



Make Moraga Home

A community conversation about housing

2023-2031 Moraga Housing Element

Workshop Round 1

October 20, 2021, Noon-1:30 PM

October 28, 2021, 6:30-8:00 PM



Today's Meeting

Share your housing story with us!

Email comments to:

makemoragahome@moraga.ca.us

AGENDA

1. Context
2. What's a Housing Element?
3. Process
4. Questions/ Discussion

Who's Who?

Town Staff

Cynthia Battenberg, Town Manager
Afshan Hamid, Planning Director
Brian Horn, Senior Planner
Mio Mendez, Assistant Planner

Consultants

Barry Miller, Project Manager
Matt Kowta, Principal, BAE Urban Economics

Ground Rules



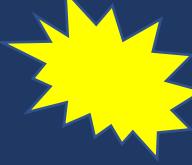
Technology Happens
Please be flexible and patient

- You may type questions and comments in the **“Chat” window** throughout the presentation
- Please **hold verbal comments** until after the presentation
- During the Q&A period, please use the **“Raise Hand” feature** if you’d like to speak
- Please **mute** yourself when you are not speaking
- Please **share your video** so we can stay visually connected
- **Respect other’s opinions**— even when they don’t match your own. This is a listening session.
- Remember—this is our **first meeting!** Many more opportunities for input will be provided
- If you don’t say what you want today, please **call or email!**



Zoom Poll!

QUESTION 1

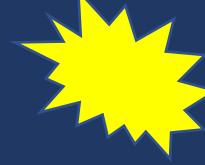


Where do you live?

1. I own a home in Moraga
2. I rent a home (or room) in Moraga
3. I live somewhere else in Contra Costa County
4. None of the above

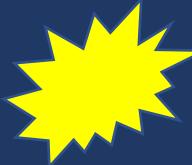


Zoom Poll! QUESTION 2



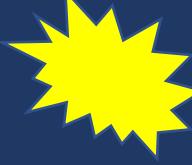
Where do you work?

1. My regular place of work is in Moraga
2. My regular place of work is outside of Moraga
3. I am not currently working (retired, unemployed, etc.)
4. Other



Zoom Poll!

QUESTION 3



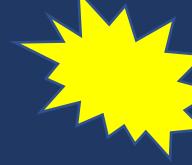
How long have you lived in Moraga?

1. Less than a year
2. 1-5 years
3. 6-10 years
4. 11-20 years
5. More than 20 years
6. I don't live in Moraga



Zoom Poll!

QUESTION 4

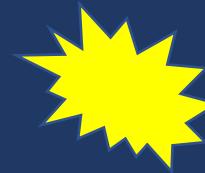


What is your age?

1. Under 18
2. 18-34
3. 35-49
4. 50-64
5. 65 or over



Let's test the Chat



**Please open the chat
window--**

**Then type one or two
words that describe
living in Moraga**

Why are we here today?

*The context for a
conversation about
housing*

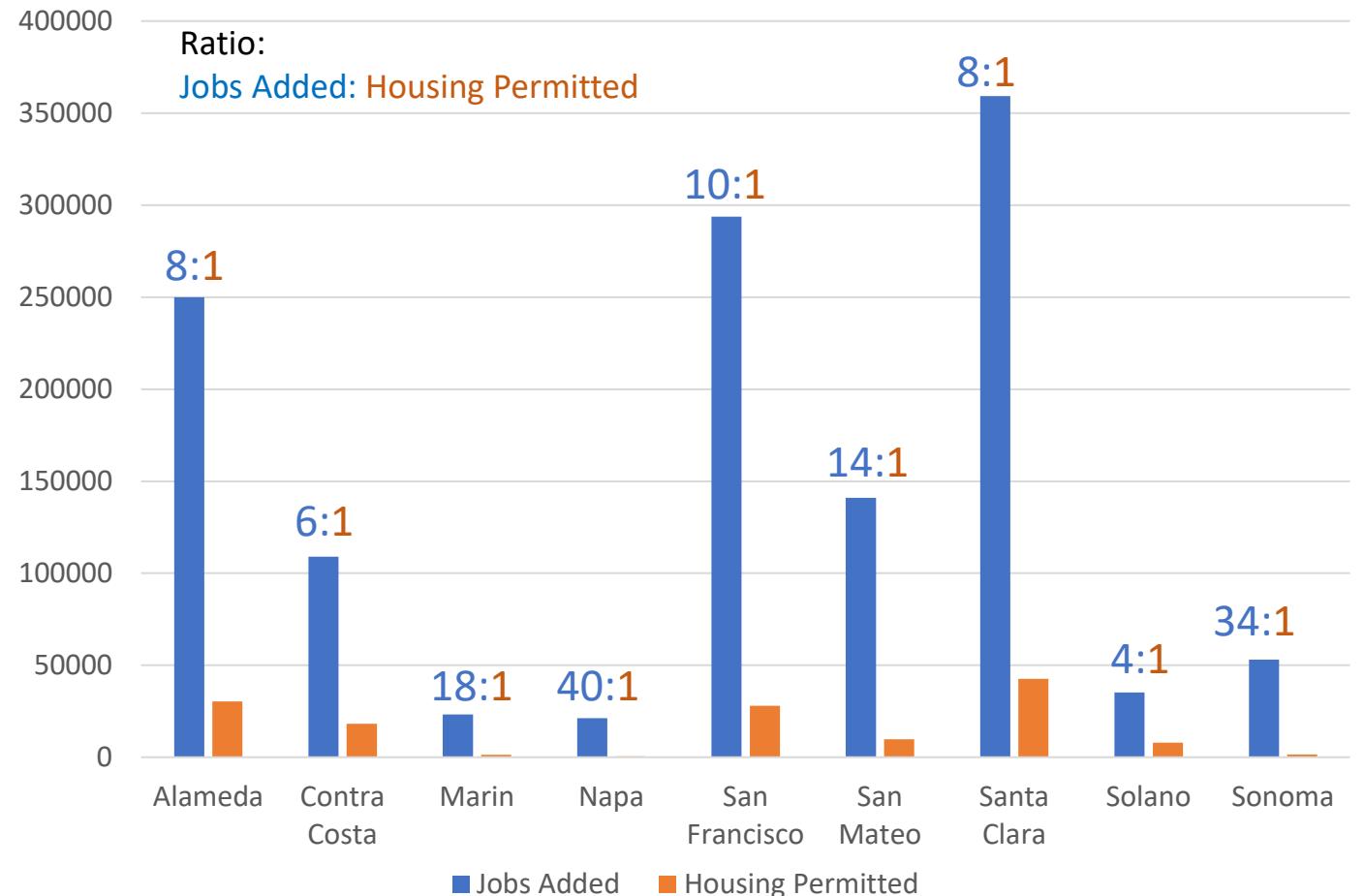


Bay Area job growth has vastly outpaced housing growth

Source:

CA Regional Economic Analysis Project, 2021.
State of California Dept of Finance, 2021

Job and Housing Growth by County, 2010-2019



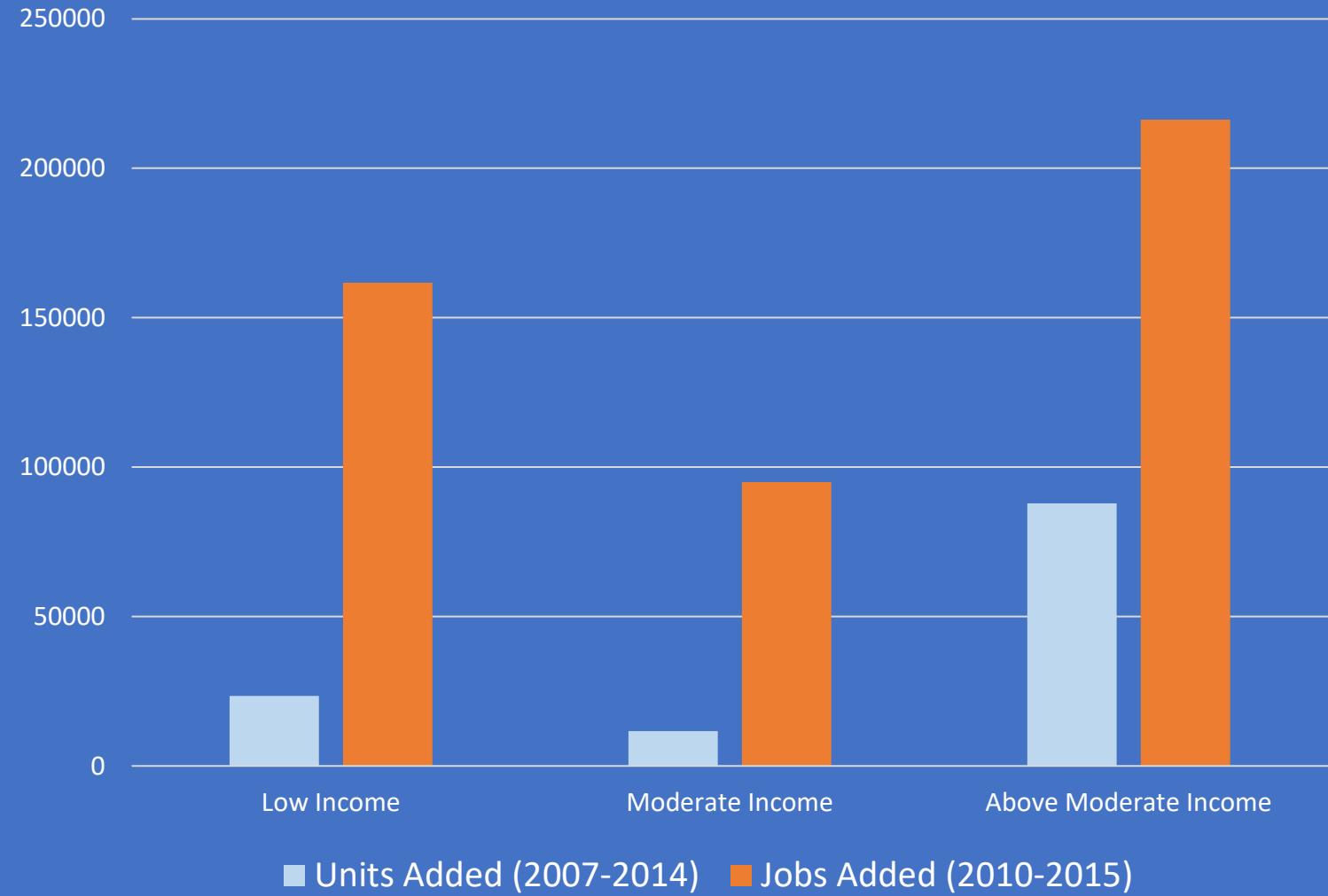
It's not just a “tech boom”

Low-wage service industry jobs
have been growing too

*The gap between job growth and
housing growth is greatest for low-
and moderate-income workers*

Source: ABAG/ MTC

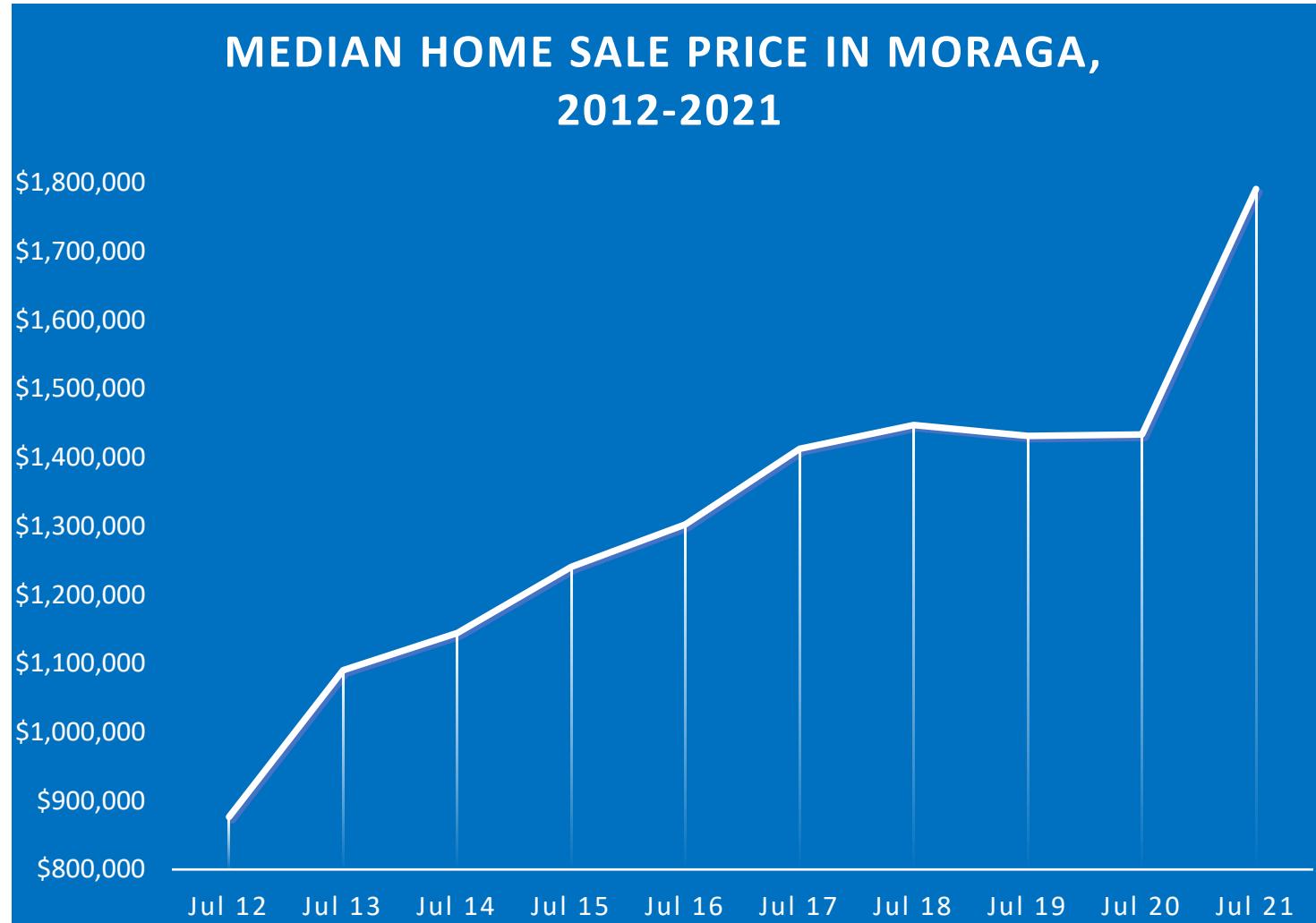
Job Growth vs Housing Production in the Bay Area, by income



Lack of supply means higher prices

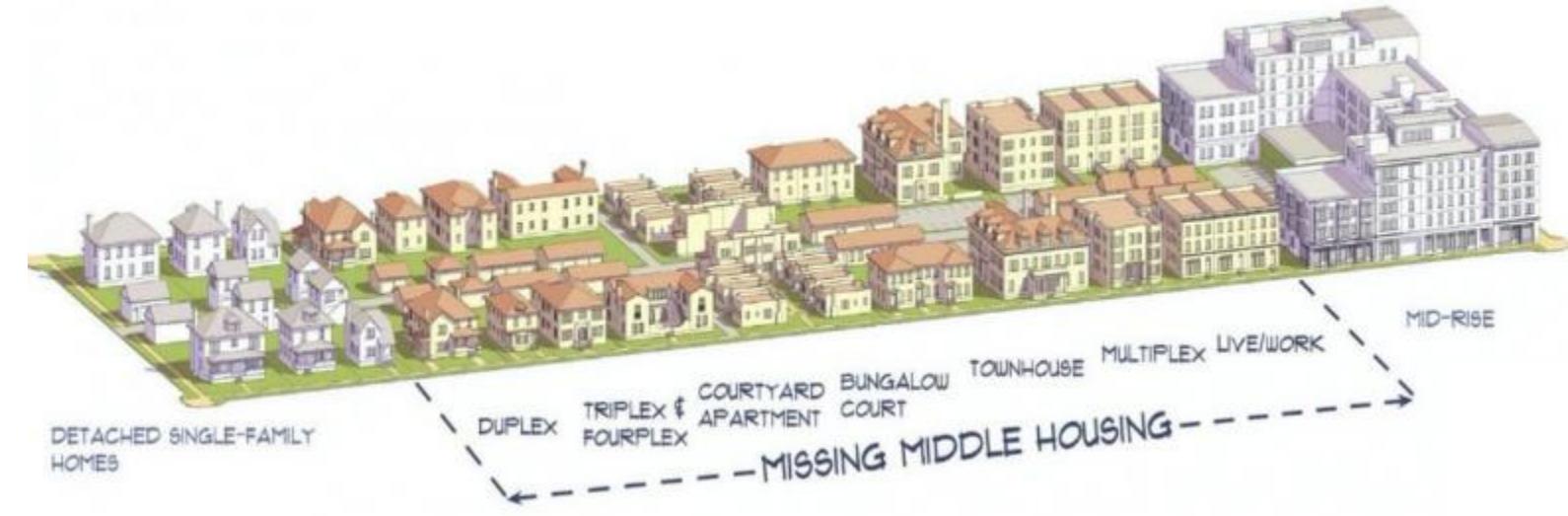
The median price of a single-family Moraga home has doubled in the last nine years

Source: Zillow Home Value Index, 2021



We're not building for the “missing middle”

Townhomes, condos, garden apartments, and 2-4 unit buildings are considered “missing middle” housing that are more affordable by design

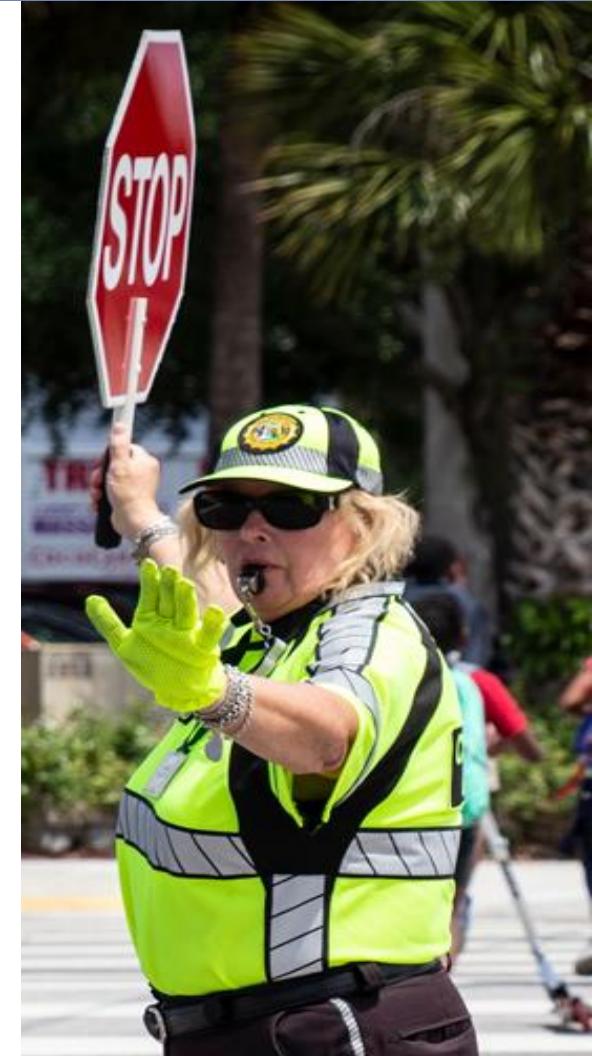


Missing middle housing in Moraga sells and rents for roughly half the price of single-family homes

Image Credit: Opticos Design, Inc

Our service workers can't afford to live here anymore

OCCUPATION	AVERAGE ANNUAL INCOME	INCOME CATEGORY	% OF MONTHLY INCOME NEEDED TO AFFORD MEDIAN 1 BDRM APT.
Dishwasher	\$30,160	Extremely Low	100%
Retail worker	\$39,987	Very Low	76%
Pre-school teacher	\$41,563	Very Low	74%
Medical assistant	\$47,846	Very Low	64%
Firefighter (entry)	\$62,918	Low	49%
Police officer	\$76,623	Low	40%
Elem. School Teacher (average)	\$77,608	Low	39%



Benefits of Increased Housing Choices



- Young families can find a first-time home
- Young adults can stay in the communities where they grew up
- Seniors have more options for retirement
- Workers can find homes near their jobs
- Shorter commutes mean less greenhouse gas emissions (and congestion)
- Our communities can be stronger and more balanced

So, why isn't the housing we need getting built?

Limited
Buildable Land



Fiscal benefits
of commercial/
industrial
growth



High
construction
and land costs



Project review,
CEQA, and
restrictive
standards



Community
resistance and
opposition



The State is stepping in



California's next governor wants to build 3.5 million new homes by 2025

Is that even possible?

RECENT BILLS

SB 9: Lot splits and Duplexes in Single Family Zones	SB 10: Upzoning near Transit
AB 215: Housing Element Review/ Implementation	SB 35: Streamlining of housing approval
AB 744: Density Bonus	AB 771: RHNA
AB 1934: Mixed Use Development Bonus	AB 686: Affirmatively Furthering Fair Housing
AB 2208: Residential Land Inventory	AB 2162: Supportive Housing
AB 2685: Housing Element Adoption	AB 2372: Floor Area Ratio Bonus
SB 229: Accessory Dwelling Units	AB 2797: Density Bonus
SB 166: Residential Density and Affordability	AB 3194: Housing Act: Approvals
SB 540: Workforce Housing Opportunity Zone	SB 828: RHNA
AB 1505: Inclusionary Zoning	SB 1227: Density Bonus
AB 72: Housing Element Compliance	AB 587: Separate Sale/ Conveyance of ADUs
AB 678/ SB 167: Housing Accountability Act	AB 1783 H02A: Worker Housing
SB 330/ SB8: Housing Crisis Act	AB 879: Housing Development Fees

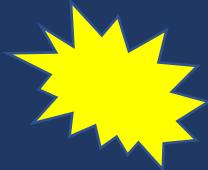
What's a Housing Element?

The Nuts and Bolts





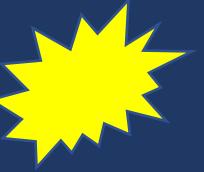
But first, a Zoom trivia question!



QUESTION 5

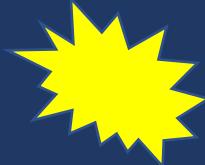
How many residents did Moraga gain between 2010 and 2020?

1. 850
2. 650
3. 450
4. 150
5. None, it lost population



And a follow up...

QUESTION 6

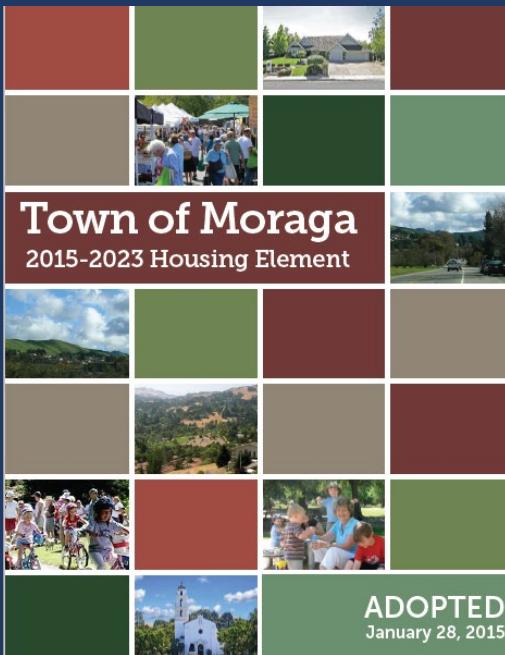


How many housing units did Moraga gain between 2010 and 2020?

1. 320
2. 240
3. 180
4. 110
5. 70

Housing Element

Our guide to meeting local housing needs



- Required part of the General Plan since 1969
- Must be updated every eight years
- Only part of Plan subject to State certification
- Content defined by State Government Code
- All cities and towns must demonstrate they can accommodate their “fair share” of the region’s housing needs

Contents of the Housing Element

Needs Assessment

- Demographics
- Employment and Income
- Housing Market Trends
- Special Needs

Previous Accomplishments

- Progress toward implementing the prior Housing Element

Constraints

- Government
- Market
- Environmental
- Infrastructure
- Community

Resources

- Housing Sites (by income category)
- Financial

Affirmatively Furthering Fair Housing

- Analysis
- Site Distribution
- Meaningful Actions

Housing Goals, Objectives, Policies, and Action Program

Regional Housing Needs Allocation

*How much housing do
we have to plan for?
(Hint: we don't get to
decide)*

441,176 housing units

STATE

Identifies total
number of units
needed for each
region of
California

COUNCILS OF GOVERNMENT

Create a process to
distribute the
regional assignment
to cities and
counties.

LOCAL GOVERNMENTS

Must update their
Housing Elements to
show they can meet
their assignments

The California Department of Housing and Community
Development (HCD) determined that the Bay Area's need
for 2023-2031 is:

Units are distributed based on:

- Community size
- Proximity to jobs
- Availability of transit
- Presence of “high opportunity areas”

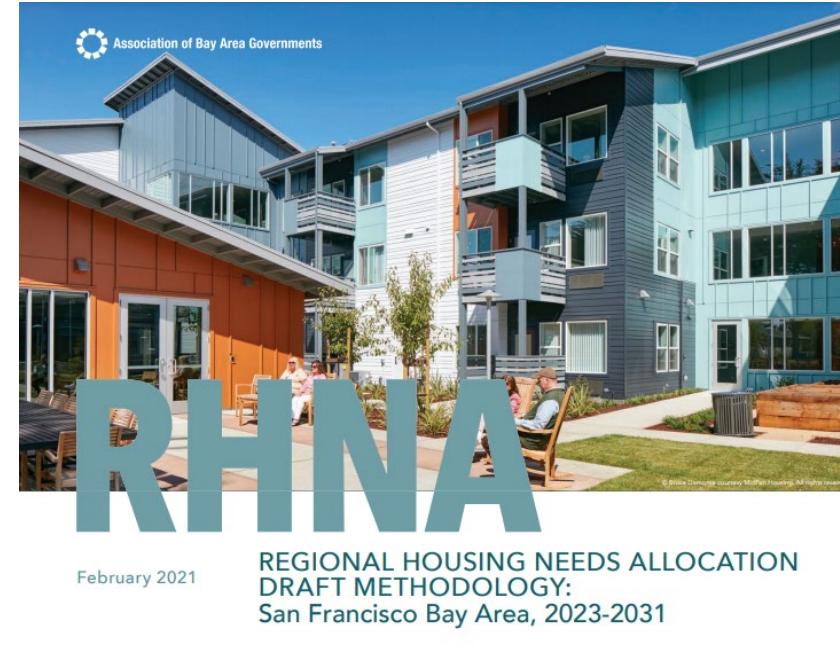
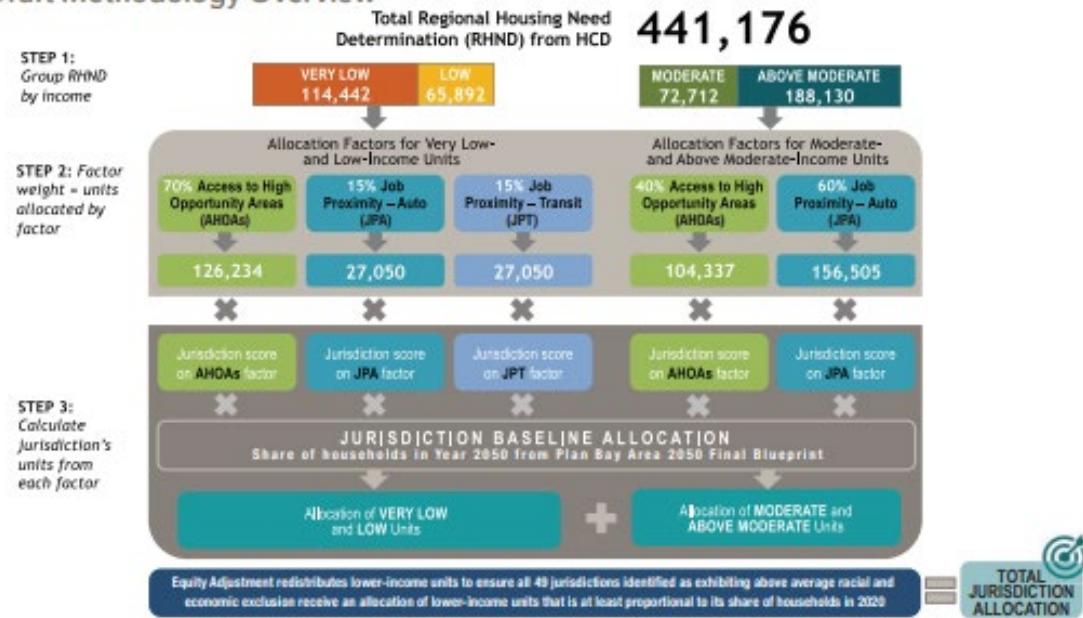


Figure 1: Draft Methodology Overview



What does it
mean for
Moraga?

Moraga's housing assignment for the
2023-2031 planning period is

1,118 units

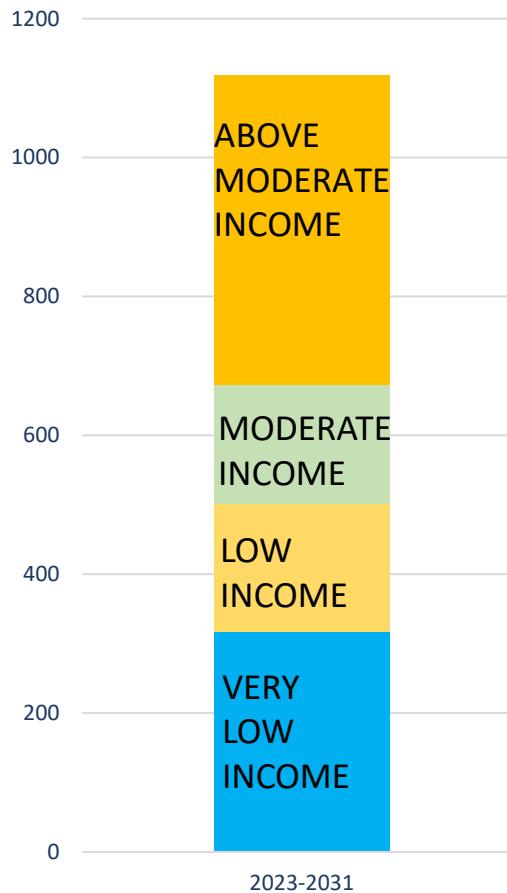
Every community
in our area saw
significant
increases

RHNA in Moraga and other Central Contra County cities



Our assignment is broken down by income group

RHNA by Income Category
in Moraga



Income for family of four

More than \$150,700

\$109,600 - \$150,700

\$68,500 - \$109,600

Less than \$68,500

What do we mean by “affordable housing” ?

The US Housing and Urban Development Department standard is that housing costs (including utilities) should consume no more than 30% of monthly income

**Low-income family of four:
(\$109,600/12) x 30% = \$2,740/ month**

If this household is spending more than that amount each month, it is considered “cost-burdened”

Most housing in Moraga is not affordable to low- or very low-income households



Currently advertised rentals

2 bd
1 ba
\$2,195

Income at which rent would be “affordable”*

\$95,800

2 bd
1 ba
\$2,800

\$120,000

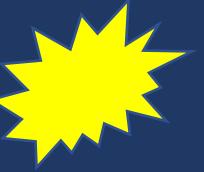
2 bd
2 ba
\$2,950

\$126,000

3 bd
2 ba
\$3,599

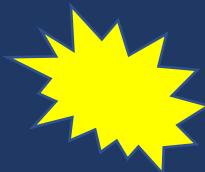
\$151,960

Presumes \$200/mo for utilities



More Zoom trivia

QUESTION 7



What is the median age in Moraga?

1. 36
2. 43
3. 47
4. 50
5. 52

Potential Housing Sites

The Town identifies and zones the sites— it doesn't build the housing

- Approved, unbuilt projects
- Vacant land where housing is allowed
- Underused commercial sites
- Institutional uses (St. Mary's, churches, etc.)
- Surplus public land
- Accessory dwelling units



The Town is required to “Affirmatively Further Fair Housing”



All cities and towns are required to “take meaningful actions, in addition to combatting discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity.”



Compliance Matters



Enforcement of Housing Element Law: Pleasanton

This brief is part of the Terner Center series "Statewide Goals, Local Tools: Case Studies in Affordable Housing Development in California."

Growing List of Penalties for Local Governments Failing to Meet State Housing Law

June 2021

Loss of Permitting Authority: Courts have authority to take local government residential and nonresidential permit authority to bring the jurisdiction's General Plan and housing element into substantial compliance with State law. The court may suspend the locality's authority to issue building permits or grant zoning changes, variances, or subdivision map approvals – giving local governments a strong incentive to bring their housing element into compliance.

California's Housing and Community Development (HCD) department in April 2021 issued guidance to cities in counties about the consequences of failing short in adopting or otherwise complying with previously adopted housing elements.



Huntington Beach Loses Case to Be Exempt From State Housing Bills

BY WILL SAYRE | HUNTINGTON BEACH
PUBLISHED 1:19 PM PT FEB. 03, 2021

HUNTINGTON BEACH, Calif. — The city of Huntington Beach has lost a law seeking to be exempted from recently passed housing bills, including Senate Bill 50. The city will appeal the decision.

Huntington Beach's lawsuit, filed in January 2019, had alleged that the "create a system where the state controls how, where and when to rezone" essentially creates unconstitutional authority for the state to "rezone" purposes.

The Huntington Beach City Council voted 5-2 against appealing the decision last night. City Attorney Michael Gates announced the decision.

State says LA isn't building enough housing —along with 525 other California cities

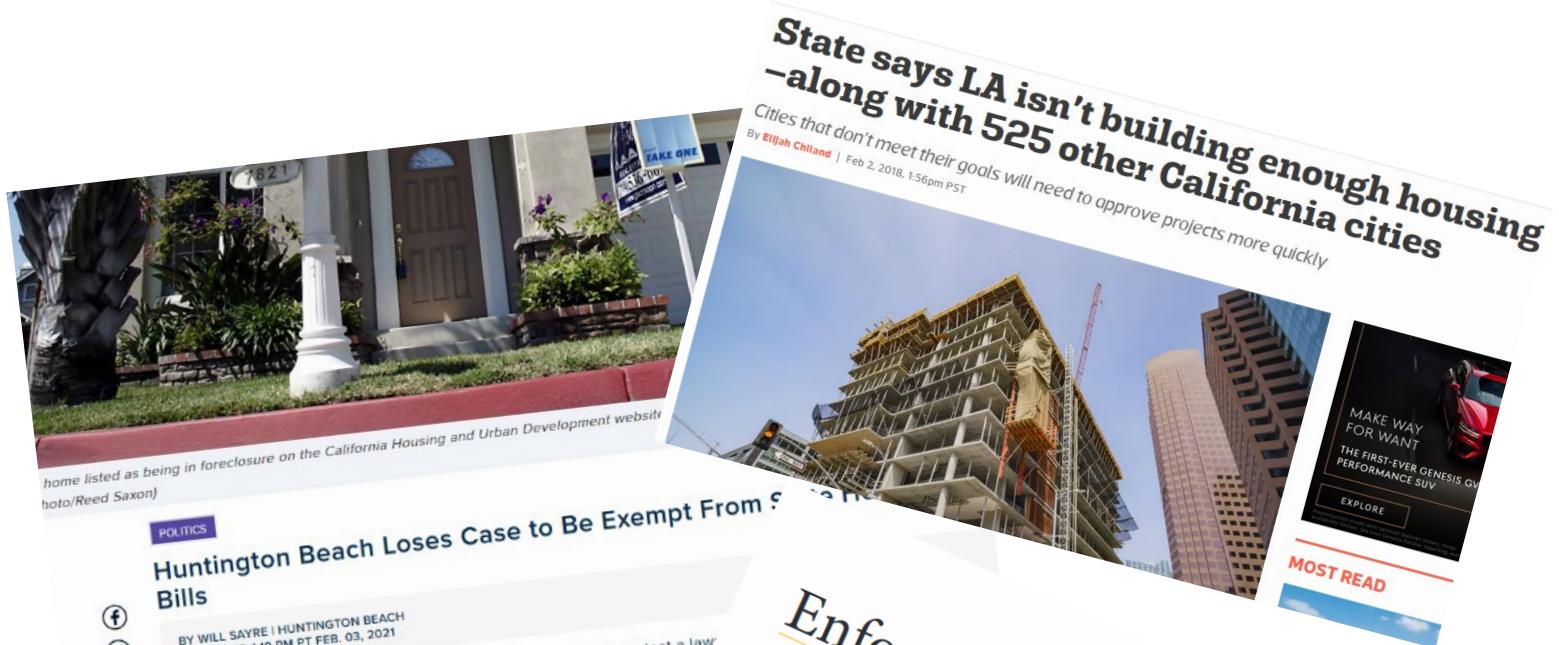
Cities that don't meet their goals will need to approve projects more quickly

By Elijah Chiland | Feb 2, 2018, 1:56pm PST

MAKE WAY FOR WANT
THE FIRST-EVER GENESIS GV PERFORMANCE SUV

EXPLORE

MOST READ



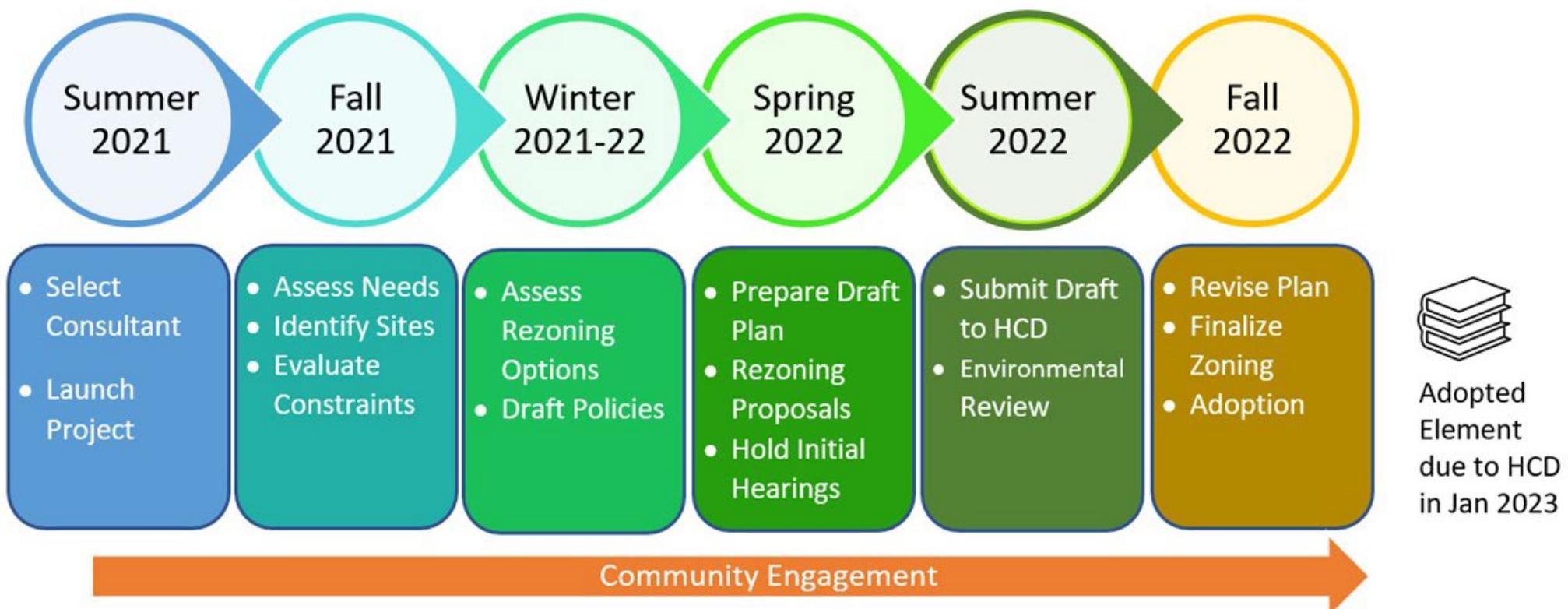
Moraga's housing solution starts with you

Your input can help:

- Evaluate local housing needs
- Identify potential locations for new housing
- Develop new policies and programs



Timeline



Ways to participate

makemoragahome@moraga.ca.us

- Sign up for notification emails
- Attend future meetings like these
- Email your ideas
- Complete the Housing Survey (November 2021)
- Use our on-line tool to help select housing sites (January 2022)
- Attend Council and Commission study sessions and public hearings
- Engage your HOA, neighborhood group, or civic organization
- Contact State legislators

Tell us your housing story

Please share:

- Issues and concerns related to housing in Moraga
- Potential locations for new housing
- Ideas for meeting the Town's housing needs





Make Moraga Home

A community conversation about housing

Thank You!

www.makemoragahome.org

