



Town of Moraga

2015-2023 Housing Element



ADOPTED
January 28, 2015

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Town of Moraga

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LIST OF ACRONYMS

AAGR - Average Annual Growth Rate
ABAG – Association of Bay Area Governments
ACS – American Community Survey
BART – Bay Area Regional Transit
CAP – Climate Action Plans
CCTA – Contra Costa Transportation Authority
CDDS – California Department of Developmental Services
CHAS – Comprehensive Housing Affordability Strategy
CSBC – California State Building Code
DOF – California Department of Finance
EAP – Energy Action Plan
EBEW – East Bay Energy Watch
EBMUD – East Bay Municipal Utility District
GHG – Greenhouse Gas
HCD – California Department of Housing and Community Development
HCEB – Housing Consortium of the East Bay
HUD – U.S. Department of Housing and Urban Development
LFFA – Lamorinda Fee and Financing Authority
MCC – Mortgage Credit Certificate
MCSP – Moraga Center Specific Plan
MFI – Median Family Income
MMC – Moraga Municipal Code
MOSO – Moraga Open Space Ordinance
MTC – Metropolitan Transportation Commission
OPR – Office of Planning and Research
PG&E – Pacific Gas and Electric Company
RHNA – Regional Housing Needs Assessment
RHND – Regional Housing Needs Determination

HOUSING

5

I. INTRODUCTION

The housing element identifies 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 is a local document with a local impact. It is a chance for residents and the Town to think strategically about housing in Moraga, to consider changes in the community, and to plan how to best meet existing and projected housing needs in a way that maintains the semi-rural community character and high quality of life that Moraga residents enjoy. It is an opportunity to evaluate existing policies and to plan for future challenges.

A. Organization of the Housing Element

The Housing Element is organized into seven main sections, as follows:

- **Section I - Introduction** includes information on the purpose of the Housing Element, the organization of the document, General Plan consistency, and public participation efforts.
- **Section II – Housing Plan** contains the goals, policies, implementation programs that the Town of Moraga will carry out over the eight-year planning period of the Housing Element (2015-2023). The Housing Plan is based on the detailed analysis of existing needs, constraints, and resources contained in the subsequent sections.
- **Section III – Summary of Findings** summarizes the major findings from the Sections IV, V, and VI.
- **Section IV – Existing Housing Needs** describes the demographic, economic, and housing characteristics of Moraga, as well as the current and projected housing needs.
- **Section V – Resources** describes the land and financial resources available to meet the town’s housing needs. The residential sites inventory, which describes the capacity on residentially-zoned land, is a major component of this section.
- **Section VI – Housing Constraints** analyses the actual and potential governmental and non-governmental constraints to the development of housing.
- **Section VII – Evaluation** describes the Town’s progress in implementing the 2010 Housing Element.

B. General Plan Consistency

The California Government Code requires internal consistency among the various elements of the general plan. Section 65300.5 of the Government Code states that the various elements of the general plan shall provide an integrated and internally consistent and compatible statement of policy. Upon adoption, this Housing Element will become part of the Town’s General Plan. Town staff has reviewed the other elements of the 2002 General Plan and has determined that this Housing Element provides consistency with the other elements of the 2002 General Plan.

The Town will maintain this consistency as future General Plan amendments are processed by evaluating proposed amendments for consistency with all elements of the General Plan.

C. Public Outreach and Engagement

As part of the Housing Element update process, the Town implemented the State's public participation requirements in Housing Element Law, set forth in Government Code Section 65583(c)(7), that jurisdictions "...shall make a diligent effort to achieve participation of all economic segments of the community in the development of the housing element."

In order to ensure that the Housing Element meets the needs of all segments of the population, the Town conducted town workshops. The following section summarizes public outreach conducted by the Town of Moraga. Appendix C contains a detailed summary of all public comments received through the public participation process. Input from the workshop was used to develop new policies and programs to address community housing needs and mitigate constraints identified by community members and stakeholders.

The Public Review Draft Housing Element was posted on the Town website on August 12, 2014, and an email was sent to the email list, including community workshop and stakeholder workshop participants, letting them know that the draft was available for their review and feedback.

Community Workshop, May 22, 2014

The public had the opportunity to comment at a community workshop that was held on May 22, 2014. To advertise the workshop, the Town sent email notices asking residents and interested stakeholders to attend and to help spread the word about the workshop. The Town posted an advertisement in the Town newsletter and Lamorinda Weekly, and highlighted the workshop on the Town's website. Six people attended the Community Workshop. Workshop attendees heard a presentation on the housing element process, Moraga's housing needs, and an overview of existing programs. After the presentation, participants engaged in a workshop activity that asked them to identify housing issues, propose solutions to the top issues, and brainstorm other big ideas. The public input was incorporated into the Housing Element where applicable and used to develop policies and programs. A full summary of the discussion is contained in Appendix C.

Stakeholder Workshop, May 22, 2014

The Town held a separate Stakeholder Workshop on the same day as the Community Workshop. An email announcement was sent out to approximately 50 special interest groups; phone calls were also made a week prior to the workshop. The list of people contacted is included in Appendix C. Three people attended the Stakeholder Workshop.

At the workshop Town staff and the Housing Element consultants presented a brief overview of the Housing Element Update and facilitated an interactive discussion to solicit ideas from participants about the most critical housing issues facing Moraga residents and new ways the Town and community might address these issues. Appendix C contains a summary of the issues and ideas discussed at the workshop. The input provided at the workshop was used to shape the Housing Element policies and programs.

II. HOUSING PLAN

A. Goals, Policies, and Programs

H1 Anticipated Housing Needs

GOAL: Maximize opportunities for the development of housing to accommodate anticipated growth, facilitate mobility within both the ownership and rental markets, and encourage a diverse community.

Policies

- H1.1 Fair Share Housing.** The Town shall maintain a sufficient inventory of developable vacant land to coordinate future housing growth to 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 a range of housing types and densities within the town.
- H1.2 Sufficient Land for a Range of Housing Types.** The Town shall ensure sufficient land is designated and zoned to provide for the development of a range of housing types, including single family and multifamily housing, senior housing, workforce housing, and second units.¹
- H1.3 Existing Residentially Zoned Land.** The Town shall retain existing residentially zoned sites and discourage rezoning these sites to lower densities or non-residential zones or approving non-residential developments on such sites. Where sites are rezoned or approved for non-residential development, the Town shall ensure that sufficient land is zoned and available to meet its Regional Housing Needs Allocation.
- H1.4 Infill Housing Opportunities.** The Town shall work with property-owners of existing shopping centers (e.g., Moraga Shopping Center, Rheem Shopping Center) and other underutilized sites to evaluate the potential for residential uses that will help place residents closer to shopping, services, and transit, and to make use of underutilized and vacant infill sites. The Town shall implement the Moraga Center Specific Plan and undertake more detailed planning for the Rheem Center, such as targeted General Plan or Zoning Code amendments to support and encourage such uses.

¹ Default density standard is the density “deemed appropriate” in State law to accommodate housing for lower-income households given the type of the jurisdiction. Moraga is considered a “suburban jurisdiction” with a default density standard of 20 units per acre. HCD is required to accept sites that allow for zoning at this density as appropriate for accommodating Moraga’s share of the regional housing need for lower-income households.

Implementation Programs

IP-H1 Annual Progress Report. The Town shall review and report annually on the implementation of Housing Element programs for the prior calendar year, and present the annual report to the Town Council before submitting the annual report to the California Department of Housing and Community Development (HCD) and the Office of Planning and Research (OPR).

Responsibility: Planning Department

Timing: Annual

Funding Source: General Fund

IP-H2 No-Net-Loss of Sites. The Town shall 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 Allocation. Consistent with “no-net-loss” density provisions contained in Government Code Section 65863, the Town shall consider the potential impact on the Town’s ability to meet its share of the regional housing need when reviewing proposals to downzone residential properties, reclassify residentially-designated property to other uses, or develop a residential site with fewer units than what is assumed for the site in the Housing Element sites inventory.

Responsibility: Planning Department

Timing: Ongoing

Funding Source: General Fund

IP-H3 Vacant and Underutilized Land Inventory. The Town shall develop and maintain a publicly available inventory of vacant and underutilized parcels designated and zoned to allow residential development. The inventory should highlight sites that are appropriate for developments that meet local housing needs identified in this Housing Element.

Responsibility: Planning Department

Timing: Ongoing

Funding Source: General Fund

IP-H4 Adopt Zoning for the Moraga Center Specific Plan. The Town shall adopt conforming zoning designations for all properties within the Moraga Center Specific Plan Area in order to implement the Plan.

Responsibility: Planning Department

Timing: 2017

Funding Source: General Fund

IP-H5 Develop Rheem Park Area Specific Plan. The Town shall undertake a coordinated specific plan process, area plan, or other more detailed planning, such as focused updates to the General Plan or Zoning to address planning issues in the Rheem Park area in accordance with the goals and policies of the General Plan. These planning efforts should reflect opportunities to develop a range of housing types and densities, and should consider the inclusion of requirements to ensure that housing is affordable to low- and very low-income residents and seniors, and that it provides workforce housing opportunities.

Responsibility: Planning Department

Timing: 2018

Funding Source: General Fund or Grant Funds (source to be determined)

H2 Housing Mix and Affordability

GOAL: Provide a variety of housing types and affordability levels to help meet the Town's projected housing needs

Policies

- H2.1 Housing Variety.** The Town shall 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, including single family and multifamily homes, senior housing, workforce housing, dormitory units, and secondary units.
- H2.2 Rental Housing.** The Town shall encourage the retention of existing and development of new rental housing units.
- H2.3 Workforce Housing.** The Town shall strive to provide housing opportunities while providing for associated park and recreation facility amenities that are affordable to the local workforce and lower-earning occupations (e.g., firefighters, teachers, college faculty, students, retail workers).
- H2.4 Promote Secondary Units.** The Town shall allow for and encourage the development of attached or detached secondary living units in existing and new single family and multifamily developments, including Moraga Open Space Ordinance (MOSO) areas, to provide additional housing opportunities for residents, provided they comply with the Town's Municipal Code and Design Guidelines.
- H2.5 Encourage Multi-generational Housing.** The Town shall encourage new residential construction to be designed to include spaces that allow for the conversion to a secondary unit at a later date to encourage more multi-generational housing.

- H2.6 Multifamily Housing Amenities.** The Town shall ensure that multifamily housing developments provide adequate parking for residents and visitors, open space and recreational facilities to meet resident needs, and safety features to ensure a secure living environment.
- H2.7 Condominium Conversions.** Consistent with the Condominium Conversion Ordinance, Chapter 8.96 of the Moraga Municipal Code, the Town shall 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 elsewhere in the town for those who want to live in Moraga but cannot afford or do not desire to purchase a residence.
- H2.8 Manufactured Housing.** As a means to offer lower cost housing options, the Town shall continue to allow 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.
- H2.9 Density Bonus.** The Town shall continue to provide density bonuses for affordable and senior housing projects consistent with State law.
- H2.10 Federal Housing Assistance Programs.** The Town shall encourage and facilitate, to the extent possible, participation by property owners in Federal for-sale and rental housing assistance programs that maintain affordability for very low- and low-income residents and special needs groups.
- H2.11 Affordable Housing Partnerships.** The Town shall continue to 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 and to identify and facilitate the development of housing affordable to all income levels.

Implementation Programs

IP-H6 Secondary Unit Ordinance. The Town shall review and update the requirements for secondary units and implement changes to simplify the secondary unit approval process to encourage new units, potentially including but not limited to separation requirements, height/location limitations, and permit procedures, to facilitate the development of second units. The Town shall also consider fee waivers for deed restricted affordable second units.

Responsibility: Planning Department

Timing: 2015

Funding Source: General Fund

IP-H7 Secondary Unit Compliance. The Town shall develop and implement a program to encourage owners of secondary units constructed without appropriate permits to bring their buildings up to code and legalize units where appropriate and conforming to applicable building and zoning code requirements. Where necessary, the Town shall enforce code compliance issues in secondary units to ensure residents safety.

Responsibility: Planning Department

Timing: 2017

Funding Source: General Fund

IP-H8 Secondary Unit Database. The Town shall develop a database of existing secondary units within Moraga and the greater region to understand trends and issues in secondary unit development, maintenance, and habitation.

Responsibility: Planning Department

Timing: 2017

Funding Source: General Fund

IP-H9 Maintain and Establish New Housing Partnerships. The Town shall work with Saint Mary's College, the Moraga School District, affordable housing developers, and other groups and organizations to define opportunities for collaboration and identify potential sites, financial resources, and regulatory mechanisms and incentives to facilitate the development of new units that can help meet the Town's 'fair share' housing requirements for all income ranges, including workforce housing and extremely low income.

Responsibility: Planning Department

Timing: Annually

Funding Source: General Fund

IP-H10 Facilitate Access to Affordable Housing Subsidies. The Town shall seek to increase the availability of Federal, State, county, and local financial assistance for affordable housing in Moraga through the following actions:

- (a) Petitioning 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.
- (b) Participating 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.
- (c) Assisting developers in accessing funding for the construction of senior housing or other extremely low income to moderate income housing for which State or federal subsidies are available.
- (d) Supporting a waiver exemption of Lamorinda Fee and Financing Authority (LFFA) Impact Fees for affordable housing development. The Lamorinda Program Management Committee allows jurisdictions to request fee waivers for affordable housing projects. The Town of Moraga will attempt to secure these waivers for eligible developments.
- (e) Encouraging future development to consider a fair share affordable housing component for workforce housing, including housing for extremely low income households.

Responsibility: Planning Department

Timing: (a) 2017, (b) ongoing, (c)(d)(e) consider opportunities at least annually and as development is proposed

Funding Source: General Fund

H3 Housing and Neighborhood Quality

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

Policies

H3.1 Integrated Housing. The Town shall avoid concentrations of lower-income households to promote social and economic integration of all incomes, ages, and household compositions.

H3.2 Maintenance and Rehabilitation. The Town shall encourage owners of residential structures to maintain and, where appropriate, rehabilitate their premises in accordance with current housing codes.

H3.3 Code Enforcement. The Town shall continue to work with the County to respond to complaints of substandard property conditions by inspecting properties and enforcing applicable building, health and safety codes.

- H3.4 Room Rentals.** The Town shall continue to allow the renting of rooms/quarters in single family homes as a permitted use in single family zones to help meet the needs of extremely low income households and students enrolled in Saint Mary’s and other colleges, provided the character of the neighborhood is not adversely affected.
- H3.5 Design for Safety.** The Town shall strive to minimize the risk of burglary, vandalism, and other crimes through appropriate design in new housing and neighborhoods.
- H3.6 Pedestrian and Bicycle Safety.** The Town shall ensure new residential projects provide safe routes for bicycling and walking between housing (both to and through new development), especially senior housing, and transit stops, services, parks and open spaces, and schools.
- H3.7 Design Excellence.** The Town shall 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 and consistent with policies in the Town’s Community Design Element.
- H3.8 Design and Management.** The Town shall ensure that rental 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.
- H3.9 Housing Rehabilitation Programs.** The Town shall continue to participate in the Contra Costa County Housing Authority’s Housing Rehabilitation Program and Contra Costa County Neighborhood Preservation Loan program, which provides low interest loans for the rehabilitation of homes owned or occupied by extremely low- to moderate-income households.
- H3.10 Parks, Recreational Facilities and Open Space.** The Town shall ensure new residential developments provide park land, recreational facilities, and open space that are centrally located within the development and provide connections to adjacent neighboring developments or facilities.

Implementation Programs

IP-H11 Crime Prevention Guidelines. The Town shall 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: Planning Department; Police Department

Timing: 2017

Funding: Source: General Fund

IP-H12 Promote Rooms for Rent. The Town shall educate the community that it is permissible to rent rooms in single family houses by putting information in the Town newsletter and on the Town website and working with St. Mary's to inform students of this housing opportunity.

Responsibility: Planning Department

Timing: Ongoing

Funding: Source: General Fund

IP-H13 Increase Awareness of Housing Rehabilitation Program. The Town shall improve citizen awareness of the Contra Costa County Housing Authority's Housing Rehabilitation Program and Contra Costa County Neighborhood Preservation Loan program rehabilitation loan program by making pamphlets available at the Planning Department and the public library, and conducting targeted outreach to lower income households, including extremely low-income households.

Responsibility: Planning Department

Timing: Ongoing

Funding: Source: General Fund

H4 Governmental Constraints

GOAL: Minimize governmental constraints on the development of housing for households of all income levels.

Policies

- H4.1 Improve the Development Process.** The Town shall continually strive to improve clarity and reduce ambiguities in the Zoning Ordinance, and streamline and simplify review procedures, particularly for small lots and infill projects that are served by existing infrastructure.
- H4.2 CEQA Infill Exemptions.** The Town shall employ CEQA infill exemptions for qualified projects.

Implementation Programs

IP-H14 Streamlined Review Process. The Town shall explore changes to the development review process to reduce the time needed for residential subdivision and project approval, while protecting the character of Moraga. Potential changes to the development review process to be considered might include allowing for more review at the staff level and/or developing a preliminary project review process that provides early feedback to developers on whether or not the project is consistent with Town standards and appropriate for the community.

Responsibility: Planning Department

Timing: 2017

Funding Source: General Fund

IP-H15 Fee Deferrals. The Town may allow deferral of certain fees on qualifying affordable housing developments until issuance of a Certificate of Occupancy (COO) to help offset development costs for affordable housing.

Responsibility: Town Council

Timing: Ongoing

Funding Source: General Fund

H5 Special Housing Needs

GOAL: A range of housing opportunities for residents with special needs, including seniors and the elderly, persons with disabilities, single female-headed households with children, large households, farmworkers, the homeless, and residents with extremely low incomes.

Policies

H5.1 Affordable Housing for Special Needs Groups. The Town shall support the provision of affordable housing for persons with special needs, including seniors and the elderly, persons with disabilities, including developmental disabilities, single female-headed households with children, large households, farmworkers, the homeless, and extremely low-income residents.

H5.2 Maintain Senior Housing. The Town shall assist in maintaining existing senior housing, with associated recreational amenities, and facilitate Moraga residents' aging in place.

- H5.3 Senior Housing Developments.** The Town shall encourage the development of senior housing and assisted living facilities, consistent with projected community needs. Senior housing developments should address the following considerations: easy access to needed services, such as proximity and access to shopping, medical services, public transit, and community facilities; smaller unit sizes for seniors looking to downsize; multi-generational housing needs; reduced off-street parking requirements consistent with project needs; limited or fixed income constraints of many seniors; and design that addresses mobility constraints of seniors.
- H5.4 Housing for People with Disabilities.** The Town shall encourage housing that is adaptable and accessible and responds to the needs of people with disabilities.
- H5.5 Promote Universal Design.** The Town shall encourage new construction and renovations to follow the principles of universal design to help ensure that residential buildings are usable by people of all ability levels. The Town shall encourage consideration of such techniques in both new and rehabilitated housing.
- H5.6 Reasonable Accommodation.** The Town shall provide individuals with disabilities reasonable accommodation in rules, policies, practices and procedures to ensure equal access to housing and 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 Town.
- H5.7 Emergency Shelters by Right.** The Town shall allow emergency shelters by right in the Institutional District.
- H5.8 Transitional and Supportive Housing.** The Town shall treat supportive and transitional housing as a residential land use subject to the same standards and procedures as other residential uses of the same type in the same zone.
- H5.9 Extremely Low-Income Housing Needs.** The Town supports and shall consider the siting, production, rehabilitation, and preservation of housing for extremely low-income households.

H5.10 Coordinate with Saint Mary’s College. The Town shall continue to work collaboratively with Saint Mary’s College to identify and address student and faculty housing needs and solutions. This could include, but is not limited to:

- assistance in updating Saint. Mary's College Master Plan to expand student and faculty housing on or off campus;
- assistance in accessing funding for student and workforce (i.e., College staff and faculty) housing;
- assistance in approving an affordable housing developments that include student units in multifamily residential zones; and
- promoting rooms for rent, such as having an electronic college housing bulletin board.

Implementation Programs

IP-H16 Publicize Senior Housing Resources. The Town shall provide information to the public on housing resources available to seniors, including local subsidized senior housing, senior housing providers, and fair housing assistance.

Responsibility: Planning Department

Timing: Ongoing

Funding Source: General Fund

IP-H17 Address Homeless Housing, Services and Referral. The Town shall 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. The Town shall make pamphlets available at the Planning Department and the public library with information on temporary housing resources, assistance, and facilities for extremely low-income households and persons or families faced with the prospect of homelessness.

Responsibility: Planning Department

Timing: Ongoing

Funding Source: General Fund

IP-H18 Provide Accessible Housing Information and Referral. The Town shall provide information to developers, homeowners, and other interested parties on the needs and techniques for producing adaptable and accessible housing for people with disabilities, and referrals for people with disabilities who desire specially designed housing to meet their needs.

Responsibility: Planning Department

Timing: Ongoing

Funding Source: General Fund

IP-H19 Countywide Homeless Survey. The Town shall participate in comprehensive surveys of the county's homeless population.

Responsibility: Planning Department

Timing: Biennial, starting in 2015

Funding Source: General Fund

IP-H20 Coordinate with the Regional Center of the East Bay. Work with the Regional Center of the East Bay to implement an outreach program informing residents of the housing and services available for persons with developmental disabilities. Make information available on the Town website.

Responsibility: Planning Department

Timing: Initiate contact in 2015

Funding Source: General Fund

IP-H21 Amend Definition of "Family." The Town shall amend the definition of "family" in the Zoning Code to include households with more than five unrelated individuals living as a single housekeeping unit.

Responsibility: Planning Department

Timing: 2015

Funding Source: General Fund

H6 Fair Housing

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.

Policies

H6.1 Equal Opportunity Housing. The Town shall strive to ensure that all persons and families have equal opportunity to obtain housing in Moraga, unconstrained by arbitrary or illegal patterns of discrimination.

H6.2 Equal Housing Coordinator. The Town shall strive to ensure fair housing issues are addressed and illegal or arbitrary housing criteria are minimized.

H6.3 Fair Housing Referrals. The Town shall maintain information to educate Town staff about fair housing programs and organizations to ensure staff that receives fair housing complaints can direct such persons to the appropriate agencies and services.

H6.4 Fair Housing Information. The Town shall maintain and provide information to the public regarding equal housing opportunity laws, organizations that provide fair housing programs and services, and the Town's Equal Housing Coordinator.

Implementation Programs

IP-H22 Equal Housing Opportunities Coordinator. The Town shall continue to designate 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. The Coordinator shall be responsible for addressing complaints, providing fair housing information to the public, and educating Town staff on fair housing laws and the organizations and programs that address fair housing issues.

Responsibility: Planning Department

Timing: Ongoing

Funding Source: General Fund

IP-H23 Equal Housing Information. The Town shall prepare and distribute to the public information and pamphlets on equal housing opportunity at Town Administration offices, library, on the Town's website, and at various community facilities and public locations throughout the town.

Responsibility: Planning Department

Timing: 2015; Ongoing

Funding Source: General Fund

IP-H24 Provide Nondiscrimination Clauses. The Town shall require nondiscrimination clauses in rental agreements and deed restrictions for affordable housing.

Responsibility: Planning Department

Timing: Ongoing

Funding Source: General Fund

H7 Efficiency and Conservation

GOAL: Promote energy efficiency and water conservation in residential development and reduce greenhouse gas emissions.

Policies

- H7.1 Environmental Sustainability.** The Town shall promote cost effective sustainability, energy efficiency, water conservation, and waste reduction in new construction and renovations to existing homes.
- H7.2 Trees and Landscaping.** The Town shall require the planting of onsite and street trees as a part of all residential development projects. The Town shall ensure the perimeter and interior of parking lots associated with residential development are landscaped with native, drought resistant shrubs and shade trees.
- H7.3 Energy Efficiency in New Construction.** The Town shall require all newly built single family and multifamily dwellings be constructed to achieve Energy Star certification criteria as prescribed by the California Advanced Homes Program and California Multifamily New Homes, respectively.

Implementation Programs

IP-H25 Efficiency and Conservation Information. The Town shall prepare and distribute handouts to the public and maintain up-to-date information on the Town’s website on ways to improve energy efficiency in existing homes and in new construction, on programs available to assist homeowners and landlords in making energy efficiency retrofits, and on the Affordable Housing Weatherization Assistance Program available for energy efficiency improvements for lower-income households.

Responsibility: Planning Department

Timing: 2015 and ongoing

Funding Source: General Fund

IP-H26 Solar Ready Homes Ordinance. The Town shall prepare and adopt an ordinance that requires new residential construction to be built to “Solar Ready Homes” and/or “Solar Oriented Development” design guidelines. The ordinance shall require new single family homes to include designated rood space adequate for solar photovoltaic or solar water heating systems and for permitting plans to indicate future piping and electrical layout to accommodate future solar installations. The Town shall work with solar vendors to obtain incentives for homeowners who install solar PV within three years of purchasing a “Solar Ready Home.”

Responsibility: Planning Department

Timing: 2017

Funding Source: General Fund

IP-H27 Participate in Energy Efficiency Programs. The Town shall continue to participate in efforts that encourage energy efficiency upgrades, such as the Home Upgrade program for single family homes and the Multifamily Building Enhancements program, both available through Energy Upgrade California.

Responsibility: Planning Department

Timing: Ongoing

Funding Source: General Fund

B. Quantified Objectives

State law requires all jurisdictions to identify specific objectives for new construction, rehabilitation, and conservation/preservation of affordable housing. Table 5-1 summarizes the quantified housing goals for the Town of Moraga. It assumes the housing market will rebound and there will be strong demand for residential construction. It may take several years for larger projects, such as the development and redevelopment of properties within the Moraga Center Specific Plan, to be completed.

**TABLE 5-1
QUANTIFIED OBJECTIVES**

**Town of Moraga,
2014**

	New Construction	Rehabilitation	Section 8
Extremely Low	37	0	3
Very Low	38	2	2
Low	44	3	0
Moderate	50	0	0
Above Moderate	60	0	0
Total	229	5	5

Rehabilitation is assumed based on the County Rehabilitation Loan Program (Implementation Program IP-H13). There is no known need for conservation at this point; consequently, it is not listed. Section 8 assumptions are based on implementation of Program IP-H10.

III. SUMMARY OF FINDINGS

This section summarizes the key findings from the evaluation of Moraga's existing housing needs, available housing resources, and constraints to the provision of housing. Additional detail on these various components is included in Sections IV through VI, following.

- **Moraga maintains a small town feel.** There are currently about 16,800 people (2013) and 5,800 (2013) housing units in the Town of Moraga.
- **Housing in Moraga is primarily single family homes, and has become more strongly oriented to this housing type over the past decades.** When the Town incorporated in 1974, 68 percent of the housing units were single family homes. Single family homes comprised 81 percent of the housing stock in 2013.
- **Moraga has grown slowly since its incorporation.** Moraga's housing stock has increased by about 30 percent in the 40 years since the Town's incorporation, which is a moderate rate of growth in comparison to the San Francisco Bay Area region. In recent years Moraga has grown at a much slower rate. From 2000 to 2014 according to Department of Finance data, the number of housing units did not significantly change, while the number of housing units in the County region increased by 14.5 percent.
- **There is the potential for near-term increases in the number of housing units in Moraga.** Although development in the past 10 years has been limited, several projects under construction or in the planning stage will increase the total housing supply within the Town boundary by another 100 to 200 units within the next five years to a little over 6,000 units, assuming healthy housing market conditions.
- **The Moraga Center Specific Plan will provide more housing choices in the community and improve the job/housing balance.** While Moraga will always be predominantly a single family home community, the types of housing possible under the Moraga Center Specific Plan will create more housing choices for seniors, local workers, and students of Saint Mary's College. The Specific Plan will increase the number of jobs in the community, and provide up to 100 workforce housing units and up to 490 senior housing units, as well as congregate care and assisted living developments.
- **Moraga's housing stock is generally in good condition.** Most of Moraga's housing was constructed after 1960 and is in good condition. Only about 8 percent of homes in Moraga were built before 1960, and are more than 50 years old.

C. Housing Cost and Affordability

- **Moraga has high land costs.** 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.
- **Moraga has high housing costs.** The 2012 median housing value in Moraga was approximately \$895,000; nearly double that of the county as a whole. According to DataQuick, based on 226 home sales in 2013, the median home sale price was \$912,500. This is a 13.9 percent increase from the median home sale price in 2012. This median housing price is unaffordable for households earning a median income.

- **The vast majority of very low- and low-income renters in Moraga are overpaying for housing.** More than 61 percent of lower-income residents were overpaying for housing in 2010 (i.e., paying more than 30 percent of their household income on rent or ownership costs), with over 90 percent of very low-income renters overpaying (HUD CHAS). Students with limited incomes and seniors with fixed incomes are two of the groups most affected by high rental 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. . In July 2014 there were three vacant residential parcels listed for sale online in and around the town. This included one large (25 acre) rural residential lot just outside of town limits listed for almost \$1.5 million, or \$57,500 per acre, and two smaller (0.4 acre) multifamily/mixed-use infill lots listed for \$749,000 each, or \$1,872,500 per acre. These prices widely vary due to their development potential and access to infrastructure. The larger site is in the hillside area and the two smaller lots are within the Moraga Center Specific Plan. Because of the strong local demand for higher-priced homes and high land prices, 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 construction cost per square foot of such homes is typically \$200 to \$350. Because the home sizes are 3,000 to 4,500 square feet, these homes typically cost \$600,000 or more to build.
- **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 with development potential, 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 located close to services.** 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 (Rheem Valley area) and at Moraga Way/Moraga Road (Moraga Center). 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 around \$500,000 or more to purchase a relatively inexpensive house, while a moderate income household would have to make a down payment of around \$250,000. This is not feasible for most people.

D. Special Needs Groups

- **The senior population is growing quickly and has unique needs.** 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 2010, almost 90 percent of low-income seniors are spending more than 30 percent of their income on rent. Outreach to Moraga seniors in May 2009 found a clear preference for housing opportunities that supported aging in place.
- **Student housing is a special housing need in Moraga.** Officials at Saint Mary's College estimate that between 200 and 300 off-campus students live in Moraga, representing between 16 and 25 percent of the approximately 1,200 undergraduate students living off-campus in 2014.

E. 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.
- 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; and
 - 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.

These standards exist to achieve other community objectives related to community character and design.

IV. EXISTING HOUSING NEED

This section 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. This section also includes an evaluation of housing availability and cost in relation to household characteristics and income, the needs of special population groups, and future housing needs. The analyses form a foundation for the policies and programs in listed in Section II that seek to address identified housing needs.

A. Demographics

Population Trends and Projections

Moraga's population started to grow most rapidly starting in the 1960s with the promised development of BART and improved highways to connect the residential community with employment centers. The population grew quickly through the 1970s, but has stabilized in recent years. In 1974 there were 14,418 residents. According to U.S. Census data, between 1974 and 2000 the town of Moraga experienced an average annual growth rate of 0.4 percent with a population of 16,290 in 2000. According to the Department of Finance, population decreased to 16,016 in 2010, but increased to 16,349 in 2014.

As shown in Table 5-2, Moraga's growth rate from 2010 to 2020 is predicted to be 5.5 percent (an average annual growth rate (AAGR) of 0.5 percent). This projected growth rate is similar to the neighboring jurisdictions of Lafayette (5.1 percent, or an AAGR of 0.5 percent) and Orinda (4.3 percent, or an AAGR of 0.4 percent); however, it is lower than that of the countywide growth rate of 7.1 percent for the 10-year period with an AAGR of 6.9 percent.

**TABLE 5-2
POPULATION GROWTH PROJECTIONS**

**Towns of Moraga, Lafayette, Orinda, and Contra Costa County
2010-2040**

Year	Moraga		Lafayette		Orinda		Contra Costa County	
	Pop.	Annual Growth Rate	Pop.	Annual Growth Rate	Pop.	Annual Growth Rate	Pop.	Annual Growth Rate
2010	16,016	--	23,893	--	17,643	--	1,049,025	--
2020	16,900	0.54%	25,100	0.49%	18,400	0.42%	1,123,500	0.69%
2030	17,800	0.52%	26,400	0.51%	19,200	0.43%	1,224,400	0.86%
2040	19,000	0.65%	27,900	0.55%	20,200	0.51%	1,338,400	0.89%
Total Change 2010-2040	2,984	18.63%	4,007	16.77%	2,557	14.49%	289,375	27.59%

Source: ABAG Pre-Approved Data Package, 2013

Population by Age Group

As shown in Table 5-3, the largest discrepancies in age groups between Moraga and Contra Costa county exist in the age groups 18 and under and 65 and over. 20.2 percent of the population is under the age of 18 (versus 24.7 percent in the county) and 18.3 percent is over the age of 65 (versus 12.6 percent in the county). The proportion of the remaining age groups is similar between the town of Moraga and Contra Costa County. The median age in Moraga is 43.6, compared to 38.5 in the county as a whole. Additionally, there are many aging baby-boomers, which is expected to double the senior population over the next 10 years, based on current migration rates and life expectancies.

**TABLE 5-3
POPULATION BY AGE
Town of Moraga and Contra Costa County
2012**

Age	Moraga		Contra Costa	
	Population	Percent	Population	Percent
Under 18	2,366	20.2%	259,856	24.7%
18-34	3,460	21.4%	217,774	20.7%
35-44	1,617	10.0%	149,391	14.2%
45-54	2,474	15.3%	163,067	15.5%
55-64	2,393	14.8%	129,402	12.3%
65-74	1,504	9.3%	72,591	6.9%
75+	1,455	9.0%	59,967	5.7%
Total	16,167	100%	1,052,047	100%
Median Age	43.6	--	39	--

Source: 2008-2012 ACS.

Population by Race and Ethnicity

As shown in Table 5-4, the town of Moraga is much less racially and ethnically diverse than Contra Costa County as a whole. In 2012, 72.8 percent of Moraga was white (non-Hispanic), compared to 47.8 percent of the county, and only 7.3 percent of Moraga's population was Hispanic or Latino, compared to 24.3 percent of the countywide population. Only 1.3 percent of the population was Black, compared to 8.8 percent countywide. The next largest racial group in the town of Moraga was Asian or Pacific Islander making up 15 percent of the population, similar to 14.7 percent of the countywide population.

TABLE 5-4
RACIAL AND ETHNIC COMPOSITION
Town of Moraga and Contra Costa County
2012

Racial/Ethnic Group	Moraga		Contra Costa	
	Population	Percent	Population	Percent
Not Hispanic or Latino				
White	11,770	72.8%	503,249	47.8%
Black	218	1.3%	93,001	8.8%
American Indian & Alaska Native	1	0.0%	2,580	0.2%
Asian or Pacific Islander	2,422	15.0%	155,021	14.7%
Some other race alone	17	0.1%	3,637	0.3%
Two or more races ¹	566	3.5%	39,431	3.7%
<i>Sub-Total</i>	<i>14,994</i>	<i>92.7%</i>	<i>796,919</i>	<i>75.7%</i>
Hispanic or Latino				
<i>Sub-Total</i>	<i>1,173</i>	<i>7.3%</i>	<i>255,128</i>	<i>24.3%</i>
Total¹	16,167	100.0%	1,052,047	100.0%

Source: 2008-2012 ACS

B. Employment

According to the 2012 American Community Survey (ACS) five-year estimates, the median household income in Moraga is \$119,416, which is well above the countywide median income of \$78,187. As shown in Table 5-5, a total of 6,806 people were employed in 2012. The most common occupation of Moraga residents is in the management, business, science, and arts occupations (61.7 percent), compared to 42.3 percent of Contra Costa County residents. Few Moraga residents work in lower-paying jobs (36.6 percent) such as service occupations, sales and office occupations, and natural resources, construction, and maintenance occupations compared to the county as a whole (50 percent). The unemployment rate is 4.1 percent, much lower than that of the county (7.0 percent).

**TABLE 5-5
OCCUPATIONS
Town of Moraga and Contra Costa County
2012**

Occupation	Moraga		Contra Costa	
	Number	Percent	Number	Percent
Management, business, science, and arts occupations	4,197	61.7%	205,974	42.3%
Service occupations	812	11.9%	84,096	17.3%
Sales and office occupations	1,608	23.6%	119,653	24.6%
Natural resources, construction, and maintenance occupations	74	1.1%	39,593	8.1%
Production, transportation, and material moving occupations	115	1.7%	37,765	7.8%
Total Civilian employed population 16 years and over	6,806	100.0%	487,081	100.0%

Source: 2008-2012 ACS

While many Moraga residents have high skill, high salary occupations, most of the jobs in Moraga itself are in the health, education, or recreation field, and many have low to moderate pay. In this situation many Moraga residents commute out of town for work, while many Moraga jobs are worked by people who commute into Moraga.

As shown in Table 5-6, most residents in Moraga drove to work (72.1 percent); however, a significant percentage took public transportation (15.1 percent). A large proportion of those taking public transportation were riding a subway or elevated subway (i.e., BART). It is likely that many of the passengers on the BART drove to either the Lafayette or Orinda station. Approximately 82 percent of residents in Contra Costa County drove to work, while 9.2 percent took public transportation. A much higher percentage of Moraga residents walked to work or worked from home (11.0 percent) versus 7.2 percent countywide.

TABLE 5-6
COMMUTING TO WORK
Town of Moraga and Contra Costa County
2012

Method of Transportation	Moraga		Contra Costa	
	Number	Percent	Number	Percent
Car, truck, or van—drove alone	4,348	65.2%	331,107	69.9%
Car, truck, or van—carpooled	457	6.9%	56,975	12.0%
Public transportation (excluding taxicab)	1,010	15.1%	43,497	9.2%
Bus or trolley bus	82	--	8,809	--
Streetcar or trolley car	0	--	735	--
Subway or elevated	817	--	30,949	--
Railroad	111	--	2,978	--
Ferryboat	0	--	26	--
Walked	199	3.0%	7,384	1.6%
Other means	59	0.9%	7,953	1.7%
Worked at home	594	8.9%	26,707	5.6%
Mean travel time to work (minutes)	32.8	100.0%	33	100.0%

Source: 2008-2012 ACS

Employment Projections

The number of jobs in Moraga is anticipated to increase, according to ABAG Projections 2013. There were approximately 4,740 jobs in Moraga in 2010. The number is expected to rise to 5,320 by 2020 and 5,940 by 2040. Between 2010 and 2040 the town of Moraga will experience a projected job growth of 25.3 percent versus 35.6 percent in the county.

**TABLE 5-7
JOBS FORECAST**

**Town of Moraga and Contra Costa County
2010 – 2040**

Year	Moraga		Contra Costa	
	Jobs Forecast	Percent Change	Jobs Forecast	Percent Change
2010	4,740		344,920	
2020	5,320	12.2%	407,810	18.2%
2030	5,570	4.7%	432,730	6.1%
2040	5,940	6.6%	467,390	8.0%

Source: ABAG Pre-Approved Data Package, 2013

Table 5-8 shows sample salaries for occupations in Alameda and Contra Costa Counties. As previously mentioned, the majority of Moraga residents (61.7 percent) work in management, business, science, and arts occupations, which are generally higher paying. Only 36.6 percent of residents work in occupations with salaries in the very low- to low-income categories. These residents may face difficulty finding affordable housing; according to a 2012 report from Redfin, a company of real estate agents, only 8.6 percent of homes sold in Contra Costa County were affordable on the average teacher's salary.²

Occupation	Salary
Very Low-Income (Income Limit \$39,850 for 3-person household)	
Mental Health Counselors	\$39,363
Landscaping and Grounds keeping	\$31,554
Cashiers	\$26,444
Home Health Aides	\$29,116
Janitors and Cleaners	\$31,835
Cooks, Restaurant	\$26,225
Low-Income (Income Limit \$55,750 for 3-person household)	
Food Service Managers	\$51,243
Pharmacy Technicians	\$47,085
Moderate Income (Income Limit \$87,600 for 3-person household)	
Fire Fighters	\$85,294
Postal Service Mail Carriers	\$56,044
Middle School Teachers	\$71,032
Librarians	\$73,076
Carpenters	\$65,792
Above Moderate-Income	
Landscape Architects	\$87,785
Chief Executives	\$199,738
Marketing Managers	\$155,526
Lawyers	\$143,736

Note: Oakland-Fremont-Hayward Metropolitan Division

Source: California Employment Development Department, Occupational Employment (May 2012) and Wage Data (First quarter 2013), viewed April 2014

² Unger, Tommy. "83 Percent of California Homes Unaffordable on a Teacher's Salary." February 25, 2014. www.redfin.com/research/reports/special-reports/2014/california-home-affordability-for-teachers.html#.U2KqdPldUmN

C. 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 4,484 housing units, of which 68 percent were single family homes. By January 1999 the total housing stock had increased to 5,778 (a 28 percent increase), of which 85 percent were single family homes. Table 5-9 shows historical growth in the town's housing stock and compares the town's growth rate with that of Contra Costa County. Growth in Moraga has slowed significantly since 2000, with a net increase of only three units between 2000 and 2014. In 2014, approximately 82 percent of the total housing in Moraga was single family housing.

**TABLE 5-9
HOUSING GROWTH**

**Town of Moraga and Contra Costa County
1974-2014**

Year	Town of Moraga Housing Units	Town of Moraga AAGR ³	Contra Costa County AAGR ⁴
1974	4,484	--	--
1980	4,986	1.9%	2.3%
1990	5,687	1.4%	2.4%
2000	5,760	0.1%	1.9%
2014	5,763	0.1%	1.0%

Source: Town of Moraga Facts, Town of Moraga, July 30, 1999; City/County Population and Housing Estimates, 1991-1999; California Department of Finance, 2000-2013 (Report E-5)

Housing Types

Table 5-10 compares the composition of the Town's housing stock in relation to Contra Costa County. Moraga has been predominantly a single family community since before its incorporation. Although townhouses and multifamily dwellings have been constructed since the Town was incorporated in 1974, single family homes still comprise 81 percent of the housing stock, which is higher than the county average of 75 percent. The county, as a whole, has a substantially higher percentage of multifamily housing (24 percent) versus 18 percent in Moraga.

³ Average Annual Growth Rate

⁴ IBID

TABLE 5-10
COMPOSITION OF THE HOUSING STOCK
Town of Moraga and Contra Costa County
1999-2013

	Total Housing Units	Single Family Detached	Single Family Attached	2-4 Units	5 or More Units	Mobile Home/Other
2013						
Moraga	5,760	3,823 (66%)	871 (15%)	289 (5%)	777 (13%)	0 (0%)
County	404,112	268,864 (67%)	31,652 (8%)	28,565 (7%)	67,762 (17%)	7,269 (2%)
2010						
Moraga	5,754	3,818 (66%)	870 (15%)	289 (5%)	777 (14%)	0 (0%)
County	400,263	266,693 (67%)	31,594 (8%)	28,482 (7%)	66,120 (17%)	7,374 (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 2000-2010, 2013 (Report E-5), California Department of Finance

Age and Condition of Housing Stock

The age of a housing unit is often an indicator of housing conditions. In general, housing that is 30 years or older may exhibit need for repairs based on the useful life of materials. Housing over 50 years old is considered aged and is more likely to exhibit a need for major repairs.

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, suggesting that this is not a substantial issue for the community. The survey 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.

Table 5-11 shows the age of the town's housing stock according to the 2008-2012 ACS and provides some insight into the possible number of dwellings that may need rehabilitation. The totals differ from those in Table 5-9 due to different data sources. ACS, which provides information on age of housing stock, is a self-reported survey of a small sample of the community. Department of Finance, however, uses Census data along with building permit and demolition information to calculate the total number of housing units.

About 8 percent of homes in Moraga were built before 1960, and are more than 50 years old. Homes occupied by elderly residents on modest incomes are of particular concern, as these residents may have difficulty meeting maintenance costs. However, there is no evidence of a pervasive problem with housing conditions in the town.

The Town recently (June 2014) adopted an ordinance repealing and replacing its Nuisance Abatement provisions. The adopted amendment streamlines the process for the Town to declare a public nuisance by allowing designated Town compliance officers to declare a violation a nuisance and issue a notice to abate. This amendment improved code enforcement ability.

**TABLE 5-11
YEAR STRUCTURE BUILT**

**Town of Moraga
2012**

Year Structure Built	Number	Percent
Built 2010 or later	8	0.1%
Built 2000-2009	127	2.2%
Built 1990-1999	158	2.7%
Built 1980-1989	850	14.5%
Built 1970-1979	2,069	35.2%
Built 1960-1969	2,180	37.2%
Built 1950-1959	371	6.3%
Built 1940-1949	70	1.2%
Built 1939 or earlier	35	0.6%
Total Housing Units	5,867	100%

Note: Percentages may not equal 100 due to individual rounding.

Source: 2008-2012 ACS

D. Households

Tenure

Moraga has a long history of high and stable homeownership levels. In 2012, 84.5 percent of the town's residents were homeowners; this proportion has not changed significantly since 1990. According to the 2008-2012 ACS five-year estimates, the homeownership rate in Moraga was higher than in the county as a whole (66.9 percent). Moraga's relatively high rate of homeownership compared to the county is a result of an increasing proportion of single family homes and the higher incomes of its residents. Corresponding to this high rate of homeownership, only 15.5 percent of Moraga residents were renters as compared to 33.1 percent in the County as a whole.

Among householders under 35, approximately 30 percent are homeowners and 70 percent are renters. A contributing factor to low homeownership rates for this particular householder group is the high number of students at Saint Mary's College living in Moraga.

**TABLE 5-12
TENURE BY AGE
Town of Moraga
2012**

	Owner		Renter		Total	
	Number	Percent	Number	Percent	Number	Percent
Total	4,769	84.5%	873	15.5%	5,642	100.0%
Householder 15 to 24 years	0	0.0%	139	15.9%	139	2.4%
Householder 25 to 34 years	108	2.3%	118	13.5%	226	4.0%
Householder 35 to 44 years	635	13.3%	169	19.4%	804	14.3%
Householder 45 to 54 years	1,111	23.3%	261	29.9%	1,372	24.3%
Householder 55 to 59 years	549	11.5%	69	7.9%	618	11.0%
Householder 60 to 64 years	569	11.9%	37	4.2%	606	10.7%
Householder 65 to 74 years	875	18.3%	26	3.0%	901	16.0%
Householder 75 to 84 years	665	13.9%	45	5.2%	710	12.6%
Householder 85 years and over	257	5.4%	9	1.0%	266	4.7%

Source: 2008-2012 ACS

Overcrowding

An overcrowded housing unit is defined by the U.S. Census Bureau as a housing unit occupied by more than 1.01 person per room (excluding bathrooms, kitchen, hallway, and closet space). Overcrowding can affect public facilities and services, reduce the quality of the physical environment, and create conditions that contribute to deterioration of the housing stock. Severe overcrowding is considered to occur when there are more than 1.5 persons per room.

Overcrowding is a problem in Moraga, especially for renters. According to the 2008-2012 ACS five-year estimates, there were no owner-occupied households living in overcrowded or severely overcrowded conditions; however, 6.1 percent of renter-households were overcrowded and 6.8 percent of renter-households were severely overcrowded. Countywide, 2.1 percent of owner occupied units were overcrowded or severely overcrowded; 6.6 percent of renters were overcrowded and 2.0 percent of renters were severely overcrowded.

**TABLE 5-13
OVERCROWDING**

**Town of Moraga and Contra Costa County
2012**

	Moraga				Contra Costa County			
	Owner		Renter		Owner		Renter	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Occupied Total	4,769	100%	873	100%	249,560	100.0%	123,585	100.0%
0.50 or less occupants per room	3,960	83.0%	601	68.8%	183,472	73.5%	65,751	53.2%
0.51 to 1.00 occupants per room	809	17.0%	178	20.4%	60,806	24.4%	47,307	38.3%
1.01 to 1.50 occupants per room	0	0.0%	53	6.1%	4,111	1.6%	8,148	6.6%
1.51 to 2.00 occupants per room	0	0.0%	41	6.8%	821	0.3%	1,816	1.5%
2.01 or more occupants per room	0	0.0%	0	0.0%	350	0.1%	563	0.5%

Source: 2008-2012 ACS

There are few large households in Moraga. Table 5-14 shows that the average household size in 2012 was 2.51 persons per household, which was lower than the countywide average of 2.79 persons per household. In 2012 about 77 percent of Moraga's households included families or unrelated groups with three or fewer persons per dwelling. This is higher than the county as a whole (72 percent). There were no households with six or more persons.

TABLE 5-14
PERSONS PER HOUSEHOLD
Town of Moraga and Contra Costa County
2012

	Moraga		Contra Costa County	
	Number	Percent	Number	Percent
Average Household Size	2.51	--	2.79	--
Total	5,642		373,145	
1-3 persons per household	4,329	77%	269,575	72%
4-6 persons per household	1,313	23%	97,259	26%
> 6 persons per household	0	0%	3,651	1%
Owner occupied				
1-3 persons per household	3,625	76%	179,041	72%
4-6 persons per household	1,144	24%	66,868	27%
> 6 persons per household	0	0%	3,651	1%
Renter occupied				
1-3 persons per household	704	81%	90,534	73%
4-6 persons per household	169	19%	30,391	25%
> 6 persons per household	0	0%	0	0%

Source: 2008-2012 ACS

Household Income

As previously stated, the median household income is much higher in Moraga (\$119,416) than in Contra Costa County as a whole (\$78,187). As shown in Table 5-15, (approximately 20 percent of residents in Moraga make more than \$150,000 annually.

TABLE 5-15
HOUSEHOLD INCOME
Town of Moraga and Contra Costa County
2012

Income	Moraga		Contra Costa	
	Number	Percent	Number	Percent
Less than \$15,000	231	4.1%	28,503	7.6%
\$15,000 to \$34,999	480	8.5%	51,753	13.8%
\$35,000 to \$74,999	990	17.6%	99,227	26.6%
\$75,000 to \$149,000	1,684	29.9%	115,173	30.9%
\$150,000 to \$199,999	753	13.3%	36,692	9.8%
\$200,000 or more	1,504	26.7%	41,797	11.2%
Median Income	\$119,416	--	\$78,187	--

Source: 2008-2012 ACS

E. 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.

Cost of Homes

Housing prices have increased in Moraga over the long-term, as shown in Figure 5-1. Although there was a drop in housing prices after 2007 during the recession, prices have been increasing again since 2012. As of 2014, prices have now returned to pre-recession levels.

According to DataQuick, based on 226 home sales in 2013, the median home sale price was \$912,500. This is a 13.9 percent increase from the median home sale price in 2012. Pacific Union, a real estate agency, gives the average sales price in Moraga in July 2014 as \$998,780, which is much higher than \$800,390 in July 2013⁵. According to another source, Trulia.com, the median sales price for homes in Moraga between April 2014 and July 2014 was \$1,008,750 based on 78 home sales. Compared to the same period one year ago, the median home sales price increased 6.2 percent, or \$58,750, and the number of home sales increased 36.8 percent.⁶

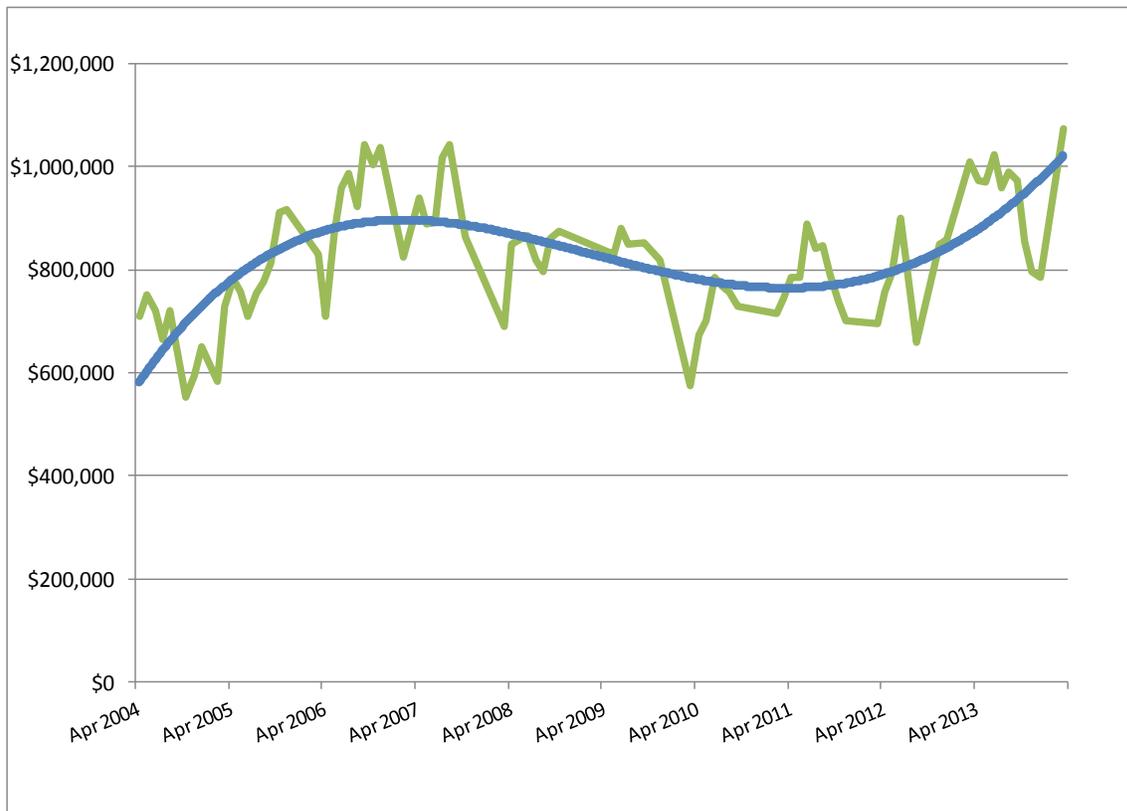
Because Moraga is a small community, month-to-month, or even annual, changes in prices or rents may not be indicative of long-term trends. A few transactions can greatly skew the median

⁵ <http://www.pacunion.com/bay-area-real-estate/neighborhoods/contra-costa-county/moraga>

⁶ http://www.trulia.com/real_estate/Moraga-California/

or average price or rent reported for periods of one year or less. However, while the median price will fluctuate over time, the trend shows that prices have been increasing since 2012 and will likely continue to increase during the timeframe of this Housing Element.

FIGURE 5-1
HISTORICAL HOME PRICES
Town of Moraga
2004-2014

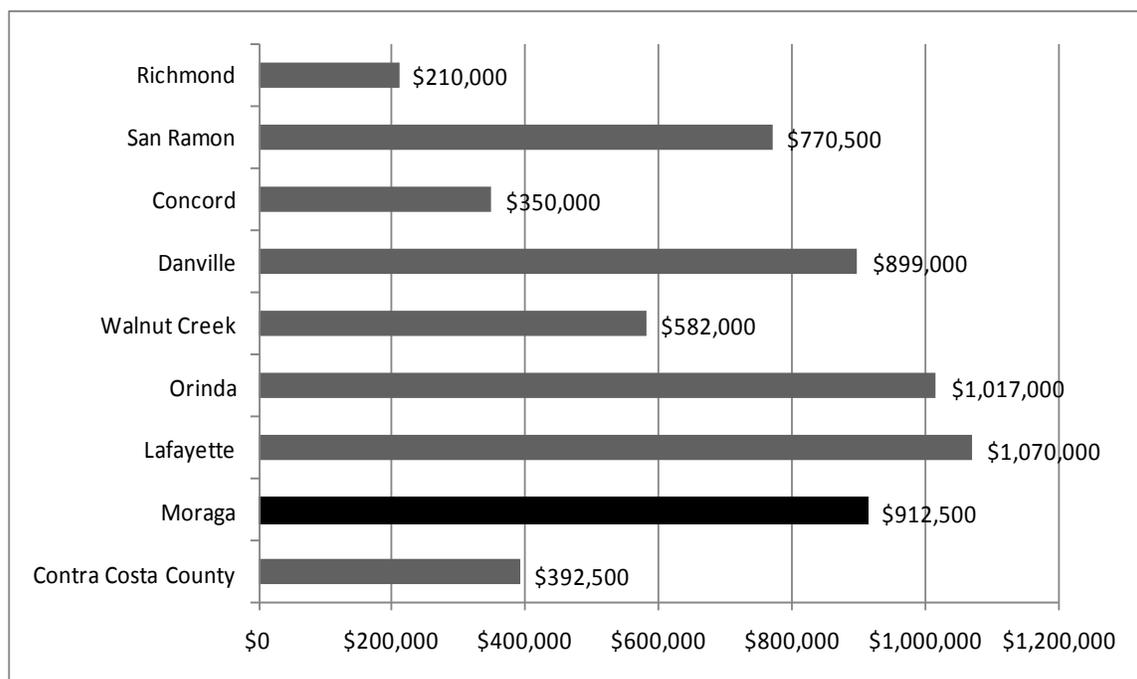


Note: During a recession, sales volumes tend to fall, and are therefore more susceptible to price distortion.

Source: zillow.com, accessed May 2014.

Prices in Moraga remain high relative to the County as a whole, as shown in Figure 5-2, and the long-term trend is for the median value of homes to increase faster than the median income.

FIGURE 5-2
MEDIAN HOME PRICES
Town of Moraga and Selected Jurisdictions
2013



Source: DataQuick Annual Charts, 2013.

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

Rents

According to the 2008-2012 ACS five-year estimates, out of 853 renters paying cash rent, 1.4 percent (12 renters) paid between \$550 and \$599; 5.7 percent (49 renters) paid between \$900 and \$1,000; and the rest (792 or 92.8 percent) paid more than \$1,000.

The median gross rent in 2012 was \$1,755, 23 percent higher than the county (\$1,340). Because Moraga does not have a large apartment market, most rental listings reviewed on Craigslist.com in April 2014 reflect current rates for single family homes and town homes. Only three one-bedroom apartments were available, with prices ranging from \$1,300 to \$1,700, and an average of \$1,525. There were eight two-bedroom units, including six apartments and townhouses with rents ranging from \$1,695 to \$2,650 with an average rent of \$2,117. One four-bedroom house was available for \$4,600 and one five-bedroom house was available for \$6,990. Zillow.com does not break down rents by bedroom but the median rent list price in July 2014 was \$2,500. The lack of smaller rental apartments is one of the contributing factors to the Town's substantially

higher rents in comparison to Contra Costa County and the Bay Area region. Table 5-16 compares median rents in Moraga, Lafayette, Orinda, and Contra Costa County.

**TABLE 5-16
MEDIAN RENTS**

**Towns of Moraga, Lafayette, Orinda, and Contra Costa County
1990-2012**

Year	Moraga	Lafayette	Orinda	Contra Costa County
	Median Rent	Median Rent	Median Rent	Median Rent
1990	\$871	\$767	\$1,001	\$675
1999	\$1,112	\$1,076	\$1,239	\$898
2009	NA	NA	NA	NA
20142	\$1,755	\$1,621	\$2,000+	\$1,340

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 Trulia.com, based on Feb 09-April 09. *Contra Costa sales price for August 2008 from California Association of Realtors August 2008 Median Home Prices Report. 1999 Rents from US Census. 2012 median gross rents from 2008-2012 ACS.

Affordability

Table 5-17 summarizes 2014 HCD-defined household income limits for very low-, low-, and moderate-income households in Contra Costa County (including the Town of Moraga) by the number of persons in the household, and shows maximum affordable monthly rents and maximum affordable purchase prices for homes. For the purposes of this analysis, affordability is defined as housing costs totaling no more than 30 percent of household income. Households earning the 2014 median income for a family of four (\$88,500) could afford to spend up to \$26,556 a year or \$2,213 a month on housing without being considered overpaying.

For renters this is a straightforward calculation, based on monthly rent, but home ownership costs are less simple. A household can typically qualify to purchase a home that is three times the annual income of that household, depending on the down payment, the level of other long-term obligations (such as 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 income. These factors – interest rates, insurance, and taxes – are held constant in Table 5-17 in order to determine purchase price for households of each income category. The median income family of four previously mentioned could afford to purchase a home for \$357,474.

As previously stated, the median sales price for homes sold in Moraga between January 2014 and April 2014 was \$840,500. According to Table 5-17, the median priced home would be out of reach for lower- and moderate-income households. A household would need to earn two times the countywide median income to afford to purchase the median priced home.

As previously stated, average rent for a one-bedroom apartment in Moraga was \$1,525. This rent would not be affordable to a low-income family, but would be affordable to a median-income family. Two bedroom units average \$2,117. This rent would be affordable to a three-person median-income family.

This analysis demonstrates the lack of housing available to low income households in Moraga.

**TABLE 5-17
ABILITY TO PAY**

**Town of Moraga
2014**

Extremely Low-Income Households at 30% of 2014 Median Family Income						
Number of Persons	1	2	3	4	5	6
Income Level	\$18,600	\$21,250	\$23,900	\$26,550	\$28,650	\$30,800
Max. Monthly Gross Rent (1)	\$465	\$531	\$598	\$664	\$716	\$770
Max. Purchase Price (2)	\$75,130	\$85,834	\$96,538	\$107,242	\$115,725	\$124,409
Very Low-Income Households at 50% of 2014 Median Family Income						
Number of Persons	1	2	3	4	5	6
Income Level	\$31,000	\$35,400	\$39,850	\$44,250	\$47,800	\$51,350
Max. Monthly Gross Rent (1)	\$775	\$885	\$996	\$1,106	\$1,195	\$1,284
Max. Purchase Price (2)	\$125,217	\$142,990	\$160,964	\$178,737	\$193,076	\$207,416
Low-Income Households at 70% of 2014 Median Family Income For Sale and 60% of MFI for Rental						
Number of Persons	1	2	3	4	5	6
Income Level for Sale (70% MFI)	\$43,350	\$49,550	\$55,750	\$61,950	\$66,900	\$71,850
Income Level for Rental (60% MFI)	\$37,150	\$42,500	\$47,800	\$53,100	\$57,350	\$61,600
Max. Monthly Gross Rent (1)	\$929	\$1,063	\$1,195	\$1,328	\$1,434	\$1,540
Max. Purchase Price (2)	\$175,102	\$200,145	\$225,189	\$250,232	\$270,226	\$290,221
Median-Income Households at 100% of 2014 Median Family Income						
Number of Persons	1	2	3	4	5	6
Income Level	\$61,950	\$70,800	\$79,650	\$88,500	\$95,600	\$102,650
Max. Monthly Gross Rent (1)	\$1,549	\$1,770	\$1,991	\$2,213	\$2,390	\$2,566
Max. Purchase Price (2)	\$250,232	\$285,979	\$321,727	\$357,474	\$386,153	\$414,630
Moderate-Income Households at 110% of 2014 Median Family Income						
Number of Persons	1	2	3	4	5	6
Income Level	\$68,150	\$77,900	\$87,600	\$97,350	\$105,150	\$112,950
Max. Monthly Gross Rent/Payments (1)	\$1,988	\$2,272	\$2,555	\$2,839	\$3,067	\$3,294
Max. Purchase Price (2)	\$321,155	\$367,101	\$412,812	\$458,759	\$495,516	\$532,273

¹Assumes that 30 percent of income is available for either: monthly rent, including utilities; or mortgage payment, taxes, mortgage insurance, and homeowners insurance.

²Assumes 96.5 percent loan at 4.5 percent annual interest rate and 30-year term; assumes taxes, mortgage insurance, and homeowners' insurance account for 21 percent of total monthly payments.

³2014 State Area Median Income for Contra Costa County \$88,500

Source: California Department of Housing and Community Development, 2014, <http://www.hcd.ca.gov/hpd/hrc/rep/state/inc2k13.pdf>; Mintier Harnish, 2014

Secondary Units

Secondary units can provide an important source of flexible and affordable housing in Moraga. The Town encourages the construction of secondary units, however, it is important that secondary units blend with the small-town character of Moraga and that developments remain sensitive to the concerns of existing residents.

According to an online search of rental properties in June 2014, rent for one-bedroom second units ranged from \$1,100 to \$2,100 in the Moraga/Orinda/Lafayette area; rent for two-bedroom second units ranged from \$2,100 to \$2,750 (based on eight unique results found with the keyword search “in-law” conducted on April 26th, 2014)⁷. These units are affordable to a range of households, from low- to above moderate-income.

Some secondary units are 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.

However, there is not enough data to demonstrate that a significant portion of second units would be affordable to lower-income households in the town. There is a proposal to build 30 new second units as part of a larger project. For the purposes of this housing element inventory, the Town assumes that half of these second units will be affordable to moderate-income households and half will be affordable to above moderate-income households.

Overpayment

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. When households pay over 50 percent of their income for housing, it is considered overpayment. The Comprehensive Housing Affordability Strategy (CHAS) data describes overpayment and severe overpayment by tenure. As shown in Table 5-18, the percentage of residents overpaying decreases as income increases. Renters also have a higher percentage of overpayment than owners. Virtually all very low-income renter households and the majority of low-income renter households paid 30 percent or more of their income for housing in 2010. 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. Rental units tend to be more affordable for moderate- and above moderate-income households.

⁷ <https://sfbay.craigslist.org/eby/hhh/>

**TABLE 5-18
OVERPAYMENT BY TENURE AND INCOME GROUP**

**Town of Moraga
2010**

Income by Cost Burden (Owners and Renters)	Cost burden n > 30%	Percent	Cost burden > 50%	Percent	Total
Household Income <= 30% HAMFI	380	90%	340	81%	420
Household Income >30% to <=50% HAMFI	235	81%	135	47%	290
Household Income >50% to <=80% HAMFI	195	63%	130	42%	310
Household Income >80% to <=100% HAMFI	190	54%	95	27%	350
Household Income >100% HAMFI	1,110	28%	245	6%	4,030
Total	2,110	39%	945	18%	5,400

Income by Cost Burden (Renters only)	Cost burden n > 30%	Percent	Cost burden > 50%	Percent	Total
Household Income <= 30% HAMFI	180	92%	180	92%	195
Household Income >30% to <=50% HAMFI	120	100%	70	58%	120
Household Income >50% to <=80% HAMFI	45	64%	10	14%	70
Household Income >80% to <=100% HAMFI	10	11%	10	11%	90
Household Income >100% HAMFI	85	21%	0	0%	410
Total	440	50%	270	31%	885

Income by Cost Burden (Owners only)	Cost burden n > 30%	Percent	Cost burden > 50%	Percent	Total
Household Income <= 30% HAMFI	200	89%	160	71%	225
Household Income >30% to <=50% HAMFI	110	65%	65	38%	170
Household Income >50% to <=80% HAMFI	150	63%	120	50%	240
Household Income >80% to <=100% HAMFI	175	67%	80	31%	260
Household Income >100% HAMFI	1,025	28%	245	7%	3,620
Total	1,660	37%	670	15%	4,515

Source: 2006-2010 CHAS

F. Special Needs Groups

Seniors

Moraga has a large population of seniors. As shown in Table 5-19, 33.3 percent of households are headed by residents over 65 years of age or older, compared to 37.9 percent in Contra Costa County. Most senior householders live in owner-occupied units (95.7 percent) compared to rental units (4.3 percent).

	Moraga		Contra Costa	
	Number	Percent	Number	Percent
Owner Occupied Housing Units	4,769	100.0%	249,560	100.0%
65 years and over	1,797	37.7%	64,753	25.7%
65 to 74 years	589	12.6%	35,272	14.1%
75 to 84 years	589	12.6%	20,733	8.3%
85 years and over	259	5.5%	8,725	3.5%
Renter Occupied Housing Units	873	100.0%	123,585	100.0%
65 years and over	80	9.2%	14,832	12.0%
65 to 74 years	26	3.0%	6,965	5.6%
75 to 84 years	45	5.2%	4,335	3.5%
85 years and over	9	1.0%	3,532	2.9%
Total Occupied Housing Units	5,642	100.0%	373,145	100.0%
65 years and over	1,877	33.3%	79,562	37.9%

Source: 2008-2012 ACS

Seniors, 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, and tied to a fixed income source such as retirement savings, pension, or Social Security, many retirees do not have the financial capacity to maintain or repair their homes. They may be “house rich” but “income poor.” With fixed incomes, elderly households who rent may not be able to cover rent increases over time.
- *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 a combination of Social Security, pension, interest, and other forms of income typically associated with retirement. However, according to the 2008-2012 ACS five-year estimates, 3.3 percent of senior householders in Moraga lived below the poverty level, compared to 6.3 percent countywide. As shown in Table 5-20, in 2011 Moraga seniors generally had incomes that were double those of seniors countywide. About 58 percent of Moraga seniors had household incomes above the county's 2011 median household income of \$79,135.

TABLE 5-20
SENIOR HOUSEHOLDS BY INCOME
Town of Moraga and Contra Costa County
2011

	Moraga		Contra Costa County	
	Number	Percent	Number	Percent
Total	1,752	100%	76,950	100%
Income under \$30,000	256	14.6%	22,677	29.5%
\$30,000 to \$49,999	209	11.9%	14,908	19.4%
\$50,000 to \$74,999	266	15.2%	13,831	18.0%
\$75,000 to \$99,999	341	19.5%	8,225	10.7%
More than \$100,000	680	38.8%	17,309	22.5%

Source: ABAG Pre-Approved Data Package, 2007-2011 ACS

Although senior households can experience low and moderate incomes, retirement incomes and Federal social security assistance generally ensure that retirees do not fall below the poverty level. Older adults typically have among the lowest poverty rates of all age groups and household types. 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.

Table 5-21 shows seniors in Moraga overpaying for housing in 2010. Approximately 50 percent of senior owners and 50 percent of renters spent more than 30 percent of their income on housing. Low-income senior renters were particularly vulnerable; about 86 percent of low-income, senior renters were overpaying in 2010. However, there are only about 70 lower income renters in Moraga.

TABLE 5-21
SENIORS AND OVERPAYMENT BY TENURE AND INCOME
Town of Moraga
2010

Owner	1,750
<i>Owner with Cost Burden >30%</i>	<i>600 (50%)</i>
Low Income Owner	450
<i>Low Income Owner with Cost Burden >30%</i>	<i>300 (67%)</i>
Renter	140
<i>Renter with Cost Burden >30%</i>	<i>70 (50%)</i>
Low Income Renter	70
<i>Low Income Renter with Cost Burden >30%</i>	<i>60 (86%)</i>
Total	1,890
Total with Cost Burden >30%	670 (35%)
Low Income Total	520
Low Income Total with Cost Burden >30%	360 (69%)

Source: 2006-2010 CHAS

Capacity for Independent Living

As individuals age, their self-care capacities and mobility tend to decline. 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. The town has four senior assisted care developments. These include: Moraga Retreat Care with two locations housing 12 seniors in total; Moraga Royale with a capacity of 120; and Aegis of Moraga with a total capacity of about 77 units, 16 of which are set aside for very low-income residents. As of June 2014, three units in these complexes were available. Rents ranged from \$140 to \$200 a day.

Individuals with Disabilities

The 2008-2012 ACS reported that about 1,253 of the town's residents over five years old had one or more disabilities. The age group with the highest proportion of disabilities was seniors. Moraga had a lower percentage of residents with disabilities than Contra Costa County as a whole (9.8 percent). Individuals with disabilities have ambulatory difficulties, 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 ambulatory 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 cognitive 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, many individuals with disabilities, or their family members, are able to pay for special accommodations or housing arrangements to meet the needs of these individuals. However, there are still disabled residents, particularly low-income, retired individuals, who may not have the financial capacity to pay for needed accommodations or modifications to their homes. In addition, those who may be able to afford special housing accommodations may find them unavailable in Moraga.

According to the 2010 Census, there were no residential group quarters in Moraga that would accommodate special needs individuals with disabilities, but there were 178 individuals in nursing homes.

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 an ambulatory or self-care condition. Table 5-22 compares the number of people with disabilities by age group. The majority of the population with disabilities is in the senior group (aged 65 years and older). Most of the disabilities in this group are ambulatory (47.3 percent), followed by independent living difficulty, and then hearing. About 440 residents reported disabilities that prevented them from living without assistance (338, or 76.8 percent, of these residents were seniors). In Contra Costa County the majority of the population with disabilities is in the adult group (aged 18 to 64); 24,468 people, or 49.3 percent, experienced ambulatory difficulty and 20,091 people, or 40.5 percent of people aged 18-64 experienced cognitive difficulties. It is important to note that the percentages may not sum to 100 percent as residents may have more than one disability.

TABLE 5-22
PERSONS WITH DISABILITIES
Town of Moraga and Contra Costa County
2012

Age Group	Moraga		Contra Costa	
	Number	Percent	Number	Percent
5-17 years	91	3.5%	7,611	4.0%
With a hearing difficulty	0	0.0%	1,183	15.5%
With a vision difficulty	0	0.0%	1,203	15.8%
With a cognitive difficulty	91	100.0%	5,416	71.2%
With an ambulatory difficulty	0	0.0%	1,202	15.8%
With a self-care difficulty	11	12.1%	1,793	23.6%
18-64 years	446	4.5%	49,585	7.5%
With a hearing difficulty	446	16.6%	9,284	16.6%
With a vision difficulty	74	2.2%	7,881	2.2%
With a cognitive difficulty	10	48.0%	20,091	48.0%
With an ambulatory difficulty	214	32.5%	24,468	32.5%
With a self-care difficulty	145	22.9%	8,740	22.9%
With an independent living difficulty	102	44.6%	17,729	44.6%
65 years and over	716	24.8%	45,321	34.9%
With a hearing difficulty	310	43.3%	17,263	38.1%
With a vision difficulty	62	8.7%	6,992	15.4%
With a cognitive difficulty	141	19.7%	11,430	25.2%
With an ambulatory difficulty	339	47.3%	28,697	63.3%
With a self-care difficulty	117	16.3%	10,681	23.6%
With an independent living difficulty	338	47.2%	22,036	48.6%
All Ages	1,253	7.8%	102,971	9.8%

Source: 2008-2012 ACS

Developmental Disabilities

SB 812, which took effect January 2011, amended State housing element law to require an evaluation of the special housing needs of persons with developmental disabilities. A "developmental disability" is defined as a disability that originates before an individual becomes 18 years old, continues or can be expected to continue indefinitely, and constitutes a substantial disability for that individual. This includes mental retardation, cerebral palsy, epilepsy, and autism.

Table 5-23 summarizes developmental disabilities by type in Moraga according to the California Department of Developmental Services (CDDS). During 2014 the Regional Center of the East Bay served 50 residents with developmental disabilities in the 94556 zip code, which includes

Moraga. Of the total, 23 (46 percent) were minors. The most common developmental disability in Moraga is cerebral palsy (88 percent), followed by epilepsy (80 percent).

**TABLE 5-23
DEVELOPMENTAL DISABILITY BY TYPE**

**Town of Moraga¹
2014**

Disability Type	Number	Percent
Autism	16	32%
Epilepsy	40	80%
Cerebral Palsy	44	88%
Intellectual Disability	21	42%
Other Diagnosis	36	72%
Total	50²	100.0%

¹Developmental disabilities counted for individuals living in the 94556 zip code.

²Numbers do not add up to the total because some clients have more than one disability.

Source: California Department of Developmental Service, May 12, 2014.

Table 5-23 only shows residents served by the Regional Center of the East Bay. It is possible the count is much higher. An estimate from the Housing Consortium of the East Bay (HCEB) identifies 96 individuals with developmental disabilities in Moraga. This includes 26 individuals younger than 14, 34 between the ages of 15 and 22, 32 aged 23 to 54, four aged 55 to 65, and none above the age of 65. According to HCEB, there will be 36 more housing units needed for residents with developmental disabilities in Moraga by 2023.

According to the CDDS, 92 percent of all of their clients with a disability live at home with a parent or guardian. Many developmentally-disabled persons are able to live and work independently. However, more severely disabled individuals require a group living environment with supervision, or an institutional environment with medical attention and physical therapy. Because developmental disabilities exist before adulthood, the first housing issue for the developmentally-disabled is the transition from living with a parent/guardian as a child to an appropriate level of independence as an adult.

Large Households

A large household is one with five or more members. Large households are considered a special needs group because they require larger homes, but do not necessarily make enough money to afford many of the larger homes available. Large households 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 households, low- and moderate-income large families may experience difficulty in finding affordable housing of sufficient size to meet their needs.

According to the 2010 Census, there were 424 large households, representing about 7 percent of households in Moraga. Approximately 80 percent of large families own their homes. The Census also reported that 40 percent of large households are renters and many large households pay more than 50 percent of their income to rent. Only 4 percent of large household homeowners are overpaying for housing.

Female-headed Households

Most female-headed households in Moraga 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. Table 5-24 shows the count of female-headed single parent households in Moraga and Contra Costa County, including a count of those below the poverty level. The proportion of single mothers who are low income or below the poverty level is substantially lower in Moraga compared to the county as a whole.

TABLE 5-24
FEMALE-HEADED SINGLE PARENT HOUSEHOLDS
Town of Moraga and Contra Costa County
2012

	Moraga		Contra Costa	
	Number	Percent	Number	Percent
Total Households	5,642	100%	373,145	100%
Female Headed Single Parent Households	320	5.7%	44,227	11.9%
Below the poverty line	24	7.5%	8,028	18.2%

Source: 2008-2012 ACS

The 2012 ACS reported 24 single mothers, or 7.5 percent, lived below the poverty level. This is significantly less than the 18.2 percent of single mothers living below the poverty level countywide. This might imply that female-headed households in Moraga do not have as high a 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 and Faculty

Saint Mary’s College, a private, parochial college located in Moraga, had an enrollment of 2,926 students in the 2013-2014 academic year. According to the College, enrollment has declined 7.5 percent between the 2001-2002 and 2013-2014 academic years. About three-quarters of new undergraduate students come from northern California, about 14 percent from southern California, and the remainder from out of State⁸.

According to College officials in 2014, Saint Mary’s accommodated about 1,600 of the undergraduate students on campus and 1,200 off campus. Officials estimated that between 200

⁸ <https://www.stmarys-ca.edu/about-smc/facts-figures/fact-book>

and 300 of these students live in Moraga. The 2010 Census reported 109 renters age 24 or less residing in Moraga. It is likely that many of these renters were students at Saint Mary's. Most of these students live in small apartments, second units, or rented rooms in the town. The College has no current plans to construct new housing facilities. Renting a room for the year ranges from \$6,340 for a three-person unit to \$8,830 for a townhouse.

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. As shown above, of the 1,200 students living off campus, only 200-300 live in Moraga, indicating that 900-1,000 students commute from outside the town. The magnitude of this need is difficult to calculate without better information on student incomes and family location. Additionally, a representative from Saint Mary's College discussed the difficulty the College has experienced retaining faculty due to the lack of affordable workforce housing in Moraga.

People in Need of Emergency Shelter or Transitional Housing

Contra Costa County conducts a point-in-time count every two years of sheltered (annual count) and unsheltered (bi-annual count) homeless living in the county. Contra Costa County typically conducts the survey in the winter, when seasonal demand is likely at its highest. The 2013 Contra Costa County Homeless Census found 3,798 total homeless, of which 2,448 were sheltered and 1,350 were unsheltered. It is unknown how many of these homeless were from Moraga. However, the 2011 count showed 1,490 unsheltered homeless, three of which identified from Moraga. In 2009, there were 1,872 unsheltered homeless, eight of which identified from Moraga.

There are no emergency or transitional housing facilities in Moraga. Appendix A includes 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, based on information about homeless populations in other places, it is likely that a significant number of homeless people are also suffering from mental health or 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 Town Council approved amendments to the Zoning Ordinance in 2014 to allow emergency shelters by right in the Institutional District (Chapter 8.164 of the Zoning Ordinance) subject to development standards and location restrictions that are limited to those allowed per State law. There are over 300 acres in this zone, more than enough space to accommodate an emergency 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 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.

Extremely Low-Income Households

Extremely low-income households - those earning less than 30 percent of the area median income - can have difficulty finding affordable housing. Extremely low-income households typically consist of minimum wage workers, seniors on fixed incomes, persons with disabilities, and students. In Moraga a four-person household with an income less than \$26,500 in 2014 would be considered an extremely low-income household. According to the Comprehensive Housing Affordability Strategy (CHAS) data, based on 2007-2011 ACS, there were approximately 425 extremely low-income households in Moraga, and 49.4 percent of these households were renters. Extremely-low income households made up 7.7 percent of all households.

Extremely-low income households are more likely to live in overcrowded and substandard housing conditions. The four housing problems followed by CHAS data are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room (overcrowding), and cost burden greater than 30 percent (overpayment). 190 or 90.4 percent of extremely low-income renters experienced at least one of the housing problems. 175 or 81.3 percent of owners experienced at least one of the housing problems. According to housing experts, in many cases the most appropriate housing choice for extremely low-income households is rental. Many individuals with incomes below \$26,500 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, second units, supportive housing, transitional housing, and other affordable or non-traditional housing types are often an affordable solution. Other opportunities for very low and extremely low-income residents include Section 8 vouchers used in rental housing. As of July 2014, there were two households receiving Section 8 assistance in Moraga. There is a historical range of two to eight households. The tenant-based waiting list is currently (July 2014) closed; however, several project based wait lists are open.

Farmworker Housing

Studies that accurately document farmworker numbers are few. Estimates place the number of farmworkers in the United States at three to five million, including men, women, teenagers, and children who are working in the fields and packing houses.⁹ The farmworker population is estimated to be 84 percent male and 16 percent female. Male farmworkers are typically single or migrating without their families.

There is no significant farming in Moraga and no need for farmworker housing. There are a number of recreational produce or wine growers operating on small lots of less than five acres. There are three ranches in Moraga, but these use family members for all their labor.¹⁰ Additionally, there is one small orchard in town. The people involved with this scale of production generally have full-time employment and do not hire employees.

The 2008-2012 ACS estimates that 20 Moraga residents are employed in agriculture, forestry, fishing, hunting, and mining.

Agriculture and buildings accessory to that use are permitted in MOSO, non-MOSO open space, and limited commercial districts.

⁹ Farmworkerhealth.org

¹⁰ John Hoover of Hoover ranch

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 120-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.

Although not an assisted development, Luxor Court Apartments has five two-bedroom units set aside for lower-income households. As a condition of approval for the 25-unit apartment complex, the Moraga Planning Commission required the establishment of five affordable units. The units will remain affordable in perpetuity.

Qualified Entities:

California Government Code Section 65863.10 requires that owners of Federally-assisted properties provide notices of intent to convert their properties to market rate 12 months prior and again at 6 months prior to the expiration of their contract, opt-outs, or prepayment. Owners must provide notices of intent to public agencies, including HCD and the local public housing authority, as well as to all impacted tenant households. The six-month notice must include specific information on the owner's plans, timetables, and reasons for termination. Under Government Code Section 65863.11, owners of Federally-assisted projects must provide a Notice of Opportunity to Submit an Offer to Purchase to Qualified Entities, non-profit or for-profit organizations that agree to preserve the long-term affordability if they should acquire at-risk projects, at least one year before the sale or expiration of use restrictions. Qualified Entities have first right of refusal for acquiring at-risk units.

The California Department of Housing and Community Development (HCD) keeps a current list of all of the qualified entities across the state. The qualified entities that HCD lists for Contra Costa County are found in Table 5-25

**TABLE 5-25
QUALIFIED ENTITIES
Town of Moraga
2014**

Organization	City	Phone Number
ACLIC, Inc	Stockton	(209) 466-6811
Affordable Housing Associates	Berkeley	(510) 649-8500
Alameda County Allied Housing Program	Hayward	(510) 670-5404
Anka Behavioral Health	Concord	(925) 825-4700
C. Sandidge and Associates	Pinole	(510) 964-0916
Christian Church Homes of Northern California, Inc.	Oakland	(510) 632-6714
City of Walnut Creek	Walnut Creek	(925) 943-5899 x236
Community Housing Developers, Inc.	San Jose	408) 279-7677
Community Housing Development Corp.	Richmond	(510) 412-9290
Community Housing Opportunities Corporation	Davis	530)757-4444
Contra Costa Department of Conservation & Development	Martinez	(925) 335-1290
East Bay Asian Local Development Corporation	Oakland	(510) 287-5353
East Bay NHS	Richmond	(510) 237-6459
Eden Housing, Inc.	Hayward	(510) 582-1460
Eskaton Properties Inc.	Carmichael	916) 331-8513
Northern California Land Trust, Inc.	Berkeley	(510) 548-7878
Pacific Community Services, Inc.	Pittsburg	(925) 439-1056
Resources for Community Development	Berkeley	(510) 841-4410
ROEM Development Corporation	Santa Clara	(408) 984-5600
Rubicon Programs, Inc.	Richmond	(510) 235-1516
Rural California Housing Corp	West Sacramento	(916) 447-2854
Sacramento-Yolo Mutual Housing Association	Sacramento	(916) 453-8400 x219
Satellite Housing Inc.	Berkeley	(510) 647-0700
Vallejo Neighborhood Housing Services, Inc	Vallejo	(707) 552-4663

Source: Source: California Department of Housing and Community Development, <www.hcd.ca.gov/hpd/hrc/tech/presrv/hpd00-01.xls>, accessed July 31, 2014

G. ABAG Housing Needs Determination

In July 2013 the Association of Bay Area Governments (ABAG) adopted a new Regional Housing Needs Allocation (RHNA) for the January 1, 2014, to October 31, 2022, projection period based on a regional need of 187,990 units. The Regional Housing Needs Determination (RHND) was lower for this RHNA cycle than the RHND for 2007-2014, due to lower projected population growth and HCD's adjustment to account for abnormally high vacancies and other unique market conditions due to prolonged recessionary conditions, high unemployment, and unprecedented foreclosures.

The final RHNA calculated by ABAG determined the Town of Moraga's share of the nine-county Bay Area new housing construction need at 229 dwelling units for the projection period between 2014 and 2022. 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.

Table 5-26 summarizes the current allocation used to establish housing need in the town's Housing Element, by income category. State law allows agencies to calculate the projected housing need for extremely-low income households by presuming that 50 percent of very low-income households qualify as extremely low-income or by using available census data to calculate the percentage. The Town assumes that 50 percent of the very-low income allocation is extremely-low income households. Based on Moraga's RHNA, there is a projected need for 37 extremely-low income housing units within the town.

TABLE 5-26
ABAG HOUSING NEEDS ESTIMATE

Town of Moraga
2014-2022

Income Group	Number	Percent
Very Low-Income	75	33%
Low-Income	44	19%
Moderate-Income	50	22%
Above Moderate-Income	60	26%
Total	229	100%

Source: 2014-2022 ABAG

V. RESOURCES

A. Available Land Inventory

This section contains an overview of land available for residential development in Moraga. For all of the units identified in this inventory, there is or will be adequate sewer, water, and electrical capacity.

Approved and Pending Projects

There are eight major subdivisions in the town totaling 343 units that have been approved or have active applications. These projects are described below. These projects are detailed in Table B-1 and summarized in Table 5-28.

Palos Colorados Development

This 460-acre project is approved for 123 single family homes and up to 30 second units. It is located on Moraga Road, northeast of the Campolindo neighborhood. The Town expects the final map to be approved in December 2014 and grading to begin in 2015. The Town anticipates that the single family homes will sell for over \$2 million, and, therefore, all 123 single family homes are inventoried as above moderate-income units.

Creating secondary units is an important priority for the Town, and Palos Colorados was approved to have up to 30 secondary units. The Town is taking a conservative approach for the purpose of the Housing Element sites inventory and claiming 15 of these units as affordable to moderate-income households, and 15 to above moderate-income households.

Los Encinos Subdivision

The seven-acre, 10-lot Los Encinos development was approved by the Town Council in August 2005 and infrastructure improvements including grading, drainage and access roadway are in place. Located on Baitx Drive, the individual houses will need to go through design review and building permits will need to be secured. The lots have remained vacant and undeveloped for a number of years, but the Town expects the project to move forward to construct the homes in 2015. The Los Encinos Subdivision is anticipated to result in 10 single family homes that are inventoried as above moderate-income units.

Country Club Extension

The 19-acre, 68-lot Country Club Extension subdivisions were approved in April 1990 and the final map was recorded in 2000. In 2005, one of the lots was developed, leaving 67 lots, all with subdivision improvements in place. The development is located on Augusta Drive, west of Greenbriar Drive. In 2014, the property owner applied for a permit to bring grading up to current standards in anticipation of moving forward with construction of the homes. The Town expects that the homes will be built in the next two to three years. The Country Club Extension Subdivision is anticipated to result in 67 single family homes that are inventoried as above moderate-income units.

Camino Ricardo Subdivision

On January 6, 2014, the Planning Commission approved the Camino Ricardo project, a 26-unit single family residential subdivision located on the northern edge of the Moraga Center Specific Plan Area, east of Camino Ricardo. In addition to the 26 homes, the project includes a dedication of a 2.5 acre public open space area and pedestrian improvements that support the goals and policies of the Moraga Center Specific Plan. All 26 single family homes are inventoried as above moderate-income units.

Hetfield Estates

This 65-acre subdivision is approved for seven single family homes on the corner of Sanders Drive and Hetfield Drive. On April 23, 2014, the Town Council opened the public hearing on the appeal of the Hetfield Estates subdivision, which was approved by the Planning Commission on March 17, 2014. On May 21, 2014, the Town Council voted to uphold the previous Planning Commission decision and approve the Vesting Tentative Map, General Development Plan, Conditional Use Permit, and Hillside Development Permit for the 7-lot Hetfield Estates Project. All seven single family homes are inventoried as above moderate-income units.

Moraga Town Center Homes (Pending)

This three-acre site is located between Moraga Way and Country Club Drive in Area 13 of the Moraga Center Specific Plan area. The site is zoned for Mixed Office/Residential and allows from 12 to 20 units per acre of residential. The original project submittal included 55 townhomes; however, the most recent submittal calls for 36 cottage and townhome units at 12 dwelling units per acre. The cottages would be two-story homes designed as duplexes that face onto Country Club Drive, while the townhomes would be two-story buildings designed in clusters within the central portion of the site. While the project is not yet fully approved, the Town anticipates that it will be in this planning period. All 36 units are inventoried as above moderate-income units.

Via Moraga (Pending)

This 1.9-acre project was conceptually approved on September 10, 2014 for 17 single family homes at 489 Moraga Road. The site is located within the Rheem Park Specific Plan Area on the site of a former Bowling Alley. The site is currently designated Rheem Park Specific Plan Area. The project includes an amendment to General Plan Land Use Policy LU3.3 and a rezone to 10 DUA Planned Development, which allows a density of 10 dwelling units per acre, consistent with the Rheem Park Specific Plan. All 17 single family homes are inventoried as above moderate-income units. The project still requires approval of a Tentative Map, General Development Plan, and Precise Development Plan.

Rancho Laguna II (Pending)

Rancho Laguna II is a 27-unit subdivision on a 180-acre site. The Planning Commission approved a Vesting Tentative Map for the project in April 2014. The applicant has submitted an application for approval of design review of the homes, and the Town expects submittal of grading and building permits in 2015. All 27 single family homes are inventoried as above moderate income units.

Moraga Center Specific Plan

The Town adopted the Moraga Center Specific Plan (MCSP) in 2010 after a multi-year planning effort. The plan calls for the development of an attractive, pedestrian-friendly village environment with retail, office, and housing on 187 acres adjacent to the Moraga shopping center. The MCSP allows for higher-density infill and mixed-use (residential, commercial, and office) development that is well connected by transit, pedestrian, and bicycle facilities. The MCSP area has been designated as a Priority Development Area by ABAG and Metropolitan Transportation Commission (MTC), making it eligible for priority grant funding.

In 2014, two projects located within the Moraga Center Specific Plan area were approved or under review. Camino Ricardo, a 26-unit single-family infill development was approved on January 6, 2014. The Moraga Town Center Homes, a 36-unit townhome development, will be reviewed by the Design Review Board in July 2014 (see above). These projects are expected to serve as catalysts for additional development and redevelopment in this important mixed-use center.

In total the plan allows up to 630 housing units, 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 could be limited by the resulting traffic impacts, but could be as many as 630 dwellings. After accounting for the 62 units in approved and pending projects described above, there is remaining capacity for 568 units within the MCSP area. Approximately 50 percent of the MCSP area is currently vacant. The plan is an urban infill project. 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 will be maintained.

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 the 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.

In addition to increasing the number of jobs in the community, the MCSP seeks to improve the Town's job/housing balance by providing workforce or Saint Mary's College housing units. The MCSP also addresses the need for senior housing, congregate care, and assisted living developments. A 20,000 square foot community center/gymnasium is also being considered for the MCSP. Lastly, because there are currently no facilities to accommodate overnight guests in Moraga, the MCSP provides for the construction of up to 85 rooms in bed and breakfast establishments or hotel use. Much of the demand for new housing in Moraga will be met through the MCSP. The photos on the following pages show conceptual renderings.

The under-developed parcels within the Village sub-areas in the northern portion of the MCSP area are located on land that ranges from relatively flat to gently sloping. In other areas of the Town, such as the adjoining Golf Course and the properties east of Moraga Road, land with similar characteristics has been developed to create pads for individual homes and the natural contours, for the most part, assimilated in the revised topography. The steeper portion of sub-area will be left undeveloped. The existing Laguna Creek channel with its oak woodland and riparian habitats is recognized as an important natural resource and site amenity which should be

protected and developed with appropriate setbacks. Creek protection, scenic corridor compatibility, and orchard preservation, with the use of appropriate development setbacks and clustered housing design, are also mentioned in the MCSP. The topography is not considered an environmental constraint.

Photos 1 and 2. Photos and renderings of site current and proposed.

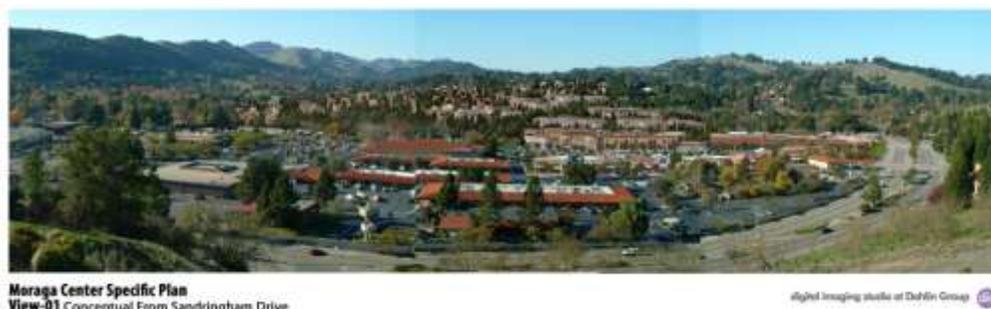


Photo 3. Active Senior Housing.



Summary of Existing Capacity within MCSP

Figure 5.3 shows existing zoning within the MCSP. It does not include all the potential capacity once all the parcels within the Specific Plan area are rezoned. As of July 2014, the Town has adopted the R-20 zoning included as a part of the MCSP land use plan, which allows for 20 - 30 units per acre. The Town will be implementing further rezoning for consistency with the MCSP during the Housing Element planning period, which will create additional capacity beyond what is summarized below. There are four vacant parcels within the MCSP with zoning that allows residential currently (2014) in place:

- Parcel 255-310-025 includes 5 acres zoned 3 DUA and 13 acres zoned 6 DUA. The MCSP proposes that the 6 DUA area be zoned for a new residential zone allowing 10-12 units per acre. The Housing Element conservatively inventories this parcel using existing zoning for a total of 62 above moderate-income units.
- Parcel 255-310-026 includes 17.5 acres zoned 6 DUA and 13.2 acres zoned R-20. The MCSP proposes that the area zoned 6 DUA be rezoned to a new residential zone allowing 10-12 units per acre. The Housing Element conservatively inventories this parcel using existing zoning (i.e., 6 DUA and R-20) for a total of 70 above moderate-income units and 264 lower-income units.
- Parcel 257-500-006 includes 6.1 acres zoned R-20. This parcel is inventoried for 122 lower-income units.
- Parcel 258-410-026 is currently zoned for 3.1 acres of 6 DUA and 2.8 acres of Suburban Office. Since the Suburban Office zone does not currently (2014) allow residential uses, the Housing Element inventories only the 3.1 acres of 6 DUA for 12 above moderate-income units.

Table 5-27 summarizes these parcels based on their zoning and expected units by income category. See Table B-2 in Appendix B for a parcel-by-parcel summary of anticipated units by type.

**TABLE 5-27
SUMMARY OF RESIDENTIAL CAPACITY IN MORAGA CENTER SPECIFIC PLAN
AREA UNDER CURRENT ZONING**

**Town of Moraga
2014**

Designation	Density Range	Assumed Density (du/acre)	Acres	Income Category			Total
				Lower-Income	Moderate	Above Moderate	
3 DUA	up to 3	2	5.0	0	0	10	10
6 DUA	4 - 6	4	33.6	0	0	134	134
R-20	20 - 30	20	19.3	386	0	0	386
Total			57.9	386	0	144	530

Expected units were calculated by multiplying the acreage by the assumed density. The assumed density is the minimum allowed density within each zone. For the 3 DUA zone, which allows up to 3 units per acre but does not have a minimum density, the assumed density is two units per acre. The two parcels zoned R-20 are inventoried as feasible for lower-income (i.e., low-, and very low-income) residential development in accordance with the “default density standard” set forth in Government Code Section 65583.2(c)(3).¹¹ All other sites were inventoried as above moderate-income units.

Under existing zoning, vacant sites allow for a total of 530 units, including 387 lower-income units and 144 above moderate-income units. This does not include the units from the two approved projects within the MCSP (Camino Ricardo and Moraga Town Center Homes), which include 62 units. All together, the inventory includes 592 units within the MCSP and does not exceed the 630-unit maximum.

Planned Housing Types

The information below summarizes the planned housing types as they are described within the MCSP. These descriptions do not reflect what is counted in the inventory. The inventory is based on current zoning and not all zoning described within the MCSP is in place at this time. Figure 5-3 shows the illustrative land use and circulation plan from the MCSP.

Workforce Housing

Approximately 16.3 acres of the MCSP is zoned for mixed-use commercial/housing or retail/housing, which will result in an anticipated 80 units of workforce housing (or up to 100 with density bonuses). The mixed use zoning associated with the mixed-use office or mixed-use retail zones permits up to 20 units per acre (up to 25 with density bonuses), with a minimum of 12 units per acre. The Moraga Town Center Homes project, counted under the approved/planned projects section, is located within the mixed-use commercial/housing zone.

The workforce housing may be built in addition to the 140,000 square feet of commercial space that is permitted on the site. There is a cap on the amount of commercial/residential office that can be built, and residential may be built in addition to this cap. Based on the zoning rules, which are still in draft form, it will be possible to build both the maximum amount of commercial space and the identified levels of housing.

Senior Housing

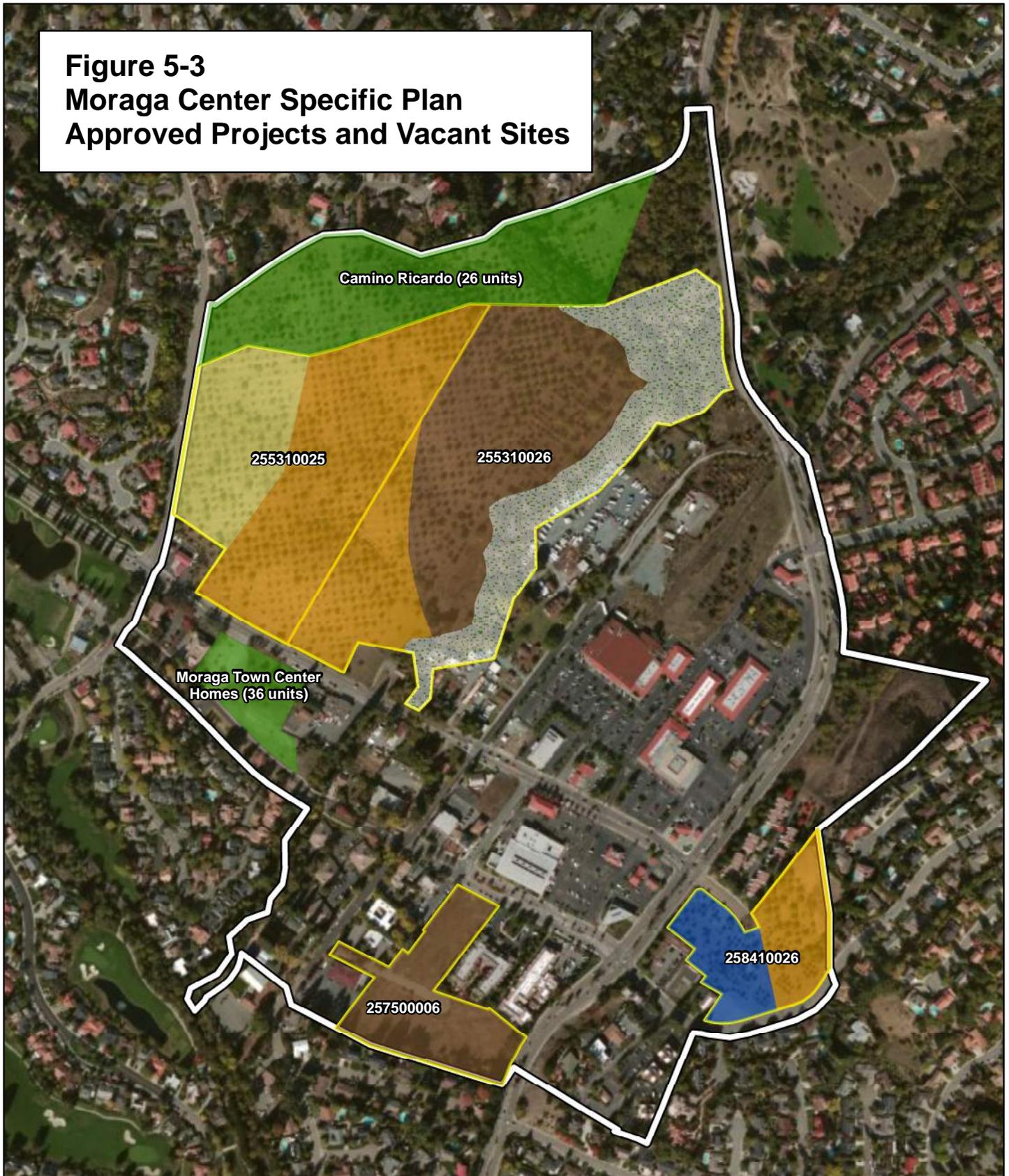
The MCSP also addresses the need for senior housing in Moraga. There are approximately 24 acres dedicated to senior housing in the MCSP. With a minimum density of 20 dwelling units per acre for projects in the ministerial designated site area, active senior units in this area would also address part of the town’s fair share of affordable housing.

¹¹ Default density standard is the density “deemed appropriate” in State law to accommodate housing for lower-income households given the type of the jurisdiction. Moraga is considered a “suburban jurisdiction” with a default density standard of 20 units per acre. HCD is required to accept sites that allow for zoning at this density as appropriate for accommodating Moraga’s share of the regional housing need for lower-income households.

Single Family Homes and Town Homes

The MCSP also proposes up to 245 single family homes, including 180 moderate-density single family homes or town homes (10-12 units per acre, 17 acres), and 65 lower -density single family homes (3 or 6 units per acre, 24 acres). These housing units, in close proximity to the proposed Village Center, will support the Town Center and reduce the number of vehicle trips needed to access local-serving amenities.

**Figure 5-3
Moraga Center Specific Plan
Approved Projects and Vacant Sites**

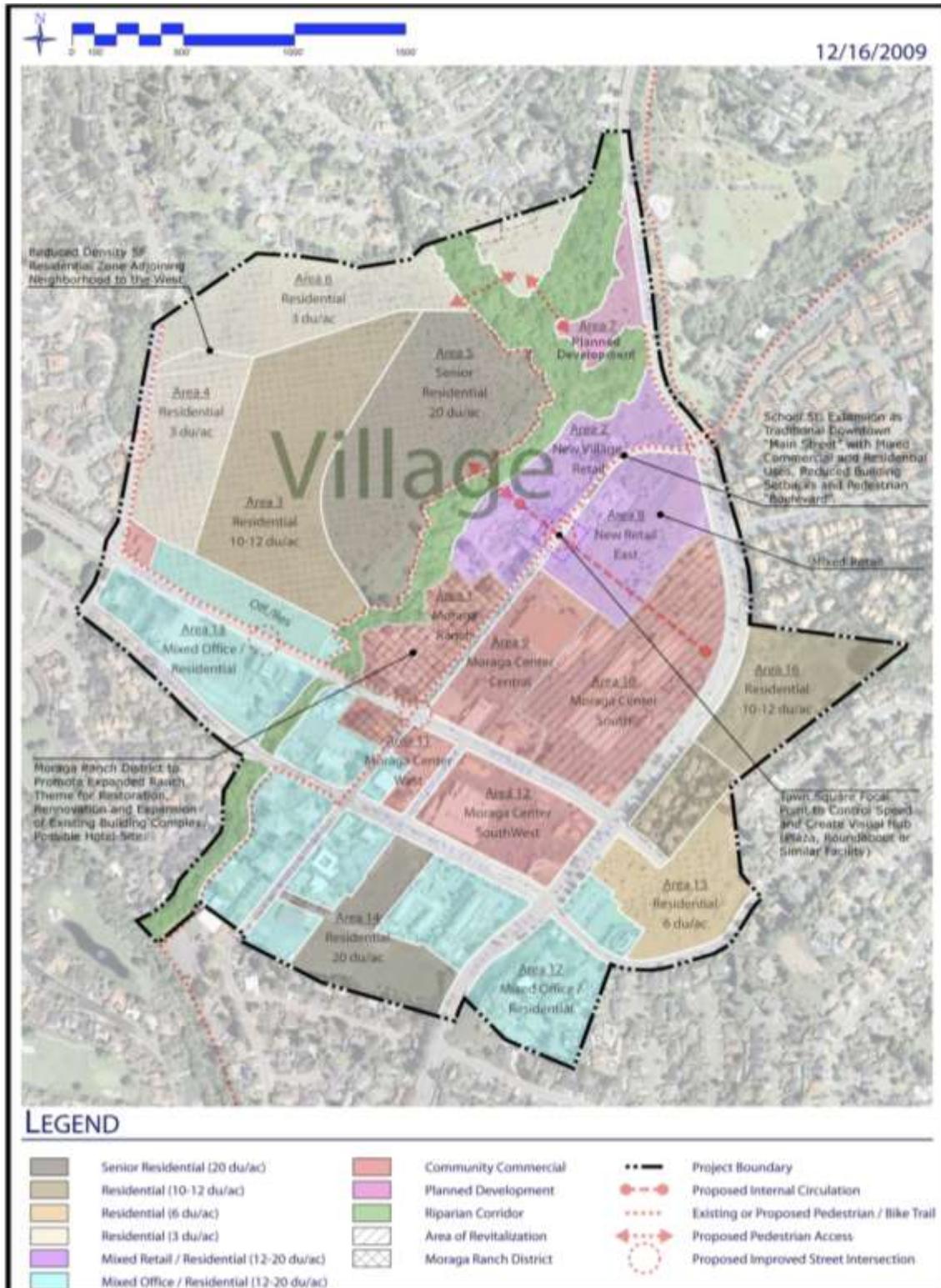


Note: While parcel 258-410-026 is currently zoned for both Suburban Office and 6-DUA, it is inventoried as all 6-DUA in anticipation of the implementation of the MCSP land use plan shown in Figure 5-2.

Source: Town of Moraga, 2014

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FIGURE 5-4
MCSP ILLUSTRATIVE LAND USE AND CIRCULATION PLAN
 Town of Moraga
 2009



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Nonresidential Uses

The MCSP allows the development of up to 140,000 square feet of new commercial space including 50,000 square feet of office space and 90,000 square feet of new retail space. The existing vacant land within the MCSP is more than adequate to accommodate all of the potential commercial development on a single floor. Because the land is zoned for two to three stories, any second and third floor development will be residential. In other words, it is possible for a development to reach the maximum permitted nonresidential square footage and still have potential for additional residential development. If 100 dwelling units were developed above the proposed commercial space, each unit could contain approximately 1,050 square feet assuming approximately 25 percent of the floor area was required for circulation and common areas. (140,000 square feet times 75 percent usable for habitation equals 105,000 square feet divided by 100 units equals 1,050 square feet per unit).

Encouraging Development within the MCSP

Town staff will continue to meet with representatives from Saint Mary's College to discuss opportunities for student and faculty housing within the MCSP and facilitate discussions between Saint Mary's College and the owners/developers of the MCSP area to encourage joint efforts and cooperation between them in the provision of such housing. The Town will also seek input from the School District and other employers to determine the need for and market demand for workforce housing in the community in order to provide this information to potential developers.

As a part of negotiating a development agreement or development agreements with the principal owners within the MCSP, the Town will pursue possible development impact fee waivers and other considerations in exchange for commitments from the owners to provide student, faculty, and workforce housing within the MCSP area.¹² Development proposals that demonstrate that they will achieve the objectives of and comply with the MCSP will also receive priority in the development review process as a result of the prior analysis and approvals granted by the MCSP.

Infrastructure and Feasibility

Most of the necessary infrastructure is in place for the Moraga Center Specific Plan, including adequate sewer and water. However, there are some policy constraints on the total amount of permitted development in the Specific Plan area. These include a policy-based limit on traffic in conformance with regional growth management requirements, specifically the Lafayette Orinda Gateway traffic levels as described in the 2002 General Plan, and a maximum of 630 housing units that was as directed by Town Council with adoption of the Specific Plan. However, as demonstrated in the Available Land Inventory section, the capacity within the Moraga Center Specific Plan, even with the limitation of 630 units, far exceeds the Town's RHNA. The constraints imposed by regional growth management requirements will not impact the Town's ability to meet the RHNA.

Based on regional policies, it is important that the associated traffic does not exceed the established level. However, the Specific Plan recognizes that because different types of housing have different traffic effects, the total maximum number of units is variable. For instance, senior, student, and workforce housing will have fewer traffic impacts compared to single family units,

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, the maximum number of units will be smaller.

The Town hired Economic and Planning Systems (EPS) to conduct a market assessment for the residential portion of the Moraga Center Specific Plan. (A separate firm studied the commercial market assessment). EPS found a strong demand for new housing, raising no concerns about the feasibility of the Specific Plan.

Individual Lots or Potential Subdivisions

Individual Lots

There are a number of lots spread throughout the town that are suitable for residential development. Many of these are relatively large, but have growth controls that limit the number of units that could be constructed. The Town estimates that there are approximately 294 units that can be developed on 30-plus parcels. These parcels are listed in Appendix B, Table B-3, but are not claimed in the available land inventory for this Housing Element.

Potential Subdivisions with Applications Pending

Bollinger Canyon is a 180-acre site is planned for 126 single family homes in Bollinger Valley. This project has a lengthy history, and is identified in the General Plan as an area of significance and sensitivity. The Draft EIR was circulated February 22, 2014. While not yet approved, this project provides residential opportunities for the Town’s long-term future. Because of the time involved for approval and construction, the Town is not claiming any of these lots in the adequate sites analysis.

Summary of Residential Capacity

Table 5-28 summarizes Moraga’s capacity to meet the RHNA for the 2014-2022 projection period. After accounting for capacity from approved projects and the Moraga Center Specific Plan, the Town of Moraga has a surplus of 267 lower-income units and 644 total units. There is a remaining need for 35 moderate-income units, but this need is covered by the surplus in the lower-income categories.

**TABLE 5-28
RESIDENTIAL DEVELOPMENT POTENTIAL**

**Town of Moraga
2014**

Description	Lower-Income	Moderate	Above Moderate	Total
2014-2022 RHNA	119	50	60	229
Approved Projects (Includes Second Units)	0	15	328	343
Moraga Center Specific Plan	386	0	144	530
Total	386	15	472	873
RHNA Surplus / (Deficit)	267	(35)¹	412	644

¹Covered by surplus capacity from very low- and low-income category

Access to Water and Sewer

East Bay Municipal Utility District's (EBMUD) water system serves approximately 1.3 million people in a 331-square-mile area extending from Crockett on the north, southward to San Lorenzo (encompassing the major cities of Oakland and Berkeley), eastward from San Francisco Bay to Walnut Creek, and south through the San Ramon Valley. Parts of Moraga are in the current service area and parts are not, but the entire town is within the Ultimate Service Boundary. All of the units that the Town lists in its available sites inventory have sewer and water service.

VI. OPPORTUNITIES FOR ENERGY CONSERVATION

Design Techniques

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 include building design and building orientation techniques. Building design that keeps natural heat in during the winter and keeps natural heat out during the summer can reduce 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 uses natural forces to maintain a comfortable interior temperature.

Examples include:

- orientating the long axis of dwellings north-south;
- minimizing the southern and western exposure of exterior surfaces; and
- locating dwellings to take advantage of natural air circulation and evening breezes; and
- using landscaping features to moderate interior temperatures, such as:
 - 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.

Although the greatest opportunities for energy conservation are in the design and construction of new dwellings, retrofitting existing structures for greater energy efficiency can produce valuable savings. Measures may include weatherizing windows and doors, improving insulation, and upgrading heating and cooling systems. Retrofitting for energy conservation is gaining popularity among home owners, though high costs represent a barrier for lower-income families.

Financial assistance to lower-income families or senior citizens may be provided through initiatives such as the Contra Costa County Neighborhood Preservation Program. This program provides loans to low- and moderate-income individuals to improve their homes. Loans are granted for plumbing and heating repairs, roof replacements, as well as for improvements specifically intended to improve energy efficiency.

The MCSP provides an opportunity to promote environmental stewardship. Almost 50 percent of greenhouse gases come from transportation. Moraga Center will be a walkable, environmentally-friendly, mixed-use development with regular public transportation access to the nearby BART station.

Build it Green

Moraga has also made important steps to ensure all buildings are environmentally friendly. In 2007 the Moraga Town Council added a green building provision for new subdivisions. The provision states “new subdivision development should meet Build it Green guidelines for new home construction or equivalent standards.” Previously, the Design Guidelines had only covered the external features of a building. The Green Building Guidelines cover both the external and the internal features of a building, including the site, foundation, landscaping, structural frame and building envelope, exterior finish, insulation, plumbing, heating, ventilation and air conditioning, renewable energy, building performance, finishes, flooring, appliances, and other features. The guidelines use a point system, with a minimum number of points in specific categories. The Green Building Guidelines were developed by Build it Green, a Bay Area non-profit group whose mission is to promote green building

The provision has already had an effect; all the units in the recent Palos Colorados development will achieve at least 90 points on the Build It Green checklist. Similar requirements were imposed for Camino Ricardo, Rancho Laguna, Via Moraga, and City Ventures. This is well over the 50 points required for minimal certification.

California Building Codes

California Building Codes, which are updated on a triennial basis, have placed an increasing focus on green building, including measures to improve energy efficiency, increase waste diversion, and promote use of less environmentally damaging building materials. The most recent revisions, known as the California Green Building Code or “CalGreen” introduced a series of wide-ranging provisions to promote more sustainable modes of development. Through the building services provided by Contra Costa County, the Town remains current with the most recent CalGreen measures and standards. The California Building Standards Commission adopted the 2013 California State Building Code, which included the California Green Building Code, as the new minimum required standards for building construction in California. To remain current, Town Council approved an ordinance adopting the 2013 California State Building Code with enhancements to some building requirements to address local seismic and fire hazards in January 2014.

Climate Action Plan

Climate Action Plans (CAP) are becoming increasingly popular as a way to reduce an area's impact on the environment, save money on energy bills, support the goals and policies of AB 32, and streamline the development review process by allowing consistent projects to be exempt from the Bay Area Air Quality Management District's CEQA guidelines.

In 2012 the Council created a Climate Action Plan Task Force comprised of local individuals and property owners with environmental, business, and development backgrounds to assist the Town in creating feasible measures to reduce the overall greenhouse gas (GHG) emissions in the Town and to draft a CAP. The Draft CAP was published in 2014.

In the area of energy, the Draft CAP proposes different measures to encourage energy retrofits for homes and businesses and to support the installation of solar energy. The CAP suggests the Town require all newly single family and multifamily dwellings be constructed to achieve Energy Star certification criteria as prescribed by the California Advanced Homes Program and California Multifamily New Homes, respectively.

In the area of water and wastewater, the Draft CAP proposes the adoption of a water-efficient landscaping ordinance and encourages water conservation measures for homes and businesses.

There are several proposed measures related to land use and transportation. The CAP includes elements such as providing a complete network of safe routes to schools for cyclists and pedestrians. The plan calls for a 10 percent reduction in car trips to schools, through carpooling, the use of transit, and walking or cycling. It also proposes the goal of a 5 percent reduction in single vehicle occupancy trips and recommends the support of such programs as Real Time Ridesharing that uses a smartphone application to connect people with similar commutes, find each other and create effective car pools; and suggests that new residential and non-residential developments could be required to have a transportation demand management plan and ongoing program that provides incentives to individuals to use alternative means of transportation.

Energy Action Plan

In 2013 the Town drafted an Energy Action Plan (EAP), a long term plan designed to reduce emissions resulting from energy use. It was designed to be compatible with the Town's General Plan and to provide Moraga with a long-term plan to reduce its greenhouse gas emissions.

The EAP suggested a minimum threshold of Build It Green points for single family and multifamily units, amongst other energy saving suggestions in a variety of categories.

U.S. Conference of Mayors Climate Protection Agreement

The mayor of Moraga also signed the U.S. Conference of Mayors Climate Protection Agreement. Under the Agreement, participating cities commit to take following three actions:

- Strive to meet or beat the Kyoto Protocol targets in their own communities, through actions ranging from anti-sprawl land-use policies to urban forest restoration projects to public information campaigns;
- Urge their state governments, and the Federal government, to enact policies and programs to meet or beat the greenhouse gas emission reduction target suggested for the United States in the Kyoto Protocol – 7 percent reduction from 1990 levels by 2012; and
- Urge the U.S. Congress to pass the bipartisan GHG reduction legislation, which would establish a national emission trading system.

East Bay Energy Watch

East Bay Energy Watch (EBEW) is a collaboration between Pacific Gas and Electric Company and local governments, and non-profit and for-profit energy service providers in the East Bay dedicated to providing innovative energy efficiency solutions for residents and businesses in communities throughout Alameda and Contra Costa Counties.

EBEW's direct install programs bring energy efficiency services to local governments, small and medium businesses, and residents throughout the year. Through partnerships, EBEW has helped communities across the East Bay save millions of kWh.

EBEW provides no-cost home energy assessments, or Green House Calls, for Alameda and Contra Costa County residents. EBW also provides energy assistance to businesses, institutions, nonprofits, and multifamily buildings. Services include no-cost energy assessments of buildings, where Energy Watch professionals make recommendations for cost effective retrofits and improvements that are designed to save business owners money on their utility bills. Such recommendations are based on an inventory of each business' energy consuming equipment. Recommendations can include such simple solutions as replacing old and inefficient lighting, or improving efficiency of refrigeration systems.

The Energy Watch program also offers technical assistance for implementation of energy efficiency projects and rebates to help defray project costs. The rebates typically cover between 50 percent and 70 percent of the total project cost and, in some instances, can cover up to 90 percent of the total project cost.

Energy Upgrade California

Multifamily Building Enhancements

Energy Upgrade California in the Bay Area Offers planning assistance and cash rebates for multifamily properties that undertake energy and green upgrades. The program assists in planning energy saving improvements designed to save 10 percent or more of a building's energy usage and provides \$750 per unit in rebates to help pay for the upgrade.

Home Upgrades

Energy Upgrade California Home Upgrade provides assistance and incentives for home improvement projects that can reduce energy use and make homes more comfortable. This statewide program is managed locally by utilities and regional energy networks and directed by the California Public Utilities Commission in collaboration with the California Energy Commission.

VII. HOUSING CONSTRAINTS

A. 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. Approximately 25 percent of housing costs are attributable to land costs in most real estate markets. Land costs are also affected by such factors as zoning density, the availability of infrastructure, the existence or absence of environmental constraints, and the relative amount of similar land available for development. A local real estate broker contacted by the Town (Wendy Holcenberg) stated that few developable lots come on the market, but when they do, their price is often high. In July 2014 there were three vacant residential parcels listed online for sale in the town. This included one large (25 acre) lot just outside town limits listed for almost \$1.5 million, or \$57,500 per acre, and two smaller (0.4 acre) multifamily/mixed-use infill lots listed for \$749,000 each, or \$1,872,500 per acre. These prices widely vary based on development potential. The larger site is a rural residential lot with limited access to infrastructure in the hillside area and the two smaller lots are infill lots within the Moraga Center Specific Plan. Estimates from 2010 ranged from \$675,000 to \$1,400,000 per parcel.

The cost of land varies considerably in and between jurisdictions. Market factors, especially the desirability of the location, play an important role in setting property values. The land cost per developed unit can be lowered through the development of high-density housing.

Sales prices for vacant land in Orinda, a nearby city, in 2013 ranged from a low of \$99,000 for an 8,400 square foot lot (\$11 per square foot or \$513,386 per acre) to a high of \$795,000 for a 1.2-acre site (\$15 per square foot or \$662,500 per acre).

The combination of high land prices and expensive homes makes it more likely that homebuilders in Moraga will construct high-priced single family dwellings in order to maximize their profits. 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 per acre.

Although it does not appear feasible to construct single family dwellings for low- and moderate-income households in Moraga without a public subsidy of several hundred thousand dollars per unit, there may be an opportunity to create affordable multifamily housing in the commercial MCSP 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.

Construction Costs

Construction costs vary widely according to the type of development, with multifamily housing being somewhat less expensive to construct than single family homes, on a per square foot basis. They are also influenced by market demands and market-based changes in the cost of materials.

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 Development, estimated the cost per square foot of a typical development at \$200 to \$250 for flat lots. If home sizes are 3,000 to 4,500 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 construction often adds about \$100 per square foot.

A more typical cost for a standard track home without upgrades would be \$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 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 is 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. Interest rates are at historic lows in 2014. In June 2014 the average 30-year mortgage rate is 4.14 percent and construction financing rates range from 4.2 percent to 5 percent.

Lowering the interest rate would have a marginal effect 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 would have to make a down payment of around \$500,000 or more to purchase a relatively inexpensive house, while a moderate-income household would have to make a down payment of around \$250,000. This is not feasible for most people.

Traffic and Access

There are five major roadways that connect Moraga to the surrounding region: Moraga Road, St. Mary's Road, Moraga Way, Rheem Blvd, and Canyon Road. The majority of vehicle traffic that enters Moraga must travel through the adjacent communities of Lafayette and Orinda, primarily on Moraga Way through Orinda and Moraga Road through Lafayette, both of which are frequently congested, particularly during commute periods. Topography, adjacent development, and local and regional policies limit future expansion of both roads, and this may constrain new development. Section VII. B further discusses regional policies and governmental constraints with regard to roadway infrastructure.

B. Potential Governmental Housing Constraints

Land-Use Controls

The Town has designated four zones in which housing is a permitted use by right and three zones in which housing is allowed with a conditional use permit. Tables 5-29, 5-30, and 5-31 summarize the development requirements in these zones. The Zoning Code allows multifamily housing by conditional use only in the Multifamily (6 DUA and 20 DUA) zones and, under special circumstances, Community Commercial districts. Secondary units are permitted in the 1, 2, 3, and 6 DUA Zones.

TABLE 5-29
SINGLE-FAMILY RESIDENTIAL ZONING REQUIREMENTS
Town of Moraga
2014

Zone	Minimum Lot Area	Minimum Frontage	Minimum Front Yard	Minimum Side Yard	Exterior Side Yard	Minimum Rear Yard
1 DUA	30,000 sq. ft.	140 feet	25 feet	20 feet	25 feet	20 feet
2 DUA	20,000 sq. ft.	120 feet	25 feet	15 feet	20 feet	20 feet
3 DUA	10,000 sq. ft.	80 feet	20 feet	10 feet	15 feet	15 feet
R-15 ¹	15,000 sq. ft.	100 feet	20 feet	10 feet	--	N/A
Sanders Ranch/ Moraga Place	10,000 to 14,999 sq. ft. 15,000 to 19,999 sq. ft. 20,000 sq. ft. and larger	80 feet 100 feet 120 feet	20 feet 20 feet 25 feet	10 feet ² 10 feet 15 feet	15 feet 15 feet 20 feet	15 feet 20 feet 20 feet

¹The front and side yard setbacks for the R-15 Zoning District remain in effect for homes that are now located in 1 DUA or 2 DUA and which were constructed prior to the adoption of the Moraga Zoning Ordinance (Moraga Municipal Code SECTION 8.68.060).

²Side yards in Sanders Ranch may be reduced to 5-ft with Design Review Board approval in accordance with guidelines adopted by the Planning Commission.

Source: *Moraga Zoning Ordinance, 2014*

**TABLE 5-30
MULTIFAMILY AND COMMERCIAL ZONING**

**Town of Moraga
2014**

Zone	Minimum Lot Area	Minimum Frontage	Minimum Front Yard	Minimum Side Yard	Sum of Side Yards	Exterior Side Yard	Minimum Rear Yard
6 DUA ¹	10,000 sq. ft.	100 feet	25 feet	20 feet ²	40 feet	25 feet	20 feet ²
R-20/20 DUA ⁷ See Detailed Standards Below in Table 5-30 and Table 5-31.	400 feet ⁸	200 feet ⁸	20 ⁹	20	40 ⁹	20 ⁹	20 ⁹
Zone SO Suburban ⁵ Office	10,000 sq. ft.	100 feet	25 feet ³	10 feet ³	20 feet ³	25 feet	10 feet ³
Zone CC Community ⁵ Commercial	10,000 sq. ft.	100 feet	50 feet	None ³	None ³	50 feet	None ³
Zone LC Limited ⁶ Commercial	10,000 sq. ft.	100 feet	25 feet	None ³	None ³	25 feet	None ³

¹ The density in 6 DUA can be increased to eight dwelling units on any one acre if the increased density provides housing opportunities to persons of limited means.

² The side and rear setbacks in 6 DUA cannot be less than the height of the building, therefore, if the building height is greater than 20 feet the setback would have to be increased. (Moraga Municipal Code SECTION 8.32.060)

³ The Design Review Board or Planning Commission may increase the minimum setbacks when they review the application (Moraga Municipal Code SECTIONS 8.44.040-B & C, 8.36.040-B & C, 8.40.040-B & C).

⁴ The distance between principal buildings shall be one-half the total combined height of the two buildings. (Moraga Municipal Code SECTION 8.44.040-A).

⁵ Allows convalescence home or boarding home with conditional use permit.

⁶ Allows agriculture, and buildings accessory to these uses.

⁷ Minimum Site Area: 3 acres except that projects subject to Ministerial Review may be a minimum of 2 acres provided that at least 50 dwelling units are proposed for development; minimum number of residential units: 60; minimum square feet per residential unit: 300, or 100 for a dependent senior residential dwelling unit.

⁸ Average Site Width: 200 feet; Average Site Depth: 200 feet

⁹ Site Building Setback: 20 feet from all site boundaries to any architectural projection on a building. Creek Building Setback: 50 feet from top of bank or 50 feet from the edge of riparian vegetation that is protected by a state or federal agency, whichever is greater, to any architectural projection on a building, except that projects subject to Discretionary Review shall at a minimum comply with the setbacks required by any state or federal agency

Pervious surface area (including natural or landscaped area: 30 percent of site area)

Source: Moraga Zoning Ordinance, 2014

**TABLE 5-31
HOUSING TYPES PERMITTED BY ZONING DISTRICTS
Town of Moraga
2014**

Residential Use	1, 2, 3 DUA	6 DUA	R-20/20 DUA*	Moraga Open Space	Suburban Office	Institutional
Single Family Detached	P	P	Not specifically prohibited, but does not align with the Moraga Center Specific Plan	CUP	CUP	CUP
Single Family Attached		P	Not specifically prohibited, but does not align with the Moraga Center Specific Plan		CUP	CUP
Multifamily		P		P	CUP	CUP
Dependent Senior Care				P		
Residential Care <6 persons	P	P		P	CUP	CUP
Emergency Shelter						P
Single-Room Occupancy	P (for individual rooms in a house)	P (for individual rooms in a house)	P	P (for individual rooms in a house)	CUP (for individual rooms in a house)	CUP
Manufactured Homes	P	P		CUP	CUP	CUP
Mobile Home Parks						CUP
Transitional Housing	P	P		P	P	P
Farmworker Housing	Not specifically listed but appropriate if the lot is used agriculturally	Not specifically listed but appropriate if the lot is used agriculturally			P	CUP
Supportive Housing	P	P		P	P	P
Second Units	P	P		P		

Note:

* See Detailed Standards Below in Table 5-32 and Table 5-33.

P=Permitted, CUP=Conditional Use Permit

R-20 Zone

Table 5-32 and Table 5-33 summarize the development standards for the R-20 (20 units per acre) zone. The R-20 district is only applied to properties within the Moraga Center Specific Plan Area, consistent with policies of the adopted specific plan. This district is not applied to properties that have an average predevelopment slope in excess of 20 percent. Development projects within this district are subject to either the ministerial review process or the discretionary review process provided in this zone. As such, the development standards are more detailed than for other residential districts in Moraga.

**TABLE 5-32
DEVELOPMENT MINIMUM STANDARDS IN THE R-20 DISTRICT
Town of Moraga
2014**

Development Standard		Minimum Requirement
1.	Site Area	3 acres except that projects subject to Ministerial Review may be a minimum of 2 acres provided that at least 50 dwelling units are proposed for development.
2.	Number of Residential Dwelling Units	60
3.	Square Feet Per Residential Dwelling Unit	300
4.	Square Feet Per Dependent Senior Residential Dwelling Unit	100
5.	Average Site Width	200 feet
6.	Average Site Depth	200 feet
7.	Site Building Setback	20 feet from all site boundaries
8.	Creek Building Setback	50 feet from top of bank or 50 feet from the edge of riparian vegetation that is protected by a State or Federal agency, whichever is greater, to any architectural projection on a building except that projects subject to Discretionary Review shall at a minimum comply with the setbacks required by any State or Federal agency.
9.	Pervious surface area (including natural or landscaped area)	30% of site area
10.	Natural area or area landscaped area with living plants	20% of site area
11.	Private outdoor area for each Residential Dwelling Unit	20 square feet attached or immediately adjacent to each Residential Dwelling Unit with a minimum dimension of 4 feet.
12.	Number of required parking spaces	1 space per studio or 1-bedroom Residential Dwelling Unit, 2 spaces per 2- or 3-bedroom Residential Dwelling Unit, 2.5 spaces per 4 or more bedroom Residential Dwelling Unit, and 0.3 spaces per Dependent Senior Residential Dwelling Unit.
13.	Parking for Senior Citizen Housing (Example: A 150-unit senior citizen housing project could be served by: (a) 150 spaces; or (b) 113 spaces plus 1 permanent service vehicle; or (c) 75 spaces plus 2 permanent common service vehicles. A 50-unit senior citizen housing project could be served by: (a) 50 spaces; or (b) 38 spaces plus 1 permanent service vehicle; or (c) 25 spaces plus 2 permanent service vehicles.)	The minimum parking ratio provided for in Section 8.34.060A(12) above, shall be reduced by 25% for each passenger vehicle made available permanently for use by the residents of each 75 such units or fraction thereof, provided that not less than 0.5 space shall be provided for each Residential Dwelling Unit served.
14.	Parking space dimensions	As required by Moraga Municipal Code Section 8.76.050

Source: Town of Moraga Municipal Code Section 8.34.060, April 2014

All development in the R-20 District shall also conform to the maximum limits identified in Table 5-33 below.

**TABLE 5-33
DEVELOPMENT MAXIMUM STANDARDS IN THE R-20 DISTRICT
Town of Moraga
2014**

Development Standard		Maximum Limit
1.	Building Height	45 feet
2.	Lot Coverage by buildings	65% of project site area
3.	Lot Coverage by Impervious Surfaces (buildings, structures and hard paving)	70% of project site area
4.	Number of stories	3
5.	Floor area ratio (Note: covered but unenclosed walkways and stairways are not included in the calculation of floor area.)	1.15 when enclosed parking is provided, or .85 when uncovered or carport parking is provided and an additional .35 is allowed for common area facilities such as enclosed corridors, game room, dining room and facility kitchen.
6.	Private outdoor area for each unit	100 square feet attached or immediately adjacent to each unit with a maximum dimension of 8 feet; provided, however, that any such private outdoor area visible within 500 feet of a Major Scenic Corridor as defined in Chapter 8.132 shall be screened by landscaping and/or an opaque fencing or railing.
7.	Slope of Planted Area	33%

Source: Town of Moraga Municipal Code 8.34.060, April 2014

Parking Requirements

In most cases Moraga requires two covered off-street parking spaces per dwelling unit and one guest space per two dwellings. Parking standards for residential uses are as follows:

- Single family detached—two covered spaces
- Single family attached—two covered spaces
- Multifamily—per unit, two covered spaces and 0.5 space for guests
- Second Units—one space in addition to the main unit’s requirements

Lots with less than 45 feet of street frontage in the Three Dwelling Unit per acre, Two Dwelling Unit per acre, and One Dwelling Unit per acre Residential Districts are required to have two guest parking spaces. Units in planned districts or condos are permitted some flexibility to have parking on a different parcel. The minimum dimensions per space are nine feet wide by 19 feet deep.

These requirements are typical or less than 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 the development of affordable multifamily housing for low- or moderate-income households.

Density bonus law allows developers of affordable housing to request reduced parking standards. The Town of Moraga adopted a density bonus ordinance in 2014 that complies with State law and would allow developers to request modified parking standards (see discussion of density bonus provisions, below). The MCSP 20 DUA zone, as previously stated also allows for reduced parking for senior housing projects.

The Moraga Center Specific Plan draft implementation guidelines also reduces parking standards for passenger vehicles available for the use of the residents. Parking can be reduced by 25 percent for each passenger vehicle available per 75 units, with a minimum of 0.5 spaces per unit.

Moraga Open Space Ordinance

In 1986 a citizen initiative adopted the Moraga Open Space Ordinance (MOSO). The purpose of the ordinance is to direct development to land that is suitable for growth. The ordinance placed all land that was public or private open space before 1986 in a new zoning category called MOSO Open Space. Agriculture is the primary land use in the open space district, but residential uses are permitted with a conditional use permit at a density of one unit per 20 acres. This density can be increased to one unit per 10 or five acres based on environmental sensitivity and geological hazards. Residential use is not permitted on major ridge lines or along steep slopes (grades of 20 percent or more). Because there is more than adequate land outside the open space district (see land inventory), the Town does not consider this a constraint.

Density Bonus Provisions

State law requires the provision of certain incentives for residential development projects that set aside a certain portion of the units to be affordable to lower- and moderate-income households or for senior citizen developments.

Incentives and concessions for affordable housing required by State law include:

- Varied increases in density tied to the proportion and affordability levels of units proposed, ranging from 20 to 35 percent density bonuses;
- Allowance for up to three development concessions or incentives depending on the percentage of affordable units provided. Typical concessions include modifications to development standards such as height, setbacks, or parking requirements;
- Allowance of density bonuses for a developer who donates land for very-low income housing; and
- Establishment of special parking ratios for affordable housing units.

The Town adopted a density bonus ordinance that complies with State law in 2014.

Provisions for a Variety of Housing Types

Secondary Units

Secondary Living Units create affordable housing (even if they are not limited to a particular income level) due to their typically smaller size, and lower cost to build than a standalone housing unit. They typically create less demand on existing infrastructure and services, can make efficient use of space on existing lots, and newer units typically consume less energy. In communities that have existing mature single-family neighborhoods, such as Moraga, they provide an opportunity to meet local housing needs in a way that typically disperses units and is compatible with, and maintains, neighborhood quality and character.

In many cases secondary units can provide needed housing for extended family members, students, young adults or seniors, care givers, and other small households. Secondary Living Units can be an integral part of a jurisdiction's strategy to maintain affordable housing and promote infill development and sustainable land use patterns. They can also provide rental income to the property owner, helping to off-set mortgage costs and, therefore, making ownership more affordable or viable.

In accordance with State law, the Town's secondary unit ordinance provides for ministerial approval in single family and multifamily zones.

In the past the Town has received several inquiries from property owners interested in constructing second units or converting existing accessory structures into second units, often with the goal of providing housing for a family member. However, none of the homeowners have submitted applications. Some of this is due to the high costs of utility connection fees required for new dwelling units. In many cases though, the Town's Second Living Unit development standards are cited as impediments to second unit construction. Residents and contractors have indicated that the current Secondary Living Unit ordinance contains a number of restrictive requirements that limit the potential development of secondary units.

The currently (June 2014) adopted standards for second units, contained in Chapter 8.124 of the Zoning Ordinance, are as follows:

- One secondary 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 and no higher than 19 feet.
- Secondary units may not be constructed over a basement or garage.
- The maximum lot coverage for a secondary unit and associated structures may not exceed 1,300 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.

- The lot on which the secondary living unit is to be located may not be adjacent to a lot that shares a property line with any other lot on which a secondary living unit has been approved or is located unless the secondary living units are a minimum of five hundred (500) feet apart.
- The property owner must occupy either the secondary unit or the principal residence.
- Design review procedures must be met including: matching existing architectural styles, placing utilities underground, and directing exterior lighting downward or inward toward the property.

The Town will consider amendments to the Secondary Living Unit ordinance in 2015. Town staff presented revised standards to the Planning Commission in June 2014 as an informational item. Staff is recommending modifications such as less restrictive limitations on height/location of secondary units, or that provisions are made to allow for certain exceptions to the design standards subject to design review or a conditional use permit. Such a process could facilitate approval of additional secondary units that may not be able to meet the more stringent requirements necessary for ministerial approval.

Emergency Shelters

California Health and Safety Code (Section 50801) defines an emergency shelter as “housing with minimal supportive services for homeless persons that is limited to occupancy of six months or less by a homeless person. No individual or households may be denied emergency shelter because of an inability to pay.” State law, with the passage of SB 2 in 2008, requires jurisdictions to allow emergency shelters without a conditional use permit or other discretionary permit in at least one zone. The zone must have land available to accommodate an emergency shelter.

The Town Council approved amendments to the Zoning Ordinance in 2014 to allow emergency shelters by right in the Institutional District (Chapter 8.164 of the Zoning Ordinance) subject to development standards and location restrictions that are limited to those allowed per State law. The Institutional District includes 403 total acres largely comprised of property owned by Saint Mary’s College, who was supportive of the amendment.

Transitional and Supportive Housing

Transitional housing is a type of housing used to facilitate the movement of homeless individuals and families to permanent housing. Residents of transitional housing are usually connected to supportive services designed to assist the homeless in achieving greater economic independence and a permanent, stable living situation. Transitional housing can take several forms, including group quarters with beds, single family homes, and multifamily apartments; and typically offers case management and support services to help return people to independent living (often six months to two years).

Supportive housing links the provision of housing and social services for the homeless, people with disabilities, and a variety of other special needs populations. California Health and Safety Code (Section 50675.2) defines “supportive housing” as housing with no limit on length of stay, that is occupied by low-income adults with disabilities, and that is linked to on-site or off-site services that assist the supportive housing resident in retaining the housing, improving his or her

health status, and maximizing his or her ability to live and, when possible, work in the community. Similar to transitional housing, supportive housing can take several forms, including group quarters with beds, single family homes, and multifamily apartments.

With the enactment of SB 2 in 2008, State law now requires cities and counties to treat transitional housing as a residential use subject only to those restrictions that apply to other residential uses of the same type in the same zone.

The Town adopted an amendment to the Zoning Ordinance in 2014 to allow transitional and supportive housing as permitted uses in zones allowing residential use, in accordance with State law, including adoption of the following definitions:

“Transitional housing” means rental housing operated under program requirements that call for the termination of assistance and recirculation of the assisted unit to another eligible program recipient at some predetermined future point in time, which shall be no less than six months, and in no case more than two years. Transitional housing units are residential uses subject only to those requirements and restrictions that apply to other residential uses of the same type allowed in the district.

“Supportive housing” means housing with no limit on length of stay that is occupied by the target population and that is linked to onsite or offsite services that assist the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community. Supportive housing units are residential uses subject only to those requirements and restrictions that apply to other residential uses of the same type allowed in the district.

Mobile Homes and Manufactured Housing

Manufactured housing is treated the same as other housing types in Moraga and is allowed on a permanent foundation wherever single family homes are allowed.

Constraints on Housing for Persons with Disabilities

Much of Moraga’s housing was built with younger families in mind and is not accessible to people with disabilities. Features like steps, narrow doors, and bathrooms with limited accessibility create obstacles that prevent people with disabilities from living in the house. The hilly topography of the area and limited access to stores, services, and public transportation provide additional challenges. The Zoning Code’s definition of family is, “(a) an individual; or (b) two or more persons related by blood, marriage, or legal adoption; or (c) a group of not more than five persons, excluding servants, who are not related by blood, marriage or legal adoption, living together as a single nonprofit housekeeping unit in a dwelling unit as distinguished from a hotel, club, fraternity or sorority house, dormitory or boarding house. A family includes necessary servants.”

While this definition allows for unrelated persons to live together, it limits the number of unrelated household members to five, which is inconsistent with State and Federal law. Program IP-H24 in the Housing Element commits the Town to amending the Zoning Ordinance to adopt a more inclusive definition of “family.”

The Town does not have any spacing or concentration requirements related to housing for persons living with disabilities, so as a result, this issue poses no constraint to the development of housing appropriate for persons with disabilities. The parking standards in Moraga are

relatively modest, two spaces for a single family home, and one space for studios and one-bedroom units.

The Moraga Center Specific Plan draft implementation guidelines also reduces parking standards for passenger vehicles available for the use of the residents. Parking can be reduced by 25 percent for each passenger vehicle available per 75 units, with a minimum of 0.5 spaces per unit.

The parking requirements for rest homes, nursing homes, or convalescent homes are one space per three beds. Additionally, there is flexibility built into the ordinance for public or quasi-public facilities (like schools) based on a study of comparable users or activities. The current standard for single family homes is two parking spaces per dwelling unit, which includes group homes with six or fewer people. The Reasonable Accommodation procedures, which the Town Council adopted in July 2014 (see discussion below), provides an additional way to reduce parking requirements for individuals.

In conclusion, the Town's development standards and regulations do not pose a constraint to housing for persons living with disabilities.

Reasonable Accommodation

Both the Federal Fair Housing Act and the California Fair Employment and Housing Act direct local governments to make reasonable accommodations (i.e., modifications or exceptions) in their zoning laws and other land use regulations when such accommodations may be necessary to afford disabled persons an equal opportunity to use and enjoy a dwelling. For example, it may be reasonable to accommodate requests from persons with disabilities to waive a setback requirement or other standard of the Zoning Ordinance to ensure that homes are accessible for the mobility impaired. Whether a particular modification is reasonable depends on the circumstances.

The Town adopted a Reasonable Accommodation Ordinance in 2014, which provides flexibility in the application of zoning regulations to accommodate individuals with disabilities, to eliminate barriers to housing, and to facilitate compliance with State and Federal fair housing laws. The Ordinance establishes a formal procedure to request reasonable accommodation in the application of the Town's land use regulations and criteria to be used when considering such requests. Requests for reasonable accommodation can be made by any person with a disability, or an authorized representative, for a modification of exception to zoning regulations, the rules, standards, and practices for the siting, development or use of housing or housing related facilities that would eliminate regulatory barriers, and provide an individual with a disability equal opportunity to housing of choice.

Design Review Process

All new residential dwellings are subject to a design review process. Under the process the Town's Design Review Board, an appointed Committee of the Town, reviews design plans for single family dwellings on individual lots. The Board's decision may be appealed to the Planning Commission, whose decision may be appealed to the Town Council.

Design review of new residential subdivisions and multifamily buildings is also performed by the Design Review Board. Submittal requirements are typical for local design review processes, and include the submission of a site plan, landscape plan, photographs 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; and
- Landscaping elements and compatibility with local climate and buildings.

The standards contained in the Town's zoning code for evaluating these factors are 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 of high quality. The application of the guidelines could adversely affect 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 similar hilly 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.

Moraga requires public streets to have at least a 52-foot right-of-way, within which a minimum 36-foot street cross section (two 10-foot travel lanes and two eight-foot parking lanes) must be accommodated. Some private streets are built with smaller right-of-ways and easements for utilities. These rules are based on fire department guidelines. Streets shall not exceed the following limits: Arterial streets, 8 percent; Collector streets, 12 percent; Minor streets, 16 percent; Private roads, 20 percent; Driveways, 24 percent). Cul-de-sacs are limited to 16 lots. Large subdivisions over 25 lots must have two access points.

Table 5-38 summarizes the street width requirements in the Town of Moraga.

Class	Width of Pavement		Width of Right-of-way
	w/curbs	w/o curbs	
Thoroughfares & arterials			
Two-lane	40 feet	60 feet	60 feet
Four-lane undivided	64 feet	64 feet	84 feet
Four-lane divided	80 feet		100 feet
Collector streets	36 feet	36 feet	56 feet
Minor streets	36 feet	36 feet	52 feet
Private roads	36 feet*	36 feet*	36 feet*

**Dimension may be reduced when the Planning Commission finds that there is adequate off-street parking and the proposed width will permit proper access of fire and life safety apparatus.*

Source: Moraga Subdivision Ordinance, 2014

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.

Table 5-32 and Table 5-33 summarizes the Town's development and permit fee schedule, which is updated annually. The required development impact fees include: General Government Fee, Public Safety Fee, Storm Drainage Fee, Local Traffic Impact Fee, and Park Development Impact Fee. The amount of these fees was established by Town Council Resolution 40-2014. Development projects within the Town of Moraga are also subject to development fees of the Lamorinda Fee and Finance Authority. Typical development fees per unit, including school district fees, are an estimated \$35,456 for a single family dwelling (see table 5-32). Fees for multifamily units can approach \$23,068 per unit (again, depending on unit sizes, density, and project size). There are significant cost savings associated with multifamily developments. These fees are in line with fees charged by other Bay Area communities.

Because land costs and constructed residential values are so high in Moraga, the proportion of a home's cost that can be attributed to the Town's fees is relatively small in comparison to the average Bay Area community. For example, the fees for the 123-unit residential development cited earlier represented 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.

Table 5-34 shows the development fees in Moraga.

Town of Moraga Development Fee	Single Family ¹	Multifamily ²
Park Land Dedication ²³ Fee is based on \$850,000 fair market value established by Town Council Resolution No. 14-2008 multiplied by: 0.01 acres for single family detached, 0.007 acres for single family attached or townhouse, by 0.005 acres for multiple-family duplex, condominium, or mobile home, plus 20% towards the costs of off-site improvements	\$8,500	\$4,250
Transportation Mitigation Fee (Lamorinda Fee and Finance Authority)	\$6,290	\$3,923
School Impact Fees (Moraga School District) \$2.05 per square foot	\$4,100	\$1,743
General Government Impact Fee	\$4,914	\$2,284
Public Safety Impact Fee	\$828	\$384
Storm Drainage	\$8,834	\$4,418
Traffic Mitigation Impact Fee	\$578	\$331
Park Development	\$3,664	\$1,832
Sewer and Water Impact Fees Local Fee	\$1,310	\$826
Sewer and Water Impact Fees Regional Fee	\$4,948	\$3,077
Total per Unit	\$35,466	\$23,068
¹ Assumes a single story 3 bedroom 2 bathroom, single family house of 2,000 square feet on .25 acres		
² Assumes 30 units with an average of 850 square feet in a 3 story multifamily building on 1 acre.		
<i>Source: Moraga School District, Lamorinda Fee and Finance Authority, and Moraga Master Fee Schedule, FY 2014-2015</i>		

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.

Table 5-35 shows other deposits and fees.

Initial Study	\$6,000 Deposit for contract cost +staff time + 30% administrative cost
EIR consultant management surcharge	Staff time + 30% of EIR Cost
Secondary Unit	\$1,800
General Plan Amendment	\$10,000
Rezoning	\$10,000
Use Permit	
Permitted Use	\$1,500
Conditional Use Permit	\$3,000
Amendments/renewals	\$2,000
Conceptual Development Plan	\$12,000
General Development Plan	\$12,000
Precise Development Plan	\$12,000
Major Subdivision (5+lots)/Tentative Map	\$12,000
Minor Subdivision (1-4 lots)/Parcel Map	\$6,000
Lot Line Adjustment	\$4,000
Design Review of New Single Family Residence	\$3,000
Variance	\$5,000
Hillside Development Permit	\$3,000
Grading Permit/Plan Review	\$450-\$17,500 (depending on slope)
Certificate of Compliance	\$2,500

Note: (required as applicable, final costs may vary)

Source: *Town of Moraga Master Fee Schedule, FY 2014-2015*

Processing and Permit Procedures

Processing times and permit procedures are not considered a major impediment to the production of housing, but can delay the process for some applications. Large developments that need multiple environmental and governmental permits may have longer approval times. Table 5-36 summarizes the typical processing times. In general, expedited permit processing would not substantially reduce production costs enough to make housing affordable in Moraga.

**TABLE 5-36
TYPICAL PERMIT PROCESSING TIMES**

**Town of Moraga
2014**

Type of Permit/Approval	Typical Time Frame
Building Permit, No Design Review	1 – 2 days
Building Permit with Administrative Design Review	60 -90 days
Site Plan Review (with Design Review Board)	60 - 90 days
Use Permit	60 -90 days, depending on permit
Minor subdivision tentative map	90 - 120 days plus time for environmental review
Major subdivision tentative map	6 - 12 months plus time for environmental review

Source: Town of Moraga

For large subdivisions or planned unit developments, the Town of Moraga uses a three-part approval process (conceptual development review, general development review, and precise development review); in addition to design review (Table 5-37). Developers have raised concerns that this process is slow and burdensome. At the same time, members of the community have expressed that subdivision approvals, particularly on large and sensitive hillside sites, should provide for a thorough and deliberate approval process. The Town is interested in reducing the time and cost associated with processing applications, while still allowing for appropriate review of new development, and has added a program to study this issue and determine if modifications are warranted.

**TABLE 5-37
TYPICAL PROCESSING PROCEDURES BY PROJECT TYPE**

**Town of Moraga
2014**

Single Family (Single Family Residential Zone)	Single Family (Open Space Zone)	Multifamily	Subdivisions less than 10 acre	Planned Development (Larger than 10 units)
Step 1. CEQA typically categorical exemption	Step 1. CEQA typically categorical exemption	Step 1. CEQA typically categorical exemption	Step 1. CEQA review	Step 1. CEQA
Step 2. Design review	Step 2. Use permit	Step 2. Use Permit (not needed for a duplex)	Step 2. Tentative Map	Step 2. Conceptual development review
Step 3. Building permit	Step 3. Design review	Step 3. Design Review	Step 3. Final Map	Step 3. General development review
	Step 4. Building permit	Step 4. Building Permit	Step 4. Design review	Step 4. Precise development review
			Step 5. Grading permit or resource agency permits if applicable	Step 5. Tentative map
			Step 6. Building permit	Step 6. Final map
				Step 7. Design review
				Step 8. Grading permit or resource agency permits if applicable

Source: Town of Moraga

Many of the larger land holdings have Federal and State environmental constraints due to endangered species or wetlands. These issues are beyond the control of the Town, but can potentially add significant time to the application process.

Moraga has responded by focusing on infill opportunities. By adopting the MCSP, the Town has laid the groundwork for speedy approval of projects within the Specific Plan area; which could result in up to 630 units. The Town's fee schedule applies a Specific Plan surcharge, ranging between \$412.00 per senior housing unit to \$1185 for single family residential development, and \$2,575.00 per peak hour trip generated for non-residential projects to recover the cost of preparing the Plan. Considering the savings in processing time and cost for developers, the Town believes this is a very good way to promote housing. The Rheem Center Specific Plan will also allow more infill development, once the plan has been prepared.

Moraga bills developers based on the actual cost of processing their applications for subdivisions. On a straightforward application, these fees can add \$25,000 per lot, which is not unreasonable considering the sale price of the homes is often over one million dollars. For more

complicated applications, the fees can be substantially more. The recently approved Palos Colorados development was a large, complicated development proposal featuring environmental and viewshed issues, involving multiple jurisdictions and stakeholders, which spawned several lawsuits. The processing costs of this application added approximately \$200,000 to each lot. Again, because of the high cost of the homes (over a million dollars), this was not a major constraint to the development of housing. However, the Town is concerned about these costs.

Codes and Enforcement and On/Off Site Improvement Standards

On January 22, 2014, the Town Council approved Ordinance No. 243, adopting the 2013 California State Building Code (CSBC) with enhancements to some building requirements to address local seismic and fire hazards. The Town of Moraga uses the 2013 Building Standards Code, which is comprised of the 2013 California Building Code, the 2013 California Residential Code, the 2013 California Green Building Standards Code, the 2013 California Electrical Code, the 2013 California Plumbing Code, and the 2013 California Mechanical Code for residential construction as required by State law. 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.

Code enforcement is responsive to complaints with a focus on health and safety issues. However, there are relatively few complaints. Code enforcement does not constitute a constraint to provision of permitted housing. Staff is most likely to be involved in abating illegal construction that has health and safety issues.

Traffic

In 1988 voters of Contra Costa County passed Measure C (later updated in 2004 with Measure J) that requires the Town to participate in cooperative planning with respect to subregional traffic impacts. Because Moraga-bound traffic must pass through Orinda or Lafayette to get to Highway 24, these jurisdictions must be engaged in the planning process. The traffic limits may pose long-term limitations on growth, but in the short- and medium-term, as shown by the MCSP, they are not a constraint.

Specifically, to avoid potential adverse impacts and meet local housing needs, the Town reprioritized development in the Moraga Center Specific Plan area away from detached single family residential development toward local serving higher-density housing such as senior, student and workforce housing. The total number of dwelling units proposed for the Moraga Center Specific Plan area is 86 percent more than would have been allowed under the General Plan (630 vs. 339) but the peak hour peak direction traffic is not increased. This is achieved by carefully dividing the "traffic budget" between a range of dwelling unit types including senior housing, mixed-use development, higher-density single family and conventional single family units.

VIII. EVALUATION OF ACCOMPLISHMENTS

A. Housing Production

Table 5-39 summarizes actual housing production in Moraga from 2007 to 2014. Although housing production has been slow in recent years, Moraga has set the stage for several new developments. There are eight major subdivisions in the town totaling 344 units that have been approved or are pending approval. In addition, the adoption of the Moraga Center Specific Plan created capacity for up to 630 new housing units.

TABLE 5-39
SUMMARY OF HOUSING PRODUCTION

Town of Moraga
2007-2014

	Very Low-Income	Low-Income	Moderate-Income	Above Moderate-Income	Total
2007	0	0	0	0	0
2008	0	0	0	3	3
2009	0	0	0	2	2
2010	0	0	0	1	1
2011	0	0	0	2	2
2012	0	0	0	2	2
2013	0	0	0	0	0
2014 (April)	0	0	0	0	0
Total produced compared to identified need	0 of 75 (0%)	0 of 44 (0%)	0 of 50 (0%)	10 of 60 (17%)	10 of 229 (4%)

Source: Town of Moraga, 2014

B. Evaluation of Policies and Programs under the 2010 Housing Element

2010 Housing Element

The 2010 Housing Element contained 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. Table 5-40 below provides a description of the programs along with their current status. Note: implementation program numbers may not be sequential because implementing programs unrelated to housing (from other elements of the General Plan) share a number system, but are not reprinted below.

TABLE 5-40
EVALUATION OF 2010 HOUSING ELEMENT POLICIES AND PROGRAMS
Town of Moraga
2014

Number	Program Description	Accomplishments	Recommendations
Goal H1: Housing and Neighborhood Quality. 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.		
D2	<p>Building Inspection, Code Enforcement and Hazard Abatement</p> <p>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:</p> <p>Substandard Structures. Inspect and vacate or condemn structures that are damaged or are in imminent peril, using public nuisance abatement powers.</p> <p>Hazards in Town Buildings. Reduce non-structural hazards in all Town buildings.</p> <p>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.</p> <p>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.</p> <p>Inspection of Critical Public Buildings. For particularly critical public buildings, require periodic inspection by the Town's structural engineer for seismic safety.</p>	<p>The Town continues to work with Contra Costa County to conduct building inspections and aggressively enforce the Building Code and abate hazardous building conditions.</p> <p>The Town adopted Chapter 15.04, Building Codes, to reflect the 2013 California State Building Codes. The Town also initiated amendments to Chapter 7.16, Nuisance Abatement to improve the nuisance abatement procedures. Expected adoption is 2014.</p>	Remove program from Housing Element. The Town will continue to implement this program through implementation of the General Plan, but it is not a housing-specific program.
H3	<p>Housing Rehabilitation Program</p> <p>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.</p>	The Town continues to participate in the County rehab program.	Maintain 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.		

**TABLE 5-40
EVALUATION OF 2010 HOUSING ELEMENT POLICIES AND PROGRAMS
Town of Moraga
2014**

Number	Program Description	Accomplishments	Recommendations
B1	<p>Zoning and Subdivision Ordinances</p> <p>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:</p> <ul style="list-style-type: none"> • 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%. 	<p>Amended Chapter 8.72: Design Review, to simplify and streamline design review procedures in single family, multifamily, commercial and other zoning districts.</p> <p>Amended Section 8.68.060 to clarify regulations on front-yard and side-yard setbacks for existing developed properties constructed under County Zoning.</p> <p>Town Council authorized a study of the existing hillside and ridgeline regulations to consider possible amendments to those regulations. Study underway in 2014 to review, analyze, and develop potential amendments to existing regulations and guidelines related to development on hillsides and ridgelines.</p> <p>Adopted Code amendments related to emergency shelters and transitional and supportive housing.</p> <p>Initiated Code amendments to address constraints on second units. Expected to be completed in 2015.</p>	<p>Revise program to remove completed actions and reorganize remaining actions into separate implementation programs.</p>
H1.3	<p>Design for Safety. Minimize the risk of burglary, vandalism and other crimes through appropriate design in new housing and neighborhoods.</p>		
E5	<p>Public Safety Guidelines</p> <p>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).</p>	<p>Police Department participated in several development projects to review measures for traffic safety and crime protection.</p>	<p>Remove program from Housing Element. The Town will continue to implement this program through implementation of the General Plan, but it is not a housing-specific program. Address through new policies in the Housing Element.</p>
H1.4	<p>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.</p>		

TABLE 5-40
EVALUATION OF 2010 HOUSING ELEMENT POLICIES AND PROGRAMS
 Town of Moraga
 2014

Number	Program Description	Accomplishments	Recommendations
E2	<p>Residential Design Guidelines</p> <p>Review and update design standards and guidelines to address residential design issues in existing and potential future single-family residential developments, including:</p> <ul style="list-style-type: none"> • Subdivision Design to encourage lot and street configurations adapted to topography and natural features. • Street Design to discourage closed loop streets. • Landscape Character, to encourage street trees and landscaping and retain significant views, with provisions for drought-tolerant species, use of recycled water, and other water conservation measures. • Pedestrian Environment to create interconnected sidewalk/pathway linkages to adjacent neighborhoods, commercial centers and community facilities such as parks and schools; provide for pedestrian-oriented lighting; and, where feasible, encourage landscape strips between the sidewalk and curb to buffer pedestrians from automobiles. Home Design to encourage home designs that are consistent with existing residential character, with appropriate height, scale and setback requirements; and to discourage the visual dominance of garages on streets by limiting the frontage (by percentage and by location) occupied by garage doors. • Energy Efficiency to encourage home designs and retrofitting conserve energy through use of active and/or passive solar energy systems, ceiling insulation, ceiling fans, low-energy appliances, and/or other measures. • Equipment Screening to encourage appropriate screening of mechanical equipment, solar collectors, satellite dishes, communication devices and similar devices, with special attention given to buildings whose roofs are viewed from higher elevations. • Infill Development to promote more sensitive building additions and infill projects that preserve the scale and character of the existing neighborhood. • Public Places to provide facilities and amenities appropriate to the neighborhood, such as neighborhood parks, childcare centers, schools and churches, ensuring appropriate siting and design. • Clustering to preserve natural features and open spaces and minimize grading. • Landscaping in Hillside Areas to address issues such as fire resistance, erosion control, drought tolerance, and visual buffering for privacy. • Estate Housing to address issues specific to large-lot developments in outlying areas. 	<p>Complete. Revised Design Guidelines adopted 2010.</p>	<p>Remove program. It has been completed</p>

**TABLE 5-40
EVALUATION OF 2010 HOUSING ELEMENT POLICIES AND PROGRAMS
Town of Moraga
2014**

Number	Program Description	Accomplishments	Recommendations
E3	<p>Multifamily Residential Design Guidelines</p> <p>Review and update design standards and guidelines to address issues specific to the planning, design and management of multifamily residential developments, including:</p> <p>Site Design to encourage developments that are oriented towards the public street rather than to an internal parking area.</p> <p>Density and Housing Type Mix to encourage a variety of housing types and discourage too high a concentration of any one unit or building type in a single area.</p> <p>Building Design to encourage buildings that reflect the scale and quality of their surroundings</p>	<p>Complete. Revised Design Guidelines adopted 2010.</p>	<p>Remove program. It has been completed</p>
H1.5	<p>Environmental Sustainability. Promote cost effective sustainability in new construction and renovation</p>		
H10	<p>Enhance Sustainable Building Guidelines.</p> <p>Incorporate minimum sustainability features into design guidelines for new residential construction.</p>	<p>The Town, through the Contra Costa County building division, reviews building permit applications relative to the latest version of the California Building Code, which includes extensive Green Building regulations.</p>	<p>Remove program. Already implemented through the California Building Code. Explore new energy conservation related programs.</p>
<p>Goal H2: Housing Mix and Affordability. A variety of housing types to help meet the Town's projected housing needs</p>			
H2.1	<p>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, including single family homes, senior housing, workforce housing and second units.</p>		
A1	<p>General Plan Diagram.</p> <p>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.</p>	<p>Progress was made on the Bollinger Valley Project, which will include an amendment to the General Plan and General Plan diagram. The Town will continue and/or complete process for General Plan amendment application for Bollinger Valley and Via Moraga projects.</p>	<p>Remove program from Housing Element. The Town will continue to implement this program through implementation of the General Plan, but it is not a housing-specific program. Address through new policies in the Housing Element.</p>
H1	<p>Regional Housing Need</p> <p>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.</p>	<p>As demonstrated in the Housing Element, the Town has adequate zoning to accommodate the RHNA.</p>	<p>Maintain as a policy</p>

TABLE 5-40
EVALUATION OF 2010 HOUSING ELEMENT POLICIES AND PROGRAMS
Town of Moraga
2014

Number	Program Description	Accomplishments	Recommendations
H4	<p>Affordable Housing Subsidies</p> <p>Seek to increase the availability of state and federal subsidies for affordable housing in Moraga through the following actions:</p> <ul style="list-style-type: none"> 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 homeownership 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. 	<p>On hold/Deferred. The incentives for affordable housing most likely to be pursued in Moraga are LFFA fee waivers and a development agreement for implementation of the Moraga Center Specific Plan. The other methods require expertise beyond that of the current staff.</p>	<p>Maintain program</p>
H11	<p>Promote Secondary Units Where Appropriate.</p> <p>Where appropriate, promote secondary units to meet the needs of seniors, extended families, households with domestic help, students and others. In particular, encourage secondary units in new subdivisions. Specific policies include:</p> <ul style="list-style-type: none"> - Create a program to encourage owners of secondary units built without appropriate permits to bring their buildings up to code. - Identify measures to simplify the secondary unit approval process to encourage new units, while protecting the single family character of neighborhoods. - Develop a database to understand trends in secondary units. 	<p>Staff answered questions on eligibility and in 2014 assisted four property owners considering a secondary unit understand the secondary unit ordinance. A similar level of inquiries occurred in previous years.</p>	<p>Maintain program</p>
K1	<p>Moraga Center Area and Rheem Park Area Specific Plans</p> <p>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.</p>	<p>Moraga Center Specific Plan adopted January 2010. Town awarded Transportation for Livable Communities grant for planning/design along Moraga Road ("Livable Moraga Road" project), including Rheem Center.</p>	<p>Maintain program to prepare Rheem Park Area Specific Plan.</p>

TABLE 5-40
EVALUATION OF 2010 HOUSING ELEMENT POLICIES AND PROGRAMS
Town of Moraga
2014

Number	Program Description	Accomplishments	Recommendations
K2	<p>Pedestrian, Bicycle and Trails Master Plan</p> <p>Review, update and expand upon the Town's 'Trails Master Plan' to provide a comprehensive plan for addressing pedestrian and bicycle circulation issues as well as recreational trail use. The updated and expanded Plan should:</p> <ul style="list-style-type: none"> • Actively involve the public in the review and update process. • Designate trails according to their intended use, by pedestrians, bicycles and/or equestrians. • Establish annual priorities for trail construction as well as pedestrian and bicycle improvements, and identify the resources to build them. • Review pedestrian circulation issues to identify constraints to walking, develop improvement plans at constrained locations, and incorporate pedestrian enhancement projects into the Town's Annual Budget, with particular attention to pedestrian connections between residential areas, commercial areas, and community facilities such as schools. • Address bicycle circulation issues in compliance with the thirteen elements outlined in the California Bicycle Lane Account (BLA) to open the opportunity for state funding of local and regional bicycle transportation improvements. Elements of the plan should include design standards for bicycle facilities; bicycle education and outreach; and bicycle enhancement projects for the Town's Annual Budget. 	<p>The Town applied for and received a grant to fund a comprehensive update of the Moraga Pedestrian and Bicycle Master Plan in 2014, and intends to issue an RFP for consultant services in August 2014.</p>	<p>Remove program from Housing Element. The Town will continue to implement this program through implementation of the General Plan, but it is not a housing-specific program. Address through new policies in the Housing Element.</p>
H2.2	<p>Vacant Land Inventory. Maintain and periodically update an inventory of developable vacant land to coordinate future housing growth.</p>		
G1	<p>Vacant Land Inventory</p> <p>Maintain and update an inventory of vacant and under-utilized parcels in the Town, including an assessment of their potential development capacity.</p>	<p>The vacant land inventory was updated as part of the study on development impact fees and as part of preparation for updating the Housing Element.</p>	<p>Maintain program</p>
H2.3	<p>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, as provided on the General Plan Diagram. 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.</p>		
H2.4	<p>Multifamily Housing Amenities. Ensure that multifamily housing developments provide adequate parking for residents and visitors as well as open space and recreational facilities to meet resident needs.</p>		

**TABLE 5-40
EVALUATION OF 2010 HOUSING ELEMENT POLICIES AND PROGRAMS
Town of Moraga
2014**

Number	Program Description	Accomplishments	Recommendations
C1	<p>Development Review</p> <p>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:</p> <p>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).</p> <p>Performance Standards. Ensure that one or more of the following conditions will be met:</p> <p>Performance standards will be maintained consistent with adopted mitigation programs following project occupancy;</p> <p>Additional mitigation measures are available and will be required of the project sponsor in order to insure maintenance standards; or</p> <p>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.</p> <p>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.</p> <p>Solar Access. Discourage the design and siting access for adjacent buildings or properties.</p> <p>Emergency Response. Appropriate consideration of emergency response planning.</p> <p>Fire Prevention. Appropriate fire prevention measures, including fire protection systems and fire-retardant roofs in accordance with adopted ordinances and standards.</p> <p>Safe Subdivision Design. Subdivision design and platting of each parcel so that there is a safe building location.</p> <p>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.</p> <p>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.</p>	<p>All new development was evaluated for compliance with the General Plan and applicable local and other agency regulations and performance standards as part of the review process.</p> <p>Processed 43 administrative design review permits, 23 Design Review Board Permits, 6 use permits, 3 variances, and 3 sign permits.</p> <p>Amended Chapter 8.72: Design Review, to simplify and streamline design review procedures in single family, multifamily, commercial, and other zoning districts.</p> <p>Amended Section 8.68.060 to clarify regulations on front-yard and side-yard setbacks for existing developed properties constructed under County Zoning.</p> <p>Town Council authorized a study of the existing hillside and ridgeline regulations to consider possible amendments to those regulations. Issued RFP for consultants to review, analyze, and develop potential amendments to existing regulations and guidelines related to development on hillsides and ridgelines.</p>	<p>Remove program from Housing Element. The Town will continue to implement this program through implementation of the General Plan, but it is not a housing-specific program. Address through new policies in the Housing Element.</p>

**TABLE 5-40
EVALUATION OF 2010 HOUSING ELEMENT POLICIES AND PROGRAMS
Town of Moraga
2014**

Number	Program Description	Accomplishments	Recommendations
H2.5	<p>Condominium Conversions. Allow the conversion of rental units to condominiums only when:</p> <ul style="list-style-type: none"> • 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. 		
B3	<p>Condominium Conversions Ordinance</p> <p>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:</p> <ul style="list-style-type: none"> • 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. 	<p>No work to update the Condominium Conversion Ordinance was undertaken in 2013. No condominium conversion applications were processed in 2013.</p>	<p>Maintain program</p>
H2.6	<p>Density Bonus. The Town will offer density bonuses consistent with State law</p>		
H2.7	<p>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.</p>		
H2	<p>Housing Partnerships</p> <p>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.</p>	<p>The Town has continued to engage with Saint Mary’s College as the College prepares an update to its Campus Master Plan; the College has deferred this project while work to develop a long-range strategic plan is developed. The Town has held meetings with for-profit developers on a range of residential projects, including multi-family housing developers, and has worked with project proponents of projects within the MCSP to expedite planning and CEQA processes in accordance with the MCSP’s streamlining provisions.</p>	<p>Maintain program</p>
H2.8	<p>Manufactured Housing. As a means to offer lower cost housing, continue to 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).</p>		

TABLE 5-40
EVALUATION OF 2010 HOUSING ELEMENT POLICIES AND PROGRAMS
Town of Moraga
2014

Number	Program Description	Accomplishments	Recommendations
C3	<p>Undertake Design Review</p> <p>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.</p>		Remove program from Housing Element. The Town will continue to implement this program through implementation of the General Plan, but it is not a housing-specific program. Address through new policies in the Housing Element.
H2.9	<p>Secondary Living Units. Allow, and where appropriate encourage, secondary living units in single family and multifamily areas, including MOSO and non-MOSO open space providing they comply with the Town's Municipal Code and Design Guidelines. Further, detached secondary 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.</p>		
<p>Goal H3: Special Housing Needs. 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.</p>			
H3.1	<p>Equal Opportunity Housing. All persons and families should have equal opportunity to obtain housing in Moraga, unconstrained by arbitrary or illegal patterns of discrimination.</p>		
H7	<p>Equal Housing Opportunities Coordinator and Information</p> <p>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.</p>	<p>Town staff audits the annual income recertification program to ensure the tenants still qualify and to verify that the property owner is maintaining the continued availability of affordable units.</p> <p>When units become available for rent, Town staff reviews the advertisement and audits the applicant income verification process and wait list prioritization.</p>	Maintain program
H8	<p>Nondiscrimination Clauses</p> <p>Continue to provide nondiscrimination clauses in rental agreements and deed restrictions for affordable housing constructed pursuant to this Element.</p>	Ongoing	Maintain program
H3.2	<p>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 shelters by right in appropriate areas of the town and continue to treat supportive and transitional housing as a residential land use.</p>		
H6	<p>Homeless Services and Referral</p> <p>Provide referrals to private and public agencies that offer assistance and shelter to homeless individuals and families, and participate with designated interagency organizations to address homeless needs.</p>	Ongoing/As Needed	Maintain program
H3.3	<p>Student Housing Demand. Cooperate with Saint Mary's College to address student housing needs.</p>		

**TABLE 5-40
EVALUATION OF 2010 HOUSING ELEMENT POLICIES AND PROGRAMS
Town of Moraga
2014**

Number	Program Description	Accomplishments	Recommendations
L10	<p>Coordination with Saint Mary’s College Work collaboratively with Saint Mary’s College to:</p> <ul style="list-style-type: none"> • 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 Saint Mary’s college is improving as we work closer together. We continue to coordinate recreation endeavors that benefits both entities. • Share facility/student resources whenever possible. 	<p>The Town:</p> <ul style="list-style-type: none"> • Continued regular liaison meetings with SMC. • Initiated discussion of Campus Master Plan. • Police Department is working with the College to reduce violence against women on campus. • Parks and Recreation Department provided intern opportunities for SMC students. • In 2013 SMC used the Hacienda for several functions. • SMC provided use of small grass area adjacent to the front soccer/rugby fields. • Is actively fostering a cooperative working relationship with the new College President, 	<p>Remove program from Housing Element. The Town will continue to implement this program through implementation of the General Plan, but it is not a housing-specific program. Address through new policies and programs that specifically address coordination for new housing opportunities.</p>
H3.4	<p>Senior Housing. Encourage senior citizen housing, consistent with projected community needs. Include the following considerations:</p> <ul style="list-style-type: none"> • 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. 		
D3	<p>Promote Universal Design Encourage new construction and renovations to follow the principles of universal design, ensuring that the buildings are usable by people of all ability levels. Provide information to the public, the Design Review Board, the Planning Commission, and others.</p>	Not completed	Maintain program

TABLE 5-40
EVALUATION OF 2010 HOUSING ELEMENT POLICIES AND PROGRAMS
Town of Moraga
2014

Number	Program Description	Accomplishments	Recommendations
H5	<p>Affordable Housing Trust Fund</p> <p>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.</p>	Not completed	Delete
H3.5	<p>Housing for People with Disabilities. Encourage housing that responds to the needs of people with disabilities, providing maximum housing choice consistent with community needs.</p>		
H9	<p>Accessible Housing Information and Referral</p> <p>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.</p>	Ongoing	Maintain program

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APPENDIX A – EMERGENCY, TRANSITIONAL, AND SUPPORTIVE HOUSING INVENTORY

The following tables present an inventory of emergency, transitional, and supportive housing in Contra Costa County.

**TABLE A-1
EMERGENCY SHELTERS**

**County of Contra Costa
2013**

Provider Name	Facility Name	City	Target Population	Year-round Family Beds	Year-round Individual Beds	Total Year-round Beds	Seasonal Beds
Contra Costa Health Services/ Homeless Programs	Concord and Brookside Adult Interim Housing	Richmond and Concord	Singles	0	149	149	0
Interfaith Council of Contra Costa	Winter Nights Shelter	Changos	Mixed	0	0	0	34
SHELTER, Inc.	Family Emergency Shelter	Concord	Families with Children	34	0	34	8
STAND! Against Domestic Violence	Rollie Mullen Center	Confidential	Domestic Violence	23	2	25	0
Anka Behavioral Health	East County Shelter	Antioch	Singles	0	20	20	0
Greater Richmond Interfaith Program	Emergency Shelter	Richmond	Families with Children	45	0	45	0
Contra Costa Health Services/ Homeless Programs	Calli House Youth Shelter	Richmond	Transition-age Youth	0	18	18	0
Contra Costa Health Services/ Homeless Programs	Respite Interim Housing		Adult Individuals	0	20	20	0
Contra Costa County Homeless Program	HCHV/EH - Philip Dorn Respite and Brookside Interim	Concord and Richmond	Adult Individuals	0	19	19	0
Bay Area Rescue Mission	Women and Family Shelter	Richmond	Mixed	12	23	35	0
Bay Area Rescue Mission	Men's Emergency Shelter	Richmond	Adult Individuals	0	39	39	0
Total				114	290	404	42

Source: HUD's 2013 Continuum of Care Homeless Assistance Programs Housing Inventory Count Report

**TABLE A-2
TRANSITIONAL HOUSING
County of Contra Costa
2013**

Provider Name	Facility Name	City	Target Population	Year-round Family Beds or Child Only Beds	Year-round Individual Beds	Total Year-round Beds
Greater Richmond Interfaith Program	Transitional Housing		Families	25	0	25
STAND! Against Domestic Violence	MOVE	Confidential	Domestic Violence	21	2	23
Rubicon Programs, Inc.	Project Independence	Richmond	Mixed	16	9	25
Contra Costa Health Services/ Homeless Programs	Appian House: Youth	Richmond	Transition-age Youth	0	6	6
Contra Costa Health Services/ Homeless Programs	Bissell Cottages		Adult Individuals	0	8	8
SHELTER, Inc.	Pittsburg Family Center	Pittsburg	Families with Children	18	0	18
SHELTER, Inc.	Rapid Rehousing for Families		Families	24		24
SHELTER, Inc.	REACH Plus	Scattered Site	Mixed	53	33	86
SHELTER, Inc.	SSVF		Adult Individuals	14	26	40
SHELTER, Inc.	Contra Costa TH Program		Families	75	0	75
SHELTER, Inc.	East County Transitional Housing	Antioch	Families with Children	70	0	70
Total				316	84	400

Source: HUD's 2013 Continuum of Care Homeless Assistance Programs Housing Inventory Count Report

**TABLE A-3
PERMANENT SUPPORTIVE HOUSING
County of Contra Costa
2013**

Provider Name	Facility Name	City	Target Population	Year-round Family Beds	Year-round Individual Beds	Total Year-Round Beds
Contra Costa County Housing Authority	Shelter Plus Care	Scattered Site	Mixed	211	179	390
Contra Costa County Housing Authority	Project Coming Home	Scattered Site	Singles	0	40	40
Contra Costa County Housing Authority	S CHI2		Adult Individuals	0	4	4
Contra Costa County Housing Authority	Chronically Homeless		Adult Individuals	0	15	15
Contra Costa County Housing Authority	Lakeside		Adult Individuals	0	4	4
Contra Costa County Housing Authority	Villa Vasconcellas		Adult Individuals	0	5	5
Contra Costa County Health Services/Homeless Programs	Permanent Connections		Adult Individuals	0	10	10
SHELTER, Inc.	Permanent Step		Adult Individuals	9	5	14
SHELTER, Inc.	Sunset House	Pittsburg	Singles	0	8	8
SHELTER, Inc.	Mary McGovern House	Concord	Singles	0	6	6
SHELTER, Inc.	Transitional Housing Partnership	Scattered Site	Mixed	38	5	43
SHELTER, Inc.	Next Step		Adult Individuals	0	3	3
Anka Behavioral Health	Maple House	Concord	Singles	0	4	4
Anka Behavioral Health	PCH-AAA		Adult Individuals	0	40	40
Anka Behavioral Health	ACCESS	Scattered Site	Singles	0	30	30
Anka Behavioral Health	ACCESS Plus		Adult Individuals	0	8	8
Anka Behavioral Health	Project Step		Adult Individuals	0	10	10
Anka Behavioral Health	Project Step		Adult Individuals	0	10	10
Department of Veteran's Affairs	VASH-HUD-VASH		Adult Individuals	87	44	131
Department of Veteran's Affairs	VASH-HUD-VASH II		Adult Individuals	15	18	33

Rubicon Programs, Inc.	West Richmond Apartments	Richmond	Singles	0	4	4
Rubicon Programs, Inc.	Idaho Apartments	Richmond	Singles	0	28	28
Rubicon Programs, Inc.	Giant Road		Families	70	0	70
Resources for Community Development	Lakeside Apartmetns		AIDS	0	4	4
Greater Richmond Interfaith Program	Permanent Housing		Adult Individuals	0	8	8
Garden Parks Apartments Community	Garden Parks Apartments	Pleasant Hill	Family	70	0	70
Total				500	492	992

Source: HUD's 2013 Continuum of Care Homeless Assistance Programs Housing Inventory Count Report

APPENDIX B – AVAILABLE SITES INVENTORY

A. Approved Subdivisions/Projects

**TABLE B-1
APPROVED OR PENDING PROJECTS**

**Town of Moraga
2014**

Project Name	Acres	Location	Inventoried Units				Total
			Very Low	Low	Moderate	Above Moderate	
Palos Colorados Development	460	Moraga Rd; northeast of Campolindo			15	138	153
Los Encinos Subdivision	7	Baitx Drive				10	10
Country Club Extension	19	Augusta Drive, west of Greenbriar Drive				67	67
Camino Ricardo Subdivision	13	Northern edge of the Moraga Center Specific Plan Area, east of Camino Ricardo				26	26
Hetfield Estates	65	Corner of Sanders Drive and Hetfield Drive				7	7
Moraga Town Center Homes	3	Between Moraga Way and Country Club Drive				36	36
Via Moraga	2	489 Moraga Road				17	17
Rancho Laguna II	180	Rheem Blvd.				27	27
Total	749		0	0	15	328	343

Source: Town of Moraga, 2014

B. Moraga Center Specific Plan

TABLE B-2
MORAGA CENTER SPECIFIC PLAN
Town of Moraga
2014

Designation	Density Range	Assumed Density	Acres	Lower-Income	Moderate	Above Moderate	Total
3 DUA	up to 3	2					
255-310-025 (portion)			5.0			10	10
6 DUA	4 - 6	4					
255-310-025 (portion)			13.0			52	52
255-310-026 (portion)			17.5			70	70
258-410-026			3.1			12	12
R-20	20 - 30	20					
255-310-026 (portion)			13.2	264			264
257-500-006			6.1	122			122
Total			60.8	386	0	144	530

Source: Town of Moraga, 2014

C. Individual Lots or Potential Subdivisions

The following lots and subdivisions do not have applications filed yet or are in the very early stages of the process.

**TABLE B-3
INDIVIDUAL LOTS OR POTENTIAL SUBDIVISIONS**

**Town of Moraga
2013**

APN	Address/Location	Acres	Gen. Plan Desig.	Min. Dens.	Max. Dens.	Vacant/ Underutil.	Constraints	Est. Long-Term Unit Capacity	Notes
256-040-022	St. Mary's Road	30.8	OSM	0	0	VAC	hillside land/open space	0	Jba Company Llc; no infrastructure
256-040-021	St. Mary's Road	15.6	OSM	0	0	VAC	hillside land/open space	0	Grega property; no infrastructure
256-070-032	E. Side Moraga Road	1.1	2-DUA	1	1	VAC	narrow land	1	Kn Productions, Inc; infrastructure capacity, isolated lot
255-020-015	W.Side Moraga Road	15.0	OSM	0	0	VAC	within major ridge line	0	Devenuta property; no infrastructure, development not likely
255-010-006	W. Side Moraga Road	6.6	1-DUA	1	1	VAC	steep slope	1	Campolindo High School; no infrastructure
255-020-019	50 La Salle Drive	26.3	OSM	0	0	VAC	within major ridge line	1	MOSO CUP; no infrastructure, isolated lot, CUP and design review approved, but now in foreclosure
255-030-027	52 La Salle Drive	8.0	OSM	0	0	VAC	within major ridge line	1	MOSO CUP; no infrastructure, isolated lot, CUP and design review approved, but now in foreclosure
255-140-049	Rheem Shopping Center	19.7	OSM	0	0	VAC	hillside land/open space	0	Kimco Realty (part of shopping center); no infrastructure, to be considered in Rheem center Specific Plan
257-180-034	No Address	0.3	OSM	0	0	VAC	within major ridgeline	150 for all of Indian Canyon	Bruzzone property; no infrastructure, Indian Canyon
257-180-037	Canyon Road	35.6	1.5 DUA/OS /OSM	1	2	VAC	areas w/ 20%+ slope		Bruzzone property; no infrastructure, Indian Canyon
257-180-038	Canyon Road	171.4	1.5 DUA/OS	1	2	VAC	hillside land/open space		Bruzzone property; no infrastructure

**TABLE B-3
INDIVIDUAL LOTS OR POTENTIAL SUBDIVISIONS
Town of Moraga
2013**

APN	Address/Location	Acres	Gen. Plan Desig.	Min. Dens.	Max. Dens.	Vacant/ Underutil.	Constraints	Est. Long-Term Unit Capacity	Notes
			/OSM						
257-180-040	Canyon Road	3.1	OSM/OS	0	0	VAC	hillside/open space		Bruzzone property; no infrastructure, Indian Canyon. Roughly 150 units in long term.
257-180-041	Canyon Road	150.2	OSM	0	0	VAC	within major ridgeline		Bruzzone property; no infrastructure, Indian Canyon. Roughly 150 units in long term.
257-210-013	Camino/Canyon	18.4	3-DUA	0	0	UND	none	48	Moraga School District; infrastructure
271-120-015	No Address	41.8	OSM	0	0	VAC	within major ridgeline	0	Bruzzone property; no infrastructure
271-120-020	No Address	1.8	OSM	0	0	VAC	hillside land	0	Bruzzone property; no infrastructure
258-012-036	Bollinger Canyon	6.5	Study	0	0	VAC	hillside land	0	Harvey property; no infrastructure
258-012-037	Bollinger Canyon	17.8	Study	0	0	VAC	hillside land	0	Harvey property; no infrastructure
258-012-038	Bollinger Canyon	11.7	Study	0	0	VAC	hillside land	0	Harvey property; no infrastructure
258-012-044	No Address	56.1	Study	0	0	VAC	hillside land	2	Yanes property; no infrastructure
258-130-001	No Address	100.0	Study	0	0	VAC	hillside land	5	Harvey property; no infrastructure
258-160-028	E. End Sanders	7.0	3-DUA	1	3	VAC	hillside land	21	Bruzzone property; no infrastructure
258-160-062	No Address	132.0	OSM	0	0	VAC	hillside land/ ridge lines	0	Bruzzone property; no infrastructure
258-600-002	Larch Avenue	23.6	OSM	0	0	VAC	MOSO/hillside land	1	Felix property; no infrastructure
237-160-037	No Address	15.7	1-DUA	1	1	VAC	hillside land	15	Bruzzone property; no infrastructure
237-160-073	St. Mary's Road	25.9	1-DUA	1	1	VAC	none	25	Bruzzone property; no infrastructure
258-520-003	S. Alta Mesa Drive	4.3	2-DUA	1	2	VAC	hillside land	8	Bruzzone property; no infrastructure
258-611-004	Off Joseph Drive	11.6	Study	0	0	VAC	hillside land	0	Rector property; no infrastructure
258-612-004	Off Joseph Drive	3.6	Study	0	0	VAC	hillside land	0	Urionaguena property; no infrastructure
258-520-001	Moraga Road	5.8	3-DUA	1	3	VAC	hillside land	15	Bruzzone property; no infrastructure

**TABLE B-3
INDIVIDUAL LOTS OR POTENTIAL SUBDIVISIONS
Town of Moraga
2013**

APN	Address/Location	Acres	Gen. Plan Desig.	Min. Dens.	Max. Dens.	Vacant/ Underutil.	Constraints	Est. Long-Term Unit Capacity	Notes
Total								294	

Notes:

Lots marked as no infrastructure means an unimproved lot. Infrastructure may be readily available, but has not been extended to the lot at this time.

All the lots that are zoned OSM and have a 0-unit capacity are open space lots which means that a conditional use permit is required for any residential development. The code reads: "any development on such open space lands shall be limited to a maximum density of one dwelling unit per 20, 10, or 5 acres, but in no case shall density on such lands exceed one dwelling unit per five acres" (MMC 8.52.140). All proposed development must meet MOSO standards.

All the lots that are zoned Study and have a 0-unit capacity are study district lots which means that temporary control of the development of the area is permitted while the planning agency conducts detailed studies. The code reads: "the precise standards for the development of property in this district shall be prescribed at the time the reviewing authority approves the issuance of a conditional use permit. The standards shall fix the density, lot area, frontage, front, side and rear setbacks, building height and site coverage requirements" (MMC 8.60.040).

Source: *Town of Moraga, 2014*

APPENDIX C – PUBLIC INPUT

Town of Moraga Stakeholder Meeting Summary May 22, 2014

The workshop announcement was sent by email to 37 stakeholders. The following table shows the name and organization of each recipient.

Name	Organization	Name	Organization
Linda Mandolini	Eden Housing, Inc.	Matt Franklin	Mid-Peninsula Housing Coalition
Admin	Abode Services/Allied Housing	Lillian Lew-Haler	Mid-Peninsula Housing Coalition
Brenda Shebanek	Anka Behavioral Health, Inc.	Cindy Heavens	Satellite Affordable Housing Associates
Nhang Luong	Area Agency On Aging	Eve Stewart	Satellite Affordable Housing Associates
Cynthia A. Parker	BRIDGE Housing Corporation	Susan Friedland	Satellite Housing, Inc.
Lavonna Martin	Contra Costa Behavioral Health Services Homeless P	Ken Cheetham	Tri-City Homeless Coalition
Catherine J. Ertz-Berger	Contra Costa Child Care Council	Donna Colombo	Trinity Center (St. Paul's Episcopal Church)
Main Office	Contra Costa County Homeless Program	None	Tri-Valley Housing Opportunity Center
Rhonda James	Contra Costa Crisis Center	None	Urban Housing Group
Louise Bourrasa	Contra Costa Interfaith Housing	Oscar Dominguez	Workforce Development Board of Contra Costa County
Laura Williams	Contra Costa Interfaith Housing	Online	Unity Council
Mary Murtagh	EAH	Tim Farley	St. Mary's College
Amie Fishman	East Bay Housing Organizations (EBHO)	Linda Borrelli	Moraga Movers
Marjorie Rocha	ECHO Housing	Dave Bruzzone	Dave Bruzzone
Andrea Osgood	Eden Housing, Inc.	Joan Bruzzone	Joan Bruzzone
Doug Stimpson	Habitat for Humanity East Bay/Silicon Valley	Ben Olsen	The Olsen Team
Brianne Steinhauser	Housing Consortium of the East Bay	Suzanne Jones	Preserve Lamorinda Open Space
Doug Lounds	Housing Consortium of the East Bay	Candice Moses	Aegis Living of Moraga
Amy Baley	Mercy Housing California		

Summary of Stakeholder Meeting Discussion

Faculty at Saint Mary's College have trouble finding affordable housing in Moraga. The College has lost good talent because faculty (new teachers) can't live here. Second-year students and beyond can live off-campus. Many live in Walnut Creek because they can't find housing in Moraga. The result is more traffic in town and greater environmental impacts.

Moraga has a growing population of seniors, who don't tend to support investment in schools or shopping centers. The town needs some new growth at appropriate densities to help ensure the town doesn't wither. Moraga needs new, younger residents to support the local economy.

There is growing demand for senior housing in Moraga. There are aging parents of residents that will either need to move to assisted living facilities or move in with their children. Some have found that widows and other seniors/elderly want to downsize.

Moraga is one of the toughest places to build new projects, but Northern California in general is one of the most difficult places to build; it takes more time and money. Investing in Moraga is a daunting vision because Moraga isn't receptive to higher-density development (e.g., in the 15-20-unit range). The town also pushes back on attached unit types. Only 103 dwelling units have been built in the last 24 years.

The town could benefit from infill housing and mixed-use projects in and around existing shopping centers. This will help Moraga become a more walkable community and provide a greater sense of place. The shopping centers have multiple owners. If properly written, a specific plan would help provide a vision for future development and more certainty for those investing. But, getting multiple owners on the same page to develop a specific plan could be a major challenge.

Even building at 18 units an acre will not make housing in Moraga affordable. For affordable housing, decision-makers will need to allow higher densities and more growth. In other communities local governments use inclusionary requirements to help provide affordable housing, which can allow developers to partner with non-profit housing developers to build affordable projects. However, community opposition can be significant to these types of projects. If Moraga decides to pursue this type of program, it should provide a fee option instead of requiring developers to build the housing. And, when you build affordable housing you need public transportation, but Moraga doesn't have very good public transit. The Town could also look into adopting an affordable housing impact fee that is collected and distributed to other communities (Lafayette has transit) that do have transit.

Developing in Moraga is more difficult than other communities due to a difficult and discretionary public review process. The Town's three-step process tends to discourage a lot of builders, because it is very costly and outcomes are uncertain. The Moraga Design Review Board needs to focus on what's within their realm of responsibilities. For example, a recent project was required to provide 90 parking spaces for 18 units. The project could have provided more open space. The Town needs to realize that there are things the Town can do at staff level to ensure good design. By not allowing new projects to be approved, the Town is creating excess demand by keeping supply low. It would be good to have a process that allows potential project applicants to go to the community early, do a good responsible design proposal, and get early feedback (4-6 months). An early "no" makes life easier for developers. In some communities the City Council has a subcommittee (City Manager and a couple of Council Members) that is used to allow potential applicants to make a pitch and get a feeling about whether a project is appropriate for a community.

It would help if the Housing Element could emphasize the connection between housing and economic development. The lack of housing growth doesn't attract desirable businesses, so we end up with situations like the Goodwill donation center in a retail space in the Rheem Center.

**Town of Moraga
Community Workshop Summary
May 22, 2014**

Exercise 1: Major Housing Issues

- Providing affordable housing for Moraga’s workforce and lower-earning occupations (firefighters, teachers, college faculty, students, store clerks). There is less concern about seniors due to organizations like Lamorinda Village.
- Employers need to hire from within the area. More people who work here should be able to live here. This could fix some traffic issues/promote more walking and biking.
- Many residents don’t like all the new development in Moraga. Concerned about over building the community. Neighborhoods resent when developers ask for density in excess of the surrounding area.
- Urban planning is an expensive process.
- Housing developers should be required to show how new development will impact schools (to ensure they aren’t over capacity), parking, and traffic.
- New housing can cause safety/emergency evacuation issues.
- Cars are the town’s biggest nemesis - need a car to live here. It is not realistic to think people will use limited public transit service.
- Existing commercial developments are not able to fill retail spaces, businesses are struggling (Moraga will not be a shopping destination - not Lafayette and not Walnut Creek).
- Housing Affordability is a personal choice whether to save and purchase a house. There is an issue with how people approach housing affordability. The concept that 30 percent of income is the standard for housing costs is too low; it used to be 50 percent. People should save for a down payment to purchase a home, banks used to require 30 percent down payment.

Top 3 Issues

1. Affordable workforce housing
2. Over-planning growth for housing
3. Impact of safety (emergency access)

Exercise 2: Solutions to Housing Issues

1. Workforce housing
 - Increasing stock of affordable housing
 - Subsidizing land costs (non-profits).
 - Increase density - get more units/land (smaller, denser developments).
 - Require or encourage businesses to hire from within town (local job fair)
 - Businesses (Safeway and Mechanics Bank) can’t find local people to hire.

- Lease-hold on land (common in Hawaii)
 - Would bring the land prices down and property owners would still own the land (would be particularly good for senior housing).
 - Irvine Co. granted 30-year lease to single family housing developers, but didn't reduce the price there.
 - Bruzzone family could lease land.
 - Use empty buildings and existing spaces to build housing
2. Too much Development
- Moratorium to slow it down and be able to assess what's going on.
 - Limit the number of developments reviewed to one every three months or only a certain number each year.
 - Look at more sustainable housing types - more interesting and innovative housing types.
3. Safety/traffic/emergency access
- Can't widen roads, but could build a new road through Bollinger Canyon.
 - Rely on new technology.
 - Expand bus/transit service or add a shuttle to BART.
 - Expand taxi service.
 - Seniors can call 24 hours in advance for a van.
 - Limit number of new cars.
 - Town could provide secure bike racks at bus stops and help provide safe bike locks at BART (bike lockers).
 - Use a ride sharing app - CCTA is doing a pilot program in Walnut Creek.
 - More services in town - another fire station or more personnel or volunteer fire fighters.
 - Population should take emergency preparedness seriously. Take more personal responsibility.