

LIFT TO RISE

HOUSING COLLABORATIVE ACTION NETWORK (CAN)

# 2022-2024 ACTION PLAN



When the sun  
rises, it rises  
for everyone.

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## EXECUTIVE SUMMARY

Rents are too high and wages are too low in the Coachella Valley and across California, and the pandemic made things worse. Already struggling families were hit even harder by COVID-19, forcing many to rely on assistance from rental relief programs like those administered through United Lift. **Lift to Rise and our partners showed up to help over 100,000 county residents keep their homes and distribute more than \$250 million throughout the pandemic.** But, as this relief dries up, we need our federal and state leaders to double down on efforts to provide additional support to keep Coachella Valley families housed. Everyone has a role to play in addressing this crisis, and only together can we ensure a future where our neighbors are stably housed. That's why we created this 2022-2024 Action Plan – to establish a roadmap forward and outline tangible steps we can take together to radically increase housing stability and economic mobility for everyone who calls the Coachella Valley home.

### OUR NORTH STAR

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

### OUR GOAL

By 2028, build 10,000 new affordable housing units in the Coachella Valley and reduce rent burden by 30%.

### HOW WE GET THERE

By December 31, 2024, Lift to Rise's Housing Collaborative Action Network (CAN) aims to drive two key goals forward in the Coachella Valley:

- **Build 5,000 affordable housing units:** There will be at least 5,000 new units of affordable housing completed, under construction, or set to be under construction within the next six months. At least 40% of those units will be connected to Early Childhood Education (ECE) and have a health plan.
- **Reduce rent burden & foreclosures:** We will launch a new initiative to reduce the number of evictions and foreclosures in Coachella Valley.

We know we can do this thanks to our incredible partners in the **Housing CAN comprised of over 60 cross-sector partners including residents and community-based organizations, elected officials and staff from all nine Coachella Valley cities and Riverside County, affordable housing developers, Community Development Financial Institutions (CDFIs), and private funders.** The CAN developed this Action Plan collaboratively and iteratively during a six-month strategic planning process. It's a plan that will keep us advancing and accountable in our shared goals.

The Housing CAN developed these results through five key strategy areas, each with its own set of actions:

#### PIPELINE

Tracking affordable housing developments and mapping out new opportunities throughout the region, including intersection of ECE and health

#### FUNDING

Growing a regional housing catalyst fund to leverage public and private capital and mitigate risk for affordable housing developers

#### POLICY ADVOCACY

Advocating at the local, state, and federal level for policies that promote affordable housing production in our region

#### RESIDENT ENGAGEMENT

Educating and mobilizing residents and elected officials in support of affordable housing in our communities

#### KEEPING RESIDENTS HOUSED

Developing a housing stability resource center to prevent evictions and foreclosures

We all have a role to play in creating a future where all Coachella Valley families are healthy, stable, and thriving. When we choose to lift together, we rise together. This Action Plan shows us how.



## 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 shared goals, and with our deep care for this place we all call home, we continue to choose this path forward. 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 Coachella Valley resident. 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 continue forging that future together.**

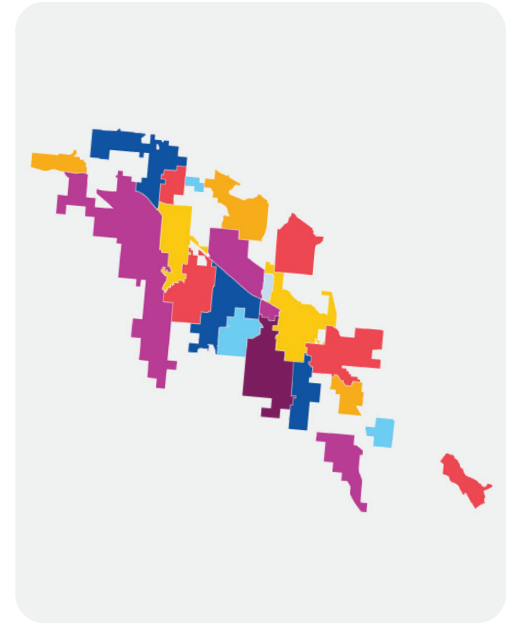
## HISTORY & OVERVIEW

### 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 60 private, public and nonprofit partners in collaborative action networks (CANs). Over the past six 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 organized into two areas of work: housing stability and economic opportunity.



### ACTION PLAN OVERVIEW

The Lift to Rise 2022-2024 Housing CAN Action Plan is a two-year roadmap to radically increase housing stability and economic mobility for all Coachella Valley residents. This Action Plan describes:

- Our shared two-year goals
- The priority factors impacting those results
- Key strategic areas to achieve those results
- Action steps for each strategy
- Benchmarks and performance measures for each action

### OUR TARGET GEOGRAPHY

Lift to Rise and the Housing CAN serve the Coachella Valley.

#### *Cities*

Palm Desert, Desert Hot Springs, Palm Springs, Cathedral City, La Quinta, Indian Wells, Rancho Mirage, Indio, and Coachella

#### *Unincorporated Communities*

Mecca, North Shore, Oasis, Thermal, Thousand Palms, and Bermuda Dunes

## WHY WE LIFT: MISSION & VALUES

### OUR MISSION

Lift to Rise brings together community and institutional leaders to collaboratively solve the underlying causes of poverty and inequality.

### OUR VALUES

#### ☆ **Community**

We believe that community voice and leadership must be central to planning, implementation, and evaluation of our work.

#### ☆ **Racial Equity**

We seek and value all types of diversity, and strive to dismantle inequities, including those present in ourselves, our organizations, and our communities.

#### ☆ **Innovation**

We believe change is possible, are not afraid to try new ways to solve old problems, and take initiative to learn, cross boundaries, and overcome obstacles.

#### ☆ **Results**

We set clear goals, measure progress, and use data informed by the community to make decisions and hold ourselves and each other accountable.

#### ☆ **Servant Leadership**

We build trust with partners, and seek to lift up and support the leadership and actions of others.

#### ☆ **Belonging**

We create teams and spaces where people feel care, practice empathy, and work through differences.

## HOW WE GOT HERE: COMMUNITY VOICE AND DATA

### WHAT RESIDENTS SAY

In the leadup to our action planning process, Lift to Rise conducted four Data Walks and 10 Focus Groups with community residents in the Coachella Valley and other parts of Riverside County who gave us feedback on housing and economic mobility data and spoke about which kind of housing and government services they'd like to see.

We used a systematic methodology to meet with diverse groups of residents that spanned races and ethnicities, income levels, industries, and geographical locations. Individuals who we met with included low-income renters, mobile home park residents, food service and hospitality workers, warehouse workers, undocumented immigrants, farm workers, unhoused residents, youth, and single parents.

We worked with over a dozen partner organizations to help gather participants and facilitate community listening. Everyone who participated received a \$50 gift card as compensation. Our partner organizations included FIELD: Farmworker Institute for Education and Leadership, Coachella Valley Housing Coalition, COFEM: Consejo de Federaciones Mexicanas, United Way of the Desert, Inland Coalition 4 Immigrant Justice, SBX Youth & Family Services, Desert Highland Gateway Estates, and Pueblo Unido CDC.

#### *Residents repeatedly identified the following as barriers to making ends meet:*

- Lack of available units that are affordable
- Long waits for housing vouchers
- Rent burden
- Wages at current job are low/not given enough hours at job
- Cost of living is getting more expensive
- Lack of education/skills (especially digital literacy)
- Lack of credit
- Not enough public transportation connecting home and work
- Not being made aware of available resources and programs
- Lack of financial literacy
- Language/immigration status barriers

#### *Residents repeatedly identified the following as wanted resources/strategies:*

- Homeownership opportunities
- Rent control / rent caps
- Better public transportation
- Subsidized child care
- Skill-building workshops
- More opportunities to give decision makers feedback
- Job Fairs
- Financial preparation
- Better credit / debt cancellation
- More cooling centers



“One of the realities we are living is that what is necessary for a family to earn is not enough. You can either pay rent or eat.”

– COACHELLA VALLEY RESIDENT



## KEY RESIDENT PERSPECTIVES

“There are not sufficient resources for residents to be able to obtain the American dream of having a home or even having an affordable home. There’s also a long wait line. The wait list is years, and sometimes you have to wait through that. And at the end of it all, even though you’re turning in all these things you don’t end up qualifying. So that’s also very frustrating for a lot of people.”

– COACHELLA VALLEY RESIDENT

“The reality is that we want more freedom to be able to move around. We are here because it’s financially necessary. It would be great if we had more financial freedom to move to different places.”

– COACHELLA VALLEY RESIDENT

### WHAT THE DATA TELLS US

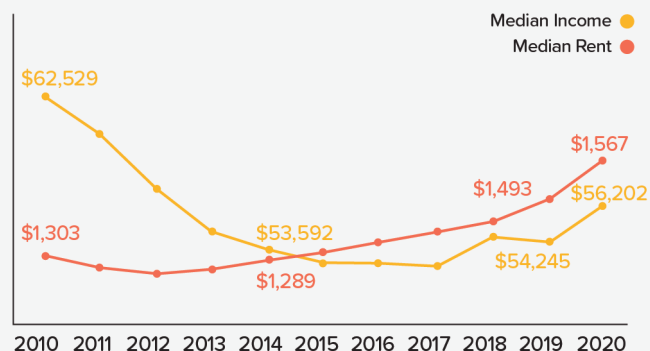
In developing our Action Plan, the members of the Housing CAN grounded ourselves in key data takeaways about housing and economic mobility in the Coachella Valley:

- The Coachella Valley’s population grew by 10% over the last decade, a faster rate than the rest of the state (7%) and the nation (7%).
- Nearly one in five (18%) of Coachella Valley residents live below the federal poverty line, compared to 13% of Californians and 13% of Americans overall.
- The median household income in the Coachella Valley (\$54,245) is more than \$20,000 lower than the median household income in California overall.
- Prior to 2018, an average of only 38 units of affordable housing were being produced annually in the Coachella Valley.
- Half (50%) of the Coachella Valley’s population is Hispanic/Latinx.
- On average, Black and Latinx families in the Coachella Valley are more likely to earn below the federal poverty level than white and Asian families.

### Income Levels vs Rental Prices in the Coachella Valley

Between 2010-2020, the Coachella Valley saw a 20% increase in median rental prices and a 10% decrease in median household income. This growing divide is unsustainable for our communities.

Source: American Community Survey (2020), Zillow Observed Rent Index (2022)

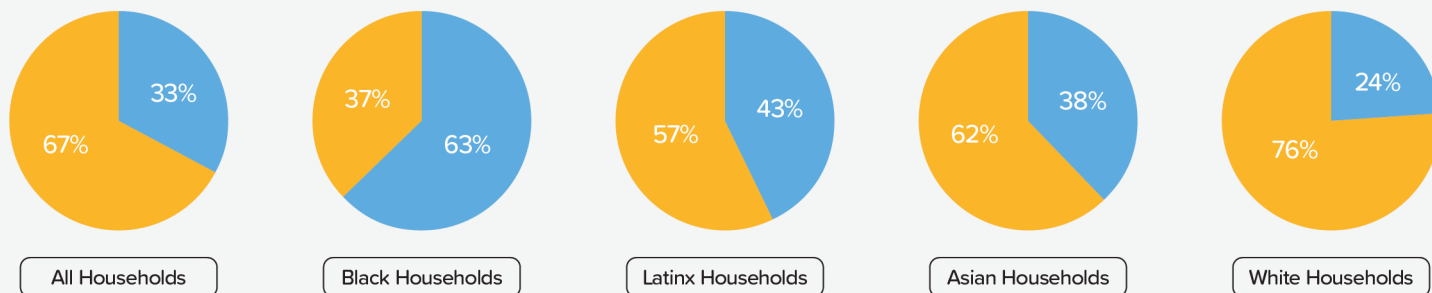


### Racial Breakdown of Homeowners in the Coachella Valley

In the Coachella Valley, households identifying as Black and Latinx are less likely to be homeowners than their white and Asian neighbors, further illustrating the systemic challenges faced by these communities within the homeownership space.

Source: American Community Survey (2020)

■ Renters ■ Homeowners

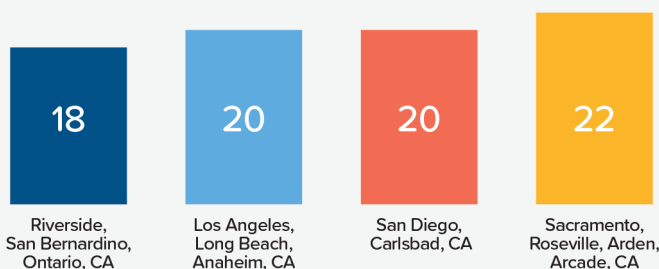


### Affordable Rental Home Shortages Across California

Among the largest metropolitan areas in California, Riverside County has the most severe shortage of affordable and available rental homes for extremely low-income households.

Source: National Low-Income Housing Coalition (2022)

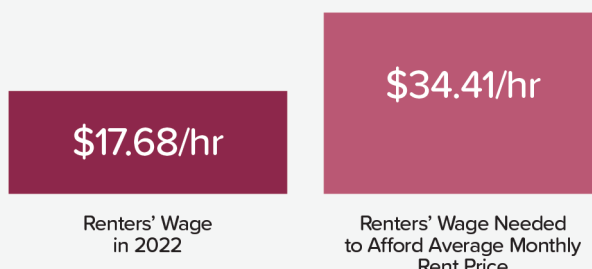
Number of Affordable and Available Rental Homes per 100 Renter Households



### Wage Needed to Afford Housing in Riverside County

The average rental unit in Riverside County in 2022 is \$1,791 per month. In order for the average renter to afford to live in our region, they must earn nearly 95% more per hour than their current wages.

Source: National Low-Income Housing Coalition (2022), CA Housing Partnership Riverside County Housing Need Report (2022)

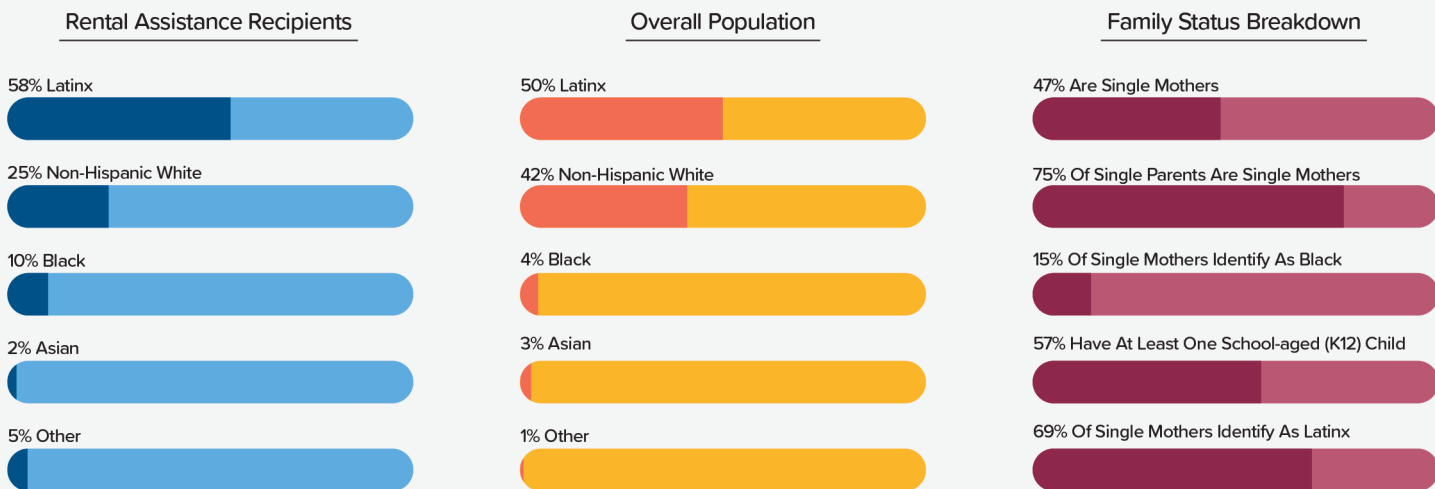


\*\* "Afford" is defined as paying less than 30% of monthly income on rent

## Demographic Breakdown of COVID-19 Rental Assistance in Eastern Riverside County

In comparing the percentages of those served versus the total population breakdown, the economic toll of the COVID-19 pandemic has disproportionately impacted low-income Black and Latinx households, especially female-led, single parent households of color.

Source: United Lift Rental Assistance Program, Internal Data (2021)



\*\* "Afford" is defined as paying less than 30% of monthly income on rent

## OUR PLAN: RESULTS, PRIORITY FACTORS, STRATEGIES & ACTIONS

### RESULTS

To drive us toward our shared overall result of reducing regional rent burden by 30% through the production of 10,000 units of affordable housing in the Coachella Valley by 2028, the Housing CAN aims to move two key two-year results in Coachella Valley by December 31, 2024:

- There will be at least 5,000 new units of affordable housing completed, under construction, or set to be under construction within six months. At least 40% of those units will be connected to Early Childhood Education (ECE) and have a health plan.
- We will launch a new initiative to reduce the number of evictions and foreclosures in Coachella Valley.



### PRIORITY FACTORS

During our action planning process, the members of the Housing CAN reviewed the community perspectives and data takeaways listed in the previous section and identified seven priority factors that we will need to address to achieve our results:

1. Need for sufficient units in pipeline each year that are equitable, target right population needs, and meet our criteria including for health and childcare;
2. Projects need both pre-development and permanent financing to move to construction;
3. Federal and state funding sources often have guidelines that disadvantage our region;
4. There are differing entitlement processes and other barriers at municipalities and the county that slow or impede development;
5. There is NIMBY ("Not In My Backyard") opposition to affordable housing that must be overcome;
6. There is no centralized, current source of data on evictions and foreclosures in the region;
7. There are insufficient services preventing eviction and foreclosures, and services are disconnected from each other.



## STRATEGIES & ACTIONS

To address these factors, the Housing CAN agreed on five strategy areas and a set of actions within each strategy that we will implement together to achieve our results:



### PIPELINE ☀️

Identify 3,000 units a year that meet criteria for the affordable housing pipeline with an emphasis on those that include connections to health and Early Childcare and Education (ECE) and move at least 50% of pipeline projects to development.

- Identify 3,000 new units for the pipeline by December 31, 2023 and another 3,000 by December 31, 2024;
- Review each city's housing element and creatively activate or re-purpose vacant land in partnership with county and municipal governments, school districts, utilities and others;
- Create a centralized pipeline portal tool through agreements with county and municipal governments, developers, and stakeholders, and make the pipeline sortable by population targets (percent of Area Median Income), potential for health and childcare connections, and other criteria;
- Develop criteria for health and Early Childcare and Education (ECE), and conduct a landscape analysis of opportunities and impediments to increase ECE opportunities connected to housing;
- Identify 3-4 infrastructure plays that could accelerate development.

### FUNDING ☀️

Grow We Lift: Coachella Valley's Housing Catalyst Fund's lending pool to more than \$60 million that will be invested in moving projects to by-right development, and create a "help desk" to support municipalities and developers to access permanent financing.

- Raise \$30 million in grants for We Lift's loan loss pool, which will be matched by \$30 million in CDFI and other funds to support predevelopment costs, helping developers secure land and permanent financing to move to construction;
- Raise \$10 million in grant dollars to support housing connected to health and ECE outcomes;
- Deploy We Lift loans to at least four projects per year;
- Help developers and municipalities access Federal and State of California Housing and Community Development (HCD) programs that provide permanent financing.

### POLICY ADVOCACY ☀️

Advocate for changes in federal and state regulations for affordable housing programs that remove barriers for our region and align our County and all nine municipalities in establishing pro-housing policies that support development.

- Federal focus: Seek opportunities for the region to access CDFI Capital Magnet Fund, HUD program guidelines, and USDA program guidelines;
- State focus: Re-orient climate and density goals to fit inland California regions in the guidelines and regulations of CDLAC, TCAC, and HCD;
- County focus: Increase investment in our region as a model for the county; streamline and align entitlement processes with municipalities and earn HCD Pro-Housing Designation;

- County focus: Work with health and early child care and education (ECE) agencies to support affordable housing tied to health and ECE, and unlock new funding for development;
- County focus: Develop County-wide affordable housing strategy by 2024;
- Local focus: Support all nine Coachella Valley cities to earn the HCD Pro-Housing Designations (a mix of policies including By Right Development, Parking Waivers, Impact Fee Waivers, Density, Zoning changes, streamlined entitlement) with emphasis on by right Development and streamlined entitlement;
- Initiate and support research to identify pathways to permanent financing in our region.

### RESIDENT ENGAGEMENT ☀️

Educate and activate resident leaders, partners, and public officials to advocate for affordable housing in the region.

- Build compelling case for affordable housing and supporting media and materials through work with The Case Made and Swell Creative Group;
- Identify other housing advocates in the region and build partnerships around shared agenda interests;
- Activate the Resident Leadership Table to educate residents and increase resident civic engagement through attendance at public meetings, letters of support, and other activities in support of affordable housing;
- Mobilize CAN members and their networks to support affordable housing proposals;
- Design and deliver curricula to educate public officials and for community members who wish to advocate;
- Develop materials and work with partners to equip elected and appointed public officials with data and arguments in support of affordable housing.

### KEEP RESIDENTS HOUSED ☀️

Create a Housing and Rental Resource Center as a one-stop shop that connects residents and landlords to a sufficient network of services to prevent eviction and foreclosure.

- Create a central database with real-time information on evictions, code violations, and foreclosures in the region;
- Develop a right to counsel in Riverside County, and partner with courts to gather data and divert evictions;
- Build a network among prevention services (legal aid, mediation, and rental assistance), and work with partners to develop new or expanded services to meet need;
- Engage landlords and landlord groups to support them in diverting evictions;
- Launch a portal and triage process to work with tenants and landlords to prevent evictions.





## IMPLEMENTING OUR PLAN AND TRACKING SUCCESS

The Housing CAN and its Pipeline & Policy Workgroup meet monthly to coordinate our work around the above Action Plan strategies. The members of the Housing CAN operate from a work plan that assigns responsibility to key drivers and partners for each strategy area with defined performance metrics to be assessed at the end of June 2023 and again at the end of 2024. This ongoing process holds Lift to Rise and the CAN's cross-sector members accountable to our shared results.

## LOOKING AHEAD

The Housing CAN is organized to achieve our shared result by 2028 and this Action Plan is our roadmap through 2024. While our shared result will not change, the priority factors that support or impede our result, and the strategies we develop to address those priority factors, may change over time. The CAN will continue to reconvene every two years to undergo additional strategic planning processes where we will co-create our 2024-2026 and 2026-2028 Action Plans.



## APPENDICES

### List of CAN Partners

Abode Communities  
 The Annenberg Foundation  
 The Annie E. Casey Foundation  
 Bank of America  
 California Forward  
 California State University San Bernardino  
 Center for Community Investment  
 Century Housing  
 Chase Bank  
 CHOC Housing  
 City of Palm Desert  
 City of Rancho Mirage  
 City of Indio  
 City of Coachella  
 City of Palm Springs  
 City of Indian Wells  
 City of La Quinta  
 City of Desert Hot Springs  
 City of Cathedral City  
 Coachella Valley Housing Coalition  
 Coachella Valley Rescue Mission  
 Coachella Valley Association of Governments  
 Coachella Valley Water District  
 Coachella Valley Unified School District  
 College of the Desert  
 Communities for a New California  
 Council of Mexican Federations in North America (COFEM)  
 DAP Health  
 Desert Healthcare District  
 Desert Highland Gateway Estates  
 Desert Sands Unified School District  
 Desert Valley Builders Association  
 ECV for Change  
 Federal Reserve Bank of San Francisco  
 First Bank  
 First 5 Riverside  
 FIELD Farmworker Institute  
 Galilee Center  
 Habitat for Humanity  
 Hope Through Housing Foundation  
 IEGO  
 Inland Coalition for Immigrant Justice  
 Inland Empire Community Foundation  
 Inland Equity Partnership  
 Inland SoCal Housing Collective  
 Inland SoCal United Way  
 InnerCare (Formerly Clinicas de Salud del Pueblo)  
 Jewish Family Services  
 Jamboree Housing  
 Lincoln Institute of Land Policy  
 Low Income Investment Fund  
 MSA Consulting  
 NPHSINC  
 National CORE  
 One Future Coachella Valley  
 Pacific Western Bank  
 Palm Creek Ranch  
 Palm Communities  
 Palm Springs Black History Committee  
 Palm Springs Unified School District  
 Parkview Legacy Foundation  
 Regional Access Project Foundation  
 Riverside Community Action Partnership  
 Riverside County Planning Department  
 Riverside County Housing and Workforce Solutions  
 Riverside County Economic Development Agency  
 Riverside County Office of Education  
 Riverside County Board of Supervisors District 4 V. Manuel Perez  
 Riverside University Health System  
 Robert Wood Johnson Foundation  
 Rural Community Assistance Corporation (RCAC)  
 Rural Local Initiative Support Corporation (LISC)  
 SBX Youth and Family Services  
 Southern California Association of Non-Profit Housing (SCANPH)  
 The Pacific Companies  
 TODEC  
 TruEvolution  
 United Way of the Desert  
 Uplift San Bernardino  
 Urban Housing Communities  
 The Urban Institute  
 US Bank  
 USC Sol Price Center for Social Innovation  
 Vision y Compromiso  
 Wells Fargo Foundation  
 West Hollywood Community Housing Corporation

### Housing CAN Co-Chairs

**Mike Walsh**, Riverside County Housing and Workforce Solutions,  
 Deputy Director

**Eric Ceja**, City of Palm Desert,  
 Deputy Director of Development Services and Economic Development

## LIFT WITH US

We all have a role to play in creating a future where all Coachella Valley families are healthy, stable, and thriving. When we choose to lift together, we rise together.

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