HOUSING

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The housing element serves to identify opportunities, challenges and resources associated with the provision of housing in the Town of Moraga. While it is required by the State, the housing element update is a local document with a local impact. It is a chance for us to think strategically about housing in Moraga, to consider our changing communities, and to plan how to best meet their needs. It is an opportunity to evaluate existing policies, and prepare to meet future challenges.

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I. SUMMARY

Housing Inventory and Condition

- There are currently nearly 5,800 housing units in the Town of Moraga (2009 estimate).
- Housing in Moraga is primarily single family homes, comprising 87 percent of the housing stock in 2009.
- Moraga's housing stock has increased by about 30 percent since incorporation, a moderate rate of growth in comparison to the San Francisco Bay Area region.
- Moraga has experienced very little residential development in the 1990 and 2000s—only 86 new units of housing were built between 1999 and 2005, 20 of which were townhomes, 65 of where were single family, and one was a second unit.
- Although development in the past ten years has been limited, several projects under construction or in the planning stage should boost the total housing supply by another 100 to 200 units within the next five years to a little over 6,000 units, assuming the housing market rebounds.
- Most of Moraga's housing was constructed after 1960 and is in good condition. It is estimated that less than one percent of the Town's housing stock was in need of repair in 2000.

Housing Cost and Affordability

- Moraga is a high-cost housing area due to the desirability of its location and environment. Land values are substantially higher in Moraga than in many other Bay Area communities, and homebuilders tend to focus on the higher end of the housing market when constructing homes in the Town.
- The 2009 median housing value in Moraga was approximately $923,000, nearly double that of the County as a whole. The median rent in 2000 was $1084, 30 percent higher than the county. The median sales price for homes in Moraga for February 2009 to April 2009 was $567,500, a 31 percent decrease compared to the prior year (Trulia). The average listing price however is much higher, just under $1,000,000 (Trulia). This median housing price is unaffordable for households earning median income.
- A vast majority of very low income and low income renters in Moraga are overpaying for their housing (i.e., paying more than 30 percent of their household income on rent). More than 50 percent of lower income residents were overpaying for housing in 2000, as well as over 75 percent of very low income (HUD CHAS). Students with limited incomes and seniors with fixed incomes are two of the groups most affected by high housing costs.

- Land costs are one of the greatest impediments to the production of affordable housing in Moraga. The cost of a development-ready lot is hard to estimate because so little land is available at any given time. Lots on the market today range from $675,000 to $1,400,000. Because of the strong local demand for higher-priced homes, even small-lot single family developments contain homes selling for $600,000 or more.

- Construction costs are high and homes are large, further increasing housing prices. Because Moraga's housing market is oriented to high-priced homes, builders tend to construct larger dwellings containing many upgrades. The cost per square foot of such homes is typically $200 to $350. Because the home sizes are 3,000 to 4,500 square feet, the construction cost of these homes will be at least $600,000.

- Geologic conditions lower potential densities and increase construction costs. Unstable soils, steep slopes, landslide susceptibility, and other hazardous land conditions reduce the feasible development density of most residentially designated land, and thereby limit the number of new dwelling units that can be accommodated in the Town. These soil and slope conditions also increase land development and construction costs due to the extensive grading, soils analysis, and construction techniques that must be employed.

- Sites for development of affordable housing are limited. Potential areas for multifamily development that could include dwellings affordable to low-income households are primarily located in or near the Town's major commercial hubs at Moraga Road / Rheem Boulevard and at Moraga Way / Moraga Road. These could potentially be constructed as part of a mixed use development project.

- Lower interest rates would have a marginal effect on housing affordability in Moraga. Low- and moderate-income households would not be able to purchase even the least expensive homes in Moraga without subsidized interest rates and/or a large down payment from the sale of a previous home or other source. In order to bring their monthly payments into an affordable range, a lower-income household would have to make a down payment of approximately $500,000 or more to purchase a relatively inexpensive house in the Town, while a moderate-income household would have to make a down payment of approximately $265,000. This is obviously not feasible for most people.

Special Needs Groups

- Many older households overpay for their housing. Although social security and retirement incomes generally guarantee that retirees do not fall below the poverty level, housing costs can still outstrip incomes for many. In Moraga in 2000, 22 percent of homeowners 62 years of age or more and 51 percent of renters in this age group paid 30 percent or more of their income on housing.

- Officials at St. Mary's College estimate that between 200 and 300 off-campus students live in Moraga, representing between 20 and 30 percent of the approximately 955 undergraduate students living off-campus (out of a total undergraduate enrollment of approximately 2,515).

Potential Governmental Housing Constraints

- Because Moraga is located in such a high-priced housing market, most of the Town's regulations have little substantive effect on the affordability of market rate housing.

- However, some of the Town's zoning and other planning requirements may reduce the feasibility of affordable multifamily housing development, including:
  - Zoning regulations that allow multifamily housing only with approval of a conditional use permit;
  - Parking requirements that may increase development costs and reduce the effective development density of affordable multifamily housing;
  - The design review process that may delay and/or result in expensive modifications to housing projects, adversely affecting the financial feasibility of affordable multifamily housing; and
  - Second unit standards that permit such dwellings in all single-family neighborhoods but which limit the number that can feasibly be built due to requirements for the units to be attached to the main structure, parking requirements, and minimum lot size limits.

II. EXISTING HOUSING NEED

A. Introduction

This chapter contains background information on existing conditions and trends in the Town's housing stock, housing projections, housing needs, and factors that may constrain the Town's ability to meet its housing needs. To analyze housing needs, it evaluates housing availability and cost in relation to household characteristics and income, the needs of special population groups, and future housing needs in relation to factors that may affect the ability of the Town to meet those needs.

B. Public Outreach and Engagement

In order to ensure that the housing element meets the needs of all segments of the population, the Town has conducted a broad outreach program. This includes talking with realtors, developers and representatives from St. Mary's College, as well as holding outreach events.

The public had the opportunity to comment at two Planning Commission meetings and one Town Council meeting, before the plan was finalized and sent to HCD for review. In addition, staff set up an information booth at the Moraga Faire on May 9th, 2009. Staff had many informal conversations about the goals of residents and collected 14 surveys. The survey focused on three major areas, the needs of Moraga, second units and sustainability.

The surveys showed a preference for more of the existing pattern of single family development and a desire for slow or no growth. They showed a mixed feeling on second units, with one resident expressing an interest in building a second unit and eleven having no interest. Five residents said they would be strongly opposed if their neighbor wanted to build a second unit, four would be weakly opposed and three not sure. There was strong support for requiring buildings to be green, seven people expressed support for mandatory requirements and two expressed opposition.

Additionally, on May 11th, 2009 staff met with approximately 125 members of the Moraga Movers, a nonprofit membership organization made up of seniors living in Moraga. At this meeting staff described the general plan and asked for feedback about housing issues. The clear preference of the seniors was for support for aging in place. Additionally, the participants at the meeting expressed a need for more shopping opportunities that met the needs of seniors. They felt without these retail options, it is hard for seniors to live in Moraga.

In addition, there were dozens of meetings about the Moraga specific plan over the last six years. This included one-on-one conversations with landowners and other stakeholders, charrettes, community meetings, as well as Planning Commission and Town Council meetings.

C. Demographics

Moraga's population started to grow when the town was developed in the 1960s. The population grew quickly through the 1970s, but has stabilized in recent years. In 1974 there were 14,418 people, compared to the current population of 16,204. Moraga's growth rate from 2000 to 2010 is predicted to be 2.5 percent, which is similar to its neighbors, 2.5 percent for Lafayette and 2.3 percent for Orinda. This is significantly lower than the county growth rate of 12 percent for the ten year period.

Figure 3-1. Population Growth in Moraga, 2000-2030

Year	Moraga	Lafayette	Orinda	Contra Costa County	Bay Area
2000	16,290	23,908	17,599	948,816	6,783,762
2010	16,700	24,500	18,000	1,061,900	7,412,500
2020	17,500	25,300	18,500	1,157,000	8,069,700
2030	18,300	26,000	18,800	1,255,300	8,712,800

Source: ABAG Projections 2007

Moraga has fewer youth and more seniors than the county as a whole. Eighteen percent of the population is under the age of 18 (versus 24 percent in the county) and an additional 18 percent is over age 65 (versus 12 percent in the county) (Claritas 2009). Additionally, there are many aging babyboomers, which will nearly double the senior population in the next ten years, based on current migration rates and life expectancies.

Figure 3-2. Population by age in 2009

Age	Population
Under 18	2,947
18-34	4,406
35-44	1,079
45-54	2,493
55-64	2,652
65-74	1,542
75+	1,357

Source: Claritas Demographic Snapshot 2009

D. Employment

There were approximately 5,000 jobs in Moraga in 2005. The largest employer is St. Mary's College, followed by the school district. The number is expected to rise to 5,600 by 2020.

Moraga has many more households than jobs, which contributes to traffic as residents commute elsewhere for work. In addition, while many Moraga residents have high skill, high salary occupations, most of the jobs in Moraga are in the health, education or recreation field, and many have low to moderate pay. In this situation, many Moraga residents commute out of the town for work, while many Moraga jobs are worked by residents of other areas who commute in.

Figure 3-3. Jobs in Moraga in 2007

	Manufacturing, Wholesale and Transportation	Retail Service	Financial and Professional	Health, Education and Recreation	Other
2,000	350	500	890	2,660	540
2,010	330	500	890	2,940	550
2,020	330	540	990	3,170	580
2,030	330	580	1,090	3,440	620

Source: ABAG Projections 2007 (includes sphere of influence)

Figure 3-4. Sample Salaries

Age	Population
Chief Executives	>$145,600
Marketing Managers	$132,148
Public Relations Managers	$101,441
Food Service Managers	$48,521
Funeral Directors	$66,079
Landscape Architects	$65,630
Mental Health Counselors	$46,690
Middle School Teachers	$66,071
Lawyers	$131,127
Librarians	$61,580
Pharmacy Technicians	$39,881
Home Health Aides	$22,840
Fire Fighters	$85,705
Cooks, Restaurant	$25,658
Landscaping and Groundskeeping	$29,849
Janitors and Cleaners	$28,015
Cashiers	$25,059
Postal Service Mail Carriers	$45,021
Carpenters	$59,276

Source: California Employment Development Department, Occupational Employment and Wage Date, May 2007, viewed May 2009.

E. Housing Inventory and Condition

Housing Growth

Most of Moraga's growth and development occurred prior to the Town's incorporation in 1974. At the time of its incorporation, Moraga contained approximately 4,500 housing units, of which 68 percent were single family homes. By January 1999, the total housing stock had increased to 5,778 (28 percent), of which 85 percent were single family homes. Figure 3-5 shows historical growth in the Town's housing stock and compares the Town's growth rate with that of Contra Costa County and the Bay region. Growth has slowed significantly since 1999, with only 31 added units between 2000 and 2009.

Figure 3-5. Housing Growth in Moraga, 1974-2009

Year	Total Housing	Single Family Housing	% Increase[1]	County % Increase[1]	Bay Area % Increase[1]
1974	4,484	3,081	---	---	---
1980	4,986	3,364	11%	14%	8%
1990	5,687	3,481	12%	24%	14%
2000	5760	4,965	1.3%	19%	11%
2009	5791	4,996	0.5%	13%	NA

Source: Town of Moraga Facts, Town of Moraga, www.moraga.ca.us/facts.htm, July 30, 1999; City/County Population and Housing Estimates, 1991-1999 and 2000-2009 (Report E-5), California Department of Finance; Demographic Comparisons Report, Claritas, Inc., July 28, 1999.

Housing Types

Moraga has been primarily a single-family community since its earliest days. Although townhouses and multifamily dwellings have been constructed since the Town incorporated in 1974, single family homes still comprise 87 percent of the housing stock. The percentage of single family homes is higher than the County average of 70 percent. Figure 3-6 compares the composition of the Town's housing stock in relation to Contra Costa County and the region. Both the County and the region have a substantially higher percentage of multifamily housing in buildings of five or more dwellings.

Age and Condition of Housing Stock

Most of Moraga's housing was constructed since 1960 and is in relatively good condition. Although the Town has not conducted a comprehensive survey of housing conditions, it rarely receives complaints from residents regarding substandard, unsightly, or hazardous property or building conditions. The last estimate prepared for the 1990 Housing Element indicated that just 11 dwelling units, or 0.2 percent of the housing stock, were in need of rehabilitation. Because residential property values are high in Moraga, owners have an economic incentive to maintain their properties in good condition.

The percentage of dwelling units needing repairs may be higher now that many homes are more than 40 years old. A large percentage of these homes are probably occupied by elderly residents on modest incomes that limit their ability to maintain their homes. However, there is no evidence of a pervasive problem with housing conditions in the Town. Figure 3-7 shows the age of the Town's housing stock and provides some insight into the possible number of dwellings that may need rehabilitation.

[1] Percent increase over previous period in total number of dwelling units.

Tenure

Moraga has a long history of high homeownership levels. In 2009, 84 percent of the Town's residents are homeowners (Claritas 2009), which is unchanged since 1990. The homeownership rate in Moraga is higher than in Contra Costa County (70 percent). Moraga's relatively high rate of homeownership compared to the County and the region results from the larger percentage of single family homes and the higher incomes of its residents. Except for householders under age 35, all age groups in Moraga have homeownership rates of 80 percent or higher (Census 2000).

Among householders under 35, approximately 50 percent are homeowners (Census 2000). Among the likely reasons that half the households in this age group live in rental housing are that: 1) they are students at St. Mary's College, or 2) their incomes are not yet sufficient to afford homeownership.

Figure 3-6. Composition of the Housing Stock, 1999-2009

	Total Housing Units	Single Family Detached	Single Family Attached	2 – 4 Units	5 or More Units	Mobile Home/Other
2009						
Moraga	5,791	4.028 (70%)	968 (17%)	243 (4%)	545 (9%)	7 (<1%)
County	399,187	266,199 (67%)	31,120 (8%)	26,066 (17%)	68,174 (7%)	7.628 (2%)
1999						
Moraga	5,778	3,898 (67%)	985 (17%)	284 (5%)	605 (10%)	6 (<1%)
County	349,912	227,731 (65%)	28,404 (8%)	23,791 (7%)	62,443 (18%)	7,543 (2%)

Note: Percentages may not equal 100 due to individual rounding.
Source: *City/County Population and Housing Unit Estimates 1991-1999 and 2000-2009(Report E-5),* California Department of Finance.

Figure 3-7. Year Structure Built

pre 1960	1960-69	1970-79	1980-89	1990-1999
496 (9%)	2,383 (41%)	1,954 (34%)	966 (17%)	118 (2%)

Note: Percentages may not equal 100 due to individual rounding.
Source: U.S. Census Bureau*, 2000 Census, Summary Tape File 3;*

Overcrowding

Overcrowding is not a substantial problem in Moraga. According to the 2000 Census, fewer than two percent of Moraga households lived in overcrowded conditions, defined as more than one person per room (excluding bathrooms, kitchens, and hallways). Of the 102 households that were overcrowded, 80 (78 percent) were homeowners.

The small incidence of overcrowding in Moraga is likely due to the low percentage of large households that require dwellings with three or more bedrooms to avoid overcrowded conditions. Almost 75 percent of the Town's households in 2000 consisted of families or unrelated groups with three or fewer persons per dwelling. Those households living in overcrowded conditions were likely to be lower-income families of six or more persons who could not afford homes with three or more bedrooms. Some of those living in overcrowded conditions could also have been students at St. Mary's College, but this cannot be confirmed from a review of Census or other available data.

Moraga Center Specific Plan

For the past six and a half years, Moraga has been working to develop an attractive, pedestrian-friendly village environment with retail, office and housing on 187 acres adjacent to the Moraga center shopping center. This vision will take a step closer to reality when the Town Council adopts the plan, anticipated in July 2009, and the necessary rezoning is completed in September 2009, shortly before this housing element is expected to be adopted (rewrite sentence if/when plan is adopted). In total, the plan calls for approximately 560 housing units and 90,000 square feet of new retail and entertainment space, and up to 50,000 square feet of new office space. The exact number of housing units is limited by the traffic impacts, but could be as many as 650 dwellings.

In addition to increasing the number of jobs in the community, the Specific Plan seeks to improve the Town's job/housing balance by providing up to 50 workforce housing units and up to 50 Saint Mary's College faculty and/or student housing units. The MCSP also addresses the need for senior housing in Moraga with up to 300 units at a maximum density of 24 dwelling units per acre as well as congregate care and assisted living developments. A 30,000 square foot community center/gymnasium is also being considered for the MCSP. To support the existing and proposed retail and office space and to spur reinvestment in the existing shopping center, the Specific Plan also contemplates up to 320 primarily compact or attached single-family residences between Camino Ricardo and the creek. Lastly, because there are currently no facilities to accommodate overnight guests in Moraga the MCSP provides for the construction of a 10 room bed and breakfast facility and 75 room hotel.

For more information see the available land inventory and the constraints section.

Secondary Units

Secondary units can provide an important source of flexible and affordable housing in Moraga and the Town has chosen to strongly encourage their construction and recognition, particularly in new housing. However, secondary units must blend with the small town character of Moraga

and developments must be sensitive to concerns of existing residents. See the available land inventory section for more details.

Because there are not many apartments in Moraga, there is a lack of data about the affordability of second units. According to a recent Craigslist search, one bedroom second units rent for $895 and $1100 in the Moraga/Orinda/Lafayette area, and two bedrooms rent for between $1500 and $1696. (Based on six unique results found with the keyword search "in-law" conducted on May 26th, 2009.)

Some secondary units will be made available at no market rent for family members, domestic help, etc, so these units can be treated as affordable to extremely low income residents.

According to the 2000 census (adjusted for inflation), approximately one quarter of apartments rent for under $930, 44 percent rent for $930-$1239, and 32 percent rent for more than $1240.

In 2009, an apartment must cost less than $670 to be affordable to an extremely low income household with one person, less than $1160 to be affordable to a very low income household, and less than $1656 to be affordable to a median income household.

For the purposes of this housing element, we assume the following affordability

- Extremely low income households – 10 percent
- Very low income households – 10 percent
- Low income households – 10 percent
- Moderate income households – 10 percent
- Above moderate income households – 60 percent

F. Housing Cost and Affordability

Since its incorporation, Moraga has been a higher cost housing area due to the desirability of its location, environment, and schools. Land values are substantially higher in Moraga than in many other Bay Area communities, and homebuilders have tended to focus on the higher end of the housing market when constructing homes in the Town. Rental housing commands higher rents in Moraga than in the region as a whole because most rental units are single family homes and townhomes, rather than apartment units.

The 2009 median housing value in Moraga was approximately $923,000, nearly double that of the County as a whole. The median rent in 2000 was $1,084 ($1,112 after utilities), 30 percent higher than the county.

The median sales price for homes in Moraga for February 2009 to April 2009 was $567,500, a 31 percent decrease compared to the prior year (Trulia). The average listing price however is much higher, just under $1,000,000 (Trulia).

Because Moraga is a small community, month-to-month, or even annual, changes in prices or rents may not be indicative of long-term trends. A few transactions can greatly skew the median or average price or rent reported for periods of one year or less.

Figure 3-8 compares median housing prices and rents in Moraga, Lafayette, Orinda, and Contra Costa County.

Figure 3-8. Median Housing Costs

Year	Moraga		Lafayette		Orinda		Contra Costa Co.	
	Median Price[6]	Median Rent[7]	Median Price[6]	Median Rent[7]	Median Price[6]	Median Rent[7]	Median Price[6]	Median Rent[7]
1990	$406,500	$871	$388,500	$767	$433,600	$1,001	$217,100	$675
1999	$508,000	$1112	$479,000	$1076	$570,500	$1239	$216,000	$898
2009	$567,500	NA	$862,450	NA	$875,000	NA	$329,000*	NA

Source: U.S. Census Bureau*, 1990 Census, Summary Tape File 3A;*Demographic Comparisons Report*. Claritas, Inc., July 28, 1999;* Median Home Prices for Selected California Cities and Areas, *California Association of Realtors, July 1999. 2009 sales data, Trulia.com, based on Feb 09-April09. *Contra Costa sales price for August 2008 from California Association of Realtors August 2008 Median Home Prices Report. 1999 Rents from US Census.*

Housing Price Trends

Although the long-term trend since the Town's incorporation has been for housing prices to increase more rapidly than area incomes, home prices have not gone up continuously. The dot com bust of 2001 and the 2008/2009 recession reversed that trend temporarily. Home prices have fallen roughly 30 percent in the past year (Feb-Apr 08 to Feb-Apr 09, Trulia.com). During 2006 and 2007, median home sale prices were in the range of $800,000 to $1,000,000. While the current prices are more affordable than in recent years, the long term trend is for median value of homes to increase faster than the median income.

Long-time residents have benefited from the growth in equity of their homes. But as these residents sell their dwellings, newcomers purchasing those homes either have substantially higher incomes (on the order of two to three times current residents) or have large down payments from the recent sale of a comparably-valued house.

Affordability Trends

A household can typically qualify to purchase a home that is 3.0 times the annual income of that household, depending on the down payment, the level of other long-term obligations (such a car loan), and interest rates. In practice, the interaction of these factors allows some households to qualify for homes priced at more than three times their annual income, while other households may be limited to purchasing homes less than two times their annual incomes.

[6] 1990 median based on housing unit value reported by specified owner-occupants; 1999 median based on home sales reported for the first six months of 1999.
[7] Median gross rent, including cost of utilities

In Moraga, and the county as a whole, the ratio of home prices to income is much higher than 3.0. Figure 3-9 shows the ratio of the median Moraga housing price to median town and median county income. A ratio greater than 3.0 indicates that the median housing price is not affordable to a household earning the median income.

This does not mean that any particular home is unaffordable to the current resident of that home. A high ratio can result, for example, when many long-time homeowners experience large increases in home values while their incomes increase more modestly. A homebuyer will need substantially higher income than the current resident, however, to purchase the higher-priced dwelling.

Another way to look at affordability levels is to use the rule of thumb that households should not pay more than 30 percent of their income to housing. Figure 3-10 shows the maximum monthly rent and home purchase price which is affordable for lower income families.

Figure 3-9 also shows the percentage of dwelling units that are affordable to low- and moderate-income households based on a 3.0 housing-price-to-income ratio.

Figure 3-9. Median Housing Costs in Relation to Median Income

Year	Moraga			Contra Costa County			
	Median Cost to Median Income Ratio[9]	% Affordable Dwellings (3.0 ratio)		Median Cost to Median Income Ratio[10]	% Affordable Dwellings (3.0 ratio)		
		Very Low/Low	*Moderate*		*Very Low*	*Low*	*Moderate*
1990	5.8	< 1%	2%	4.8	2%	6%	18%
1999	5.8	1%	4%	4.7	4%	9%	21%
2009	4.9	NA	NA	4.2	NA	NA	NA

Note: Very low-income = 50% or less of the Contra Costa County median income or under $44,650 in 2009 for a family of 4. Low-income = 50% to 80% of county median income or between 28,800 and $66,250. Moderate-income = 80% to 120% of county median income or between $66, 250 and $107,150. Source: U.S. Census Bureau, 1990 Census, Summary Tape File 3A;Demographic Comparisons Report. Claritas, Inc., July 28, 1999. 2009 prices from Trulia.com

Figure 3-10. Median Housing Costs in Relation to Median Income

	Income Range	Maximum Monthly Rent Including Utilities	Maximum Purchase Price
Extremely Low Income	<$26,800	$670	$98,930
Very Low Income	$26,801-$44,650	$1,116	$152,671
Low Income	$44,651-$66,250	$1,656	$218,513
Moderate Income	$66,251-$107,150	$2,679	$343,020

Source: HCD 2009 State Income Limits. Purchase price assumes six percent interest, 0.5 percent home insurance, one percent property tax, 30 year fixed rate, $20,000 down payment as calculated at mortgageloan.com. Based on a family of four.

[9] Based on median Moraga income.
[10] Based on median County income.

Rents

Because Moraga does not have a large apartment market, most rental listings reflect current rates for single family homes and town homes. This is one of the contributing factors to the Town's substantially higher rents in comparison to Contra Costa County and the Bay region. Figure 3-11 shows the median gross rents in relation to income in 2000.

Figure 3-11. Median Rents in Relation to Median Income

	Moraga	Contra Costa Co.
Median Rent	$1112	$898
% Affordable to Extremely Low-Income[14]	4%	12%
% Affordable to Very Low-Income[14]	14%	16%
% Affordable to Low-Income[14]	52%	26%

Source: U.S. Census Bureau, *2000 Census as summarized by HUD in the CHAS database*.

Affordability for Lower Income Households

One method of determining whether a community has a balanced housing market is to compare the number of dwelling units in cost ranges that are affordable to low- and moderate-income households. Figure 3-12 compares housing prices and incomes, and shows the number of dwelling units affordable to low- and moderate-income households.

Figure 3-12 shows that Moraga has a deficit of housing affordable to low- and moderate-income households, and an especially severe deficit for extremely low- and very low-income households.

[14] Based on Contra Costa County median income.
[14] Based on Contra Costa County median income.

Figure 3-12. Dwelling Units Affordable to Lower Income Households

Year	Very Low Income[16]	Low Income	Moderate Income	Total (all 3 groups)
1990				
Households	620	497	1,022	2,139
For Sale Housing	0	23	119	At least 698
For Rent Housing	54	464	At least 579	
All Dwelling Units	54	487	At least 698	At least 698
1999				
Households	735	562	918	2,215
For Sale Housing	23	48	At least 173	At least 173
For Rent Housing[17]	---	---	---	---
All Dwelling Units[17]	---	---	---	---

Source: U.S. Census Bureau, *1990 Census, Summary Tape File 3A;* Claritas, Inc., July 28, 1999.

Percentage of Income Devoted to Housing Expenses

Another measure of housing affordability is the percentage of income that households devote to housing costs. Although some households voluntarily commit large percentages of their income to live in a particular community or neighborhood, enjoy a certain lifestyle, or purchase/rent a certain type of dwelling, most governmental agencies, lenders, and housing analysts consider 30 percent of income as the maximum percentage that should be devoted to housing expenses under normal circumstances, particularly for low- and moderate-income households. Figure 3-13 shows the number and percentage of households devoting 30 percent or more for housing expenses in 2000.

Figure 3-13. Number and Percent of Households Paying 30 percent or More for Housing

Income Level	Owners		Renters	
	Number	*Percent*	*Number*	*Percent*
Extremely Low	104	93%	92	74%
Very Low	148	69%	84	89%
Low	129	47%	59	61%
Above Low Income	878	21%	63	11%

Source: U.S. Census Bureau, *2000 Census, as summarized by HUD in the CHAS database.*

[16] Housing unit totals for low- and moderate-income households are cumulative.
[17] Insufficient data.

Figure 3-12 shows that virtually all very low-income renter households, and the majority of low-income renter households, paid 30 percent of more for housing in 1990. Low-income homeowners also had a high incidence of overpayment. Moderate and above moderate income homeowners had a somewhat higher incidence of overpayment than renters did. This may have been a voluntary response to the high home prices in Moraga.

G. Special Needs Groups

Older Adults

Older adults, primarily those 65 years of age or more who are retired, generally have two distinct housing needs that set them apart from the population at large:

- *Financial Assistance:* because incomes tend to be lower than the population at large, many retirees do not have the financial capacity to maintain or repair their homes. They may be "house rich" but "income poor." Elderly households who rent may not be able to cover rent increases.

- *Physical Accommodation:* as retirees age, their physical abilities and needs change. The home that may have served them well for decades may no longer be suited to their physical needs.

Income

Retirees typically have incomes below the average. Most retirees live on Social Security, pension, interest, and other forms of income typically associated with retirement. Although the level of income of Moraga's retirees is generally higher than that of the region, the median income is still substantially below that for all households.

The 2000 Census reported that households headed by individuals 65-74 years of age had a median income of approximately $70,132, 34 percent below the Town-wide median of nearly $98,000. The income of seniors 75 years old and older is approximately $52,500. Figure 3-14 compares the percentage of households who were low- and moderate-income by age group in 2000. Figure 3-13 shows that households headed by individuals 62 years of age or more had a greater percentage of low- and moderate-income households. This is not surprising considering that the overwhelming majority of households in this age group reported Social Security, interest, pension payments, and the like as their primary sources of income. Seniors who rent were especially vulnerable. Three quarters of the extremely low- and almost half of the very low-income seniors are spending more than 50 percent of their income on rent. If rents increase, which they likely will, or senior incomes decrease, which they tend to do as seniors age, these seniors are at risk for displacement. While not a large population (approximately 60 households) these seniors are an important component of the community.

Figure 3-14. Income Levels by Age Group (2000)

Income Group	Senior Renters	Senior Owners	All Renters	All Owners
Extremely Low Income	23%	2%	14%	2%
Very Low Income	21%	8%	10%	4%
Low Income	7%	13%	11%	6%
Moderate or Above Income	50%	78%	65%	87%

Source: U.S. Census Bureau, *2000 Census, as summarized by HUD for the CHAS database. Seniors defined as aged 62+ living alone or as couples.*

Although older adult households are largely low- and moderate-income, retirement incomes generally guarantee that retirees do not fall below the poverty level. Older adults typically have among the lowest poverty rates of all age groups and households types. Figure 3-15 compares poverty rates by age group. Even the highest poverty rates are well below the double-digit rates common in many communities for families with children.

Figure 3-15. Poverty Rate by Age Group

18-64	65-74	75+
3%	<1%	2%

Source: U.S. Census Bureau, *2000 Census, Summary Tape File 3A.*

However, this does not mean that a substantial percentage of older households do not experience financial difficulties in properly maintaining their homes, paying customary housing expenses, or meeting monthly rental expenses. The 2000 Census reported that 22 percent of homeowners 62 years of age or more and 52 percent of renters in this age group paid 30 percent or more for housing (as summarized by HUD in the CHAS database). These data on the incomes and housing expenses of households 62 and older indicate that a substantial number of these older adults (particularly renters) may need assistance to either:

- repair and maintain their dwellings units,
- relocate to housing without such high maintenance and repair costs,
- afford their current rental housing, or
- relocate to more affordable rental housing specifically designed for seniors.

Capacity for Independent Living

Another need that is typical for older adults is assistance in daily living. As individuals age, their self-care capacities and mobility decline, although not uniformly. Many of the very old, in particular those 85 years of age and older, may need assistance in daily living. Outreach to Moraga seniors in May 2009 found a clear preference for housing opportunities that supported

aging in place. Housing designed for older adults with mobility and self-care limitations would fill a need among those older adults who want to stay in the community.

The characteristics of households with mobility and/or self-care limitations are explored in greater detail in the next section.

Individuals with Disabilities

A substantial percentage of the Town's residents have physical conditions that affect their ability to live independently in a conventional residential environment. These individuals have mobility impairments, self-care limitations, or other conditions that may require special housing accommodations or financial assistance. Individuals with such disabilities can have a number of special needs that distinguish them from the population at large:

- Individuals with mobility difficulties (such as those confined to wheelchairs) may require special accommodations or modifications to their homes to allow for continued independent living. Such modifications are often called "handicapped access."

- Individuals with self-care limitations (which can include persons with mobility difficulties) may require residential environments that include in-home or on-site support services, ranging from congregate to convalescent care. Support services can include medical therapy, daily living assistance, congregate dining, and related services.

- Individuals with developmental disabilities and other physical and mental conditions that prevent them from functioning independently may require assisted care or group home environments; and

- Individuals with disabilities may require financial assistance to meet their housing needs because a higher percentage are low-income than the population at large and their special housing needs are often more costly than conventional housing.

Because Moraga is a relatively affluent community, most individuals with disabilities, or their family members, are able to pay for special accommodations or housing arrangements to meet these individuals' needs. However, there is still a segment of the disabled population, particularly low-income, retired individuals, who may not have the financial capacity to pay for needed accommodations or modifications to their homes. In addition, even those able to pay for special housing accommodations may find them unavailable in Moraga.

According to the 2000 Census, there were no residential group quarters in Moraga that would accommodate special needs individuals with disabilities, but there were 44 individuals in nursing homes. The Town also has two senior assisted care developments, with a total capacity of approximately 170 units (of which 15 units are set aside for very-low-income residents).

While individuals with these conditions do not necessarily encompass the full range of persons with disabilities, most disabilities that may require special housing accommodations could be considered a mobility or self-care condition. According to the Census, about 556 residents reported disabilities that prevented them from going out of their home without assistance (359

of these residents were seniors). Figure 3-16 compares the number of people with disabilities by age group.

Figure 3-16. Persons with Mobility and/or Self-Care Limitations

Age Group	Go Out of Home Limitations	Self-Care Limitation Only	Physical Disability
5-15	NA	12	18
16-64	197	60	258
65+	359	132	433

Source: U.S. Census Bureau, *2000 Census, Summary Tape File 3A.*

Large Families

Large families (families with five or more individuals) typically require housing with three or more bedrooms. While there is no shortage of homes in Moraga with three or more bedrooms in relation to the number of large families, low- and moderate-income large families may experience difficulty in finding affordable housing of sufficient size to meet their space needs.

According to the 2000 Census, there were 486 large families, representing a little less than ten percent of family households in Moraga. The Census also reports that 56 percent of large family renters and 26 percent of large family owners are overpaying for housing. Many of these families are paying more than 50 percent of their income to rent.

Female-headed Households

Most female-headed households are either single elderly women or single parents. Traditionally, these two groups have been considered special needs groups because their incomes tend to be lower, making it difficult to obtain affordable housing, or because they have specific physical needs related to housing (such as child care or assisted living support). Single mothers in particular tend to have the most difficulty in obtaining suitable, affordable housing.

Because Moraga is a high-income community, the proportion of single elderly women and single mothers who are low-income or below the poverty level is substantially lower than in most communities. The 2000 Census reported 31 single mothers below the poverty level, and only 2 other female householders who were below that level of income. It is unlikely, therefore, that female-headed households in Moraga have a substantial need for financial assistance to meet their housing needs.

Those special needs that do exist most likely relate to the support services that elderly women and single mother need to live independently.

College Students

St. Mary's College, a private, parochial college located in Moraga, had an enrollment of just under 5,000 students in 2009. Enrollment has increased approximately 10 percent during the 1998 and 2009 period. Of the total student body, just over 2,500 are traditional undergraduates who would most likely require special student housing. About two-thirds of new undergraduate students come from northern and central California, about 20 percent from southern California, and the remainder from out of state.

According to College officials, St. Mary's accommodates about 1,560 of the undergraduate students on campus and 955 off campus (2009). In 2002, officials estimated that between 200 and 300 of these students are accommodated in Moraga. The College plans to construct facilities in the near future for another 200 students to live on campus, thus reducing the housing crunch for more of the undergraduate students.

Even with the increase in campus housing, many undergraduates will choose, or be forced, to live off campus. Some, though not most, live in Moraga. The 2000 Census reported 101 renters age 24 or less residing in Moraga. It is likely that many of these renters were students at St. Mary's. The Census also reported that the median income for households age 24 or under was just over $32,000, probably because of low income students. Most of these students likely live in small apartments, second units, or rented rooms in the Town.

Although the College houses a substantial percentage of its undergraduates, and some students manage to find housing in Moraga, there is likely an unmet need for additional housing affordable and suitable to students in the area. The magnitude of this need is difficult to gauge without better information on student incomes and family location.

People in Need of Emergency Shelter or Transitional Housing

The 2007 Contra Costa County Homeless Census found five unsheltered homeless people in the Town out of 1,749 homeless people in the county. There were two men, two women and one child. There are no emergency or transitional housing facilities in Moraga. See Appendix A for a list of all known agencies providing services as well as emergency, supportive and transitional housing in Contra Costa County. While Contra Costa County does not have additional demographic or special needs information about the homeless, it is likely that a significant number of homeless people are suffering from issues such as depression and substance abuse.

It is not known whether there is a need for an emergency shelter or transitional housing facility that serves women (and their children) escaping domestic violence in Moraga. In previous years, the County has provided assistance through its Housing Crisis Loan Fund Program, although a few individuals may have been assisted from Moraga, the number of clients is too low to justify a separate emergency shelter or transitional housing facility in the Town. The Homeless Census was taken in the winter, the time when demand is likely greatest for homeless services.

While full details from the 2009 homeless count are not available at this time, key findings include:

- Eight unsheltered homeless people were found in Moraga

- Countywide, there was an eight percent decrease in homeless persons in the county.
- Approximately 57 percent of unsheltered homeless persons lived in encampments.
- The number of single adults accessing services has increased by approximately 20 percent.
- The number of homeless individuals in alcohol and drug treatment programs has doubled.
- There was an increase in the number of homeless individuals making use of food programs.

The Town of Moraga will allow emergency shelters in the institutional districts zone, currently made up of St. Mary's College. There are over 300 acres in this zone, more than an enough space to accommodate the eight individuals in the last homeless shelter. Because of the cost of land, it is unlikely that a shelter will be built on land zoned residential or commercial. The institutional zone is one of the zones where it is feasible to provide a shelter. The institutional zone is within easy walking distance to the Moraga and Rheem shopping centers and on bus lines that go to BART. Much of the institutional zone is flat and level and has infrastructure ready. Much of Moraga is hilly and therefore inappropriate for more intense land uses.

Extremely Low Income Households

In 2000, there were approximately 236 extremely low income households (US Census) (making less than $26,800 in 2009). Seniors made up approximately 63 of these households. Another large group of these households is made up of those aged 24 and under, though the exact number is not available. Assuming that half the very low income individuals are extremely low income, we can assume there will be a demand for 37 units affordable to extremely low income households between now and 2014.

According to housing experts, in many cases the most appropriate housing choice for extremely low income households is rental. Many individuals with incomes below $26,800 will have trouble saving for a down payment or emergency repairs. However, extremely low income individuals may also have trouble affording market rents in Moraga. For individuals, single room occupancy units are often an affordable solution, but are not available in or appropriate for Moraga.

Assisted Multifamily Development At-Risk of Conversion

A search of federal, state, and local records uncovered no assisted multifamily rental developments that could convert to market rate housing within the next ten years. One assisted project, Moraga Royale, a 95-unit assisted senior development, was assisted with a tax-exempt bonds issued by Contra Costa County. Under a regulatory agreement signed in 1985, the project owner set aside 20 percent of the units for low-income seniors. Once the tax-exempt bonds were redeemed, the project subsidy terminated and the project owner was under no further obligation to set aside 20 percent of the units for low-income seniors. The regulatory agreement expired October 1997.

Farm Worker Housing

More coming here

H. ABAG Housing Needs Determination

In May 2008, Association of Bay Area Governments (ABAG) adopted a new regional housing allocation (RHNA) plan for the 2007-2014 planning period based on a regional need of 214,500 units.

The final RHNA calculated by ABAG determined the Town of Moraga's share of the nine-county Bay Area new housing construction need at 234 dwelling units between 2007 and 2014. The Town's assigned share was based on additional households expected to reside in the Town, employment trends, access to transportation and other infrastructure, unmet needs among current residents who did not have affordable housing, and the replacement of older homes expected to be demolished during the seven-year period, among other factors.

Figure 3-17 summarizes the current allocation used to establish housing need in the Town's Housing Element, by income category.

Figure 3-17. 2007-2014 ABAG Housing Needs Estimate, Pre AB1233 Adjustments

Income Group	#	%
Very Low-Income	73	31%
Low-Income	47	20%
Moderate-Income	52	22%
Above Moderate-Income	62	26%
TOTAL	234	100%

Adjustments to RHNA

A recent State law, AB 1233, required jurisdictions that did not complete programs related to making sites available for housing must complete those programs in the first year of the new housing element cycle (June 30, 2010 for Moraga). In shorthand, the RHNA is effectively increased in some cases if programs were not implemented.

While the Town made significant progress towards completing the Moraga Center Specific Plan (Implementation program K-1) the necessary rezoning is not expected to happen until September 2009. Figure 3-18 shows the AB 1233 related carryover requirements.

Figure 3-18. AB 1233 Carryover Requirements

	Very Low	Low	Moderate	Above Moderate
1999 RHNA	32	17	45	120
Units constructed	21	0	0	65
Previously identified sites currently available	0	0	0	189 (Palos 123 and Country Club 66)
Carryover - Remaining Need from 1999-2006	11	17	45	N/A

The new RHNA is summarized below in figure 3-19. Rezoning for a portion of the need must happen in the first year. This is not a problem because the rezoning associated with the Moraga Center Specific Plan is expected to be completed before the June 2010 deadline.

Figure 3-19. Adjusted RHNA 2007-2014

Income Group	#	%
Very Low-Income	84	27%
Low-Income	64	21%
Moderate-Income	97	32%
Above Moderate-Income	62	20%
TOTAL	307	100%

III. EVALUATION OF ACCOMPLISHMENTS

A. Housing Production

Although housing production has been slow in recent years, Moraga has set the stage for several new developments. In particular, the Town recently approved a development plan for the 123 Palos Colorados project.

The town has been working steadily since 2003 on the Moraga Center Specific Plan which will allow approximately 560 housing units in and around a mixed use development. The planning effort has taken considerable more study than was initially anticipated. Additionally, it took considerable time to do the necessary public outreach and communication with the property owner to ensure that everyone's needs were understood and met.

Table 3-20 summarizes housing production in from 1999 to 2007. The 20 very low income units from 1999 and 2000 were produced by St. Mary's College for student housing. How do we know they are very low income. The one unit from 2005 was a secondary unit. How do we know this was affordable to very low income.

Figure 3-20. Summary of Housing Production

	Very Low Income	Low Income	Moderate Income	Above Moderate Income	Total
1999	10			120	130
2000	10			44	54
2001				8	8
2002				4	4
2003				1	1
2004				1	1
2005	1			6	7
2006				??	??
2007				??	??
Total produced compared to identified need	21 of 32 (66%) Occupied or under construction	0 of 17 (0%) Occupied or under construction	0 of 45 (0%) Occupied or under construction	65 of 120 (54%) Occupied or under construction	86 of 214 (40%) Occupied or under construction

B. Additional Objectives (1999 – 2006)

The Town of Moraga established quantified objectives in six program areas for the production of additional housing affordable to low- and moderate-income households. Several of the programs established a single objective for low- and/or moderate-income housing, so it is not possible to evaluate the Town's accomplishments with respect to the four income groups represented in the Town's regional housing needs allocation (very low-income, low-income,

moderate-income, and above moderate-income). Figure 3-21 summarizes the quantified objectives contained in the 2002 Housing Element in relation to actual accomplishments.

Based on typical rent levels in Moraga (see Figure 3-6), it is unlikely that any second units were affordable to very low-income households. Most were probably affordable to low-income households, and the remainder to moderate-income households.

The quantified objectives in Figure 3-21 represent the expectation for new housing that were identified in the last housing element. The quantified objectives are based on the implementation programs, the development potential of vacant and underdeveloped sites, and general market conditions. The quantified objectives were created to evaluate the potential effectiveness of the Housing Element.

The Town was most successful in attracting new development, see above, but did not succeed in rehabilitating substandard units, providing homebuyer assistance, or increasing the number of section eight vouchers.

Figure 3-21. 2000-2007 Housing Element Objectives and Achievements

Program Type	TOTAL		Very Low		Low		Moderate		Above Mod.	
	Obj.	Result	Obj.	Result	Obj.	Result	Obj.	Result	Obj.	Result
New Construction										
Secondary Units	11	1	11	1	0	-	0	-	0	-
Density Bonus Units	17	-	17	-	0	-	0	-	0	-
Privately Constructed Single Family	63	47	0	-	0	-	0	-	63	47
*Privately Constructed Multifamily***	190	101	27	15	42	5	58	81	63	0
Additional Rental Subsidies										
Section 8 Program	0	-	0	-	0	-	0	-	0	-
Preservation										
Housing Rehabilitation	150	-	*	-	*	-	*	-	*	-
Conservation of Subsidized Housing										
"At-Risk" Units	na	-	na	-	na	-	na	-	na	-
TOTAL	431	148	65	15	42	5	58	81	126	47

**The Town established a rehabilitation objective of 150 units between 1988 and 1995, but this objective was not divided by income group.*
***Based on the construction of a recently completed 25-unit apartment complex approved in 1996 and a 76-units assisted senior care facility approved in 1997 (anticipated to be completed in 2000).*

C. Evaluation of Policies and Programs under the 2002 Housing Element

2002 Housing Element

The 2002 Housing Element contained 19 Action Programs to be implemented by the Town and other public agencies. Moraga groups its implementation programs into one section of the General Plan, but the relevant items are reprinted here. Figure 3-22 summarizes the action programs and a brief evaluation of results and Figure 3-23 provides more in-depth descriptions.

Figure 3-22. 2002 Housing Element Action Programs – At a Glance

IP-A1 General Plan Diagram. Use the General Plan Diagram to guide land use planning activities in the Town and its Sphere of Influence area…	Ongoing. Circulation plans updated in 2007.
IP-B1 Zoning and Subdivision Ordinances Revise the Town's Zoning Map, Zoning Ordinance and Subdivision Ordinance…	Ongoing. See notes about Moraga Center Specific Plan. Expected completion in 2009.
IP-B3 Condominium Conversions Ordinance Revise the Condominium Conversion Ordinance to exempt limited equity residential cooperatives that meet certain conditions…	Ongoing. See notes about Moraga Center Specific Plan. Expected completion in 2009.
IP-C1 Development Review Undertake development reviews to ensure compliance with applicable local, regional, state, and federal laws and adopted policies…	Ongoing.
IP-C3 Design Review Submit all applicable development proposals to the Design Review Board all applicable development proposals to the Design Review Board…	Ongoing. New design guidelines adopted in 2007.
IP-D2 Building Inspection, Code Enforcement and Hazard Abatement Encourage the County to continue to respond to complaints of substandard property conditions…	Ongoing. One stop shop created in 2007.
IP-E5 Public Safety Guidelines. Develop planning and design guidelines for implementation of design ideas that can help prevent or reduce crime…	Police and fire are consulted for new developments.
IP-G1 Vacant Land Inventory Maintain and update an inventory of vacant and under-utilized parcels…	Ongoing. Available at Town offices.
IP-H1 Regional Housing Need Continue to zone sufficient sites to meet Moraga's regional share of housing need…	Ongoing. See notes about Moraga Center Specific Plan.
IP-H2 Housing Partnerships Work…with stakeholders to develop new affordable housing…	Ongoing. For example, specific plan calls for teacher and student housing.
IP-H3 Housing Rehabilitation Program Participate in the County Housing Authority's Housing Rehabilitation Program…	To be implemented in 2009.
IP-H4 Affordable Housing Subsidies Seek to increase the availability of state and federal subsidies for affordable housing…	Not completed.
IP-H5 Affordable Housing Trust Fund Establish an Affordable Housing Trust Fund…	Not completed.
IP-H6 Homeless Services and Referral Provide referrals to private and public agencies…	Ongoing. Very small demand.
IP-H7 Equal Housing Opportunities Coordinator and Information Facilitate fair and equal housing opportunity…	Ongoing. Pamphlet still needs to be developed.
IP-H8 Nondiscrimination Clauses Continue to provide nondiscrimination	Ongoing.

clauses in rental agreements and deed restrictions…	
IP-H9 Accessible Housing Information and Referral Provide information to developers, homeowners and other interested parties on the needs and techniques for producing adaptable and accessible housing for people with disabilities…	Ongoing. Developers have generally not expressed an interest in this information.
IP-K1 Moraga Center and Rheem Park Area Specific Plans Undertake a coordinated specific plan process to address planning issues in the Town's two centrally located mixed use areas…	Nearly complete.
IP-L10 Coordination with Saint Mary's College Work collaboratively with Saint Mary's College…	Ongoing.

Figure 3-23. 2002 Housing Element Action Programs

IP-A1 General Plan Diagram

Use the General Plan Diagram to guide land use planning activities in the Town and its Sphere of Influence area. Use the Circulation System of the General Plan Diagram to guide activities related to goods movement, emergency vehicle routes, street closures and other activities that affect the transportation system, local businesses and residents. Review and update the General Plan Diagram as part of the annual General Plan review process.

Evaluation

This implementation program is ongoing. No changes in the General Plan Diagram are requested at this time. Emergency vehicle routes were reviewed in 2007 as part of the Lamorinda Emergency Preparedness Program. New emergency vehicle routes were also approved in the Palos Colorados project in 2007 and are under consideration for the Bollinger Canyon area. The updated Emergency Preparedness plan discusses vehicle and pedestrian routes for escape and shelter in place issues.

IP-B1 Zoning and Subdivision Ordinances

Revise the Town's Zoning Map, Zoning Ordinance and Subdivision Ordinance, as needed, to maintain consistency with the adopted General Plan and, specifically, to achieve the following:

- Incorporate the land use plans of the Moraga Center Area and Rheem Park Area Specific Plans, when completed. Until such time that the new Specific Plans are completed, the 1990 General Plan designations and existing zoning shall apply in the specific plan areas.
- Retain existing residential zoning and discourage non-residential uses in these zones.
- Provide for density bonuses in residential districts, consistent with State law requirements (California Govt. Code 65915).
- Continue to allow the renting of rooms/quarters in single-family homes as a permitted use in single-family zones.
- Permit emergency and transitional housing in the Community Commercial Zoning District.
- Continue to allow manufactured housing on single-family lots if placed on permanent foundations and subject to compliance with Town Design Guidelines.
- Review the requirements for second units and implement changes, including permitting detached units under certain circumstances.
- Prohibit the creation of new non-MOSO lots unless the after-graded average slope of the proposed development area is less than 25%.

Evaluation

When the Specific Plan is adopted it will require implementation through the Municipal Code. Land use densities will be changed to conform to the approved plan. New development standards will be required for the new zoning districts. Currently, the maximum allowable residential density is 6 dwelling units per acre. In the Specific Plan area, however, the Town is considering a maximum density of up to 24 dwelling units per acre. If this higher density is approved by the Town it will need to be implemented through the zoning ordinance in the Municipal Code.

The Moraga Center Specific Plan has taken longer than anticipated to complete because several additional studies were needed. Specifically, more extensive traveling modeling was required to ensure that the plan did not exceed peak hour, peak direction traffic limits. Additionally, two economically viability studies (one more general and one more specific) and a park and recreation study were completed. Finally, the process took longer because the Town wanted to work closely with the property owner to understand their goals and needs.

IP-B3 Condominium Conversions Ordinance

Revise the Condominium Conversion Ordinance to exempt limited equity residential cooperatives that meet all of the following requirements to the extent necessary to comply with State Law:

Minimum of 20 percent of the units as housing affordable to very-low to moderate income households,

Resale controls to assure long term affordability of the low- and moderate-income units,

Right of first refusal of purchase of units by occupants, and

Relocation assistance to low- or moderate-income households who are unable to afford the purchase of units that are converted.

Evaluation

As noted above, changes in the zoning code will be required to implement the Specific Plan. This program will be implemented at the same time changes as the Specific Plan as both the Specific Plan and this program relate to affordable housing.

IP-C1 Development Review

Undertake development reviews to ensure compliance with applicable local, regional, state, and federal laws and adopted policies. Ensure that developers contribute funding for on-site and off-site improvements that mitigate impacts of development.

Specifically, review development proposals to ensure:

Neighborhood Quality…

Performance Standards…

Acceptable Noise Levels…

Solar Access…

Emergency Response…

Fire Prevention…

Safe Subdivision Design…

Slope Stability…

Seismic Safety…

Evaluation

This implementation program is ongoing. Implementation examples are provided below:

Neighborhood Quality. All applications for design review require consideration of neighborhood factors prior to approval. In order to approve an application for design review the town must find:

1. The proposed improvements conforms with good design as set forth in the Town of Moraga Design Guidelines, and in general contributes to the character and image of the town as a place of beauty, spaciousness, balance, taste, fitness, broad vistas, and high quality.

The proposed improvement will not have a substantial adverse affect on neighboring properties or the community due to poor planning; neglect of proper design standards; or the existence of building and structures unsuitable to and incompatible with the character of the neighborhood and the character of the community.

The proposed improvement will not lower property values; discourage the maintenance and improvement of surrounding properties; or preclude the most appropriate development of other properties in the vicinity.

The proposed improvement will not impair the public health, safety or welfare.

Performance Standards. In part to improve monitoring of conditions of approval, the Town is now using Town employees as inspectors especially with respect to grading and erosion control.

Acceptable Noise Levels. The Town has conditioned the location of certain noise generating devices such as air conditioning condensers and pool equipment to reduce noise impacts on neighbors to an acceptable level

Solar Access. Consideration for solar access occurs through the design review process as well as the subdivision process.

Emergency Response and Fire Prevention. All applications for subdivision or design review are made available to the Fire Department. Fire Department conditions of approval are incorporated into the Town approval process.

Safe Subdivision Design. The Town employees the expertise of consulting engineers in subdivision design.

Slope Stability. The Town employees the expertise of consulting geologists and geo-technical engineers in applications for slide repair or hillside development.

Seismic Safety. Applications for building permits are reviewed in accordance with the seismic standards of the latest edition of the Uniform Building Code.

IP-C3 Design Review

Submit all applicable development proposals to the Design Review Board to ensure consistency with the design goals and policies of the General Plan and the Town Design Guidelines.

Evaluation

This implementation program is ongoing. In 2007, the Town Council adopted new Design Guidelines for the Town which included Green Building Guidelines for new residences in new subdivisions. In 2008, staff processed 27 applications for Design Review Board approval and 53 applications for administrative design review approval.

IP-D2 Building Inspection, Code Enforcement and Hazard Abatement

Encourage the County to continue to respond to complaints of substandard property conditions by inspecting properties and enforcing applicable building, health and safety codes. Regularly inform elected and appointed officials regarding code compliance and enforcement issues.

For critical structures and development in risk areas, encourage the County to implement a pro-active program of building inspection, code enforcement, and hazard and nuisance abatement. Specifically:

Substandard Structures. Inspect and vacate or condemn structures that are damaged or are in imminent peril, using public nuisance abatement powers.

Hazards in Town Buildings. Reduce non-structural hazards in all Town buildings.

Continuing Education for Seismic Safety. Require inspectors to attend continuing education programs to ensure their familiarity with principles of seismic design and with seismic code requirements.

Grading and Foundation Inspections. Establish inspection procedures to ensure that all grading and foundation work is observed and documented at specific critical stages. For sensitive sites, require periodic grading and foundation inspection by the Town's engineering geologist and/or geotechnical engineer.

Inspection of Critical Public Buildings. For particularly critical public buildings, require periodic inspection by the Town's structural engineer for seismic safety.

Evaluation

This implementation program is ongoing. In August of 2007, Jeff Keebler, a Building Inspector from Contra Costa County, moved his office to the Planning Department and joined Town staff. The objective was to create a 'one stop shop' for the community with planning, engineering, and building all in one convenient location. Staff works and communicates regularly with Greg Wixom, the Town's Contra Costa County Code Enforcer, in order to keep property conditions standard and code compliant. Town staff also continues to respond to complaints of substandard property conditions by making site visits, writing code enforcement letters, and, if necessary, employing the hazard and abatement processes.

IP-E5 Public Safety Guidelines

Develop planning and design guidelines for implementation of design ideas that can help prevent or reduce crime (e.g., through attention to sight-lines to front doors and windows and from front windows to the street).

Evaluation

This is an on-going program. The Police Department has been involved with current development planning regarding traffic and crime prevention issues in developments. The Police Department will provide on-going POST training to interested officers in this field as classes become available.

IP-G1 Vacant Land Inventory

Maintain and update an inventory of vacant and under-utilized parcels in the Town, including an assessment of their potential development capacity.

Evaluation

This implementation program is ongoing. There is paper based list that is available for the public, which is updated as needed.

IP-H1 Regional Housing Need

Continue to zone sufficient sites to meet Moraga's regional share of housing need as established by the Association of Bay Area Governments Regional Housing Needs Determination for the period 1999 through 2006.

Evaluation

This implementation program is ongoing. With the completion of the Moraga Center Specific Plan in June , the Town will have a strong foundation for preparation of a new Housing Element that will be due to the state in June 2009.

IP-H2 Housing Partnerships

Work with Saint Mary's College, the Moraga School District, affordable housing developers, and other groups and organizations to define opportunities for collaboration in the development of new affordable housing to meet the needs of local employees and special needs populations. Identify potential sites, financial resources and regulatory mechanisms to facilitate the development of new units that can help meet the Town's 'fair share' housing requirements.

Evaluation

This implementation program is ongoing. One accomplishment is the creation of 20 affordable town houses. There is a council subcommittee that meets regularly with college representative. Also, there is an annual Town/Gown breakfast where town council, school district, other local leaders meet with the college. Regular contact occurs witht the college's director of community and government affairs. Collaboration will be increased through the completion of the Moraga Center Specific Plan.

IP-H3 Housing Rehabilitation Program

Participate in the County Housing Authority's Housing Rehabilitation Program which provides low interest loans for the rehabilitation of homes owned or occupied by very-low to moderate income households. Improve citizen awareness of this rehabilitation loan program by making pamphlets on this program available at the Planning Department and the public library.

Evaluation

A plan to increase citizen awareness will be implemented in 2009.

IP-H4 Affordable Housing Subsidies

Seek to increase the availability of state and federal subsidies for affordable housing in Moraga through the following actions:

Petition the County Housing Authority for additional Section 8 subsidies if rental dwelling units can be located that are within federal fair market rent guidelines. If necessary, collect documentation on rent levels and need to substantiate an increase in the number of Section 8 certificates or vouchers.

Assist developers in accessing funding for the construction of senior housing or other low- or moderate-income housing for which state or federal subsidies are available.

Participate in future issuances of mortgage revenue bonds or mortgage tax credit programs by Contra Costa County to support home ownership opportunities for low- and moderate-income Moraga residents.

Support a waiver exemption of Lamorinda Fee and Financing Authority (LFFA) Impact Fees for affordable housing development.

Encourage future development to consider a fair share affordable housing component for work force housing.

Evaluation

The methods most likely to be pursued in Moraga are LFFA fee waivers and work force affordable housing. The other methods require expertise beyond that of the current staff. The required expertise could be provided by consultants should an appropriate project be proposed in Moraga.

IP-H5 Affordable Housing Trust Fund

Establish an Affordable Housing Trust Fund to which financial contributions can be directed to support affordable housing development in Moraga. Establish procedures and criteria for determining how the Fund's proceeds are to be managed and expended to support affordable housing development in the Town.

Evaluation

Participation in a countywide program is an alternative for this program.

IP-H6 Homeless Services and Referral

Provide referrals to private and public agencies that offer assistance and shelter to homeless individuals and families, and participate with designated inter-agency organizations to address homeless needs.

Evaluation

This implementation program is ongoing. Demand for services have been very low.

IP-H7 Equal Housing Opportunities Coordinator and Information

Facilitate fair and equal housing opportunity by designating the Planning Director as the Town's Equal Opportunity Coordinator with responsibility to refer complaints to a district office of the California Department of Fair Employment and Housing. Provide information to the public regarding equal housing opportunity laws and the Town's Equal Housing Opportunities Coordinator. Prepare and distribute a pamphlet on equal housing opportunity to the public at Town Administration offices.

Evaluation

This implementation program is ongoing. The pamphlet still needs to be developed.

IP-H8 Nondiscrimination Clauses

Continue to provide nondiscrimination clauses in rental agreements and deed restrictions for affordable housing constructed pursuant to this Element.

Evaluation

This implementation program is ongoing.

IP-H9 Accessible Housing Information and Referral

Provide information to developers, homeowners and other interested parties on the needs and techniques for producing adaptable and accessible housing for people with disabilities. Encourage consideration of such techniques in both new and rehabilitated housing, and provide referrals for people with disabilities who desire specially designed housing to meet their needs.

Evaluation

This implementation program is ongoing. Developers have generally not expressed an interest in this information.

IP-K1 Moraga Center and Rheem Park Area Specific Plans

Undertake a coordinated specific plan process to address planning issues in the Town's two centrally located mixed use areas (the Moraga Center Area and Rheem Park Area, as shown on the General Plan Diagram) in accordance with the goals and policies of the General Plan.

Evaluation

This implementation program has been underway since fall 2002. Since that time the Town has conducted numerous community outreach events and detailed traffic and economic studies. In June 2007, the Town Council approved a project description for the draft environmental impact report for the Moraga Center Specific Plan (MCSP). The project can be found on page XXX

IP-L10 Coordination with Saint Mary's College

Work collaboratively with Saint Mary's College to:

Coordinate calendars of events.

Regularly communicate on plans in progress and upcoming opportunities.

Encourage Saint Mary's employees residing in Moraga to serve on local boards and committees.

Create a process to address proposals and issues of mutual concern in an expeditious manner.

Meet annually to review the progress of the approved Master Plan's implementation. The Town is working closely with the College to coordinate the college's Master Plan buildout and is creating a process to review large development projects such as a proposed new baseball stadium at the back of the campus. This project should come to the town within the next year.

Discuss student housing needs and solutions, as needed…

The relationship between the Parks and Recreation Department and St. Mary's college is improving as we work closer together. We continue to coordinate recreation endeavors that benefits both entities.

Evaluation

This implementation program is ongoing. Communication is increasing with Saint Mary's College regarding issues related to affordable housing and transit. The Town and the College have ongoing discussion regarding student safety and behavior in the Moraga Community. More work could be done to better coordinate our calendars of events. The Town coordinated implementing a party ordinance in conjunction with the College to ensure safety and privacy in residential neighborhoods. Further, the Town Planning Department worked collaboratively with the College to install a new sign at their extended Education building off Rheem Boulevard.

IV. NEW HOUSING

A. Available Land Inventory - Ability to Accommodate Regional Share

Subdivsions

This section contains and overview of land available for residential development. For a full list parcels, please see Appendix B. For all of these units identified in this inventory there is adequate sewer, water and electrical capacity. However, units in Bollinger Canyon are outside EBMUD's service area. WHAT DOES THIS MEAN.

Subdivisions with Intrastructure in Place

There are several major subdivisions that have been approved and are ready with infrastructure, with a total of 201 units expected. The 123 unit Palos Colorados development (460 acres) was recently approved. These lots have infrastructure and have received all the discretionary review permits they need. It is scheduled to be single family homes that will sell for over $2 million. The seven acre, ten lot Los Encinos development has been approved and the infrastructure improvements are in. The individual houses will need to go through design review and secure building permits. The 19 acre, 68 lots Augusta Development is approved, but the units will need to go through design review. Additionally, all of the subdivision improvements are in place.

Creating secondary units is an important priority for the town and Palos Colorados was required to have 30 secondary units. Future developments will likely have a similar requirement.

Subdivisions without Infrastructure Still Needed

An additional 46 lots that have the potential for residential development but do not have infrastructure at this time. There may be up to 230 units on these lots. What do we mean by infrastructure? Two of these properties have applied for a lot subdivision which would allow a total of 48 units. Infrasturcutre and physical conditions…BOLINGER IS OUTSIDE OF THE CURRENT SERVICE BOUNRARY. EVERYTHING CAN BE CONNECTED…

Individual Lots

Moraga Center Specific Plan

Most of the demand for new housing will be met through the Moraga Center Specific Plan, described in the background section (page xxx). The specific plan covers eight parcels on 187 acres, and will accommodate up to xxx units. In addition to the housing, the Specific Plan calls for up to 90,000 square feet of new retail and entertainment space along with up to 50,000 square feet of new office space. SEND FORM AGAIN.

The complementary retail and residential land uses to be developed in the central part of the plan area will create an attractive, pedestrian-friendly "Village" environment. Given that

approximately 50% of the MCSP area is currently vacant land, the plan may further be characterized as primarily an urban infill project, wherein available, vacant land will be put to productive, complementary use within the existing framework of land uses and circulation. The key natural feature in the plan area - Laguna Creek - will be visually accessible to residents and visitors, while its natural course and conditions be maintained.

As shown in the illustrative land use and circulation plan, the MCSP area is bounded to the north by residential development and to the east by the Moraga Commons Park and recreational area as well as additional residential development. Residential development also abuts the southern and western boundaries of the area. Significant features within the area are the Moraga Center commercial complex and other retail and service facilities including offices and financial institutions. The area is served by County Connection bus service with direct service to the Orinda Bart Station which is 4.8 miles from the intersection of Moraga Way and Moraga Road, the two principal roads serving the area.

Because of potential site constraints and market variability, the Town is only claiming 560 units as part of its available sites inventory. XXX of these will be affordable to lower income households. There will be a number of different types of housing in this plan. INSERT PHOTOS. I

Workforce Housing

Xxx acres are zoned for workforce housing, which will result in an anticipated 100 units of housing. Half of these are designated for St. Mary's College faculty or students and half are part of mixed use zoning associated with the xxx zone, which is permitted to be build at xxx units per acre. MORE INFORMATION

Senior Housing

The MCSP also addresses the need for senior housing in Moraga with up to 300 units at a maximum density of 24 dwelling units per acre. With a minimum density of 20 dwelling units per acre, these active senior units would also address the Town's "fair share" of affordable regional housing. These active senior units are in addition to a maximum of 150 units for assisted living/congregate care.

Single Family Homes

The Specific Plan also contemplates up to 320 primarily compact or attached single-family residences between Camino Ricardo and the creek. Careful siting and clustering of dwelling units in this area would be employed to preserve portions of the existing orchard. These 320 residential units would not likely contribute to the Town's affordable housing goals, but would provide housing in close proximity to the proposed Village center, reducing the number of vehicle trips needed to access local-serving amenities.

Infrastructure

Most infrastrucre is in place for the Moraga Specific Plan, including adequate sewer, water and electricity. One of the limiting factors is the Lafayette Orinda Gateway Traffic levels as described in the 2002 General Plan. It is important that the associated traffic does not go above these levels. Because different types of housing has different amounts of traffic, the total maximum number of units is variable. For instance, senior (xxx), student (xxx) and workforce housing (xxx) will have fewer traffic effects, so if developers build more of these units, the total number of housing units will be higher. If developers build more single family houses, which generate more trips (xxx), the maximum number of units will be smaller. The 560 housing units assumsed in this housing element is the most likely scenario as studied in the Moraga Center Specific Plan.

This More information Infrastructure and physical conditions…

Figure 3-13. Residential Development Potential on Vacant Sites

Description	Very Low	Low	Moderate	Above Moderate
Approved subdivisions with infrastructure (shovel ready)	54	54		
Individual lots not part of subdivisions	104	208		
Proposed or potential subdivisions				
Moraga Center Specific Plan	50	150		
Other				
Other				
TOTAL	1884	818		100%
RHNA				

** Considered to be 'theoretical maximums.'*

B. Potential Non-Governmental Housing Constraints

Land Costs

The cost of improved land is one of the greatest impediments to the production of affordable housing in Moraga. A local real estate broker contacted by the Town (Wendy Holcenberg) stated that few developable lots com on the market, but when they do, their price is often expensive. A recent subdivision consisting of six large homesites was on the market for $5 million. Lots on the market today range from $675,000 to $1,400,000. Even the cost of smaller parcels (quarter acre or less) create an impediment to the production of affordable housing.

The combination of high land prices and expensive homes practically guarantees that homebuilders in Moraga will maximize their profits by constructing only high-priced single family dwellings. It does not make economic or business sense for a builder to construct a modest, entry-level home affordable to low- or moderate-income households on a lot that costs hundreds of thousands of dollars

Some high-priced communities have attempted to accommodate affordable ownership housing in large, master-planned developments through an inclusionary housing agreement with the developer. This approach is not feasible in Moraga because there are no large parcels of sufficient size to make an inclusionary program financially feasible, and most remaining vacant residential land is located in hilly terrain that cannot support the high densities needed to make an inclusionary program work.

Although it does not appear feasible to construct single family dwellings for low- and moderate-income households in Moraga, absent a public subsidy of several hundred thousand dollars per unit, there may be an opportunity to create affordable multifamily housing in the commercial district. Moraga Center has vacant land of sufficient size and suitable characteristics to support higher density multifamily housing. The Town has identified several sites suitable for a multifamily project that could include dwellings affordable to low-income households.

Access to Water and Sewer

Information here

Construction Costs

With the exception of grading and foundation work on sloped sites, construction costs are no more expensive in Moraga than other Bay area locations. Because Moraga's housing market is oriented to high-priced homes, however, builders tend to construct larger dwellings containing many upgrades to the standard tract home. Matt Branagh of Branagh Construction estimated the cost per square foot in that project at $200 to $250 for flat lots. Because the home sizes are 3000 to 4500 square feet, the construction cost of these homes will be between $600,000 and $1,125,000.

One factor that increases construction costs for some homes in Moraga is the need for special construction techniques oriented to sloped sites with potentially unstable soil conditions.

Foundations and footings have to be installed that provide a stable construction base, which are more expensive than on gently sloping or flat sites. This hilly construction often adds approximately $100 per square foot.

A more typical cost for a standard track home without upgrades would be $150 to $200 per square foot. However, the high land costs, slope and soil conditions, and market conditions in Moraga make it unlikely that a homebuilder would construct modest homes priced for low- or moderate-income homebuyers.

Geologic Constraints

Unstable soils, steep slopes, landslide susceptibility, and other hazardous land conditions reduce the feasible development density of most residentially designated land, and thereby limit the number of new dwelling units that can be accommodated in the Town. These soil and slope conditions also increase land development and construction costs due to the extensive grading, soils analysis, and construction techniques that must be employed in the Town.

While not an impediment to providing market rate housing for upper income homebuyers, these geological conditions increase construction costs to the point of making affordable single family housing virtually impossible. Vacant land available on more gently sloped sites in the Town's commercial core would be more suitable for higher density multifamily housing.

Availability of Financing

Interest rates can dramatically affect housing affordability. In recent years, credit was widely available to many buyers, but since 2008, credit has been much more restrictive, though interest rates have been low.

Historically, substantial changes in interest rates have correlated with swings in home sales. When interest rates decline, sales increase. The reverse has been true when interest rates increase. Over the past two decades, there has been a dramatic growth in alternative mortgage products, such as graduated mortgages and variable rate mortgages. These types of loans allow homeowners to take advantage of lower initial interest rates and qualify for larger home loans. Even during periods of high interest rates, these alternative products allow more buyers to qualify for homeownership, thus dampening the swings in home sales that accompany changes in interest rates.

Nevertheless, the fixed interest rate mortgage remains the preferred type of loan, especially during periods of low, stable interest rates. Most governmental programs that seek to increase homeownership among low- and moderate-income households rely on loan products that provide fixed interest rates below prevailing market rates, either for the principal loan or for a second loan that provides part of the down payment for home purchase. Many programs offer deferred second loans to facilitate homeownership. Figure 3-14 shows the effect of different interest rates on monthly loan payments and total interest paid during the life of the loan.

Lowering the interest rate would have a marginal affect on housing affordability in Moraga. Low- and moderate-income households would not be able to purchase even the typical lower priced home in Moraga (approximately $700,000) without subsidized interest rates and/or a

large down payment from the sale of a previous home or other source. In order to bring the principal amount of the mortgage down to a level where they could afford the monthly payments, a lower-income household (making $66,000 a year) would have to an approximately $500,000 down payment or more to purchase the a typical lower priced home in the Town, while a moderate-income household (making $100,000 a year) would have to make a $265,000 down payment or more (assuming six percent interest, 30 year fixed rate loan, 1 percent property tax).

Figure 3-14. Monthly Payments and Total Interest at Various Interest Rates[22]

	15-Year Loan			30-Year Loan		
Interest Rate	Payment per $10k	Total Interest Paid	% Difference Payment/Interest	Payment per $10k	Total Interest Paid	% Difference Payment/Interest
6%	$84.39	$5,189	---	$59.96	$11,583	---
7%	$89.88	$6,178	6.5%/19.0%	$66.53	$13,950	11.0%/20.4%
8%	$95.57	$7,202	6.3%/16.6%	$73.38	$16,415	10.3%17.7%
9%	$101.43	$8,256	6.1%/14.6%	$80.46	$18,966	9.6%/15.5%
10%	$107.46	$9,343	5.9%/13.2%	$87.76	$21,593	9.1%/13.9%

[22] MortgageX.com mortgage calculator.

C. Potential Governmental Housing Constraints

Land-Use Controls

The Town has designated two zones in which residences are permitted uses and one district in which residences are conditionally permitted. Figure 3-15 summarizes the development requirements in these zones. Multifamily housing is allowed by conditional use only in the Multifamily and, under special circumstances, Community Commercial districts.

Second Units

In accordance with State law, the Town's secondary units ordinance provides for ministerial approval in single family and multifamily zones. The Town has established the following criteria for second units:

- One second unit is allowed on each residential lot containing a single –family home
- The unit may be attached to or detached from the principal dwelling
- The secondary unit must comply with building setback rules of the zoning district
- The secondary unit must be one story an no higher than 19 feet.
- Secondary units may not be constructed over a basement or garage.
- The maximum lot coverage for a secondary unit, associated structures may not exceed 1300 square feet.
- total floor area must be at least 150 square feet but no more than 750 square feet and may not be more than 25 percent of the size of the primary unit
- the unit may contain no more than one bedroom
- one off-street parking space is required in addition to parking otherwise required
- a second unit may not be located within 500 feet of any other such dwelling
- the property owner must occupy either the second unit or the principal residence
- design review procedures must be met including matching existing architectural styles, placing utilities underground, utilities

The Town's second unit requirements allow such dwellings in any single-family neighborhood, which makes this potentially affordable housing alternative available throughout the Town. Size restrictions limit this alternative to one or two-person households. Parking and distance requirements will further limit this alternative in older neighborhoods with smaller lots. The Town has not performed an analysis of the number of second units that could potentially be sited in existing neighborhoods.

The Town has the following Zoning rules:

Figure 3-15. Single Zoning Requirements

					Sanders Ranch and Moraga Place		
	Zone 1 (1 DU/Ac)	*Zone 2 (2 DU/Ac)*	*Zone 3 (3 DU/Ac)*	*R-15*	Lot size 10,000-14,999	Lot size: 15,000-19,999	Lot size: 20,000+
Permitted Residential Uses	1 DU	1 DU	1DU	1DU	1 DU		
Conditional Uses							
Minimum Lot Area	30k sq ft	20k sq ft	10k sq ft	15k sq ft			
Minimum Lot Width	140'	120'	80'	20'			
Minimum Lot Depth	140'	120'	???				
Minimum Front Yard	25'	25'	20'	20'			
Minimum Side Yard	20'	15'	10'	10'			
Side Yard (total both sides)	N/A	35'	20'	20'			
Minimum Rear Yard	20'	20'	15'				
Minimum Exterior Side Yard	25'	20'	15'	15'			
Maximum Lot Coverage	N/A	N/A	N/A	N/A			
Off-Street Parking	2 covered +1 guest	2 covered +1 guest	2 covered +1 guest				
*Maximum Height**	2 stories/ 35'	2 stories/ 35'	2 stories/ 35'				
2nd Unit Permitted	Yes	Yes		Yes			

- *Additional requirements apply to sloped sites with stepped structures.*

Figure 3-15. Multifamily Zoning Requirements

	Multi-Family Residential	Zone CC (Community Commercial)
Permitted Residential Uses	1 DU Duplex	
Conditional Uses	More than one duplex on a single parcel (up to 6/ac)	Residences (under special circumstances)
Minimum Lot Area	10k sq ft	10k sq ft
Minimum Lot Width	100' (frontage)	100' (frontage)
Minimum Lot Depth	N/A	N/A
Minimum Front Yard	25'	50'
Minimum Side Yard	25'	N/A
Side Yard (total both sides)		N/A
Minimum Rear Yard	20' (but no less than bldg. Height)	N/A
Minimum Exterior Side Yard	N/A	50'
Maximum Lot Coverage	50%	N/A
Off-Street Parking	2 covered +1 guest	2 covered +1 guest
*Maximum Height**	2 stories/35'	2 stories/35'
2nd Unit Permitted	Yes (if lot contains single family home)	Conditionally w/primary resid.

Housing Types Permitted by Zoning Districts

Residential Use	R-1, R-2 and R-3	Other Zones	Other Zones	Other Zones
Single Family Detached				
Single Family Attached				
Multifamily				
Residential Care <6 persons				
Emergency Shetler				
Single-Room Occuipancy				
Manufactured Homes				
Mobile-Homes				
Transitional Housing				
Farmworker Housing				
Supportive Housing				
Second Units				

P=Permitted, CUP=Conditional Use

Emergency, Transitional and Supportive Housing

Discuss current rules

Mobile homes and manufactured housing

Discuss current rules

This is allowed as other residences, subject to the same standards as other housing.

Parking Requirements

Moraga requires two covered parking spaces per dwelling unit and one guest space per two dwellings. The minimum dimensions per space are nine feet wide by 19 feet deep. These requirements are typical of many suburban communities, but have two primary effects on the development of affordable housing:

- the required number and size of spaces effectively reduces the land area available for dwellings, and
- the parking requirements add to the overall cost of development.

These effects are not substantial for the average single family home in Moraga, but could negatively affect the financial feasibility of development affordable multifamily housing for low- or moderate-income households.

Design Review Process

All new residential dwellings are subject to a design review process. Under the process, a Town staff person (design review administrator) reviews design plans for single family dwellings on individual lots. The staff decision is may be appealed to the Design Review Board. The Board's decision, in turn, may be appealed to the Planning Commission, whose decision may be appealed to the Town Council. If the design review administrator is in doubt about whether a proposal complies with Town guidelines, the application may be referred to the Design Review Board.

Design review of new residential subdivisions and multifamily buildings is performed by the Design Review Board directly. Submittal requirements are typical for local design review processes, and include the submission of a site plan, landscape plan, photograph of the site, and architectural renderings (not final specifications for building permit approval). In addition, the Town requires submission of samples of exterior materials to be used on buildings.

The Town's design guidelines address:

- height, mass, and lot coverage
- appurtenant features

- screening of exposed mechanical and electrical equipment
- colors and materials
- harmonious relationship with surrounding buildings and land uses
- landscaping elements and compatibility with local climate and buildings.

The standards contained in the Town's zoning code for evaluating these factors are rather broad and speak to such issues as "conforms to good taste," "good design," "contributes to the character and image of the town" and its "beauty, spaciousness, balance, taste, fitness, broad vistas, and high quality."

The Town's design review guidelines may not greatly affect the affordability of single family homes in Moraga as most are high-priced anyway. The application of the guidelines could adversely affects the feasibility of developing affordable multifamily housing due the following factors:

- The multiple appeal opportunities could greatly delay a project, resulting in the loss of funding or higher financing costs.
- The broad design review standards could require affordable housing developers to use substantially more expensive materials than would otherwise be the case, reduce project density below the point of financial feasibility, or restrict dwelling units to smaller sizes that could not accommodate families with children.

Fees and Exactions

Site Improvement Requirements

Moraga's site improvement requirements are typical of those in similar Bay area communities with mostly sloping terrain. Required street improvements generally include curbs, gutters, sidewalks, and utility connections. Larger developments are also responsible for providing on-site drainage and water and sewer lines in the rights-of-way serving the development.

Development Fees

Development fees represent a necessary, but significant portion of housing costs in most communities. The Town of Moraga charges development fees for a number of purposes related to residential construction, including the Town's cost of permit processing, the provision of park land and facilities, transportation mitigation, and environmental review. Because land costs and constructed residential values are so high in Moraga, the proportion of a home's cost that can be tracked to the Town's fees is relatively small in comparison to the average Bay area community. The fees paid by the developer of the 123-unit residential development cited earlier represent less than 2 percent of the cost of a single-family dwelling.

Although development and permit fees are not a significant factor in the cost of market-rate housing in Moraga, these fees could be an impediment to the production of multifamily housing affordable to low- or moderate-income households. Development fees per unit are $24,524 for a single family dwelling LOOK FOR FAX. Fees for multifamily units can ranges from about

$9,000 to $14,000 per unit (again, depending on unit sizes, density, and project size). Given the high land and construction costs in Moraga, these fees do not represent a large proportion of the finished cost or sales prices. Depending on the assumptions about lot sizes, unit types and sizes, and amenities, Moraga's development fees represent between two percent and five percent of the cost of a new dwelling unit. Figure 3-17 summarizes the Town's development and permit fee schedule. GET FEE SCHEDULE FROM WEBSITE

Are there often any exactions. No other exactions.

Figure 3-17. Moraga Development Fees

Type of Fee	Amount
Park Land Dedication (average per dwelling)[23] Single family home, detached Single family home, attached Multifamily home	 740.52 square feet of land 483.51 square feet of land 365.90 square feet of land
Transportation Mitigation Fee (per dwelling unit) Single family home and condominium Multifamily home	 $3,795 $2,367
School Impact Fees	$1.84 per square foot (excluding appurtenant structures not for human habitation).
Initial Study/Negative Declaration (prepared by staff) Town Fee Fee for Calif. Dept. Fish & Game Review	 $500 $1,275
EIR/Initial Study (prepared by consultant)	Bid cost + 25%
table continues on the following page...	
Figure 3-17, continued from previous page	
Deposits (required as applicable)	
Peer Review of Soils Report	$750
Concurrent Processing of Several Applications	$2,000
General Plan Amendment	$1,000
Rezoning	$1,000
Use Permit Amendments/renewals	$500 $200
Conceptual Development Plan	$1,000
General Development Plan	$500
Precise Development Plan	$500
Subdivision Tentative Map	$1,000
Subdivision Final Map	$1,000

[23] For developments of 50 parcels or less, developer may pay a fee equal to the value of the land that would otherwise be required. Town may credit private recreation areas and facilities toward parkland dedication requirement according to the provisions of Section 8-6321 of the Moraga Town Code.

Lot Line Adjustment	$500
Reversion to Acreage	$500
Design Review of New Single Family Residence	$400
Design Review of Landscaping Plans, Development in a Scenic Corridor, or Referrals of Staff Review of Building Permits	$200
Design Review of New Residential Subdivision or Multifamily Residential Project	$600
General Plan Policy or Ordinance Interpretation	$200
Encroachment Permit	$250
Drainage Easement Encroachment Permit	$500
Easement Abandonment	$500
Variance	$250
Hillside Development Permit	$200
Grading Permit	$200
Certificate of Compliance	$200

Processing and Permit Procedures

Processing times and permit procedures are not considered an impediment to the production of housing. In general, expedited permit processing would not substantially reduce production costs enough to make housing more affordable in Moraga. Figure 3-16 summarizes the typical processing times.

Figure 3-16. Typical Permit Processing Times

Type of Permit/Approval	Typical Timeframe
Building Permit, No Design Review	1 – 5 days
Other Ministerial Review	1-5 days
Site Plan Review (with Design Review Board)	30-60 days
Use Permit	30-60 days, depending on permit
Major subdividsion tentative map	3-6 months plus time for environmental review
Minor subdivision tentative Map	60-90 daysPlus time for environmental review

Typical Processing Procedures by Project Type

Single Family (Single Family Residential Zone)	Single Family (Open Space Zone)	Multi Family
Step 1. Design review	Step 1. Use permit	Step1 . Use Permit
Step 2. Building permit	Step 2. Design review	Step 2. Design Review
	Step 3. Building permit	Step 3. Building Permit

Codes and Enforcement and On/Off Site Improvement Standards

The Town of Moraga uses the 1997 Uniform Building Code for residential construction as required by state law. The Town has not adopted any additional requirements. The application of the Uniform Code to housing rehabilitation could impose an impediment if the cost of compliance exceeds a low-income household's ability to pay those costs. Many communities mitigate this cost by not requiring the upgrading of those components of the home that are not part of the rehabilitation.

Constraints for Housing for Persons with Disabilities

More here

D. Opportunities for Energy Conservation

Many modern design methods used to reduce residential energy consumption are based on proven techniques that have been known to humans since the earliest days of collective settlement. These methods can be categorized in three ways:

- Building design that keeps natural heat in during the winter and keeps natural heat out during the summer. Such design reduces air conditioning and heating demands. Proven building techniques in this category include:
  - location of windows and openings in relation to the path of the sun to minimize solar gain in the summer and maximize solar gain in the winter;
  - use of "thermal mass," earthen materials such as stone, brick, concrete, and tiles that absorb heat during the day and release heat at night;
  - "burying" part of the home in a hillside or berm to reduce solar exposure or to insulate the home against extremes of temperature;
  - use of window coverings, insulation, and other materials to reduce heat exchange between the interior of a home and the exterior;
  - location of openings and the use of ventilating devices that take advantage of natural air flow (particularly cool evening breezes); and
  - use of eaves and overhangs that block direct solar gain through window openings during the summer but allow solar gain during the winter.
- Building orientation that uses natural forces to maintain a comfortable interior temperature. Examples include:

- north-south orientation of the long axis of a dwelling;
- minimizing the southern and western exposure of exterior surfaces; and
- location of dwellings to take advantage of natural air circulation and evening breezes.

➢ Use of landscaping features to moderate interior temperatures. Such techniques include:

- use of deciduous shade trees and other plants to protect the home;
- use of natural or artificial flowing water; and
- use of trees and hedges as windbreaks.

In addition to natural techniques that have been used for millennia, a number of modern methods of energy conservation have been developed or advanced during the present century. These include:

- use of solar energy to heat water;
- use of solar panels and other devices to generate electricity;
- window glazing to repel summer heat and trap winter warmth;
- weather-stripping and other insulating devices to reduce heat gain and loss; and
- use of energy efficient home appliances.

V. POLICIES AND PROGRAMS

A. Goals and Policies

H1 Housing and Neighborhood Quality

GOAL: Continued maintenance and improvement of high-quality, safe and livable housing and residential neighborhoods.

H1.1 **Maintenance and Rehabilitation**. Encourage owners of residential structures to maintain and, where appropriate, rehabilitate their premises in accordance with current housing codes.

Implementing Programs:
IP-D2 Building Inspection, Code Enforcement ...
IP-H3 Housing Rehabilitation Program

H1.2 **Student Renters**. Allow students enrolled in Saint Mary's and other colleges to rent quarters in single-family residences, provided the character of the neighborhood is not adversely affected.

Implementing Programs:
IP-B1 Zoning and Subdivision Ordinances

H1.3 **Design for Safety**. Minimize the risk of burglary, vandalism and other crimes through appropriate design in new housing and neighborhoods.

Implementing Programs:
IP-E5 Public Safety Guidelines

H1.4 **Design Excellence**. Review the design of new housing developments to ensure that they are compatible with the scale and character of the neighborhood in which they are located and the semi-rural character of the Town as a whole, consistent with policies in the Town's Community Design Element. Strive to ensure that affordable housing developments are well designed and professionally managed so that they provide a high quality living environment and contribute to the overall quality of life in the Town.

Implementing Programs:
IP-E2 Residential Design Guidelines
IP-E3 Multi-Family Residential Design Guidelines

H1.5 **Environmental Sustainability**. Promote sustainability in new construction and renovation.

Implementing Programs:
IP-H10 Sustainable Building Requirements

H2 Housing Mix and Affordability

GOAL: A variety of housing types to help meet the Town's projected housing needs.

H2.1 **Housing Variety**. Ensure that new residential developments provide the Town with a wide range of housing types to meet the various needs and income levels of people who live and work in Moraga.

Implementing Programs:
IP-A1 General Plan Diagram
IP-H1 Regional Housing Need
IP-H4 Affordable Housing Subsidies
~~*IP-H5 Affordable Housing Trust Fund*~~
IP-K1 Moraga Center / Rheem Park Area Specific Plans

H2.2 **Vacant Land Inventory.** Maintain and periodically update an inventory of developable vacant land to coordinate future housing growth.

Implementing Programs:
IP-G1 Vacant Land Inventory

H2.3 **Fair Share Housing.** Provide for Moraga's 'fair share' of the regional housing need, as identified by the Association of Bay Area Governments, by identifying adequate sites for higher density housing within the Moraga Center Specific Plan and Rheem Park Area Specific Plan areas, as provided on the General Plan Diagram ((at least 12 acres are to be zoned Residential – 10 DUA _or 7.5 acres are to be zoned Residential – 16 DUA or some combination thereof). Additionally, work with Saint Mary's College, the Moraga School District and other property owners to identify and facilitate the development of affordable housing opportunities and also allow the development of attached or detached_secondary living units where appropriate and feasible.

Implementing Programs:
IP-A1 General Plan Diagram
IP-K1 Moraga Center / Rheem Park Area Specific Plans

H2.4 **Multi-Family Housing Amenities**. Ensure that multi-family housing developments provide adequate parking for residents and visitors as well as open space and recreational facilities to meet resident needs.

Implementing Programs:
IP-B1 Zoning and Subdivision Ordinances

IP-C1 Development Review

H2.5 **Condominium Conversions.** Allow the conversion of rental units to condominiums only when:

- The safety, design and environmental requirements of the Town are met;
- The relocation needs of the apartment residents are adequately addressed; and
- An adequate supply of rental units is preserved for those who want to live in Moraga but cannot afford or do not desire to purchase a residence.

Implementing Programs:
IP-B3 Condominium Conversion Ordinance

H2.6 **Density Bonus.** Provide a density bonus of 25 percent or equivalent regulatory or financial incentive, consistent with State law requirements (California Government Code 65915), for residential projects that provide *at least* 10 percent of the dwelling units affordable to very low-income households, or *at least* 20 percent affordable to low-income households, or *at least* 50 percent suitable for senior citizens.

Implementing Programs:
IP-B1 Zoning and Subdivision Ordinances

~~**H2.7** **Affordable Housing Trust Fund.** Establish an Affordable Housing Trust Fund and encourage contributions from local organizations and charities to help support affordable housing development in the Town.~~

~~*Implementing Programs:*~~
~~*IP-H5 Affordable Housing Trust Fund*~~

H2.8 **Affordable Housing Partnerships.** Work with Saint Mary's College, the Moraga School District, affordable housing developers, and other groups and organizations to develop collaborative approaches for meeting local housing needs, including affordable workforce housing, senior housing, and other special housing needs.

Implementing Programs:
~~*IP-H5 Affordable Housing Trust Fund*~~

H2.9 **Manufactured Housing.** As a means to offer lower cost housing, permit manufactured housing, built to current Federal and State standards and on permanent foundations, in all residential areas, providing their overall design is consistent with the Town Design Guidelines (in accord with SB 1960, enacted in 1980).

Implementing Programs:
IP-B1 Zoning and Subdivision Ordinances
IP-C1 Development Review
IP-C3 Design Review

H2.10 **Secondary Living Units.** Allow secondary living units in single-family and multi-family areas, including MOSO and non-MOSO open space providing they comply with the Town's Municipal Code and Design Guidelines. Further, detached second units within existing subdivisions may be allowed on lots that are sufficiently large for accommodation of such

units taking into consideration impacts to the neighborhood and its residents including but not limited to visual impacts and privacy impacts and where they are otherwise compatible with the neighborhood.

Implementing Programs:
IP-B1 *Zoning and Subdivision Ordinances*
IP-C1 *Development Review*
IP-C3 *Design Review*

H3 Special Housing Needs

GOAL: Greater cultural diversity and the prevention of discrimination in housing based on age, race, ethnic background, household composition or any other illegal or arbitrary criteria.

H3.1 **Equal Opportunity Housing.** All persons and families should have equal opportunity to obtain housing in Moraga, unconstrained by arbitrary or illegal patterns of discrimination.

Implementing Programs:
IP-H7 *Equal Housing Opportunities, Coordination and Information Program*
IP-H8 *Non-discrimination Clauses*

H3.2 **~~Information~~ Resources for Homeless and Near Homeless Persons and Families**. Provide access to information on temporary housing resources, assistance and facilities to any person or family faced with the prospect of homelessness. Allow emergency by right in appropriate areas of the city and continue to treat supportive and transitional housing as a residential land use.

Implementing Programs:
IP-H6 *Homeless Services and Referral*

H3.3 **Student Housing Demand**. Cooperate with Saint Mary's College to address student housing needs.

Implementing Programs:
IP-L10 *Coordination with Saint Mary's College*

H3.4 **Senior Housing.** Encourage senior citizen housing, consistent with projected community needs. Include the following considerations:

- easy access to needed services, such as shopping, medical, transportation, etc.;
- off-street parking requirements consistent with project needs;
- limited income constraints of many elderly; and
- adaptable to mobility constraints of disabled.

Implementing Programs:
IP-C1 *Development Review*

H3.5 **Housing for People with Disabilities.** Encourage housing that responds to the needs of people with disabilities, providing maximum housing choice consistent with community needs.

Implementing Programs:
IP-H5 Reasonable Accommodations for People with Disabilities
IP-H9 Accessible Housing Information and Referral

B. Implementation Programs

See table on page xxx for a summary of programs.

General Programs

IP-A1 **General Plan Diagram** Use the General Plan Diagram to guide land use planning activities in the Town and its Sphere of Influence area. Use the Circulation System of the General Plan Diagram to guide activities related to goods movement, emergency vehicle routes, street closures and other activities that affect the transportation system, local businesses and residents. Review and update the General Plan Diagram as part of the annual General Plan review process.
Responsibility:
Timing:
Financing
Objective:

Ordinances

IP-B1 **Zoning and Subdivision Ordinances**

Revise the Town's Zoning Map, Zoning Ordinance and Subdivision Ordinance, as needed, to maintain consistency with the adopted General Plan and, specifically, to achieve the following:

- Incorporate the land use plans of the Moraga Center and Rheem Park Area Specific Plans, when completed. *Until such time that the new Specific Plans are completed, the previous General Plan designations and existing zoning shall apply in the specific plan areas.*
- Retain existing residential zoning and discourage non-residential uses in these zones.
- Provide for density bonuses in residential districts, consistent with State law requirements (California Govt. Code 65915).
- Continue to allow the renting of rooms/quarters in single-family homes as a permitted use in single-family zones.
- Permit emergency and transitional housing in the Community Commercial Zoning District.
- Continue to allow manufactured housing on single-family lots if placed on permanent foundations and subject to compliance with Town Design Guidelines.
- Review the requirements for second units and implement changes, including permitting

detached units under certain circumstances.

- Prohibit the creation of new non-MOSO lots unless the after-graded average slope of the proposed development area is less than 25%.

Responsibility:
Timing:
Financing
Objective:

IP-B3 **Condominium Conversions Ordinance**

Revise the Condominium Conversion Ordinance to exempt limited equity residential cooperatives that meet all of the following requirements to the extent necessary to comply with State Law:

- Minimum of 20 percent of the units as housing affordable to very-low to moderate income households,
- Resale controls to assure long term affordability of the low- and moderate-income units,
- Right of first refusal of purchase of units by occupants, and
- Relocation assistance to low- or moderate-income households who are unable to afford the purchase of units that are converted.

Responsibility:
Timing:
Financing
Objective:

C. Development Review

IP-C1 **Development Review**

Undertake development reviews to ensure compliance with applicable local, regional, state, and federal laws and adopted policies. Ensure that developers contribute funding for on-site and off-site improvements that mitigate impacts of development.

Specifically, review development proposals to ensure:

- *Neighborhood Quality.* Continue to examine site and building plans to ensure that layout and design meet Town objectives for neighborhood quality (including minimizing burglary, vandalism, and other crimes).
- *Performance Standards.* Ensure that one or more of the following conditions will be met:
  - Performance standards will be maintained consistent with adopted mitigation programs following project occupancy;
  - Additional mitigation measures are available and will be required of the project sponsor in order to insure maintenance standards; or
  - Capital projects planned by the Town or special districts will result in the maintenance of standards. Improvements should be in place at the time of project implementation.
- *Acceptable Noise Levels.* Discourage the siting of residences adjacent to major arterials unless noise can be reduced to acceptable levels, consistent with State law. Encourage designs that orient sensitive portions of buildings away from noise sources, utilize the natural terrain to screen structures from major arterials or other noise sources, and use appropriate design techniques to reduce adverse noise impacts.

- *Solar Access.* Discourage the design and siting of buildings in a manner that may reduce solar access for adjacent buildings or properties.
- *Emergency Response.* Appropriate consideration of emergency response planning.
- *Fire Prevention.* Appropriate fire prevention measures, including fire protection systems and fire-retardant roofs in accordance with adopted ordinances and standards.
- *Safe Subdivision Design.* Subdivision design and platting of each parcel so that there is a safe building location.
- *Slope Stability.* Location of development in the most stable portion of each subdivision and/or parcel, with a statement from the project engineering geologist and geotechnical engineer to this effect, subject to review of the Town's consulting geotechnical engineer and engineering geologist.
- *Seismic Safety.* Design and construction according to the seismic standards of the latest edition of the Uniform Building Code, with public buildings, multi-story buildings, office and commercial buildings, and public infrastructure designed to the highest feasible standards of seismic design by a structural engineer according to expected levels of seismic shaking, with review by a qualified structural engineer.

Responsibility:
Timing:
Financing
Objective:

IP-C3 **Design Review**

Submit all applicable development proposals to the Design Review Board to ensure consistency with the design goals and policies of the General Plan and the Town Design Guidelines.

Responsibility:
Timing:
Financing
Objective:

D. Codes and Enforcement

IP-D2 **Building Inspection, Code Enforcement and Hazard Abatement**

Encourage the County to continue to respond to complaints of substandard property conditions by inspecting properties and enforcing applicable building, health and safety codes. Regularly inform elected and appointed officials regarding code compliance and enforcement issues.

For critical structures and development in risk areas, encourage the County to implement a pro-active program of building inspection, code enforcement, and hazard and nuisance abatement. Specifically:

- *Substandard Structures.* Inspect and vacate or condemn structures that are damaged or are in imminent peril, using public nuisance abatement powers.
- *Hazards in Town Buildings.* Reduce non-structural hazards in all Town buildings.
- *Continuing Education for Seismic Safety.* Require inspectors to attend continuing education programs to ensure their familiarity with principles of seismic design and with seismic code requirements.

- *Grading and Foundation Inspections.* Establish inspection procedures to ensure that all grading and foundation work is observed and documented at specific critical stages. For sensitive sites, require periodic grading and foundation inspection by the Town's engineering geologist and/or geotechnical engineer.
- *Inspection of Critical Public Buildings.* For particularly critical public buildings, require periodic inspection by the Town's structural engineer for seismic safety.

Responsibility:
Timing:
Financing
Objective:

E. Design Guidelines

Review and update the Town Design Guidelines to implement the goals and policies of the General Plan, including its Community Design Element. Specific areas to address include:

IP-E5 **Public Safety Guidelines**

Develop planning and design guidelines for implementation of design ideas that can help prevent or reduce crime (e.g., through attention to sight-lines to front doors and windows and from front windows to the street).

Responsibility:
Timing:
Financing
Objective:

G. Ongoing Programs

IP-G1 **Vacant Land Inventory**

Maintain and update an inventory of vacant and under-utilized parcels in the Town, including an assessment of their potential development capacity.

Responsibility:
Timing:
Financing
Objective:

H. Housing Specific Programs

IP-H1 **Regional Housing Need**

Continue to zone sufficient sites to meet Moraga's regional share of housing need as established by the Association of Bay Area Governments Regional Housing Needs Determination for the period 1999 through 2006.

Responsibility:
Timing:
Financing
Objective:

IP-H2 Housing Partnerships

Work with Saint Mary's College, the Moraga School District, affordable housing developers, and other groups and organizations to define opportunities for collaboration in the development of new affordable housing to meet the needs of local employees and special needs populations. Identify potential sites, financial resources and regulatory mechanisms to facilitate the development of new units that can help meet the Town's 'fair share' housing requirements.

Responsibility:
Timing:
Financing
Objective:

IP-H3 Housing Rehabilitation Program

Participate in the County Housing Authority's Housing Rehabilitation Program which provides low interest loans for the rehabilitation of homes owned or occupied by very-low to moderate income households. Improve citizen awareness of this rehabilitation loan program by making pamphlets on this program available at the Planning Department and the public library.

Responsibility:
Timing:
Financing
Objective:

IP-H4 Affordable Housing Subsidies

Seek to increase the availability of state and federal subsidies for affordable housing in Moraga through the following actions:

- Petition the County Housing Authority for additional Section 8 subsidies if rental dwelling units can be located that are within federal fair market rent guidelines. If necessary, collect documentation on rent levels and need to substantiate an increase in the number of Section 8 certificates or vouchers.
- Assist developers in accessing funding for the construction of senior housing or other low- or moderate-income housing for which state or federal subsidies are available.
- Participate in future issuances of mortgage revenue bonds or mortgage tax credit programs by Contra Costa County to support home ownership opportunities for low- and moderate-income Moraga residents.
- Support a waiver exemption of Lamorinda Fee and Financing Authority (LFFA) Impact Fees for affordable housing development.
- Encourage future development to consider a fair share affordable housing component for work force housing.

Responsibility:
Timing:
Financing
Objective:

~~IP-H5 Affordable Housing Trust Fund~~

~~Establish an Affordable Housing Trust Fund to which financial contributions can be directed to support affordable housing development in Moraga. Establish procedures and criteria for determining how the Fund's proceeds are to be managed and expended to support affordable housing development in the Town.~~

IP-H5 Reasonable Accommodations for People with Disabilities

Adopt an ordinance to provide individuals with disabilities reasonable accommodation in rules, policies, practices and procedures that may be necessary to ensure equal access to housing. The purpose of this is to provide a process for individuals with disabilities to make requests for reasonable accommodation in regard to relief from the various land use, zoning, or building laws, rules, policies, practices and/or procedures of the City.

Responsibility:
Timing:
Financing
Objective:

IP-H6 Homeless Housing, Services and Referral

Provide referrals to private and public agencies that offer assistance and shelter to homeless individuals and families, and participate with designated inter-agency organizations to address homeless needs. Allow emergency shelters by right in the public facilities zone by June 2010. Continue to treat transitional and supportive housing as a residential use not subject to additional siting limitations or procedures as compared to other residential uses.

Responsibility:
Timing:
Financing
Objective:

IP-H7 Equal Housing Opportunities Coordinator and Information

Facilitate fair and equal housing opportunity by designating the Planning Director as the Town's Equal Opportunity Coordinator with responsibility to refer complaints to a district office of the California Department of Fair Employment and Housing. Provide information to the public regarding equal housing opportunity laws and the Town's Equal Housing Opportunities Coordinator. Prepare and distribute a pamphlet on equal housing opportunity to the public at Town Administration offices.

Responsibility:
Timing:
Financing
Objective:

IP-H8 Nondiscrimination Clauses

Continue to provide nondiscrimination clauses in rental agreements and deed restrictions for affordable housing constructed pursuant to this Element.

Responsibility:
Timing:
Financing
Objective:

IP-H9 **Accessible Housing Information and Referral**

Provide information to developers, homeowners and other interested parties on the needs and techniques for producing adaptable and accessible housing for people with disabilities. Encourage consideration of such techniques in both new and rehabilitated housing, and provide referrals for people with disabilities who desire specially designed housing to meet their needs.

Responsibility:
Timing:
Financing
Objective:

IP-~~H9~~H10 **Sustainable Building Requirements.**

Develop minimum environmental requirements for all new construction. Provide information to developers, homeowners and other interested parties.

Responsibility:
Timing:
Financing
Objective:

K. Special Plans and Projects

IP-K1 **Moraga Center and Rheem Park Area Specific Plans**

Undertake a coordinated specific plan process to address planning issues in the Town's two centrally located mixed use areas (the Moraga Center Area and Rheem Park Area, as shown on the General Plan Diagram) in accordance with the goals and policies of the General Plan.

Responsibility:
Timing:
Financing
Objective:

L. Intergovernmental Coordination

Coordinate with other relevant jurisdictions and agencies to address issues of mutual concern. Specific programs of intergovernmental coordination should include the following:

IP-L10 **Coordination with Saint Mary's College**

Work collaboratively with Saint Mary's College to:

- Coordinate calendars of events.
- Regularly communicate on plans in progress and upcoming opportunities.
- Encourage Saint Mary's employees residing in Moraga to serve on local boards and committees.
- Create a process to address proposals and issues of mutual concern in an expeditious manner.
- Meet annually to review the progress of the approved Master Plan's implementation. The

Town is working closely with the College to coordinate the college's Master Plan buildout and is creating a process to review large development projects such as a proposed new baseball stadium at the back of the campus. This project should come to the town within the next year.

- Discuss student housing needs and solutions, as needed. These may include: a) assistance in accessing funding for student housing; b) approving an affordable housing development that includes student units in multifamily residential zones, or c) permitting second units, the renting of rooms, and/or other uses of existing single family properties, consistent with neighborhood quality objectives.
- The relationship between the Parks and Recreation Department and St. Mary's college is improving as we work closer together. We will continue to coordinate recreation endeavors that benefits both entities.

Responsibility:
Timing:
Financing
Objective:

	Responsibility	Financing	Timeframe	Objectives
IP-A1 General Plan Diagram. Use the General Plan Diagram to guide land use planning activities in the Town and its Sphere of Influence area…				Ongoing. Circulation plans updated in 2007.
IP-B1 Zoning and Subdivision Ordinances Revise the Town's Zoning Map, Zoning Ordinance and Subdivision Ordinance…				Ongoing. See notes about Moraga Center Specific Plan Expected completion in 2009.
IP-B3 Condominium Conversions Ordinance Revise the Condominium Conversion Ordinance to exempt limited equity residential cooperatives that meet certain conditions…				Ongoing. See notes about Moraga Center Specific Plan Expected completion in 2009.
IP-C1 Development Review Undertake development reviews to ensure compliance with applicable local, regional, state, and federal laws and adopted policies…				Ongoing.
IP-C3 Design Review Submit all applicable development proposals to the Design Review Board all applicable development proposals to the Design Review Board…				Ongoing. New design guidelines adopted in 2007.
IP-D2 Building Inspection, Code Enforcement and Hazard Abatement Encourage the County to continue to respond to complaints of substandard property conditions…				Ongoing. One stop shop created in 2007.
IP-E5 Public Safety Guidelines. Develop planning and design guidelines for implementation of design ideas that can help prevent or reduce crime…				Police and fire are consulted for new developments.
IP-G1 Vacant Land Inventory Maintain and update an inventory of vacant and under-utilized parcels…				Ongoing. Available at Town offices.
IP-H1 Regional Housing Need Continue to zone sufficient sites to meet Moraga's regional share of housing need…				Ongoing. See notes about Moraga Center Specific Plan
IP-H2 Housing Partnerships Work…with stakeholders to develop new affordable housing…				Ongoing. For example, specific plan calls for teacher and student housing.
IP-H3 Housing Rehabilitation Program Participate in the County Housing Authority's Housing Rehabilitation Program…				To be implemented in 2009.
IP-H4 Affordable Housing Subsidies Seek to increase the availability of state and federal subsidies for affordable housing…				Not completed.
IP-H5 Affordable Housing Trust Fund Establish an Affordable Housing Trust Fund…				Not completed.
IP-H6 Homeless Services and Referral Provide referrals to private and public agencies…				Ongoing. Very small demand.
IP-H7 Equal Housing Opportunities Coordinator and Information Facilitate fair and equal housing opportunity…				Ongoing. Pamphlet still needs to be developed.
IP-H8 Nondiscrimination Clauses Continue to				Ongoing.

provide nondiscrimination clauses in rental agreements and deed restrictions…		
IP-H9 Accessible Housing Information and Referral Provide information to developers, homeowners and other interested parties on the needs and techniques for producing adaptable and accessible housing for people with disabilities…		Ongoing. Developers h generally not expresse interest in this informat
IP-K1 Moraga Center and Rheem Park Area Specific Plans Undertake a coordinated specific plan process to address planning issues in the Town's two centrally located mixed use areas…		Nearly complete.
IP-L10 Coordination with Saint Mary's College Work collaboratively with Saint Mary's College…		Ongoing.

VI. CONSISTENCY WITH GENERAL PLAN