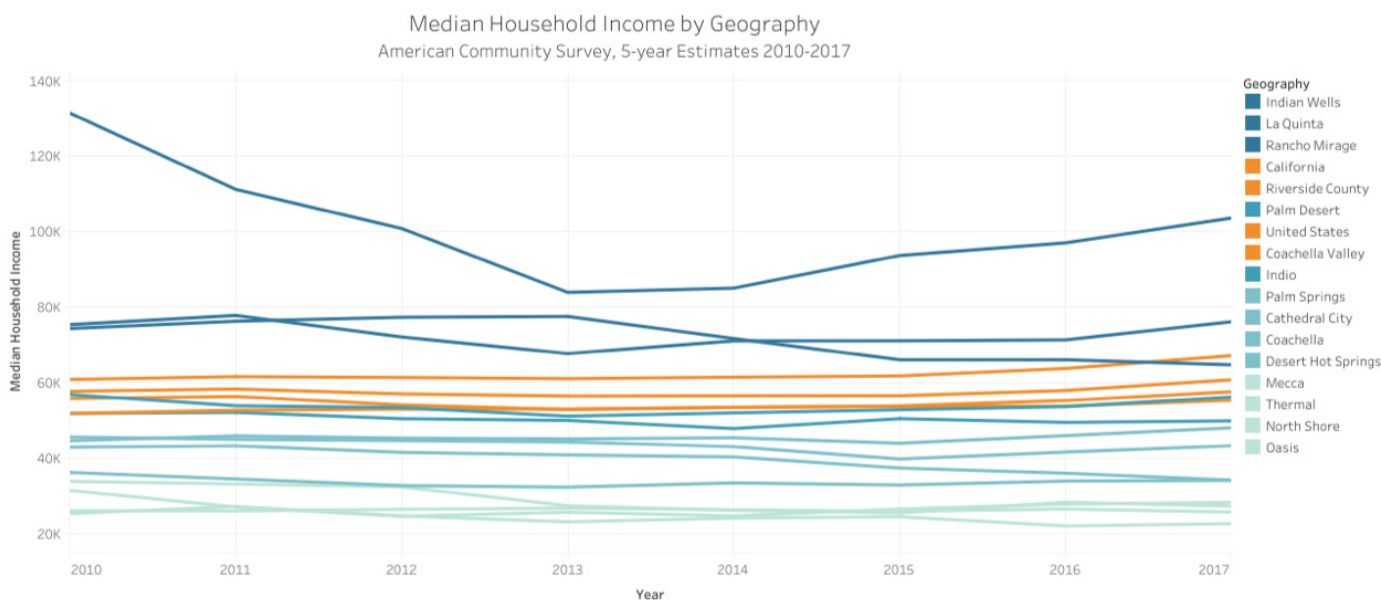
“It came down to either pay what I could on the electric bill and put food on the table or go without food.”

— Resident of the City of La Quinta

## WHAT WE KNOW

### Job Quality and Availability

Job availability and access are a fundamental part of economic opportunity in any region, but particularly in the Coachella Valley. Residents consistently cite the lack of a sufficient number of quality jobs, including safe and stable jobs that pay a living wage. Beyond the number of jobs, stagnant wages are an issue across the Coachella Valley, like much of the nation. With wages not keeping pace with the cost of living, and reports of labor exploitation, it is persistently challenging for residents to make ends meet. With precarious and low-wage employment, residents report that youth often must work from an early age, and often in fast-food jobs to help contribute to household expenses.



## STRENGTH

### Resident Experience

Resident input suggests that economic opportunity is reflected in such issues:

- Low income and wage instability
- Poor job quality
- Lack of employment prospects and access
- Barriers to educational achievement and levels of educational attainment
- Access to financial institutions and tools that enable wealth building over time

## Energy Costs & Affordability

Energy costs are an important and unavoidable part of housing costs, in a part of the state known for 100+ degree temperatures. Residents cited energy costs as a key contributor to their ongoing housing cost burden. Energy-related subsidies can help defray the total costs that residents pay. Despite the existence of these programs, many residents expressed confusion about program availability and eligibility, as well as differences across populations. It is important to consider these programs as part of a comprehensive set of interventions to build regional affordability, particularly since such programs can be enacted—offering residents needed assistance—more quickly than building new housing stock.



### Immediate Stabilizing Supports

Across the Valley, residents consistently described the precarity created by the high costs of utilities and inability to establish credit with traditional financial institutions. The Economic Opportunity CAN is piloting two innovative “stabilizing” strategies, while simultaneously working with partners to build out a more comprehensive continuum of stabilizing supports.

Strategy: CARE/FERA Utility Discount Program		
Description	Key Partners	Outcomes
Lift to Rise is working closely with Desert Community Energy throughout 2020 and 2021 to implement an enhanced enrollment program for the California Alternate Rates for Energy (CARE) and Family Electric Rate Assistance (FERA) programs in Palm Desert, Palm Springs, and Cathedral City. An estimated 6,000 eligible accounts for CARE or FERA combined in the DCE territory are not currently accessed by residents. Enrolling even so much as 25% of this population will bring an estimated savings of \$872,465 for low income families.	<ul style="list-style-type: none"><li>• Coachella Valley Association of Governments</li><li>• Jewish Family Services</li><li>• Senior Advocates of the Desert</li><li>• Cathedral City Senior Center</li><li>• City of Palm Springs</li><li>• City of Cathedral City</li><li>• City of Palm Desert</li><li>• Desert Community Energy</li></ul>	<ul style="list-style-type: none"><li>• Utility cost savings of \$864 (CARE) and \$443 (FERA) per participating household</li><li>• Immediate financial savings</li><li>• Immediate relief</li><li>• Reduction in total housing costs for families</li><li>• Increased retention and participation rate in programs</li><li>• Information dissemination of program eligibility and availability</li><li>• Effective coordination among partners</li><li>• Coordination of (other) programs and services</li></ul>

### Strategy: Mission Asset Fund Lending Circles

Description	Key Partners	Outcomes
Mission Asset Fund (MAF) is a nonprofit organization on a mission to create a fair financial marketplace for hardworking families. Their purpose is to help extend affordable capital opportunities to members of unbanked, under-banked or low-income communities across the US that face financial exclusion – the lack of access to banking services and credit. Residents cite that without banking services they are vulnerable to predatory lending, experience poor credit and high interest rates, and are underserved by financial institutions.	<ul style="list-style-type: none"> <li>• Pueblo Unido CDC</li> <li>• College of the Desert</li> <li>• City of Coachella</li> </ul>	<ul style="list-style-type: none"> <li>• \$360 on average of monthly savings for participants</li> <li>• Asset-building opportunities</li> <li>• 168 average credit score growth</li> <li>• Well-established safety nets (people to lean on)</li> <li>• Potential to refinance loans</li> <li>• Access to (low interest) tradelines: on average participants open up 3 tradelines (accounts)</li> <li>• Prevent predatory lending (vulnerability to)</li> <li>• Improve personal finance</li> <li>• \$1,000 debt reduction on average (per person)</li> </ul>

See Appendix F & Appendix G for a more detailed summary of these strategies.





## APPENDIX A: PARTNERS & KEY STAKEHOLDERS

PARTNERS & CONTRIBUTORS		
Private	Public	Nonprofit
<ul style="list-style-type: none"> <li>• National CORE</li> <li>• MSA Consulting</li> <li>• Palm Communities</li> <li>• Chelsea Investment Corporation</li> <li>• Grant Development Company</li> <li>• Adobe Communities</li> <li>• San Francisco Federal Reserve Bank</li> <li>• Wells Fargo</li> <li>• Union Bank</li> <li>• Desert Valley Builders Association</li> <li>• Imperial Irrigation District</li> <li>• Allied Development Corporation</li> <li>• Caritas Development Corporation</li> <li>• Mechanics Bank</li> </ul>	<ul style="list-style-type: none"> <li>• City of Indian Wells</li> <li>• City of Palm Desert</li> <li>• City of Coachella</li> <li>• City of La Quinta</li> <li>• City of Rancho Mirage</li> <li>• City of Desert Hot Springs</li> <li>• City of Palm Springs</li> <li>• City of Cathedral City</li> <li>• City of Indio</li> <li>• Riverside County Economic Development Agency</li> <li>• Riverside County Housing Authority</li> <li>• Office of Supervisor Manuel Perez</li> <li>• Office of Assembly Member Eduardo Garcia</li> <li>• Office of Congressman Ruiz</li> <li>• Borrego Healthcare</li> <li>• First 5 Riverside</li> <li>• Desert Community Energy</li> <li>• Coachella Valley Association of Governments</li> <li>• Inland Empire Health Plan</li> <li>• Coachella Valley Water District</li> <li>• Indio Water Authority</li> <li>• Desert Water Agency</li> <li>• Desert Sands Unified School District</li> <li>• Palm Springs Unified School District</li> <li>• Coachella Valley Unified School District</li> <li>• Desert Care Energy</li> </ul>	<ul style="list-style-type: none"> <li>• USC Sol Price Center for Social Innovation</li> <li>• Pueblo Unido CDC</li> <li>• Community Housing Opportunities Corporation</li> <li>• Coachella Valley Housing Coalition</li> <li>• Clínicas de Salud del Pueblo</li> <li>• OneFuture Coachella Valley</li> <li>• Council of Mexican Federations in North America</li> <li>• Coachella Valley Rescue Mission</li> <li>• Jewish Family Services</li> <li>• Cathedral City Senior Center</li> <li>• Senior Advocates of the Desert</li> <li>• Southern California Association of Non-Profit Housing</li> <li>• RAP Foundation</li> <li>• United Way of the Desert</li> <li>• Desert Healthcare District</li> <li>• California Partnership</li> <li>• Leadership Counsel for Justice and Accountability</li> <li>• Housing California</li> <li>• Center for Community Investment</li> <li>• Residents United Network</li> <li>• Rural Local Initiative Support Corporation</li> </ul>

## APPENDIX B: HOW TO JOIN OUR COLLECTIVE

CAN members include community leaders, subject-matter experts, organizational staff, practitioners, area residents, and other representatives who work together to implement and carry out the work of Lift to Rise. CANs convene regular monthly workgroup meetings and hold subcommittee meetings as needed to ensure we achieve our CAN's results.

If you are interested in getting involved with Lift to Rise, please contact us at [info@lifttorise.org](mailto:info@lifttorise.org).

If you would like to join the Housing Stability CAN, please email [araceli@lifttorise.org](mailto:araceli@lifttorise.org).

If you would like to join the Economic Opportunity CAN, please email [Hector@lifttorise.org](mailto:Hector@lifttorise.org).

Once you express interest in becoming a CAN member, you will meet in person with Lift to Rise's Implementation Manager leading the CAN to receive background materials and on-boarding training before attending a meeting. For your first CAN meeting, we ask that you observe the meeting before participating. We ask that CAN members make the following commitments:

- Commit to our shared results
- Commit to our shared values
- Commit to attending and prioritizing CAN meetings
- Commit to moving the work forward in your individual and organizational capacity

### SHARED VALUES OF CAN MEMBERS

At Lift to Rise, we embrace a community culture that is respectful, open, and kind. We seek CAN meetings that are results-oriented, collaborative, and inclusive. Shared values of CAN members help us identify concrete ways to reinforce that culture and perform our shared work. Our expectation is that all CAN members agree and act in the spirit of these shared values:

#### How we work together

- Welcome all members of the CAN as having equal inclusion and opportunity to participate.
- Embrace that no one knows everything alone, but together we know a lot.
- Respect one voice at a time.
- "Step Forward/Step Back": If you are usually quiet, challenge yourself to take more space. If you usually talk a lot, be mindful of creating space for quieter voices.
- Use inclusive language that is accessible for people with varying knowledge and expertise; avoid jargon and insider language.
- Speak from your own experience.
- Be accountable to each other and the community at large, and take responsibility for direct and open communication, transparency, and commitment to shared power.
- Make action commitments and follow commitment with action.
- Stay accountable to the work and follow through with what you say you'll do.
- Work together to achieve shared results.

Lift to Rise partners have signed on to implement our multi-year action plan to mobilize our partnerships and propel us towards achieving population-level results in the areas of housing stability and economic opportunity.

# APPENDIX C: STORY AGENDA



## NEIGHBORHOOD DATA FOR SOCIAL CHANGE COACHELLA VALLEY

As part of this work, Lift to Rise is improving the ease of access to data in the Coachella Valley. The Neighborhood Data for Social Change (NDSC) is a project of the USC Sol Price Center for Social Innovation. The NDSC web portal provides open-source, high-quality neighborhood-level data. In addition to empowering policymakers and local leaders with the data needed to enable evidence-based policy decisions, the platform allows Coachella Valley residents to tell stories about their local neighborhoods, to help build a rich, authentic, and evidence-based narrative of life in the Coachella Valley and context for the data.

NDSC COACHELLA VALLEY FIRST YEAR BENCHMARKS		
Private	Within 6 Months	Within 1 Year
Narrative Creation	<ul style="list-style-type: none"><li>Co-author and publish two data stories with community partners</li></ul>	<ul style="list-style-type: none"><li>Co-author and publish a total of five data stories with community partners</li><li>Publish all data stories and products in Spanish</li></ul>
Capacity Building	<ul style="list-style-type: none"><li>Co-host three place-based NDSC community workshops with community partners</li><li>Design and produce an NDSC community workshop in the Spanish language as part of the Resident Leadership Table Curriculum</li></ul>	<ul style="list-style-type: none"><li>Co-host a total of six place-based NDSC community workshops with community partners</li><li>Conduct a total of two to three NDSC community workshop in the Spanish language with resident leaders</li></ul>

# APPENDIX D: STRENGTH AGENDA



## THE RESIDENT LEADERSHIP TABLE

In our efforts to engage residents we have hired staff and are working to operationalize a pipeline for expanded resident engagement in our Housing Stability and Economic Opportunity CANs. The center piece is a Resident Leadership Table with 12 to 15 residents who represent our diverse multiple municipality catchment. Some have experience in leadership roles or may already be engaged in community-based organizing. All participate in capacity building trainings to support the overall success of the Housing Stability and Economic Opportunity CAN strategies. Lift to Rise is committed to ensuring that our CANs are inclusive of residents and authentically driven by resident priorities, and we will work to assess and ensure that resident perspectives are reflected in our strategies.

## CURRENT RESIDENT ENGAGEMENT IN THE CAN(S) AS OF DECEMBER 2019

### Housing CAN

Housing CAN partners identified various opportunities for resident engagement in CAN strategies. Housing CAN partners identified the need for greater access to education on tenant right services and tenant protections, legal aid services, landlord, owner and property manager trainings, legal rights and responsibilities, and understanding of systems change. Our goal is to attain our result where all Coachella Valley housing decisions are driven by residents. As such we aim to identify authentic ways to engage residents in defining policy as well as the housing pipeline.

### Economic Opportunity CAN

The Economic CAN currently engages residents in the development of Economic CAN strategies, our work aims to support residents in their leadership development to understand ways in which we can scale and test strategies of implementation for the Lending Circles and Utility Subsidies. We hope to engage residents and partners in collaboratively developing the implementation of these strategies as well as identifying the opportunities to scale and identify the way in which these will shift how low income Coachella Valley families access economic opportunities, stability and mobility.

## RESIDENT LEADERSHIP CAPACITY BUILDING

In addition to the Resident Leadership Table, Lift to Rise is recruiting an additional 50+ residents from across the Coachella Valley who are interested in building their leadership capacity. Residents will also participate in capacity building trainings to establish a strong foundation for participation and engagement in systems-level strategies. Residents will gain an understanding of the results framework, elements of building a campaign, including power mapping, composition analysis, community organizing 101, movement building, and policy. As we look to achieve our result where all Coachella Valley families are healthy, stable and thriving, we are effectively creating opportunities and pathways to build resident leadership that is regional and sustainable.

## Resultados Cuentan

In alignment with our CAN and organizational framework we will be implementing *Resultados Cuentan* in our work to engage residents in advocacy and leadership efforts in the CAN. We will work with key CAN partners to develop a curriculum and trainings to support resident leadership development. Along with working with residents, we will work with partners to ensure that our processes to engage residents are effective and supportive of residents and our collective work.

### RESIDENT LEADERSHIP FIRST YEAR BENCHMARKS

Within Six Months	Within One Year
<ul style="list-style-type: none"><li>Targeted outreach and recruitment of residents</li><li>Launch resident leadership table with 12 to 15 resident leaders, representative of Coachella Valley communities.</li><li>Recruitment of 30 to 60 additional residents to participate in capacity building trainings</li></ul>	<ul style="list-style-type: none"><li>Ongoing resident leadership trainings and capacity building</li><li>Engage residents in defining a result for resident leadership and engagement</li><li>Identify clear process for resident engagement and integration in CAN meetings and strategies</li><li>Operationalize resident engagement in CAN's and finalize resident engagement result.</li></ul>



## APPENDIX E: ECONOMIC OPPORTUNITY CAN

BENCHMARKS FOR BUILDING THE CAN		
Within Six Months	Within One Year	Within Two Years
<ul style="list-style-type: none"> <li>Develop a narrative for the CAN to obtain buy-in and a shared understanding of local challenges</li> <li>Build resident momentum on current interventions</li> <li>Identify the Key Players for the CAN</li> <li>Design an indicator for the CAN</li> <li>Identify the systems/forces at play to develop bold interventions</li> </ul>	<ul style="list-style-type: none"> <li>Build a plan for finding alignment with the Housing Stability CAN</li> <li>Build a narrative to allow key players in the Coachella Valley to see the work as part of their mission</li> <li>Begin to plan the implementation of a bold and valley-wide systems intervention</li> <li>Create a test hypothesis to inform the implementation of a systems intervention</li> <li>Create a method of measuring success for the work of the CAN</li> <li>Develop a stable and cohesive CAN with high action and high alignment</li> </ul>	<ul style="list-style-type: none"> <li>Implement and test a valley-wide systems intervention</li> <li>Produce results that residents and elected officials care about</li> <li>Finalize a core group of resident leaders (aligned with the Resident Leadership Table) that drives the work of the CAN</li> </ul>

**Key Partners & Sectors:** Community Based Organizations, Local Media, Residents, Public Agencies, Coachella Valley Residents, Employers, City Governments, Local Leaders, and Business Leaders

## APPENDIX F: UTILITY SUBSIDIES

### OVERVIEW

Lift to Rise is working closely with Desert Community Energy throughout 2020 and 2021 to implement an enhanced enrollment program for the California Alternate Rates for Energy (CARE) and Family Electric Rate Assistance (FERA) programs in Palm Desert, Palm Springs, and Cathedral City. An estimated 6,000 eligible accounts for CARE or FERA combined in the DCE territory are not currently accessed by residents. Enrolling even so much as 25% of this population will bring an estimated savings of \$872,465 for low income families.

### BACKGROUND

Based on the Neighborhood Data for Social Change – Coachella Valley data tool, four “hotspot” census tracts were identified as the “most underserved” regions in each of the target cities. All four regions had a high prevalence of households earning below 200% of the Federal Poverty Threshold, having Cash Public Assistance Income, receiving Food Stamp/SNAP benefits, and/or receiving Supplemental Security Income (SSI).

## PROGRAM OUTCOMES

To increase enrollment participation rates in the California Alternate Rates for Energy (CARE) and Family Electric Rate Assistance (FERA) discount programs in Cathedral City, Palm Desert, and Palm Springs. These are programs offered by Southern California Edison and SoCalGas.

- CARE customers receive a savings reduction of 30% or 20% on their energy and gas bills, while FERA customers can save up to 18% on electric bills.
- Customers may qualify for CARE or FERA if someone in their household already participates in a public assistance program, such as CalWorks, food stamps, or Medi-Cal. Customers may also qualify based on household income.
- It is estimated that the average household would save \$744 annually with CARE electric or \$120 annually with CARE gas. A FERA customer would save \$443 annually on their electric bill in the Coachella Valley.

BENCHMARKS		
Within Six Months	Within One Year	Within Two Years
<ul style="list-style-type: none"><li>• Conduct listening sessions with low-income households on CARE/ FERA</li><li>• Establish preliminary messaging and outreach strategy</li><li>• Develop utility discount alliance with key organizations and community champions</li><li>• 750 households enrolled into programs</li></ul>	<ul style="list-style-type: none"><li>• Evaluation of program's successes</li><li>• Establish new goals based off evaluation</li><li>• Review and adjust messaging and outreach strategy</li><li>• 1,500 households enrolled in programs</li></ul>	<ul style="list-style-type: none"><li>• Develop success stories from successfully enrolled households</li><li>• Increase data collection methods to track further impact</li><li>• Implement strategies to sustain the program over time</li><li>• 3,000 households enrolled in programs</li></ul>

## APPENDIX G: MISSION ASSET FUND “LENDING CIRCLES”

### BACKGROUND INFORMATION

Mission Asset Fund (MAF) is a nonprofit organization on a mission to create a fair financial marketplace for hardworking families. Their purpose is to help extend affordable capital opportunities to members of unbanked, under-banked or low-income communities across the US that face financial exclusion – the lack of access to banking services and credit. Residents cite that without banking services they are vulnerable to predatory lending, experience poor credit, high interest rates, and are underserved by financial institutions.

### OVERVIEW AND PARTNERS

Our partners include Pueblo Unido, College of the Desert, and the City of Coachella. With each of our partnerships, we are establishing three target populations to evaluate the impact of a social lending program. These target populations include mobile homeowners, residents, adult education students, and potential small business owners.

Lift to Rise aims to measure the impact of Lending Circles within each target population to further develop the strategies in the Economic Opportunity CAN. For example, those in the City of Coachella who participate in Lending Circles can also take supplemental courses from the Small Business Development Center and secure additional funding and opportunities to build businesses. Adult Education students who participate in Lending Circles will have the opportunity to establish and build their credit, take financial literacy courses, and improve their knowledge of personal finance. We aim to support Polanco Owners in building their credit and safety net so they can have better access to small business loans. Collectively, these results will help inform if increasing this type of financial access positively impacts and helps stabilize residents.

HOW LENDING CIRCLES WORK

Across the world, friends and family come together to lend money to each other. Through formalized Lending Circles, MAF transformed the practice into a safe way to build credit, save money, and develop financial literacy. Each month participants pool their money, and on a rotating basis one person receives a loan from the pooled funds. The borrower repays the loan through monthly payments of \$50-\$200. All members gain mutual support activities, participate in workshops, and establish connections with a network of people.

PROGRAM OUTCOMES

In a supportive environment of lending circles, participants invest regular amounts of money monthly and gain asset-building skills. Participants’ credit scores shift, their savings may increase, they typically experience a stronger safety net (people to lean on), and they are in a better financial position to refinance loans or access money for emergencies rather than fall victim to predatory loans. Further, the increased peace of mind and security is a huge matter for vulnerable families.

BENCHMARKS		
Within Six Months	Within One Year	Within Two Years
<ul style="list-style-type: none"><li>Establish a messaging and outreach strategy to develop successful pilot Lending Circles with potential incentives.</li></ul>	<ul style="list-style-type: none"><li>Establish a method of using data for program improvement and share success stories to draw attention to banks and financial institutions.</li><li>72 people enrolled in Lending Circles</li></ul>	<ul style="list-style-type: none"><li>114 people enrolled in Lending Circles</li><li>Build on success stories to create actionable results for the community.</li><li>Research broader impacts of Lending Circles.</li><li>Use available data to inform other financial needs among target populations</li><li>Work with Lending Circle participants on other uses of loans</li><li>Establish a financial education pilot program in local high schools.</li></ul>

APPENDIX H: ACKNOWLEDGEMENTS

50+ Community Partners  
Center for Community Investment  
USC Sol Price Center for Social Innovation  
Nancy Andrews, Retired CEO, Low Income Investment Fund  
Toni Cooke, Common Ground Consulting

MSA Consulting Firm  
Riverside County Economic Development Agency  
Lift To Rise Staff  
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# APPENDIX I: GLOSSARY OF TERMS

**CANs (Collaborative Action Networks)** are groups of cross-sector practitioners and individuals who organize around a community level outcome, develop and implement action plans to achieve the outcome, and use continuous improvement processes to measure their impact and improve their strategies over time.

**Change** refers to achieving population-level results at scale.

**Collective Impact** is defined as the commitment of a group of cross-sector actors to a common agenda for solving a targeted social problem through alignment and differentiation of efforts. Collective impact efforts around the country often grow out of the recognition that stake-holders across the community have a deep, vested interest in improving outcomes, and these outcomes depend on a complex range of challenges that can only be improved through a systematic and coordinated approach owned by the many relevant players.

The five necessary conditions of collective impact are:

- A **Common Agenda** is a shared vision for change, including a common understanding of the problem and a joint approach to solving it through agreed upon actions.
- **Shared Measurement** is collecting data and measuring results consistently across all participants to ensure activities remain aligned, decisions are data-driven, and participants hold each other accountable.
- **Mutually Reinforcing Activities** are actions taken by stakeholders that are both differentiated and coordinated through a plan of action.
- **Continuous Communication** is consistent and open across the many players in order to build trust, assure mutual objectives, and appreciate common motivation.
- The **Backbone Organization** coordinates and manages the day-to-day operations and implementation of work, including stakeholder engagement, communications, data collection and analysis, and other responsibilities.

**Focal Result** is the overall goal of the work, focused on population-level change in a social issue. They are focused on the system, environment, or community that surrounds and supports the issue, not just the individuals involved.

**Outcome** reflects changes we expect to see as a result of our efforts within a set timeframe. This can include measurements of change in knowledge, opinion, values, attitudes, skills, policies, decisions, systems or structures.

**Indicators** are used to track the initiative's progress towards both outcome and impact goals using both existing or new data sources and methodologies.

**Leadership Table** is the entity providing guidance and oversight to the Collective Impact initiative, with membership representing the wide range of stakeholders with the ability to influence the issue.

**North Star** is the visionary goal toward which work is leading.

**Story** means establishing a common understanding from which to work.

**Strength** means building local strength to sustain social change over time.

**Stakeholders** are individuals or organizations with the ability to influence the social issue that is the focus of the Collective Impact initiative. They may represent the public, private, nonprofit, or philanthropic sectors, the population targeted for change, or any party with a stake – or vested interest – in the matter.

**Strategies** are evidence-informed activities and processes that support the adoption and implementation of each goal, selected by Collaborative Action Networks.

**System** is the group of interdependent actors and factors, both formal and informal, forming a complex social problem. No one person or organization has the ability to influence the entire system, but working together, the group can move towards systems change.



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