

INDIAN WELLS CITY COUNCIL

October 16, 2025



To: City Council
From: Finance Department
Prepared by: Kevin McCarthy, Finance Director
Subject: **Implementation of a Virtual Option (1) for Resident Benefit Card Program**

RECOMMENDED ACTIONS:

Council **APPROVES** the Implementation of a Virtual Option (1) for Resident Benefit Cards (RBCs), while continuing to provide Residents with the option of a physical card consistent with existing practices; and

FINDS the action exempt from California Environmental Quality Act (CEQA) review under Guidelines Section 15061(b)(3).

SUMMARY:

The introduction of a virtual Resident Benefit Card (RBC) represents a significant enhancement for residents, providing greater flexibility, ease of use, and timely access to benefits. This option would allow residents to carry their RBC digitally, making it available anytime on their personal devices, while ensuring that those who prefer the familiarity of a physical card may continue to rely on it. By expanding access rather than replacing existing methods, the City ensures that the program remains inclusive and responsive to the diverse needs of its residents.

The City has successfully implemented virtual platforms for other resident benefits, such as City Tennis and Firebirds ticketing. Enhancing the RBC program to include a virtual option is a natural progression that improves convenience, reduces administrative delays, and aligns with resident expectations. This is an enhancement only; physical cards will continue to be available to all Residents.

BACKGROUND:

The City issues two types of Resident Benefit Cards:

- Golf RBC – Provides all resident benefits, including a discounted golf rate at the Indian Wells Golf Resort.
- Social RBC – Provides all resident benefits except the discounted golf rate.

Cards are valid for one calendar year. Property owners may renew their RBCs online; however, new residents or first-time applicants must visit City Hall in person to initiate card processing.

Currently, the Golf RBC is priced at \$50, and the Social RBC is priced at \$10. Approximately 2,500 Golf RBCs and 2,200 Social RBCs are issued each year, generating annual revenues of \$125,000 and \$22,000, respectively.

Under the existing process, RBC orders are collected beginning in November, with cards printed and mailed in January. This timeline occasionally results in delays and resident frustration as they wait to receive their cards.

Proposed Program Enhancement:

Beginning in the 2026 calendar year, residents will have the option to receive their Resident Benefit Cards (RBCs) in a virtual format. This enhancement will allow immediate access to benefits, streamline service delivery, and reduce administrative processing time. At the same time, residents who prefer a traditional card may continue to request a physical version.

To encourage participation in the virtual program, two fee structure options are presented for consideration:

Resident Benefits of the Virtual Option:

- **Immediate access:** Virtual cards are available instantly once approved, eliminating mailing delays.
- **Convenience:** Always accessible via smartphone (IOS or Android Device) or; no risk of misplaced or delayed cards.
- **Equity:** Residents may still request a physical card for a nominal fee, ensuring accessibility for all.
- **Consistency with other programs:** Aligns with other programs (Tennis and Firebirds tickets) that have successfully transitioned to virtual platforms.
- **Sustainability:** Reduced reliance on printing and plastic materials.

How the Renewal Process Works

The 2026 Resident Benefit Card (RBC) renewal process will follow the same format as in previous years, with one minor enhancement. When completing the online renewal form, residents will continue to select the card type—either Golf or Social—and will now also have the option to purchase a physical card in addition to the digital RBC.

The purpose of the new digital RBC system is to simplify and streamline the renewal process as much as possible. Once payment has been confirmed and eligibility verified, City staff will update resident records and issue the digital RBC.

An email confirmation will then be sent to the address provided on the renewal form. This message will include a secure link to download the digital RBC and instructions on how to add it to an Apple or Google Wallet. The digital card is issued through the identityONE application, which is compatible with both Apple iOS and Android devices. Once the link is accessed, the application will be installed automatically, and the resident's RBC will appear in the wallet.

Residents who select the option to receive a physical RBC will have their card mailed at the beginning of the calendar year, consistent with prior practice.

OPTIONS:

Staff recommend that the City Council adopt Option 1, as it provides an economic incentive for residents to switch to a digital RBC and keeps physical cards at the current fee structure. Option 2 is offered as an alternative for Council consideration. Although staff has presented these two options, the Council is encouraged to suggest additional alternatives if desired.

Option 1 – Incentivized Virtual Format

This option reduces the cost of the virtual card while applying a nominal fee for the optional physical card.

Card Type	Current Fee (Physical Only)	Proposed Virtual Fee	Optional Physical Card Fee
Golf RBC	\$50	\$45	+\$5
Social RBC	\$10	\$5	+\$5

This approach creates an incentive for residents to adopt the virtual format while preserving flexibility for those who prefer a printed card. Under this option, the intent would be to offer this discount for one year, to encourage residents to make the transition.

Option 2 – Maintain Current Fees with Print-On-Demand

Under this option, existing fees remain unchanged, and a \$5 charge would apply only to residents requesting a physical card.

Card Type	Current Fee (Physical Only)	Proposed Virtual Fee	Optional Physical Card Fee
Golf RBC	\$50	\$50	+\$5
Social RBC	\$10	\$10	+\$5

This approach maintains the current pricing structure while ensuring cost recovery for printing and processing physical cards.

Option 3 – Council provides additional direction to Staff.

Under this option, the City Council may elect to provide further directions to staff beyond the alternatives presented above. This approach enables the Council to tailor its guidance to specific priorities or considerations, ensuring that staff can implement actions in alignment with the Council's policy objectives.

FISCAL IMPACT:

The fiscal impact of this transition is expected to be minimal. While revenues may be modestly reduced due to discounted virtual card pricing, the cost savings associated with reduced printing and mailing, coupled with greater operational efficiency, will offset the revenue decrease. The net budgetary effect is projected to be inconsequential.

Implementation Timeline:

- **Fall 2025:** Outreach and education to residents regarding the new virtual option.
- **November 2025:** Begin processing 2026 RBC applications using the new virtual system.
- **January 2026:** Virtual RBCs active; physical cards available upon request.

Approval of a virtual option for the Resident Benefit Card program modernizes City services, improves convenience for residents, and maintains flexibility for those preferring physical cards.

CALIFORNIA ENVIRONMENTAL QUALITY ACT (CEQA):

This action is not a project within the meaning of Section 15378 of the California Environmental Quality Act (CEQA) Guidelines, because it has no potential for resulting in physical change in the environment, directly or indirectly; and that action is nonetheless exempt from the requirements of CEQA in that the activity is covered by the general rule that CEQA applies only to projects that have the potential for causing a significant effect on the environment. (15061(b)(3).)