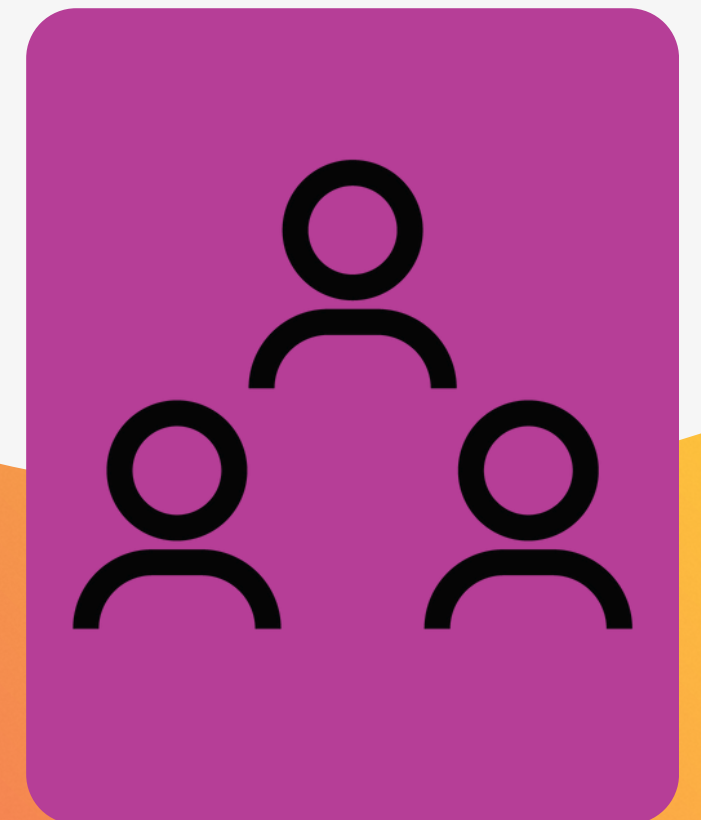
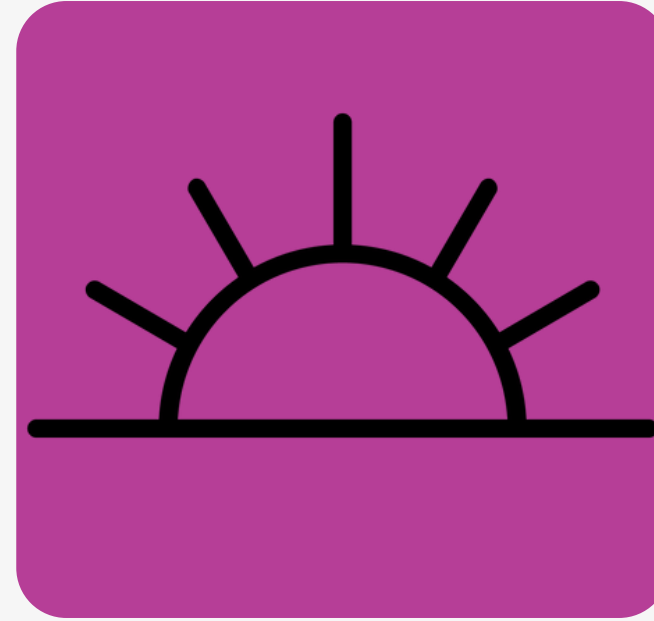


2026-2028 ACTION PLANNING

Data Walk Slides

LIFT TO RISE





**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.



**HOUSING
CAN
RESULT**

- **Cut rent burden by 30 percent** across the Coachella Valley.
- **Improve** stability for nearly **40,000 households** facing high housing costs.
- Reach a total of **10,000 affordable homes by 2028.**

Coachella Valley at A Glance

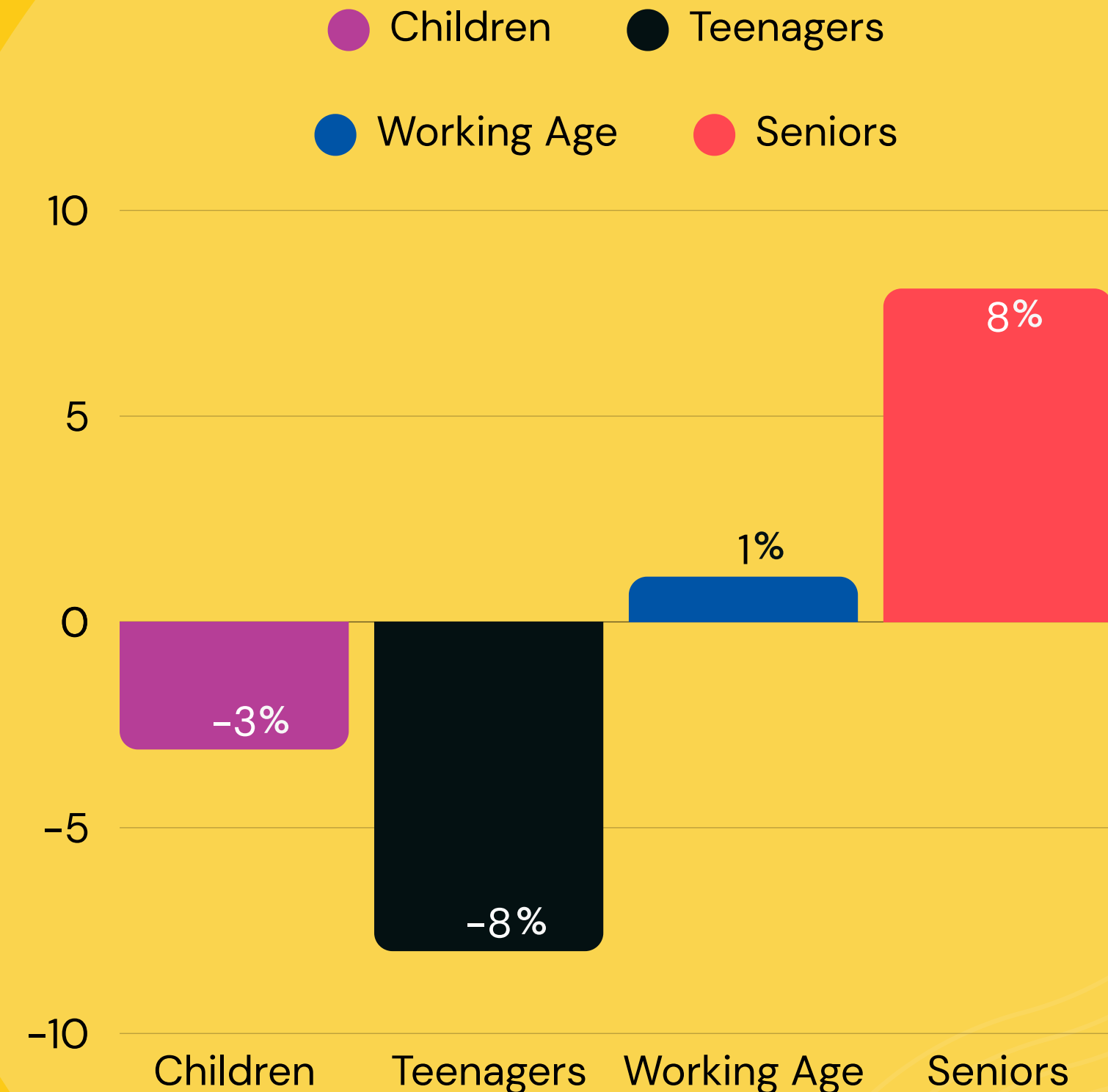
Key Takeaway: The Valley is aging rapidly, with fewer youth and a growing senior population. This shift will reshape our workforce and future needs.

Population: ~500,000 residents

Age Groups:

- Children (0-14): 26%
- Teenagers (15-19): 7%
- Working-Age(20-64): 60%
- Seniors (65+): 7%

Projected Age Group Shifts by 2028



Housing Pressure Issues

Key Takeaway: The average Valley renter is rent burdened, paying 34% of income on rent.

Average Valley Renter



- Av. Monthly income: \$3,947



- Av. Monthly rent: \$1,343.52

- Average Share of Income Spent on Rent: 34.0%

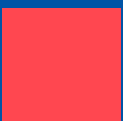
Rent Burden Across Coachella Valley Households



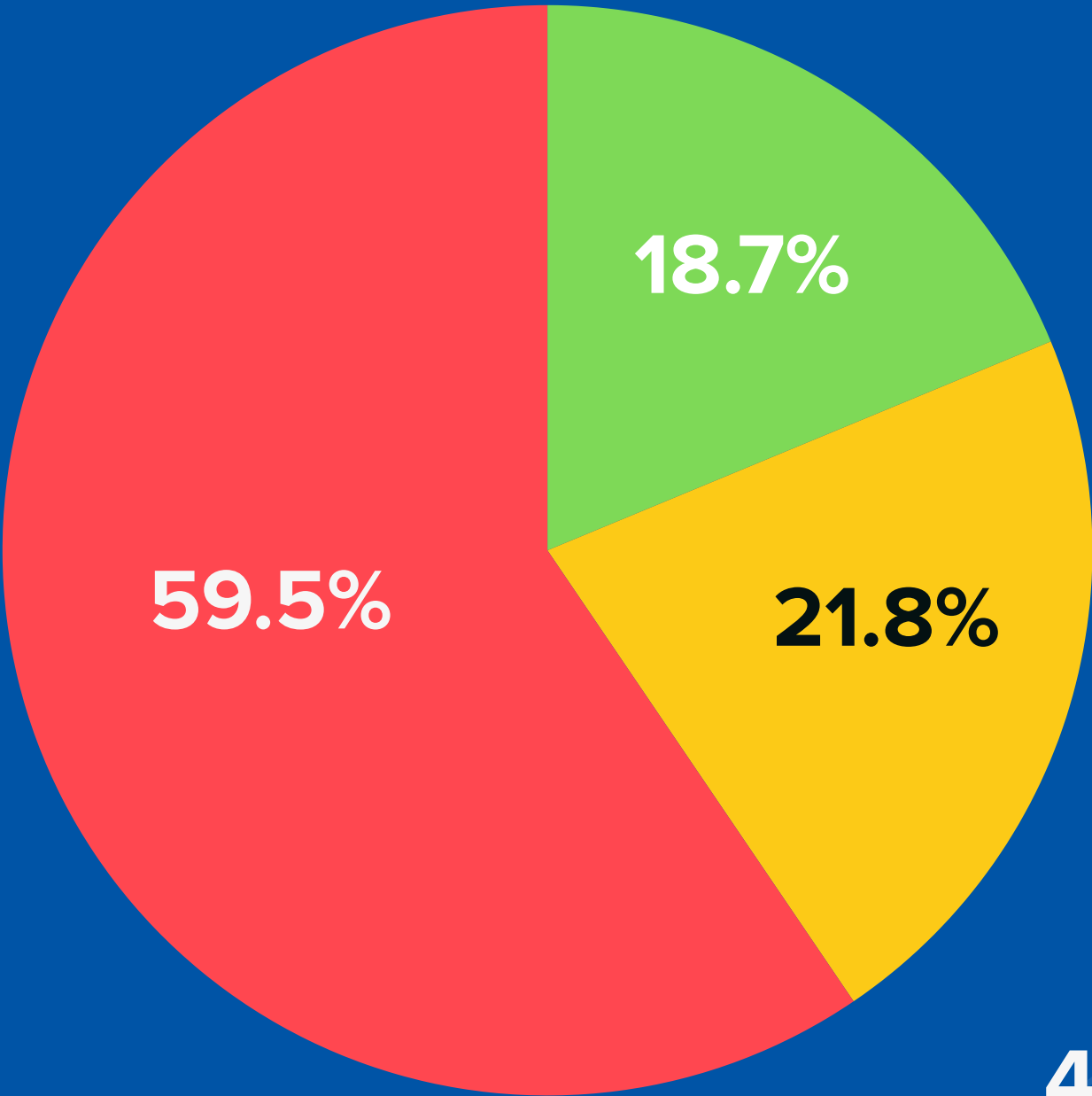
Safe: households spending under 20 percent of income on rent.



At Risk: households spending 20–29.9 percent of income on rent.

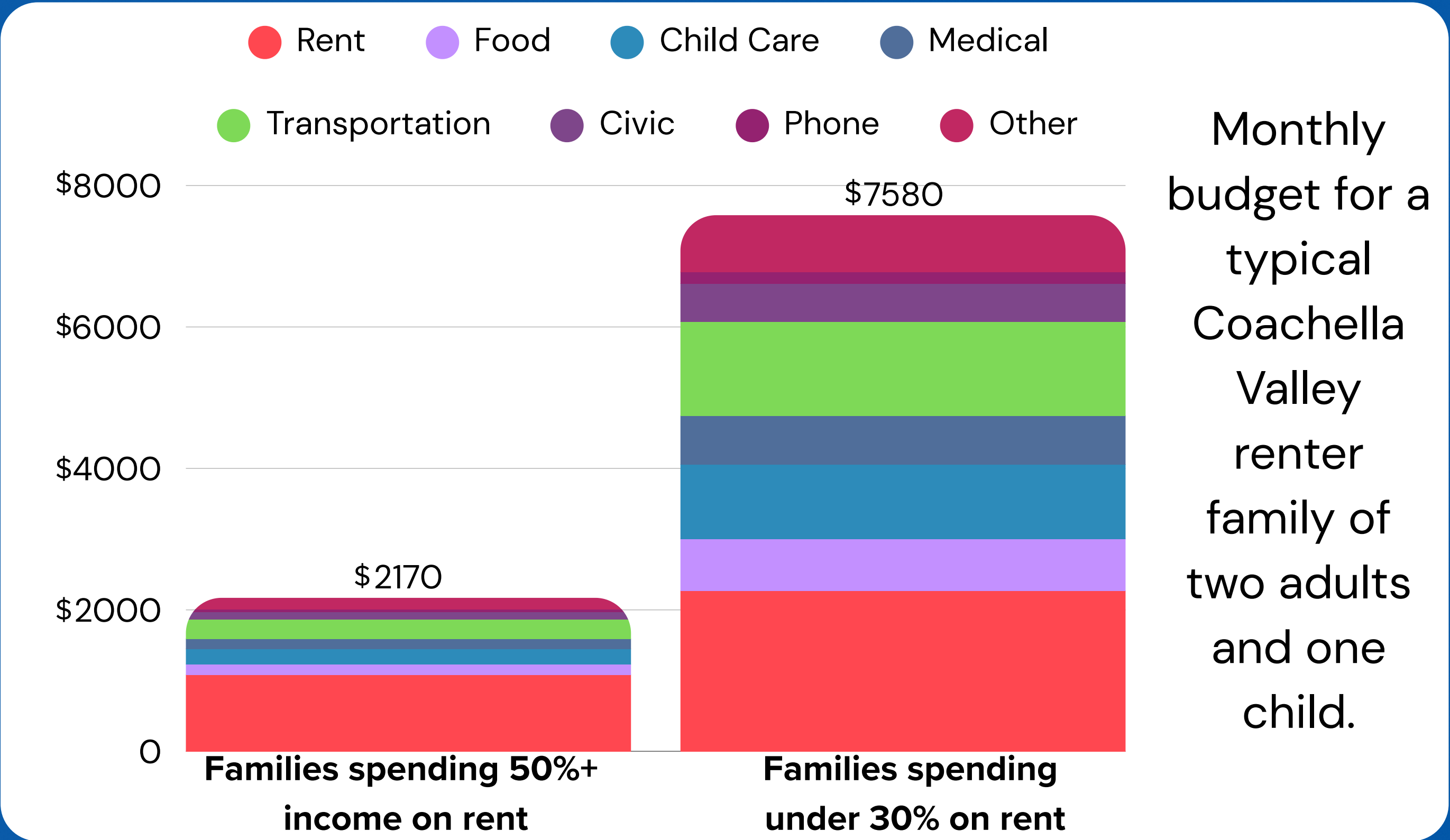


Rent Burdened: households spending 30 percent or more on rent.



How Housing Costs Ripple

Key Takeaway: As housing costs rise, families are forced to cut back on essentials like food, childcare, and healthcare.



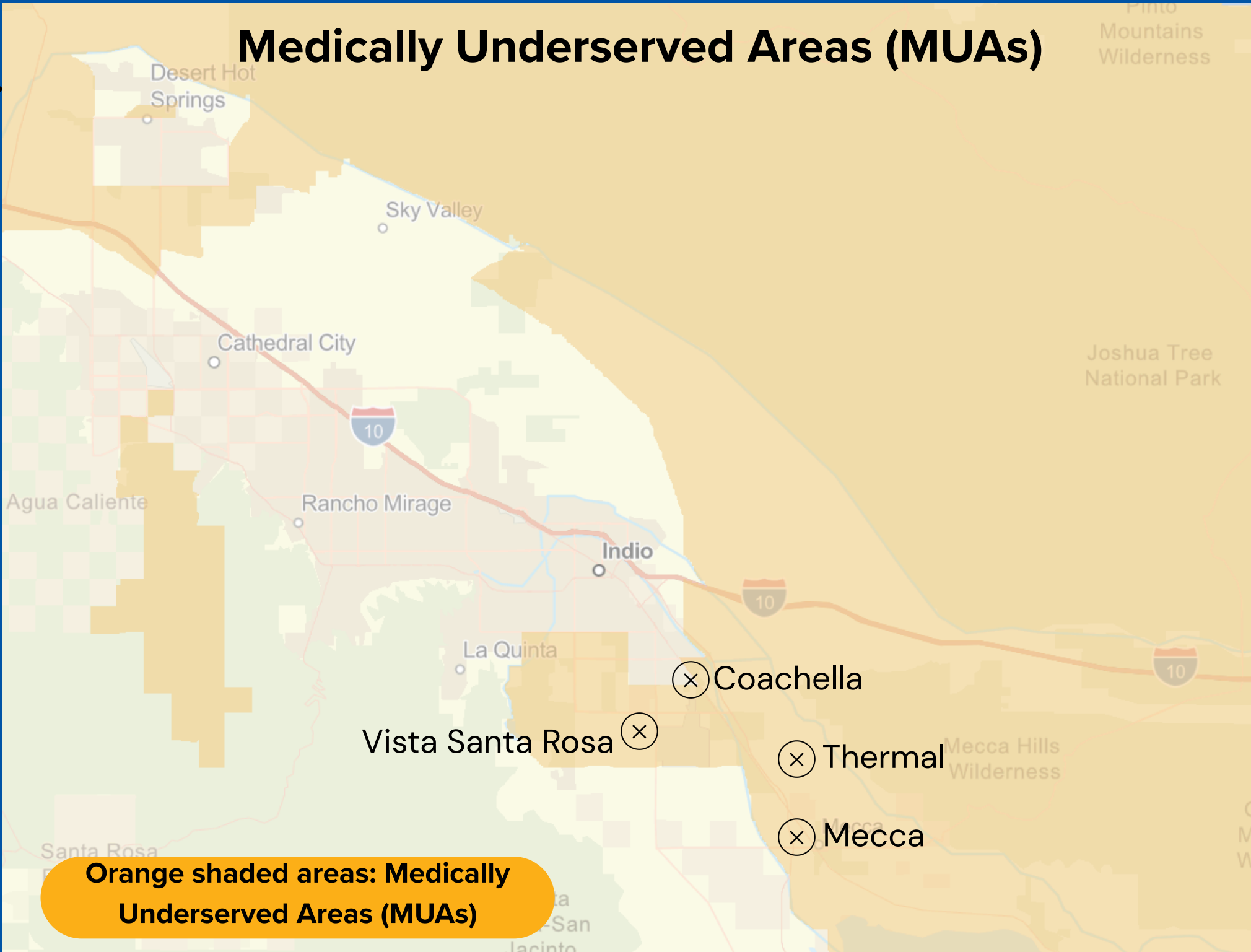
“Emergency money... we don’t even think about that.”
– Coachella Valley Healthcare Worker

“Making ends meet is a funny way to put it. Because which end do you want to meet? Rent, food, gas? You choose a struggle for that month or week.” – Coachella Valley College Student

“Either you eat or you live. It’s not enough.” - Coachella Valley Farmworker

The Health Ripple Effect of Housing Instability

Key Takeaway: The Valley’s most rent-burdened communities are also its most medically underserved.



Medically underserved communities rank among the Coachella Valley’s top 10 most severely rent-burdened areas

- Thermal – 33.7% of renters pay 50%+ of income on rent.
- Vista Santa Rosa – 28.8%of renters pay 50%+ of income on rent
- Coachella – 22.0% of renters pay 50%+ of income on rent.
- Mecca – 15.7% of renters pay 50%+ of income on rent.



Residents in these cities are both:

- Paying extreme rent
- Living in areas without enough clinics or providers

U.S. Census Bureau, American Community Survey 2019-2023 (ACS) 5-Year Estimates, Table B25070. Health Resources & Services Administration (HRSA) – Build Your Own Map Tool <https://data.hrsa.gov/tools/build-your-own-map>

Housing Burden and Health Access Gaps

Key Takeaway: Severe rent burden leads to skipped preventive care and higher rates of preventable ER visits.

Area / Metric	High Rent Burden Areas, 50%+	Low Rent Burden Areas, <30%
Median renter income	~\$19K–\$35K	~\$80K–\$107K
Hospital beds (licensed)	~14%	~86%
Distance to hospitals	Far/limited transport; no full-service hospitals	Close / easy access; multiple hospitals
Preventable ER visit rate	40–45% higher than low- risk ZIPs in the District	Baseline

“We don’t qualify for the medication. It costs \$800, so he isn’t taking it.” - Coachella Valley Senior Resident



“I had to pay out of pocket because I didn’t have health insurance.”- Coachella Valley Senior Resident

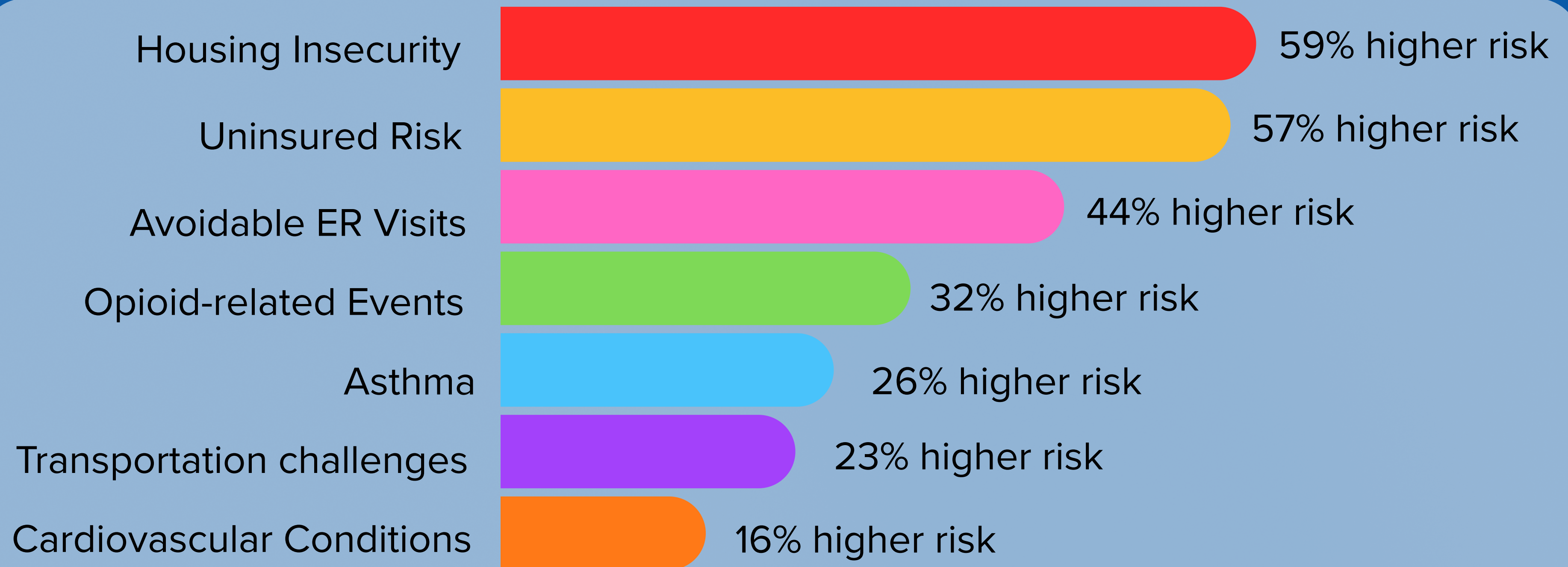


“I donate my plasma... twice a week, I use that to pay my cellphone and car insurance. It makes me feel shame.” – Coachella Valley Justice Impacted Resident

Rent Burden as a Driver of Health Risk

Key Takeaway: Health risks are substantially higher in high rent-burden communities compared to low-burden areas.

Health Risk Rates in High Rent-Burden Communities Compared to Low-Burden Areas

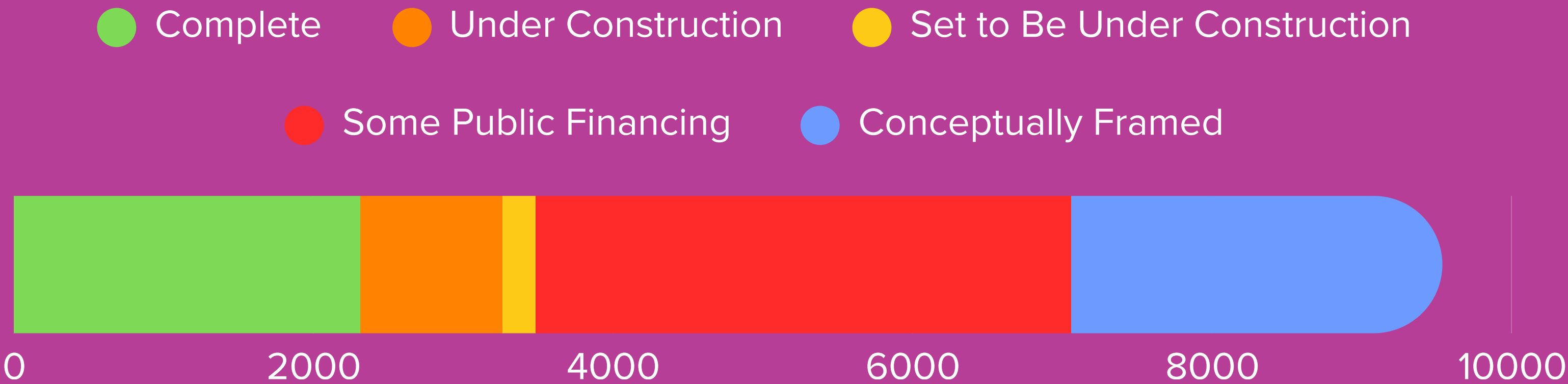


What We Built Together

The Collective Wins

Key Takeaway: We’ve made real progress, and there is still important work ahead.

We have identified and advanced 95% of the units needed to reach our 10,000–unit goal by 2028, with these units moving through the pipeline at different stages of development.



Community Leadership Driving Valleywide Housing Progress

Key Takeaway: When every community steps up, the entire Valley moves forward.

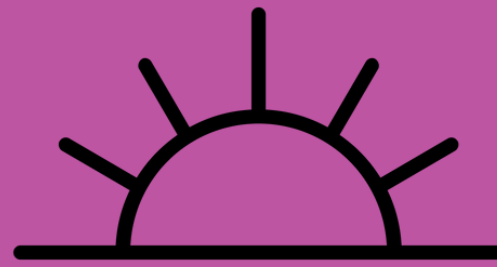
Cathedral City: Delivering affordable housing for veterans and residents experiencing chronic homelessness.

Desert Hot Springs: Leading multifamily and single-family growth with 451 affordable units across three active projects.

Indian Wells: Taking a strategic approach to securing land for workforce affordable housing development with 249 units.

Coachella: Leading regional growth with 408 affordable units serving farmworkers and families.

Indio: Leading one of the Valley's largest pipelines, totaling 901 affordable units across seven projects.



**The sun is
rising for
the entire
Valley,
thanks to
each of you**

Community Leadership Driving Valleywide Housing Progress

Key Takeaway: When every community steps up, the entire Valley moves forward.



The sun is
rising for
the entire
Valley,
thanks to
each of you

La Quinta: Advancing a predevelopment pipeline with 580 projected affordable housing units across four projects.

Palm Desert: Strong affordable housing pipeline with six projects totaling 958 units in development, including 539 units supported by the Catalyst Fund.

Palm Springs: Increasing affordable housing production with 513 units, including 138 Catalyst Fund supported units..

Rancho Mirage: Advancing 843 units through mixed-income and affordable developments.

Unincorporated communities are driving progress in rural, agricultural, and workforce housing, including leadership on mobile home upgrades and Polanco Park improvements.

We Lift Catalyst Fund Case Study: Aloe Palm Canyon

Key Takeaway: Coordinated city, county, and state funding with Catalyst Fund support moved a tax-credit-free project to completion.



West Hollywood Community Housing Corp. developed a 71-unit project in Palm Springs.

- Project received:
 - \$6.4M in **No Place Like Home** funding.
 - \$20.9M in Housing Accelerator funds from **HCD**.
- The **City of Palm Springs** contributed \$7M and waived 100% of development impact fees.
- **~\$1M from the Federal Home Loan Bank of San Francisco Affordable Housing Program (AHP)**, secured through Lift to Rise's relationship and coordination with the program
- **Riverside County** contributed \$3M in **PLHA** funds and **25 Project Based Vouchers**.
- The **We Lift Catalyst Fund** provided three loans
 - predevelopment, acquisition, and construction, totaling \$11,650,000.

We Lift Catalyst Fund Case Study: Vista Sunrise II

Key Takeaway: A broad coalition of health, housing, and financing partners showed how multi-partner alignment fully resources complex supportive housing.



CVHC developed a 61 unit new construction project in Palm Springs

- Project received:
- **Land donation and on-site health services** provided by **DAP Health**
- **We Lift Catalyst Fund**
 - \$750,000 dollars in predevelopment funding
- **FHL Bank of San Francisco Affordable Housing Program (AHP)**
 - \$900,000
- \$10,809,380 in **federal tax credits**
- \$8,107,033 from **CDLAC**
- \$6,769,577 in **No Place Like Home (NPLH)** funds from **Riverside County** and **Riverside University Health System—Behavioral Health (RUHS-BH)**
- \$3,600,000 dollars from the **City of Palm Springs** and 100% of development impact fees waived

We Lift Catalyst Fund Case Study: Oasis Villas

Key Takeaway: While there are several funding sources secured, the location of the site (rural Eastern Valley) makes it less competitive for a tax credit allocation.



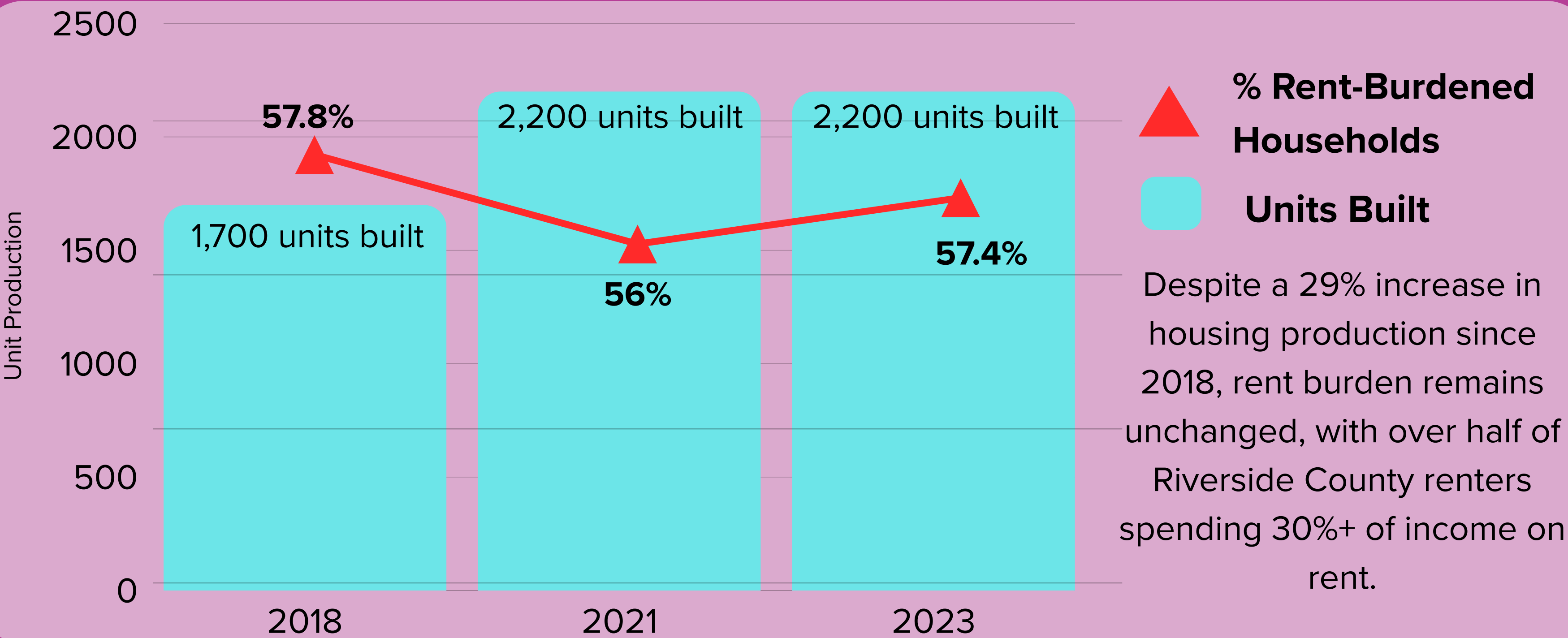
CVHC is developing a 160-unit new rehabilitation project in Thermal, CA.

- Project received:
- **We Lift Catalyst Fund**
 - \$750,000 prevdevelopment loan
- Land donation provided by **Riverside County**
- **Joe Serna Farmworker Housing Grant**
\$10,000,000
- **County of Riverside Permanent Local Housing Allocation**
 - \$7,000,000
- \$5,000,000 **USDA 514 Loan**

The Housing Supply-Affordability Gap

Key Takeaway: Unit production continues to rise, while rent burden remains relatively flat.

Housing Production vs. Rent Burdened Households in Riverside County

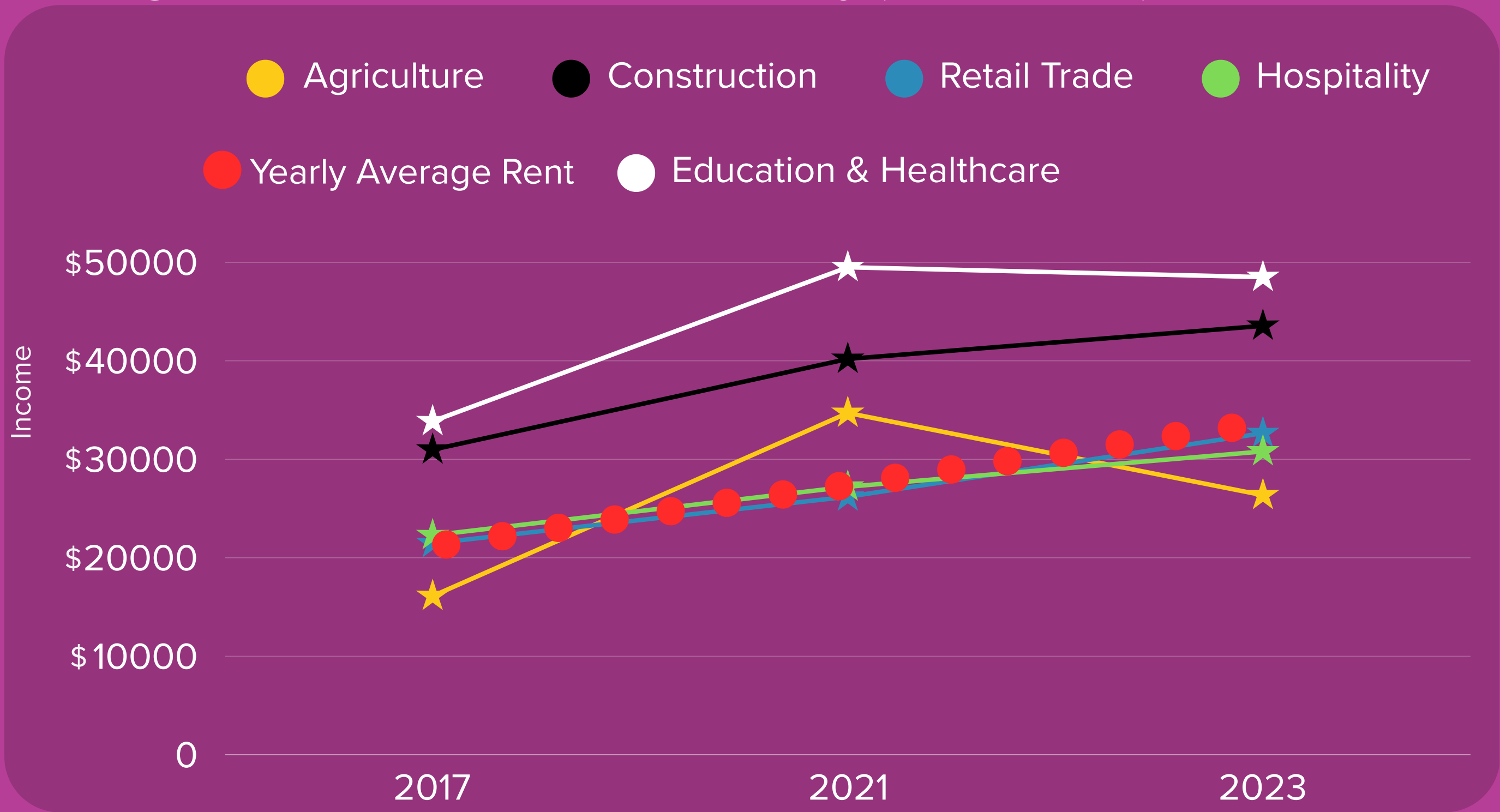


Source: California Department of Housing and Community Development, Housing Open Data Tools, Annual Progress Report (APR) Dashboard. U.S. Census Bureau, American Community Survey 1-Year Estimates, Table B25070. Lift to Rise analysis.

The Missing Piece: Wages Didn't Keep Up

Key Takeaway: Wages stalled or fell while rents kept rising, pushing housing out of reach.

Wages and Rent in Riverside County (2017–2023)



“It’s frustrating to feel like no matter what I do, I can’t survive.” - Coachella Valley Young Professional

“How did I go from giving my kid everything to getting paid better and having to say, ‘Oh no, now we can’t?’” - Coachella Valley Healthcare Worker

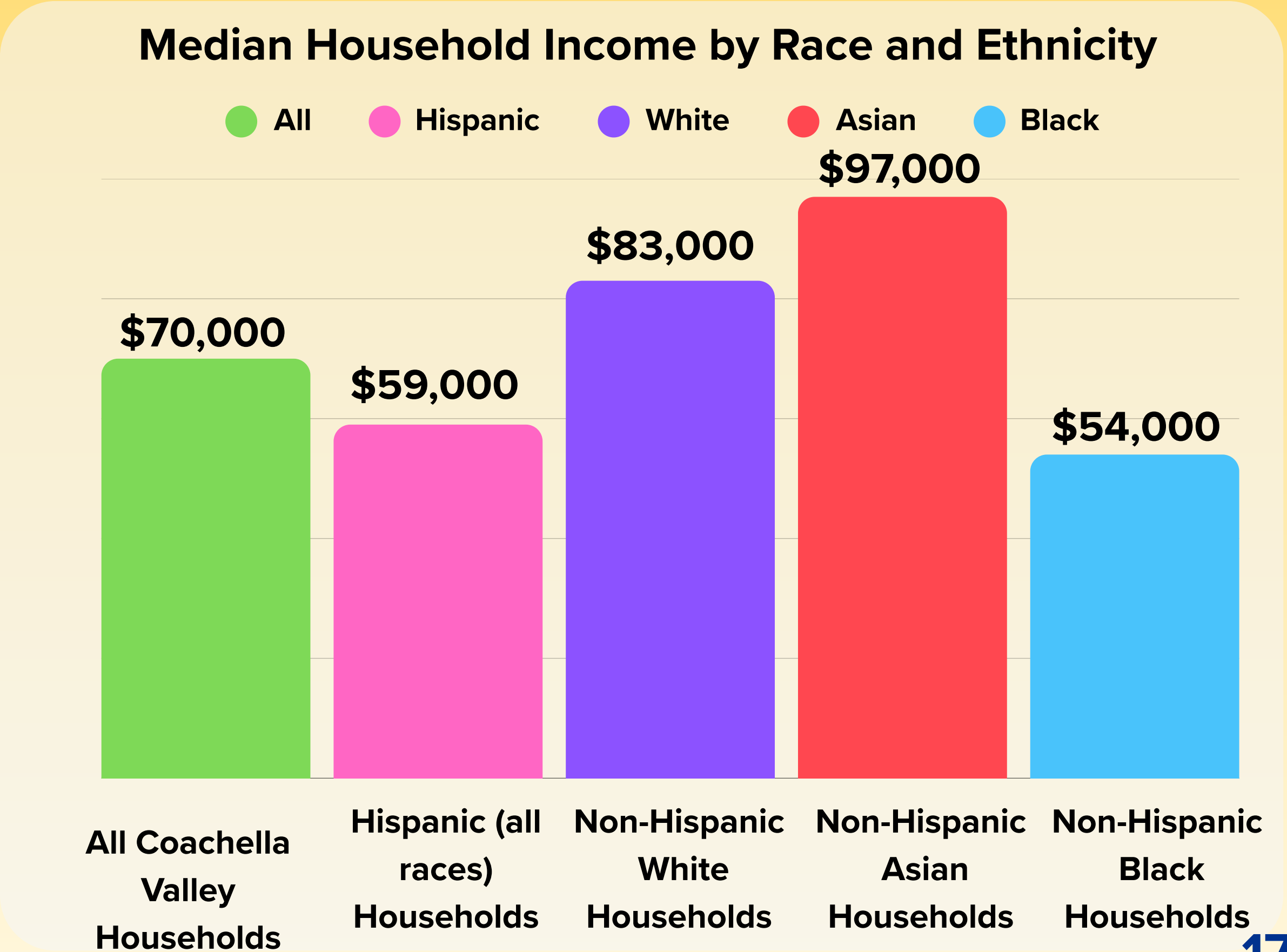
Source: U.S. Census Bureau, ACS 5-Year Estimates, Table S2413 (2017, 2022, 2023). Zillow Group, Inc. (2024). Zillow Observed Rent Index (ZORI). Lift to Rise analysis.

Demographic and Income Profile of the Coachella Valley

Share of Population by Race and Ethnicity (%)

- Hispanic (all races): 52.2%
- Non-Hispanic White: 51.4%
- Non-Hispanic Asian: 3.4%
- Non-Hispanic Black: 3%

U.S. Census Bureau. (2022). American Community Survey 2018–2022 5-year estimates, Table DP05: ACS Demographic and Housing Estimates.



U.S. Census Bureau. (2023). American Community Survey 5-Year Estimates Tables B19013, B19013A, B19013B, B19013D, B19013I).

Resident Voices and Community Priorities



100+ residents ranging from:

- Young Professionals
- Hospitality Workers
- College Students
- Farmworkers
- Union Workers
- Healthcare Workers
- Justice Impacted
- Black Community
- Senior Citizens
- Filipino Community
- ECE Staff / Low Income Parents
- Transitional Housing Folks
- LGBTQIA+



Methodology

The Resident Engagement Team convened 13 two-hour listening sessions with residents across race, income, industry, and geography throughout the Coachella Valley, including unincorporated communities. Sessions focused on housing stability, health, and economic mobility. Responses were coded and analyzed to identify cross-cutting themes and priorities for public services and opportunity, grounding the data in lived experience.



Partners

- | | |
|--|--|
| <ul style="list-style-type: none">• Inncare• Chance Initiative• Desert Highland Estates• One Future Coachella Valley• Jewish Family Services of the Desert• Desert Recreation System• Desert Preschool Academy• The Center• Family YMCA• Martha's Village & Kitchen | <ul style="list-style-type: none">• RLT• CSUSB• CBCs• PSUSD ECE• ICUC• CSUSB• COD• CRLA• PSTA• UFCW• SEIU• IEHP |
|--|--|

Source: Lift to Rise Resident Listening Sessions (Oct–Nov 2025). Internal analysis.

What We Learned

Key Takeaway: Housing stability remains a central challenge for Coachella Valley households, compounded by rising costs, limited access to food and transportation, and growing economic and mental health strain.

Top Themes Identified

- **Housing is constrained, unstable, and rarely a true choice.**
- Wages do not keep up with the cost of living.
- **Food insecurity** is widespread, even among working households.
- **Multigenerational living** is complex, shaped by both cultural preference and economic pressure.
- **Transportation and infrastructure** limit access to opportunity.
- Economic pressure drives **mental health strain**.
- Systems and services are hard to navigate.
- Safety, dignity, and belonging shape stability.

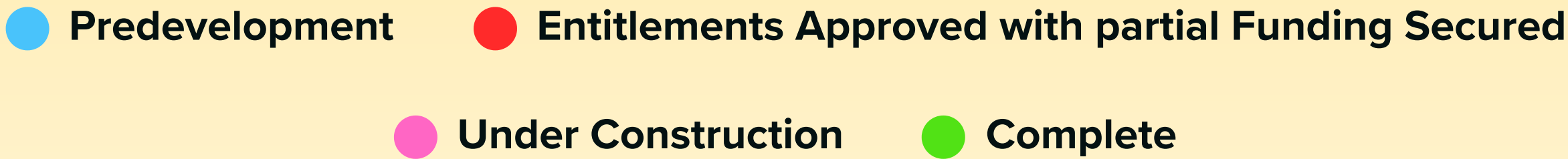
Senior Housing Crisis

Key Takeaway: As seniors become the fastest-growing population in the Coachella Valley, limited and uneven senior housing production is failing to keep pace with widespread rent burden.

- **Two-thirds of Coachella Valley senior householders pay more than 30% of their income on rent.**
- Senior housing projects represent **only 4% of total pipeline** projects and **less than 3% of total pipeline units.**
- **Seniors are projected to be the fastest-growing population group in the Coachella Valley by 2028.**
- Senior projects account for **nearly 25% of Catalyst Fund investments.**
- Senior housing development is concentrated in Indio and Palm Springs.

U.S. Census Bureau, American Community Survey 5-Year Estimates (2019-2023). Table B25072, Goldmann, A., & Bojorquez, H. (2024). Population projections in Riverside County, CA: 2024–2028. Riverside University Health System.

Senior Housing in the Pipeline by Development Phase

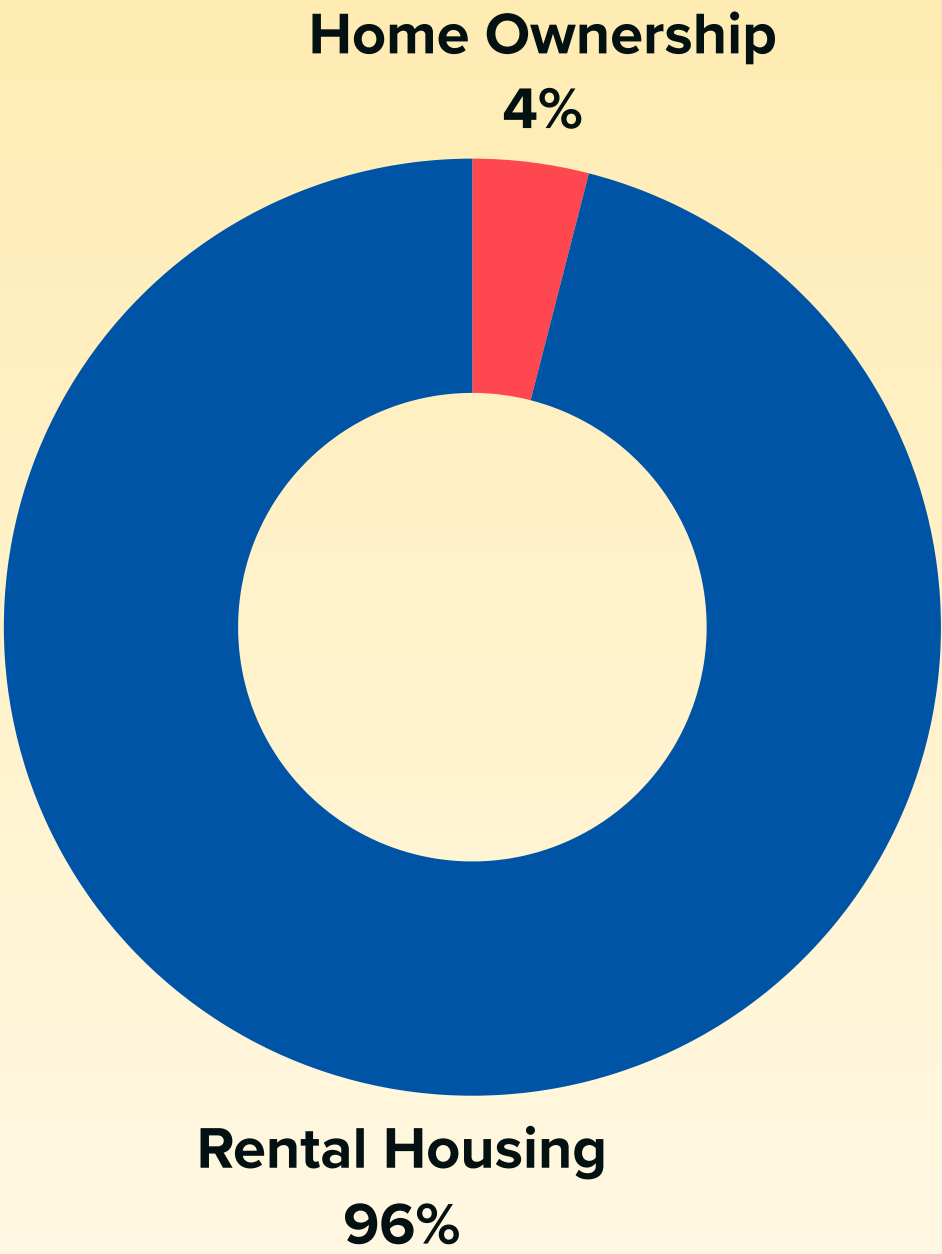


Lift to Rise. (2025). Pipeline portal: Senior housing projects [Internal database].

Limited Pathways to Ownership

Key Takeaway: Families seeking homeownership face limited pathways within the current affordable housing pipeline.

Pipeline Breakdown: Rental vs Homeownership Units



Homeownership accounts for only about 4% of affordable units in the pipeline.

“I am 70, and I have never owned a home... I will never stop dreaming about owning a home.” – Coachella Valley Senior Resident

“We can’t complain about anything because we are only renters... not homeowners.” – Coachella Valley Senior Resident

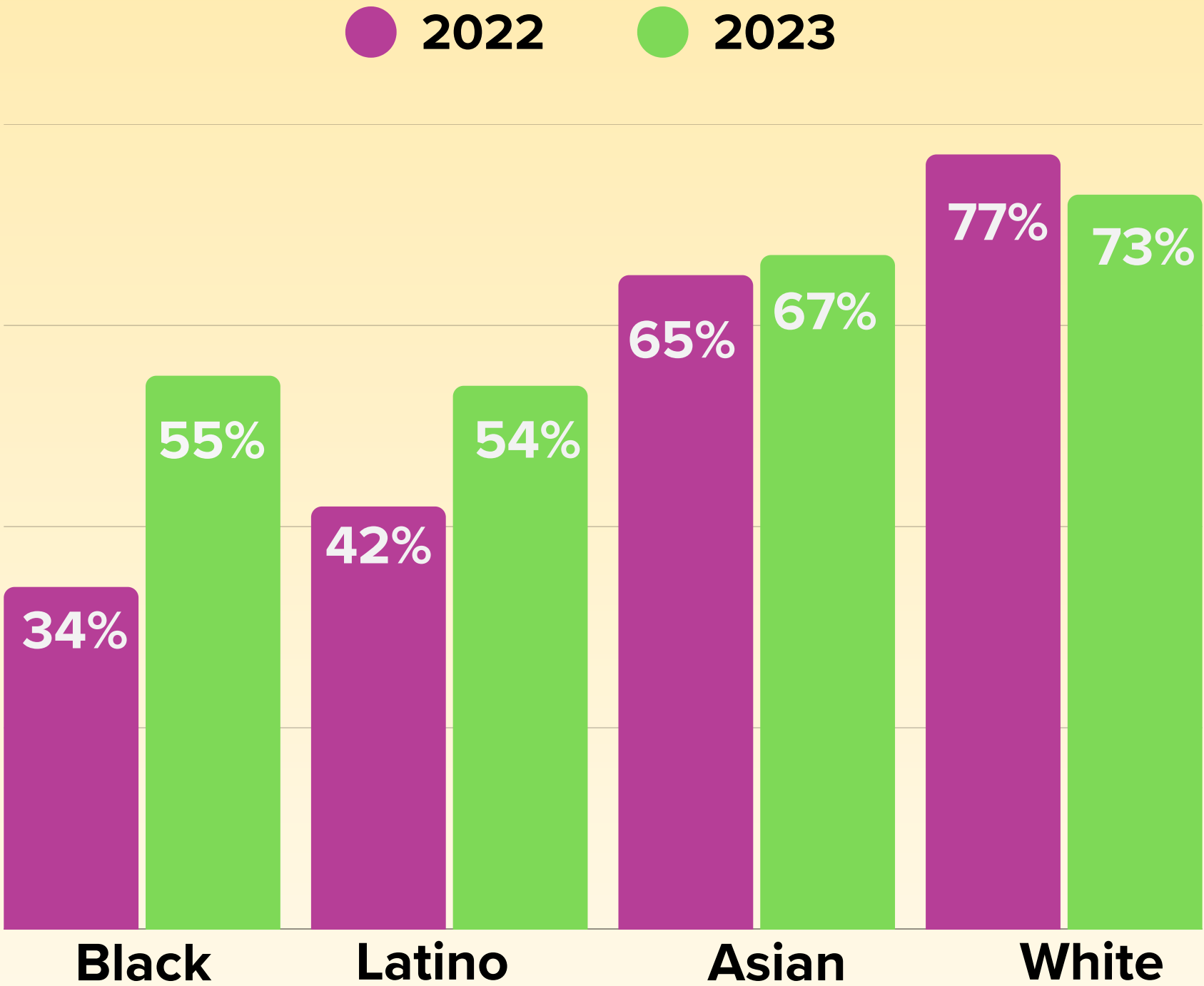
Income and Homeownership Access Vary by Race

Key Takeaway: From 2022-2023, Black and Latino households dramatically increased homeownership despite lower incomes. But, Asian and White households maintain higher ownership rates, reflecting persistent income and wealth disparities

Median Household Income by Race and Ethnicity

- Asian: \$97,000
- White: \$83,000
- Latino: \$59,000
- Black: \$54,000

Homeownership Rates by Race/Ethnicity: 2022 vs. 2023



The Workforce Crisis Ahead

Key Takeaway: Our workforce is struggling. We need young people to stay and build careers here, but they can't afford to live here.

“ Even as a full-time teacher, I have to save from every paycheck to cover the summer months.- CV Young Professional ”

“ I don't want to stay in the Valley. - CV College Student ”

Regional Population Shifts: 2028 Projections

 **Teenagers: declining by -8%**



Working Age: growing only by +1%

 Result: Workforce Stalled

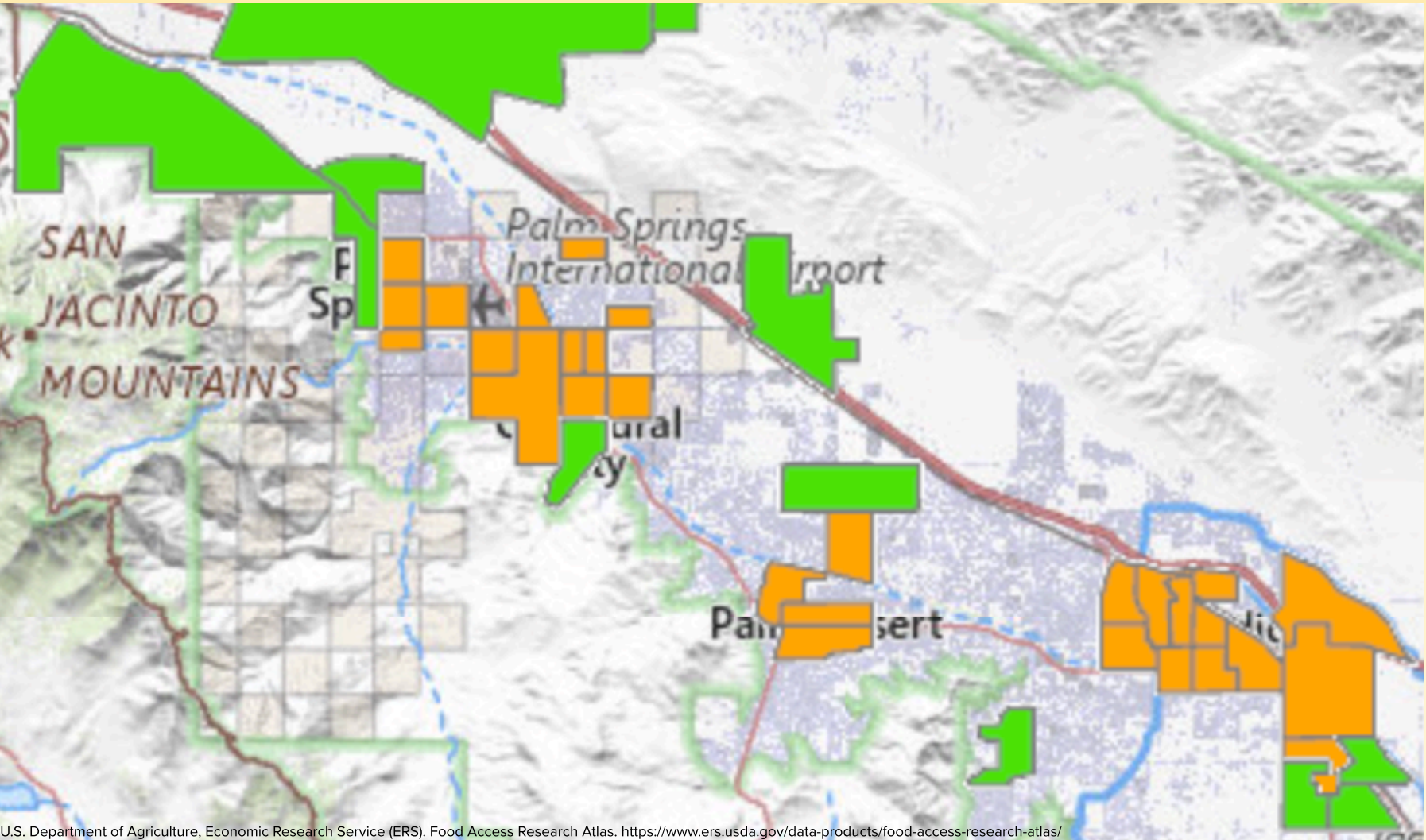
“ My friend quit her job to qualify for a low-income apartment.- CV Farmworker ”

“ I had to make a decision between making good money or going to school. I decided to leave my job - Coachella Valley College Student ”

“The Hands That Feed The Valley Are Hungry” - Coachella Valley Farmworker

Key Takeaway: The Valley’s workforce lives in low-income areas with limited access to full-service grocery stores.

Low Income & Low Food Access Areas



- More than 1 mile from a grocery store (urban); more than 10 miles (rural)
- More than ½ mile from a grocery store (urban); more than 10 miles (rural)

Top industries in Affected areas

- Agriculture
- Administrative Services
- Hospitality
- Educational Services
- Healthcare Services
- Retail Trade

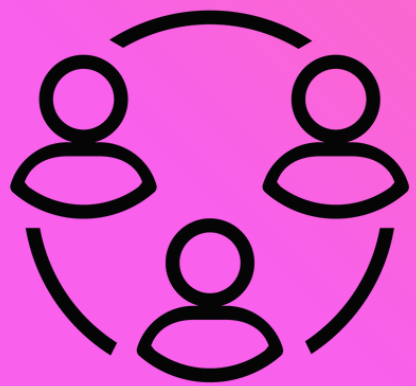


55,000 Coachella Valley workers live in food desert areas, about the entire size of Palm Desert’s population.



What We Built Together: The Catalyst Fund

Key Takeaway: Local partners led. The Catalyst Fund helped align capital and move projects forward.



Partnership-Driven Results

- Main partners: **Riverside County, Low Income Investment Fund, Lift to Rise.**
- Total investment/obligation: **\$48.4M**
- **1,672 affordable housing units supported.**
- **Housing Types Supported:** Senior, Multifamily, Apartment, Single-Family Homeownership, Polanco Park communities, and Mobile Homes.



Source: Lift to Rise Catalyst Fund internal records

What We Built Together: The Catalyst Fund

Key Takeaway: Local partners led. The Catalyst Fund helped align capital and move projects forward.



Every \$1 of Catalyst Fund capital unlocks \$15 in outside investment, leveraging public, private, and philanthropic dollars to accelerate housing production.



Count by loan type

- Predevelopment
- Construction
- Interest Rate Buydown
- Acquisition



Source: Lift to Rise Catalyst Fund internal records

County Leadership Is Delivering

Together, the Riverside County Board of Supervisors, and Riverside County Housing & Workforce Solutions have championed:



- County Investment: **\$141,330,756**
- Total Development Cost Leveraged: **\$2,060,370,745**
- Rental Subsidies Secured: **\$577,640,880**
- Affordable Homes Supported: **4,307 units**



Through sustained budget commitments, project approvals, and cross-department coordination, the County has enabled affordable housing delivery across all five districts.

County Leadership Is Delivering

Key Takeaway: The Riverside County is delivering measurable affordable housing investments countywide.

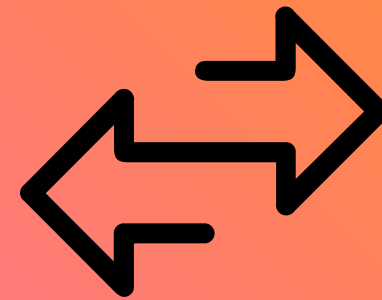
District	County Investment	Units	20-Yr Rental Support
District 1	\$12.6M	274	\$43.9M
District 2	\$23.8M	477	\$39.5M
District 3	\$32.6M	1,236	\$197.4M
District 4	\$53.4M	2,185	\$260.8M
District 5	\$19.0M	135	\$36.1M
TOTAL	\$141.3M	4,307	\$577.6M

Each supervisorial **district** is advancing the affordable housing pipeline in their communities. Together, **the County has committed \$141M** to secure **4,300 homes** and nearly **\$578M** in long-term rental assistance.

County Progress on Reducing Homelessness Is Improving

Key Takeaway: Real progress has been made, yet challenges remain.

- **Unsheltered population dropped 19%** from 2,441 in 2023 to 1,978 in 2025
- **Sheltered population grew 11%.**
- **Declines** occurred across **key groups** including seniors, families with children, youth, and veterans
- **Encampments dropped 71% countywide.**



- **Black residents** are **6% of the County** population but **19% of the homeless** population.
- **Multiracial residents** are **more than twice** as likely to **experience homelessness** as they are to receive emergency shelter.
- **Indigenous residents** experience **homelessness at three times** their share of the general population.