



MORAGA 2023-2031 HOUSING ELEMENT Rezoning Policy Options

Town Council/ Planning Commission Joint Meeting

March 2, 2022



Today's Meeting

Email comments to:

makemoragahome@moraga.ca.us

1. Housing Element Context
2. Needs Assessment Summary
3. RHNA Recap
4. Identifying the Zoning “Gap”
5. Inventory of Potential Sites
6. Zoning Policy Questions
7. Community Engagement and Next Steps

Context

Comprehensive Advanced Planning Initiative Components

- 2023-2031 Housing Element (required by State law)
- Rezoning of key parcels
- Focused General Plan Update
 - Phase 1: Amendments for internal consistency with Housing Element, and to meet State Safety and Circulation Element mandates
 - Phase 2: Update of remainder of General Plan
- Bollinger Canyon Study Area Rezoning
- Program-level EIR covering actions listed above

Housing Needs Assessment: Highlights



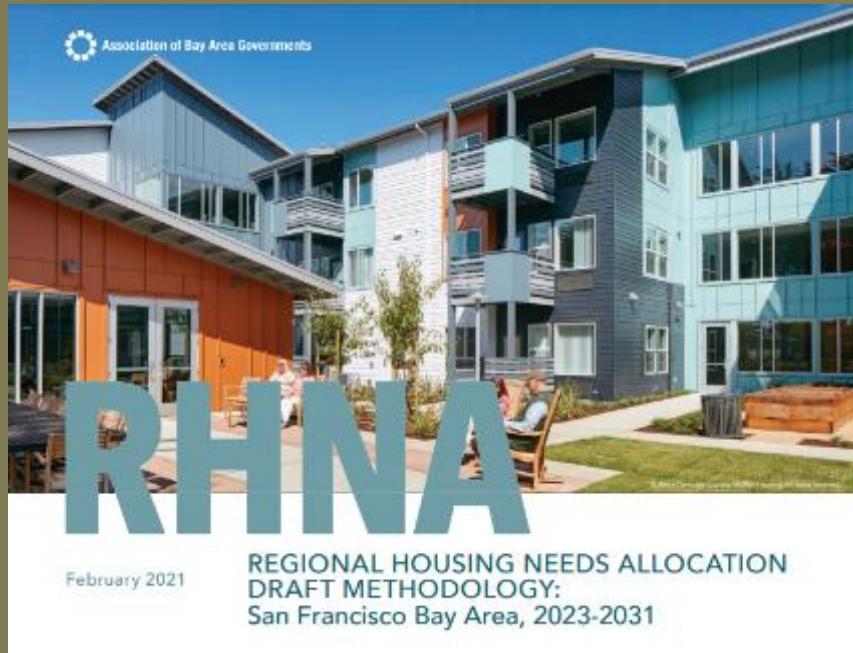
- Between 2010 and 2020, Moraga's population increased 5.1% (813 people), reaching 16,870.
 - Most of the population growth was due to lower vacancy rates and larger households. Only 110 housing units were added during this period.
- Average household size grew from 2.57 (2010) to 2.70 (2020)
 - The fastest growing age cohort is 65+, which now represents 22% of the Town's population. The number of school age children is also growing.
- 62% of the Town's residents are Non-Hispanic White. This compares to 39% countywide and 36% regionally.
- 18% of the Town's households are renters, up from 16% in 2000. Countywide, 34% are renters.

Housing Needs Assessment: Highlights



- 14% of Moraga's households are "very low income" (VLI), compared to 24% countywide and 26% regionally. Most VLI households in the town are homeowners, including seniors on fixed incomes.
 - Many who live in Moraga work in higher wage positions that are located elsewhere. Many jobs in Moraga are in lower wage (retail, service, etc.) sectors..
- There is an imbalance between the housing available and wages paid. Many local workers can't afford to live near where they work.
 - 13% of Moraga's households are paying more than half their incomes on housing (the figure is 16% countywide). Among Moraga renters, the incidence is 23%.
- Home values in Moraga increased 125% between 2012 and 2022, from a median of \$772K to \$1,740,000.
- Lower income seniors face some of the greatest housing challenges in the Town.

Regional Housing Needs Allocation



- State law requires every city and town to accommodate their “fair share” of the region’s housing needs
- Every 8 years, the State identifies the housing need for each region of California.
- Bay Area allocation for 2023-2031 is

441,176 housing units

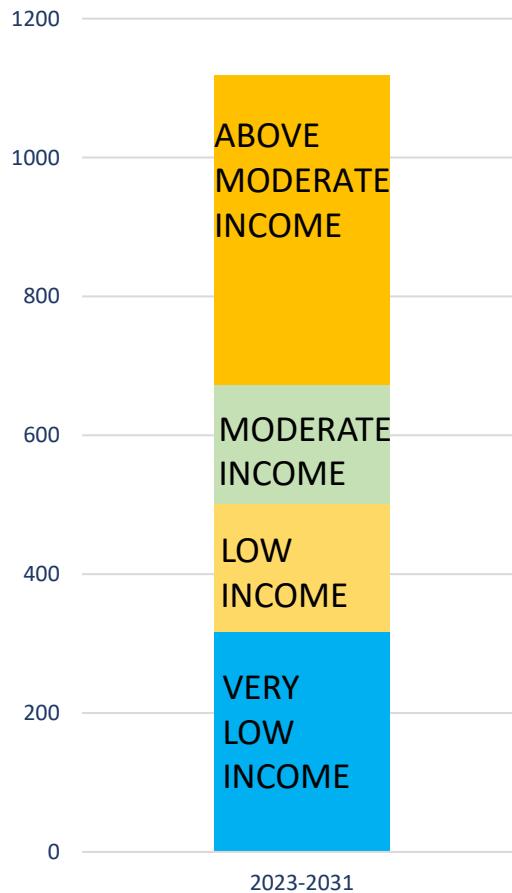
- ABAG allocates this total to 101 cities and nine counties using a formula that considers population, employment, regional growth forecasts, transit access, income, and resources

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

1,118 units

The Town's assignment is broken down by income group

RHNA by Income Category
in Moraga



Income for family of four

445 units	More than \$150,700
172 units	\$109,600 - \$150,700
183 units	\$68,500 - \$109,600
318 units	Less than \$68,500

The Town Must Identify Sites by Income Category

A site is only considered suitable to meet this need if it is zoned to allow **at least** 20 units per acre

Above Moderate Income

- Market-rate single family homes and townhomes
- Higher-end apartments and condos



Moderate Income

- Market-rate apartments (mid-range)
- Accessory Dwellings
- Smaller condos
- BMR ownership units



Low Income

- ADUs
- Housing built by non-profits with rent and income restrictions
- BMR rental units, including inclusionary



Very Low Income

- Junior ADUs
- Housing built by non-profits with rent and income restrictions
- BMR rental units, including inclusionary



Visualizing Density



Lafayette
23 DU/AC



Healdsburg
21 DU/AC



Danville
27 DU/AC



Palo Alto
23 DU/AC



Mill Valley
20 DU/AC

Visualizing Density in Moraga



327 Rheem Boulevard **33** DU/AC



344 Rheem Boulevard **25** DU/AC



660 Moraga Road **30** DU/AC



340 Moraga Road **28** DU/AC



2130 Ascot Drive **28** DU/AC



2096 Ascot Drive **26** DU/AC

Projects in the “development pipeline” count toward RHNA

PROJECT	Low/ Very Low	Moderate	Above Moderate	Status
Palos Colorados			123	Approved
Palos Colorados ADUs		15	15	Approved
Country Club Extension			67	Approved
Hetfield Estates			7	Approved
MCSP Area 14 Multi-Family		61	61	Application
Area 15/17 Single Family			36	Application
Development “Pipeline”	76	309		

Town may “subtract” projects likely to be built between 2023 and 2031, including those still being processed

ADUs count toward RHNA



- Town produced 3-4 Accessory Dwelling Units (ADU)/yr in 2018-2021
- Assuming increase to 6 ADUs/yr for 2023-2031 (48 over 8 years)
- ADUs are not rent-restricted and serve all income groups
- Based on recent research on ADU rent trends, ABAG estimates the following distribution for ADUs:
 - 35% lower income
 - 50% moderate income
 - 15% above moderate income

Applied to 48 units, this is:

- 17 lower income
- 24 moderate income
- 7 above moderate income

Remaining
RHNA is 684
units

- 484 low and very low
- 72 moderate
- 128 above moderate

Vacant,
residentially-zoned
sites meet the
remaining “Above
Moderate” Need

556 units are
needed for very low,
low, and moderate

- 484 low and very low
- 72 moderate
- ~~128 above moderate~~



The project team has identified roughly 20 vacant sites already zoned for residential uses @ 1-20 units per acre, with capacity for 464 units (including R-20 sites in MCSP).

State- Mandated Buffer Requirements

AB 1397 (2017)

- Cities must provide more capacity than the RHNA—HCD recommends 20-30%
- When approving a project on a site identified for potential lower income housing, cities must find that the RHNA can still be achieved

Why is a buffer needed?

- Provides more choices for the development market – more opportunities for housing
- Recognizes not every site will “turn over”
- Provides flexibility for owners of housing sites if they seek to build something else
- Recognizes that some sites may develop below their presumed yields

Buffer added to Moraga's deficit

556 low- and moderate-income units
244 buffer units (21.8% of total RHNA)
800 units total

Finding Sites for 800 Multi-Family Units

Ground Rules

1. Can't put them all in one place (AB 686)
2. Avoid sites larger than 10 acres and smaller than 0.5 acres (Govt Code)
3. Prioritize vacant sites over those with active uses (HCD)
4. Include sites with landowner interest (HCD)
5. Assume "realistic capacity" (not maximum based on zoning) (HCD)
6. Focus on MCSP and Rheem areas (General Plan)

Housing Opportunity Site Analysis



STEP ONE

Assessor parcel data base for Moraga (6,100 parcels) is sorted by:

- Land use
- Zoning
- Parcel size
- Vacancy status
- Ratio of improvement value to land value
- Floor area ratio
- Year of construction
- Contiguous parcels in one ownership

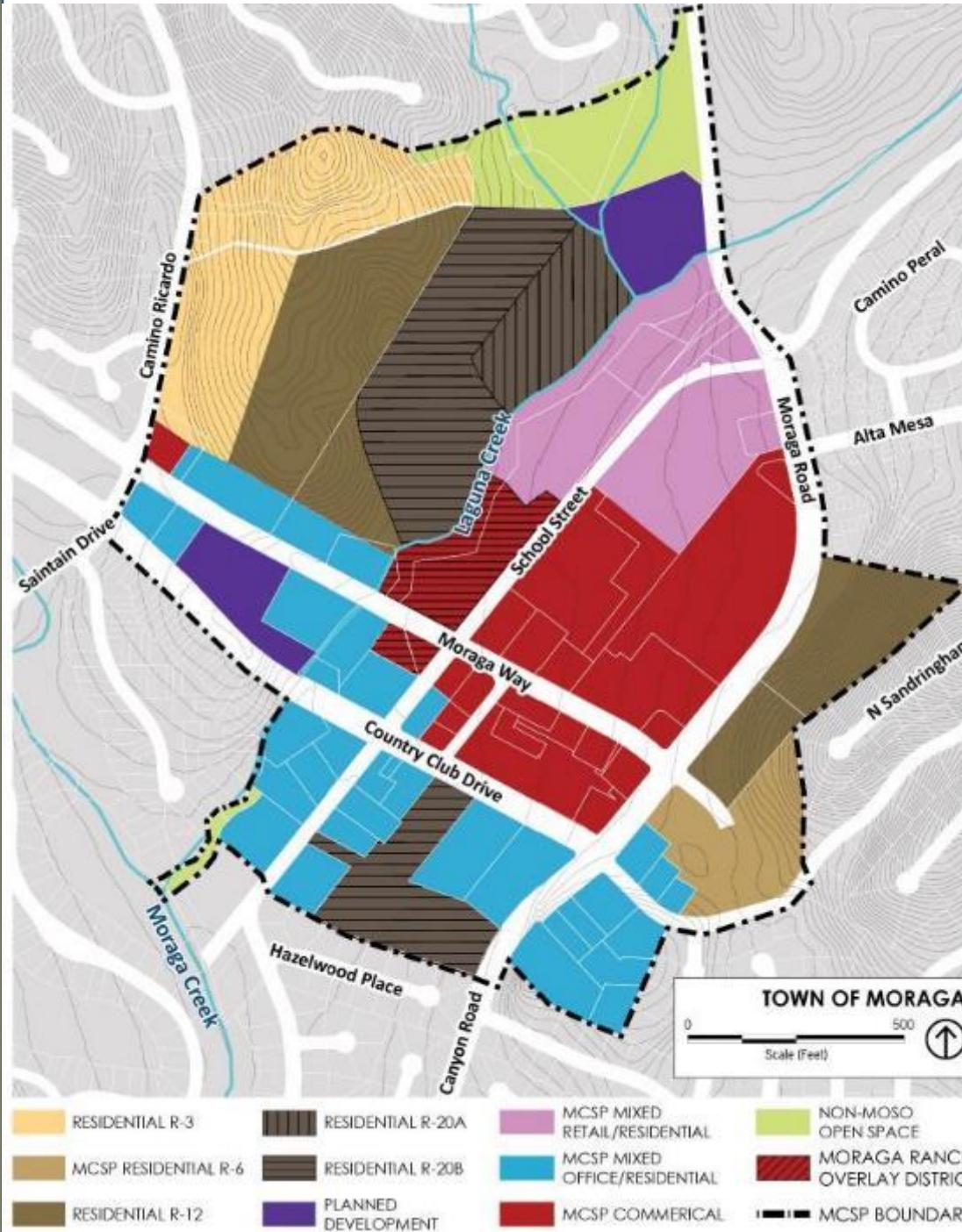
STEP TWO

Qualifying parcels are studied further:

- Aerial photos
- Site visits and photos
- Visible constraints
- For sale/ for lease status
- Review of past proposals

Moraga Center Specific Plan

- Adopted in 2010
- Zoning adopted in 2020
- Opportunity to focus Town's growth and meet housing needs more sustainably
- EIR considered 510 new housing units
- Advanced Planning Initiative EIR will consider additional units



Rheem Center

- 2002 General Plan called for a Rheem Specific Plan
- General Plan supports multi-family housing here
- Zoning does not currently allow housing
- New AFFH rules mean Town will need to allow some housing here in 6th Cycle Element



Zoning Policy Issues



POLICY QUESTION 1:

Should the maximum density in R-20 be raised from 20 to 24 units per acre?



QUESTION 1

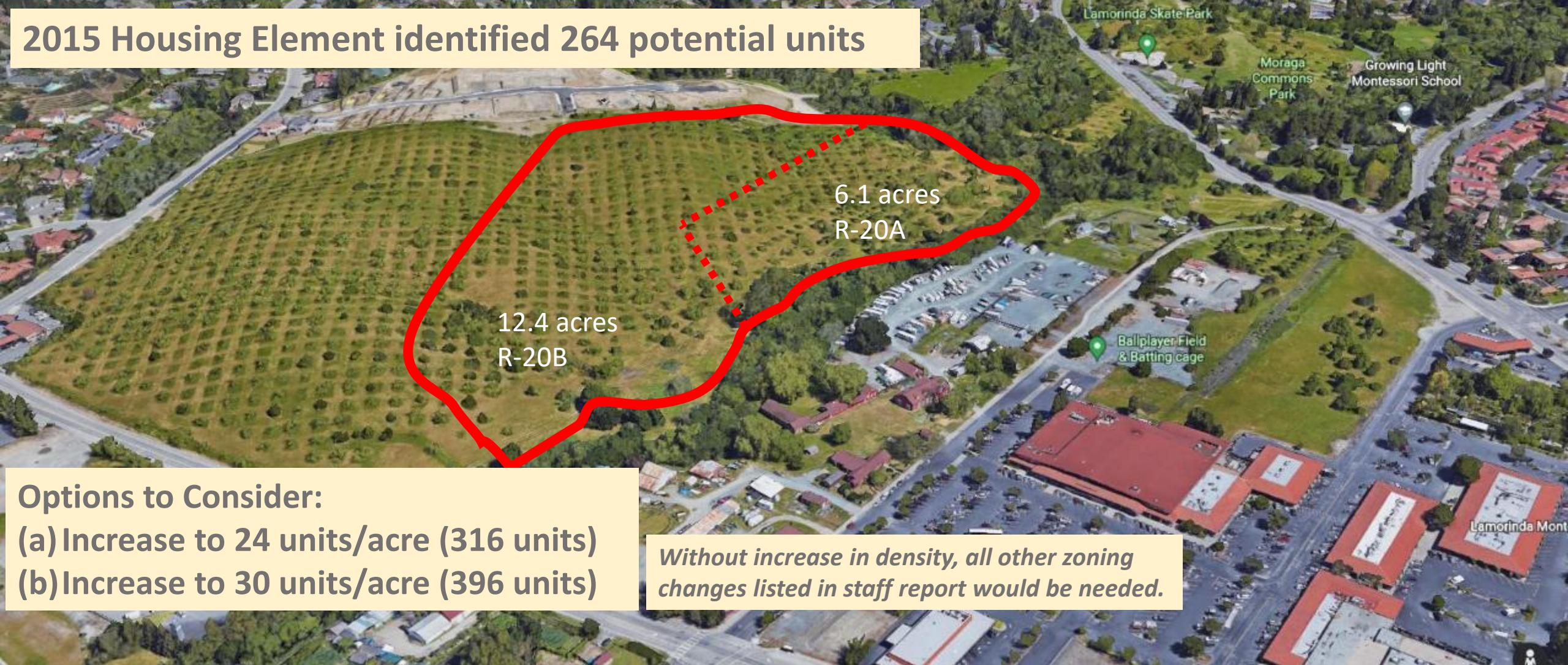
Background

- Site now zoned for **maximum** 20 DU/AC
- Site was counted as “low-income” site in 2015-2023 Element with potential yield of 264 units
- HCD indicates density must be at least 20 DU/AC to count site (i.e., 20 DU/AC is the floor, not the ceiling)
- Similar communities have expanded range to 24 DU/AC or higher
- Increasing to 24 DU/AC would raise potential yield 20% from 264 to 316 (meets 40% of 800-unit shortfall)
- Site still has issues as a lower income site

POLICY QUESTION 1:

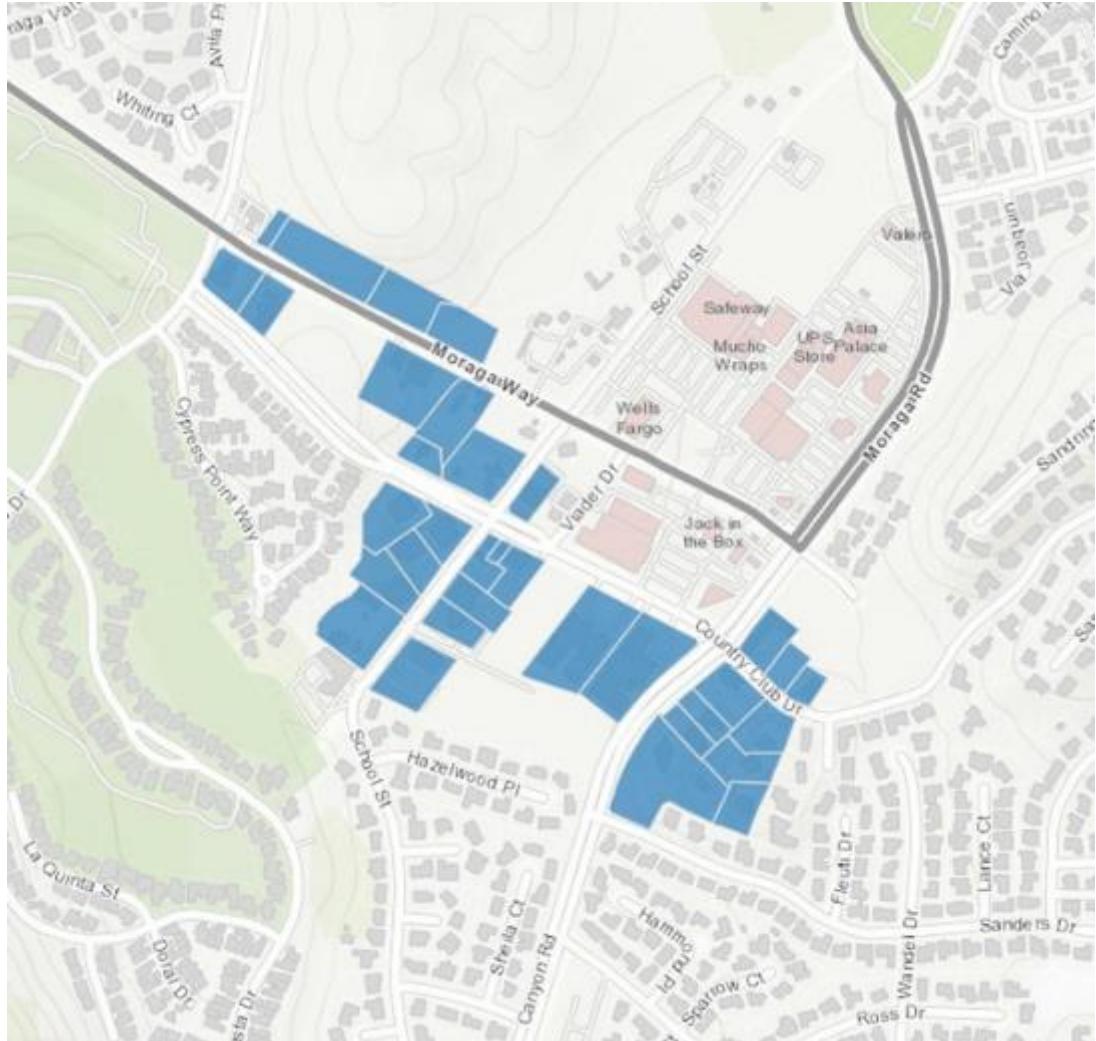
Should the maximum density in R-20 be raised from 20 to 24 units per acre?

2015 Housing Element identified 264 potential units



POLICY QUESTION 2:

Should the allowable density in this zone be increased from 20 to 24 units per acre, with eligible sites counted as housing opportunity sites?



MCSP Mixed Use
Office-Residential Zone

QUESTION 2

Background



MCSP Mixed Use
Office-Residential Zone

- 28.3 acres (35 parcels)
- Zoning allows multi-family residential and mixed office-residential up to 20 DU/AC
- Several properties are vacant
- Several properties are underutilized
- Prior Housing Element did not identify any sites here
- Need to increase density to 24 DU/AC to count any of these sites
- Preliminary estimates indicate 140 units

POLICY QUESTION 2:

Should the allowable density in this zone be increased from 20 to 24 units per acre, with eligible sites counted as housing opportunity sites?

MCSP Mixed Use Office-Residential Zone

Options to Consider:

- (a) Increase to 24 DU/AC and count potential housing sites here
- (b) Leave at 20 DU/AC and don't count sites here
- (c) Drop the density standard and use a FAR of 1.25 for housing



a little more about...

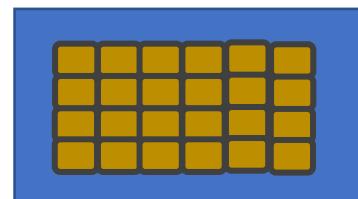
using FAR instead of density

- More cities are using FAR instead of density to regulate housing
- Designed for infill projects in urbanized area
- Works well for mixed use (housing above retail)
- Provides more flexibility to developer
- Incentivizes smaller units
- State now requires minimum 1.25 FAR where this is done

Example: 1 acre lot

Using density:

24 units/ac



Maximum # of units is 24

Using FAR (and no density):

1.25 FAR



Maximum floor area of 54,450 square feet
Includes commercial and residential space
No limit on number of units

POLICY QUESTION 3:

Should the allowable density in this zone be increased from 20 to 24 units per acre, with eligible sites counted as housing opportunity sites?



QUESTION 3

Background

MCSP Mixed Use Retail-Residential Zone



- 16.1 acres (9 parcels)
- Zoning allows multi-family residential and mixed retail-residential up to 20 DU/AC
- Most of area is vacant
- Envisioned as mixed use “Town Center” in Specific Plan (and zoning)
- Prior Housing Element did not identify any sites here
- Need to increase density to 24 DU/AC to count any of these sites
- Preliminary estimates indicate 230 units

POLICY QUESTION 3:

Should the allowable density in this zone be increased from 20 to 24 units per acre, with eligible sites counted as housing opportunity sites?

MCSP Mixed Use
Retail-Residential Zone

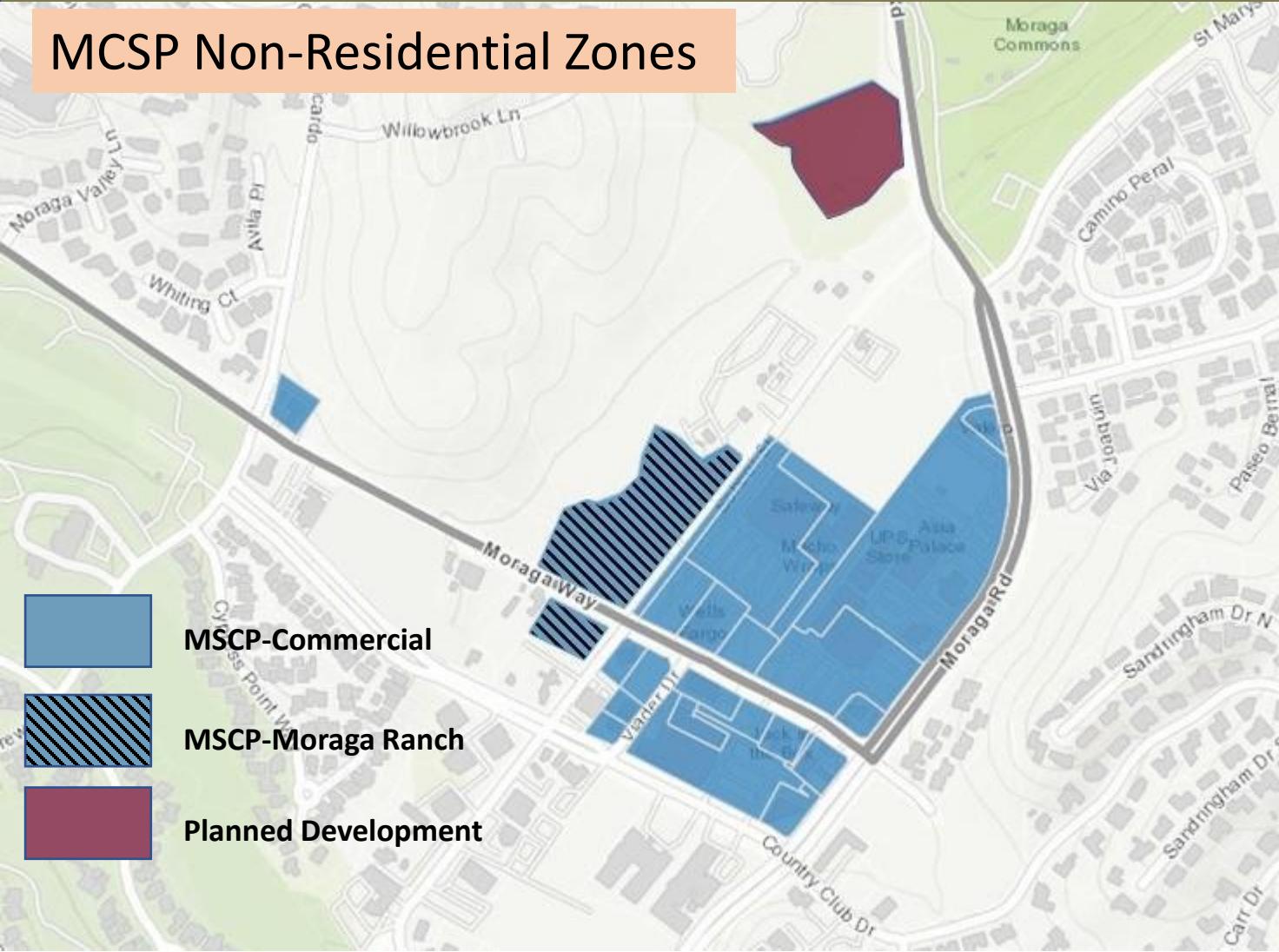
Options to Consider:

- (a) Increase to 24 DU/AC and count potential housing sites here
- (b) Leave at 20 DU/AC and don't count sites here
- (c) Drop the density standard and use a FAR of 1.25 for housing



POLICY QUESTION 4: Should housing be allowed in MCSP's Non-Residential Zones?

MCSP Non-Residential Zones



Background

MCSP Non-Residential Zones



- MCSP-C includes Shopping Center and nearby commercial sites (25.9 acres, 22 parcels)
- Moraga Ranch Overlay is 3.9 acres (excluding creek areas)
- PD site on Moraga Rd is about 3 acres
- Zoning does not allow residential
- Several vacant or underutilized parcels
- Need to increase density to 24 DU/AC to count any of these sites
- Preliminary estimates (based on vacant sites):
 - 84 units in MSCP-C
 - 40 units in MCSP-MR
 - 50 units in MSCP-PD
- Actual potential is higher

POLICY QUESTION 4:

Should housing be allowed in MCSP's Non-Residential Zones?

MCSP Non-Residential Zones

Options to Consider:

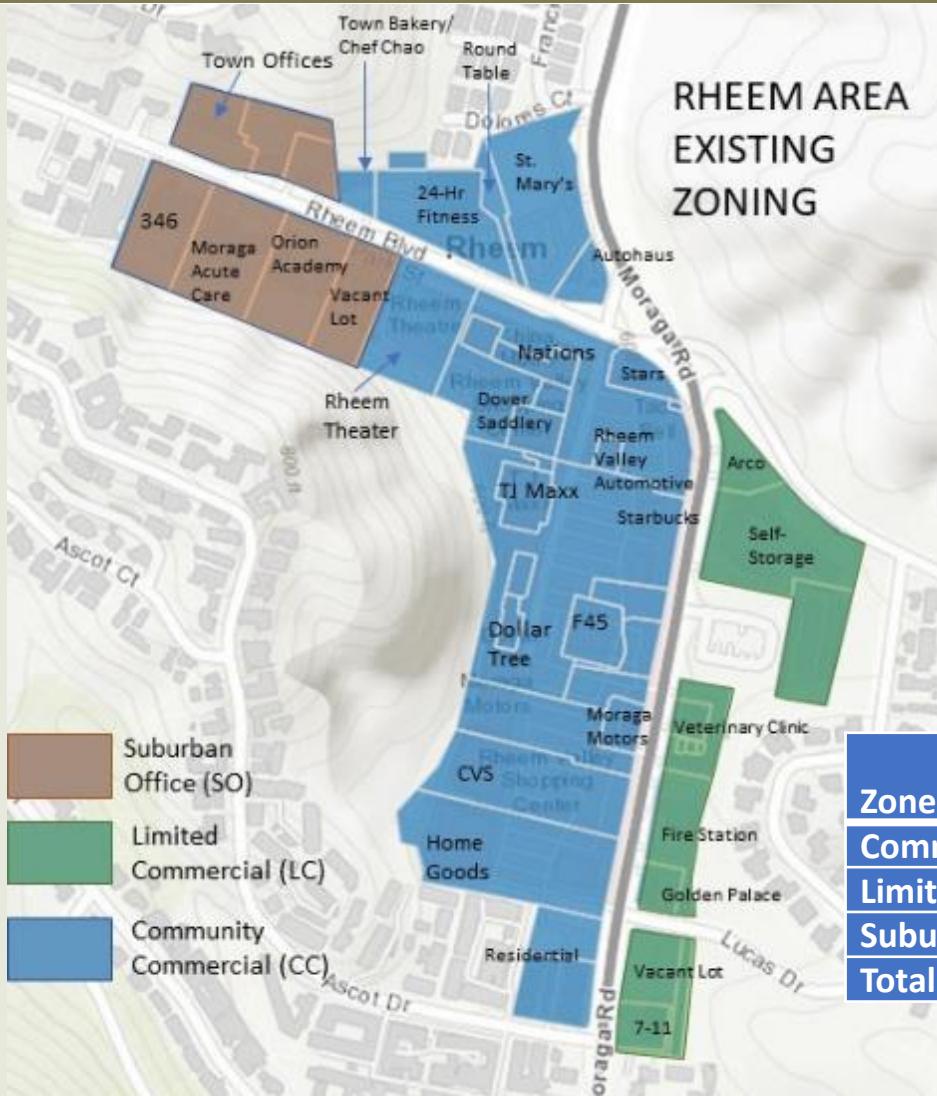
- (a) Allow housing in all zones (@24 du/ac)
- (b) Allow housing in Commercial zone only (@24 du/ac)
- (c) Don't allow housing here

Could also allow housing only when density is being transferred from elsewhere in Moraga



POLICY QUESTION 5:

Where should housing be allowed in the Rheem Area?



Zone	Parcels	Acres	Housing Allowed?
Community Commercial	39	32.3	No
Limited Commercial	13	9.0	No
Suburban Office	7	8.5	No
Total	59	49.8	

Background



Rheem Center

- Current zoning does not allow residential
- AB 686 compels the Town to allow housing here (at least 25% recommended)
- General Plan supports housing
- Several vacant or underutilized parcels
- Several owners interested in building housing
- Housing could facilitate revitalization of commercial area
- Housing could meet student needs at St. Mary's
- Potential for 270+ units
- Highest potential in S-O and CC zones

POLICY QUESTION 5: Where should housing be allowed in the Rheem Area?

Rheem Center

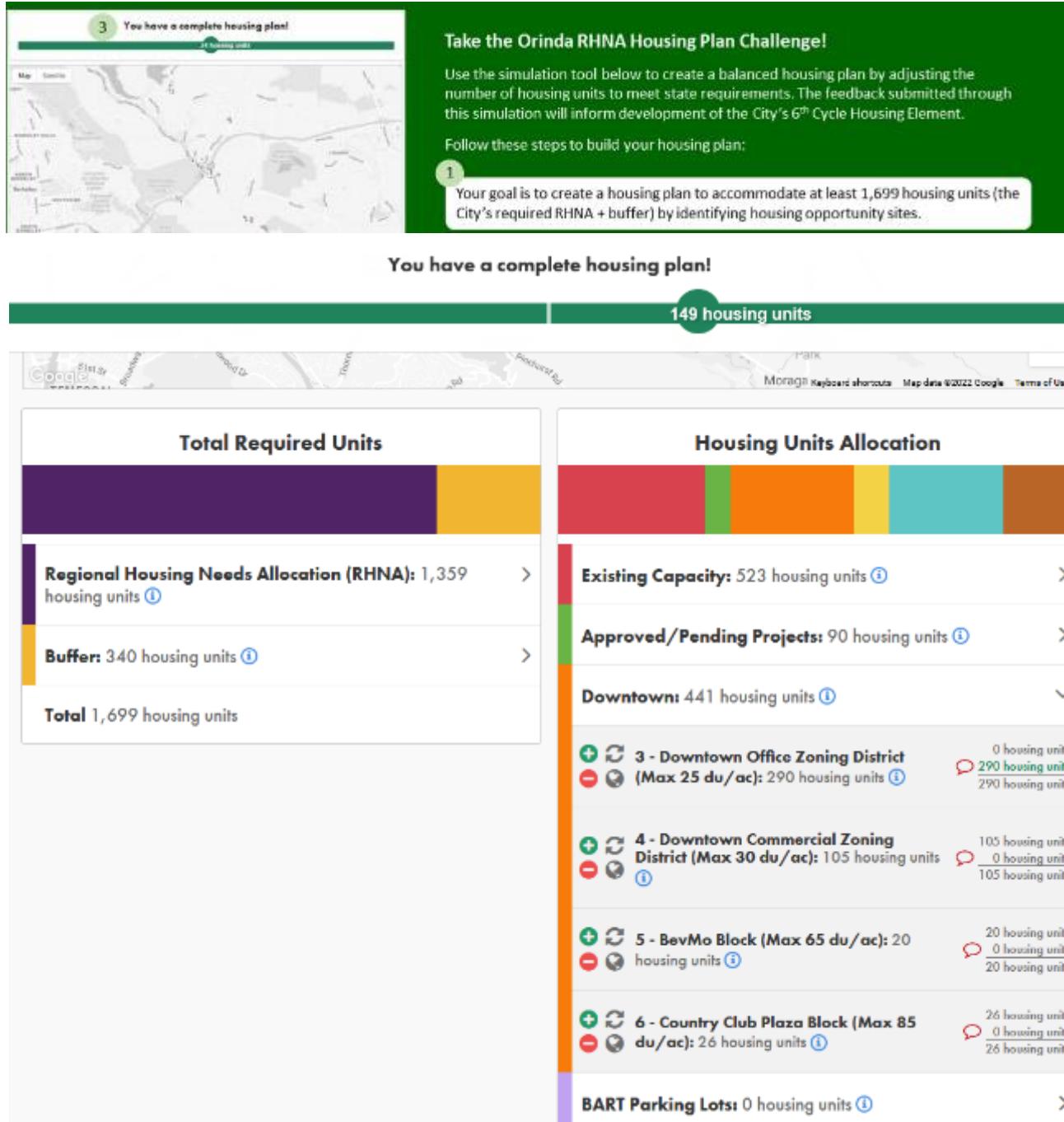
Options to Consider:

- (a) Allow 24 units/ acre in CC, LC, and SO
- (b) Allow 24 units/ acre only in CC and SO zones (not LC)
- (c) Allow 24 units/acre through an overlay applied to specific sites (and no housing elsewhere)

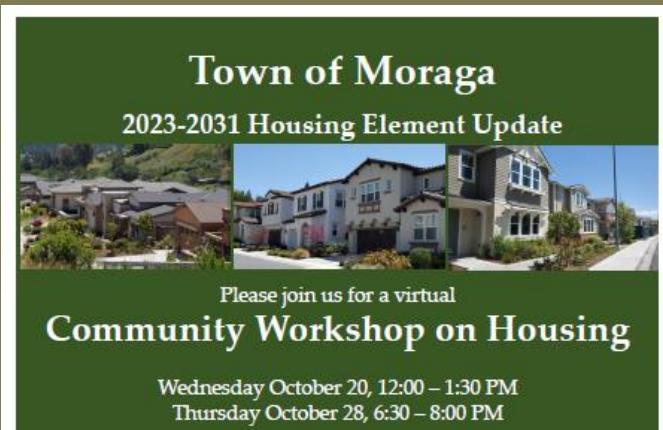


Engaging the Community: Balancing Act

- ABAG provided licenses for an on-line gaming app to 25 cities
- Residents are invited to allocate the Town's RHNA to subareas on a map
- (+) and (-) tools are used to add and subtract units to 11 subareas on the map
- Residents can submit their plans after they assign 800 multi-family units to the subareas
- Estimated to go "live" on 3/7/22



Community Engagement Activities



Town of Moraga
2023-2031 Housing Element Update



Please join us for a virtual
Community Workshop on Housing

Wednesday October 20, 12:00 – 1:30 PM
Thursday October 28, 6:30 – 8:00 PM

The community is invited to participate in the first Moraga Housing Element virtual Community Workshop. The Housing Element is part of the Moraga General Plan and describes the Town's plans to meet the housing needs of its current and future residents. State law requires all cities and towns in the Bay Area to update their Housing Elements by the end of 2022. The Town is mandated by the State to show that it can accommodate 1,118 new units of housing by 2031.

This is an opportunity to find out more about the project and State requirements and share your views on housing in Moraga. The meeting will include a presentation, followed by an opportunity for comments by all in attendance. The October 20 and 28 meetings will have identical agendas—pick which meeting is most convenient for you and join us on Zoom.

For more information and the Zoom link for the meeting, visit www.makemoragahome.org



Moraga Housing Element
www.makemoragahome.org

UPCOMING

- Balancing Act
- Community meeting(s) – March 30 and 31 (tentative)
- Letters to / meetings with property owners
- Stakeholder meetings

ONGOING

- Housing survey (incl. focused outreach to apartments)
- Outreach to community groups
- Project website
- *About Town* newsletter articles
- Noticing/ advertising for upcoming meetings
- Project Mailing list and “MakeMoragaHome” email

RECENT PAST

- Meetings with Kiwanis, Rotary, PLOS, Juniors
- Focused Bollinger Canyon Study Area outreach
- 3 Zoom community meetings in Oct-Nov
- 4 Commission and Council Study Sessions
- Pear and Wine Booth/ brochure

Next Steps

Timeline	Next Steps
March	Refine list of opportunity sites/ contact owners
	Additional community engagement and Town workshop
	“Balancing Act” tool
April	Follow-up study session on sites and potential zoning changes
May	Develop draft housing policies and programs
June	Review Working Draft Housing Element and submit to HCD
Summer 2022	EIR and Drafting of Zoning Text/ Code Amendments
Fall 2022	Revisions to Housing Element and Zoning Text
January 2023	Adoption

It's not
too late...

*...to take the
Housing
Survey*

Or visit
www.makemoragahome.org



ENGLISH



ESPAÑOL



中文

*Accepting
replies
through
March 15!*

Recap of Policy Questions

Goal: Zoning Capacity of 800 units

Policy Questions	Units
1. Should R-20 density be raised to 24 DU/AC, with the MCSP orchard site carried forward as an opportunity site?	316
2. Should 24 DU/AC be allowed in the MCSP Office-Residential areas, with some of these parcels counted as opportunity sites?	142
3. Should 24 DU/AC be allowed in the MCSP Retail-Residential areas, with some of these parcels counted as opportunity sites?	230
4. Should housing (24 DU/AC) be allowed in the non-residential zones within MCSP? a. Commercial b. Ranch c. Planned Development	84 40 50
5. Should housing (24 DU/AC) be allowed in the Rheem Center zones? a. Community Commercial b. Limited Commercial c. Suburban Office	160 28 82



MORAGA 2023-2031 HOUSING ELEMENT Rezoning Policy Options

Thank you!

