Town of Moraga

2023-2031 Housing Element

Appendices

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Table of Contents

APPENDIX A: ASSESSMENT OF FAIR HOUSING A-1

APPENDIX B: HOUSING OPPORTUNITY SITE INVENTORY B-1

APPENDIX C: RESIDENT SURVEY REPORT C-1

APPENDIX D: STUDENT SURVEY REPORT D-1

APPENDIX E: BALANCING ACT REPORT E-1

APPENDIX A: ASSESSMENT OF FAIR HOUSING

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Appendix A Table of Contents

Introduction A-5

Sources of Information A-5

Fair Housing Enforcement and Outreach A-6

- Moraga Fair Housing Services A-8
- Eden Council for Hope and Opportunity (ECHO) Fair Housing A-8

Integration and Segregation Patterns and Trends A-8

- Race and Ethnicity A-8
- Historic Patterns of Racial Discrimination A-11
- Dissimilarity Index A-12
- Isolation Index A-12
- Geographic Distribution of Residents by Race and Ethnicity A-13

Persons with a Disability A-34

Familial Status A-37

Income A-43

Racially and Ethnically Concentrated Areas of Poverty A-49

Racially and Ethnically Concentrated Areas of Affluence A-51

Disparities in Access to Opportunity A-52

- Access to Education A-55
- Access to Employment A-59
- Access to Transportation A-62
- Access to a Clean Environment A-66

Disproportionate Housing Needs and Displacement Risk A-69

- Minority Homeownership Rates A-69
- Mortgage Loan Approvals by Race/Ethnicity and Income A-70
- Geography of Mortgage Lending A-71
- Prevalence of Housing Problems A-74
- Housing Cost Burden A-76
- Overcrowded Households A-80
- Resident Displacement Risk A-82

Fair Housing Issues and Contributing Factors A-84

Prioritization of Contributing Factors A-85

Appendix A List of Tables

Table A-1: FHEO Fair Housing Complaints by Resolution Type A-7
Table A-2: DFEH Fair Housing Complaints A-7
Table A-3: Moraga and East Bay Region by Race and Ethnicity, 2000 - 2020 ..... A-10
Table A-4: Dissimilarity Index, Moraga, 2010 and 2020 ..... A-12
Table A-5: Isolation Index, Moraga, 2010 and 2020 ..... A-13
Table A-6: Household Income Distribution and Median Income, 2015-2019 ..... A-43
Table A-7: Poverty by Race and Ethnicity, Town of Moraga, 2015-2019 ..... A-51
Table A-8: Distribution of Homeowners by Race/Ethnicity, Moraga and East Bay Region A-70
Table A-9: Housing Problems Rate by Race/Ethnicity, Moraga A-75
Table A-10: Severe Housing Problems Rate by Race/Ethnicity, Moraga A-75
Table A-11: Housing Cost Burdens by Income Bracket and Tenure, Town of Moraga, 2014-2018 ..... A-83

Appendix A List of Figures

Figure A-1: Census Block Groups by Percent Non-White, Moraga A-17
Figure A-2: Census Block Groups by Percent Non-White, East Bay Region A-18
Figure A-3: Census Block Groups by Percent Non-Hispanic White, Moraga A-19
Figure A-4: Census Block Groups by Percent Non-Hispanic White, East Bay Region A-20
Figure A-5: Census Block Groups by Percent Non-Hispanic Asian, Moraga A-21
Figure A-6: Census Block Groups by Percent Non-Hispanic Asian, East Bay Region A-22
Figure A-7: Census Block Groups by Percent Hispanic or Latino, Moraga A-23
Figure A-8: Census Block Groups by Percent Hispanic or Latino, East Bay Region A-24
Figure A-9: Census Block Groups by Non-Hispanic Black, Moraga A-25
Figure A-10: Census Block Groups by Non-Hispanic Black, East Bay Region A-26
Figure A-11: Census Block Groups by Percent Non-Hispanic Pacific Islander, Moraga A-27
Figure A-12: Census Block Groups by Percent Non-Hispanic Pacific Islander, East Bay Region A-28
Figure A-13: Census Block Groups by Percent Non-Hispanic Native American, Moraga A-29
Figure A-14: Census Block Groups by Percent Non-Hispanic Native American, East Bay Region A-30
Figure A-15: Census Block Groups by Percent Non-Hispanic Other Race Alone, Moraga A-31
Figure A-16: Census Block Groups by Percent Non-Hispanic Other Race Alone, East Bay Region A-32
Figure A-17: Census Block Groups by Percent Non-Hispanic Persons of Two or More Races, Moraga A-33
Figure A-18: Census Block Groups by Percent Non-Hispanic Persons of Two or More Races, East Bay Region A-34

Figure A-19: Population with a Disability by Census Tract, Moraga A-36
Figure A-20: Population with a Disability by Census Tract, East Bay Region A-37
Figure A-21: Percent of Children in Married-Couple Households, 2015-2019, Moraga A-39
Figure A-22: Percent of Children in Married-Couple Households, 2015-2019, East Bay Region A-40
Figure A-23: Percent of Children in Single-Female Headed Households, Moraga A-41
Figure A-24: Percent of Children in Single-Female Headed Households, East Bay Region A-42
Figure A-25: Distribution of Median Household Income by Block Group, Moraga A-44
Figure A-26: Distribution of Median Household Income by Block Group, East Bay Region A-45
Figure A-27: Percent of Low to Moderate Income Population by Census Tract, Moraga A-46
Figure A-28: Percent of Low to Moderate Income Population by Census Tract, East Bay Region A-47
Figure A-29: Poverty Status by Census Tract, Moraga A-48
Figure A-30: Poverty Status by Census Tract, East Bay Region A-49
Figure A-31: Racially and Ethnically Concentrated Areas of Poverty, East Bay Region A-50
Figure A-32: 2021 TCAC/HCD Opportunity Map by Census Tract, Moraga A-54
Figure A-33: 2021 TCAC/HCD Opportunity Map by Census Tract, East Bay Region A-55
Figure A-34: Moraga School District Student Enrollment by Race/Ethnicity, 2021 ..... A-56
Figure A-35: TCAC Education Domain Score, Moraga A-58
Figure A-36: TCAC Education Domain Score, East Bay Region A-59
Figure A-37: Jobs Proximity Index Score, Moraga A-61
Figure A-38: Jobs Proximity Index Score, East Bay Region A-62
Figure A-39: Moraga Transit Map A-63
Figure A-40: Percent of Income to Housing + Transportation for a Typical Moderate-Income Household in Moraga A-65
Figure A-41: Percent of Income to Housing + Transportation for a Typical Moderate-Income Household in East Bay Region A-66
Figure A-42: Pollution Levels in Moraga A-68
Figure A-43: Pollution Levels in the East Bay Region A-69
Figure A-44: Disposition of Home Loans by Race/Ethnicity in Moraga, 2020 ..... A-71
Figure A-45: Number of Loans Originated Per 1,000 Housing Units in Moraga by Census Tract, 2020 ..... A-73
Figure A-46: Number of Loans Originated Per 1,000 Housing Units in the East Bay Region by Census Tract, 2020 ..... A-74
Figure A-47: Overpayment by Renters, Moraga A-77
Figure A-48: Overpayment by Homeowners, Moraga A-78
Figure A-49: Overpayment by Renters, East Bay Region A-79
Figure A-50: Overpayment by Homeowners, East Bay Region A-80
Figure A-51: Overcrowded Households, Moraga A-81
Figure A-52: Overcrowded Households, East Bay Region A-82

Introduction

With the adoption of AB 686, all Housing Elements completed January 1, 2019 or later must include a program that promotes and affirmatively furthers fair housing throughout the community for all persons, regardless of race, religion, sex, marital status, ancestry, national origin, color, familial status, disability, or any other characteristics that are protected by the California Fair Employment and Housing Act (FEHA), Government code Section 65008, and all other applicable State and federal fair housing and planning laws. Under State law, affirmatively furthering fair housing means "taking meaningful actions, in addition to combatting discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics."[1]

The law also requires that all Housing Elements completed as of January 1, 2021 or later include an Assessment of Fair Housing (AFH) that is consistent with the core elements of the federal Affirmatively Furthering Fair Housing (AFFH) Final Rule from July 2015. The following section summarizes key findings from this Assessment of Fair Housing, which was completed in accordance with current HCD guidance regarding the application of the new AB686 requirements, as well as a detailed reading of the California Government Code.[2] The assessment of fair housing includes the following components: a summary of fair housing issues and assessment of the Town's fair housing enforcement and outreach capacity; an analysis of segregation patterns and disparities in access to opportunities; an assessment of contributing factors; and identification and prioritization of fair housing goals and actions. The analysis must address patterns at a regional and local level and trends in patterns over time for the purposes of promoting more inclusive communities. In addition, the Housing Element is required to include a sites inventory that accommodates all income levels of the Town's share of the RHNA that also serves the purpose of furthering more integrated and balanced living patterns, as discussed in Chapter 5 of the Housing Element Update. The Housing Element must also include responsive housing programs that affirmatively further fair housing, promote housing opportunities throughout the community for protected classes, and address contributing factors identified in the assessment of fair housing. These programs are included in Chapter 6 of this Housing Element Update.

Sources of Information

The main sources of information for the following analysis are the U.S. Census Bureau (including the Decennial Census and the American Community Survey), the HCD AFFH Data and Mapping Resources Tool, the California Department of Fair Employment and Housing (DFEH), HUD Office of Fair Housing and Equal Opportunity (FHEO), the State Tax Credit Allocation Committee (TCAC),

[1] California Government Code § 8899.5 (a)(1)
[2] Olmstead, Z. (April 23, 2020). AB 686 Summary of Requirements in Housing Element Law Government Code Section 8899.50, 65583(c)(5), 65583(c)(10), 65583.2(a).

the Contra Costa County Analysis of Impediments to Fair Housing Choice, and local knowledge from the Town of Moraga staff.

Fair Housing Enforcement and Outreach

Data on fair housing enforcement and complaints can be used as an indicator of the overall magnitude of housing complaints, and to identify characteristics of households experiencing discrimination in housing. Pursuant to the California Fair Employment and Housing Act [Government Code Section 12921 (a)], the opportunity to seek, obtain, and hold housing cannot be determined by an individual's "race, color, religion, sex, gender, gender identity, gender expression, sexual orientation, marital status, national origin, ancestry, familial status, source of income, disability, veteran or military status, genetic information, or any other basis prohibited by Section 51 of the Civil Code." Federal Law also prohibits many kinds of housing discrimination.

Housing discrimination complaints can be directed to either HUD's Office of Fair Housing and Equal Opportunity (FHEO) or the California Department of Fair Employment and Housing (DFEH). In Contra Costa County, local housing, social services, and legal service organizations include the Fair Housing Advocates of Northern California (FHANC), Eden Council for Hope and Opportunity (ECHO) Fair Housing, Bay Area Legal Aid, and Pacific Community Services.

Fair housing issues that may arise in any jurisdiction include but are not limited to:

- housing design that makes a dwelling unit inaccessible to an individual with a disability
- discrimination against an individual based on race, national origin, familial status, disability, religion, sex, or other characteristic when renting or selling a housing unit
- disproportionate housing needs including cost burden, overcrowding, substandard housing, and risk of displacement.

Only two complaints have been filed and resolved with FHEO in Moraga since 2013. A no cause determination was made for one complaint related to discrimination by race or national origin, and one complaint based on discrimination by family status was settled or conciliated. In Contra Costa County, a total of 246 complaints were filed and resolved between 2013 and 2020, including 97 complaints that were settled or withdrawn by the complainant after resolution. The remaining complaints in the County included 123 complaints that were dismissed for no cause, 17 complaints that were withdrawn without resolution, and nine other types of complaints (see Table A-1).

Table A-1: FHEO Fair Housing Complaints by Resolution Type

	Town of Moraga		Contra Costa County	
Resolution	**Total, 2013-2021**	**Percent of Total**	**Total, 2013-2020**	**Percent of Total**
ALJ consent order entered after issuance of charge	0	0%	1	0.4%
Complainant failed to cooperate	0	0%	7	2.9%
Conciliation/settlement successful	1	50.0%	73	29.8%
No cause determination	1	50.0%	123	50.2%
Unable to locate complainant	0	0%	1	0.4%
Withdrawn after resolution	0	0%	24	9.8%
Withdrawn without resolution	0	0%	17	6.9%
Subtotal, Closed Complaints	**2**	**100.0%**	**246**	**100.0%**

Sources: HUD, Office of Fair Housing and Equal Opportunity, 2022; BAE, 2022.

In addition to data from the FHEO, this analysis also reviewed data for Moraga from the California Department of Fair Employment and Housing (DFEH). As shown in Table A-2, this source also indicates very few fair housing complaints have been filed in Moraga.

Table A-2: DFEH Fair Housing Complaints

	Year Resolved				Total, 2018-	Percent
Basis Type (a)	**2018**	**2019**	**2020**	**2021**	**2021 (YTD)**	**of Total**
Disability	3	0	2	1	6	54.5%
Familial Status	1	0	1	0	2	18.2%
Marital Status	0	0	1	0	1	9.1%
Race	0	0	1	0	1	9.1%
Source of Income	0	0	1	0	1	9.1%
Total, All Basis Types	**4**	**0**	**6**	**1**	**11**	**100.0%**
Discriminatory Practice (a)						
Denied equal terms and conditions	0	0	1	0	1	11.1%
Denied reasonable accommodation	3	0	0	0	3	33.3%
Denied reasonable accommodation for a disability or medical condition	0	0	0	1	1	11.1%
Denied rental/lease/sale	1	0	1	0	2	22.2%
Evicted	0	0	1	0	1	11.1%
Subjected to restrictive/covenant	1	0	0	0	1	11.1%
Total, All Practices	**5**	**0**	**3**	**1**	**9**	**100.0%**
Resolution						
No cause determination	1	0	2	1	4	66.7%
Settled by Legal: Post-civil Complaint	2	0	0	0	2	33.3%
Total, All Resolutions	**3**	**0**	**2**	**1**	**6**	**100.0%**

Note:
(a) Each complaint may involve more than one basis type or discriminatory practice, but there is only one resolution per complaint.
Sources: California Department of Fair Employment and Housing, 2022; BAE, 2022.

Moraga Fair Housing Services

According to the Town's website,[3] the following fair housing resources are available in the Town of Moraga:

- Information on senior housing, equal housing, and homeless resources are available on the County's website
- For fair housing services, the County directs tenants to contact either Bay Area Legal Aid (BALA) or ECHO Housing.
- The Housing Authority of the County of Contra Costa provides information on multiple housing programs available in the County, including Section 8.
- The Neighborhood Preservation Program is available to low income homeowners in Moraga in need of assistance to eliminate poor property conditions.
- The Regional Center of the East Bay provides resources where people with developmental disabilities can seek guidance and assistance with housing and more.

Eden Council for Hope and Opportunity (ECHO) Fair Housing

ECHO Fair Housing is a HUD-approved housing counseling agency that aims to promote equal access in housing, provide support services to aid in the prevention of homelessness, and promote permanent housing conditions. The organization provides education and charitable assistance to the general public in matters related to obtaining and maintaining housing in addition to rental assistance, housing assistance, tenant/landlord counseling, homeseeking, homesharing, and mortgage and home purchase counseling. In Contra Costa County, ECHO Fair Housing provides fair housing services, first-time home buyer counseling and education, and tenant/landlord services (rent review and eviction harassment programs are available only in Concord).

Integration and Segregation Patterns and Trends

Segregation is defined as the separation or isolation of a race/ethnic group, national origin group, individuals with disabilities, or other social group by enforced or voluntary residence in a restricted area, by barriers to social connection or dealings between persons or groups, by separate educational facilities, or by other discriminatory means. To measure racial and ethnic segregation in a given jurisdiction, the US Department of Housing and Urban Development (HUD) recommends the dissimilarity index and the isolation index as further discussed below.

Race and Ethnicity

Moraga shows a race and ethnic mix somewhat different from the two-county East Bay Region. As shown in Table A-3, while their numbers and proportion have declined since 2000, White Non-Hispanic persons still make up a majority of the local population, while for the region they were already slightly below half the population, and have declined to make up less than one-

[3] https://www.moraga.ca.us/196/Housing-Resources

third of the total population in 2020. In Moraga, the Black Non-Hispanic population increased between 2000 and 2010, but has since declined somewhat, but not to 2000 levels. Regionally, this group has declined gradually as a share of population and in absolute numbers (while the overall population was increasing), from 12.5 percent to 9.0 percent of the total, and from 297,975 to 257,493. The Asian Non-Hispanic population has increased substantially. The number of persons identifying as Some Other Race or Two or More Races (non-Hispanic) and the Hispanic population have also increased both in absolute numbers and as a proportion of the overall population. As illustrated in the table below, the other categories have very limited populations in the town.

Table A-3: Moraga and East Bay Region by Race and Ethnicity, 2000 - 2020

	Town of Moraga									
	2000		2010		2020		Change, 2000-2020		Change, 2010-2020	
Not Hispanic nor Latino by Race	**Number**	**Percent**	**Number**	**Percent**	**Number**	**Percent**	**Number**	**Percent**	**Number**	**Percent**
White	12,760	78.3%	11,509	71.9%	10,440	61.9%	(2,320)	-18.2%	(1,069)	-9.3%
Black or African American	161	1.0%	258	1.6%	197	1.2%	36	22.4%	(61)	-23.6%
Native American Indian and Alaska Native	10	0.1%	16	0.1%	13	0.1%	3	30.0%	(3)	-18.8%
Asian	2,010	12.3%	2,371	14.8%	3,143	18.6%	1,133	56.4%	772	32.6%
Native Hawaiian and Other Pacific Islander	14	0.1%	24	0.1%	39	0.2%	25	178.6%	15	62.5%
Some other race alone	41	0.3%	43	0.3%	70	0.4%	29	70.7%	27	62.8%
Two or more races	519	3.2%	672	4.2%	1,316	7.8%	797	153.6%	644	95.8%
Subtotal, Not Hispanic nor Latino	**15,515**	**95.2%**	**14,893**	**93.0%**	**15,218**	**90.2%**	**(297)**	**-1.9%**	**325**	**2.2%**
Hispanic or Latino	**775**	**4.8%**	**1,123**	**7.0%**	**1,652**	**9.8%**	**877**	**113.2%**	**529**	**47.1%**
Total, All Races	**16,290**	**100.0%**	**16,016**	**100.0%**	**16,870**	**100.0%**	**580**	**3.6%**	**854**	**5.3%**

	Alameda and Contra Costa Counties									
	2000		2010		2020		Change, 2010-2020		Change, 2010-2020	
Not Hispanic nor Latino by Race	**Number**	**Percent**	**Number**	**Percent**	**Number**	**Percent**	**Number**	**Percent**	**Number**	**Percent**
White	1,140,504	47.7%	1,015,482	39.7%	927,698	32.6%	(212,806)	-18.7%	(87,784)	-8.6%
Black or African American	297,975	12.5%	277,730	10.9%	257,493	9.0%	(40,482)	-13.6%	(20,237)	-7.3%
American Indian and Alaska Native	8,954	0.4%	7,173	0.3%	6,684	0.2%	(2,270)	-25.4%	(489)	-6.8%
Asian	395,354	16.5%	539,405	21.1%	755,031	26.5%	359,677	91.0%	215,626	40.0%
Native Hawaiian and Other Pacific Islander	11,615	0.5%	16,313	0.6%	18,929	0.7%	7,314	63.0%	2,616	16.0%
Some other race alone	7,312	0.3%	7,313	0.3%	18,806	0.7%	11,494	157.2%	11,493	157.2%
Two or more races	89,157	3.7%	100,431	3.9%	154,990	5.4%	65,833	73.8%	54,559	54.3%
Subtotal, Not Hispanic nor Latino	**1,950,871**	**81.5%**	**1,963,847**	**76.7%**	**2,139,631**	**75.1%**	**188,760**	**9.7%**	**175,784**	**9.0%**
Hispanic or Latino	**441,686**	**18.5%**	**595,449**	**23.3%**	**708,649**	**24.9%**	**266,963**	**60.4%**	**113,200**	**19.0%**
Total, All Races	**2,392,557**	**100.0%**	**2,559,296**	**100.0%**	**2,848,280**	**100.0%**	**455,723**	**19.0%**	**288,984**	**11.3%**

Sources: U.S. Census Bureau, Decennial Census 2000 SF1 Table P8, 2010 SF1 Table P8, and 2020 PL 94-171, Table P2; BAE, 2022.

Historic Patterns of Racial Discrimination

The Town of Moraga incorporated in 1974. By that time, overt legal discrimination in housing had largely disappeared, due to the US Supreme Court making neighborhood covenants restricting occupancy to certain races unenforceable in 1948, and the enactment of the California Fair Employment and Housing Act of 1959, the California Fair Housing Act in 1963 (upheld by the US Supreme Court in 1967 following attempts to nullify it), and the federal Fair Housing Act in 1968. However, prior discrimination in housing has set a pattern that still exists today in the region, and other forms of housing discrimination still result in housing segregation in the region.

"Roots, Race, and Place: A History of Racially Exclusionary Housing in the San Francisco Bay Area"[4] provides an overview and history of the discriminatory housing practices in the Bay Area from the arrival of the first Europeans to current times. Key racially exclusionary policies and practices over portions of historic times include the following:

- State violence and dispossession
- Extrajudicial and militia violence
- Racially restrictive covenants and homeowner association bylaws
- Implicitly racial zoning
- Explicitly racial zoning
- Racial steering and blockbusting
- Racialized public housing policies
- Urban renewal
- White flight and municipal fragmentation

As discussed in this report, many of these practices prevented minority families from building the equity in their homes that would have allowed them to consider new housing options even absent overt and non-overt discrimination. For example, a recently released report, "Identifying Bias and Barriers, Promoting Equity: An Analysis of the USPAP Standards and Appraiser Qualifications Criteria."[5] discusses the impacts of racial bias in the appraisal process, where minority applicants face implicit and explicit bias on the part of appraisers leading to undervaluation of their homes. As a result, minority homeowners have had less ability to grow the equity in their existing homes, limiting the ability to "trade up" to higher-value homes in suburban communities such as Moraga. While not necessarily facing overt discrimination in

[4] Moore, Eli, Nicole Montojo, and Nicole Mauri. "Roots, Race, and Place: A History of Racially Exclusionary Housing in the San Francisco Bay Area." Haas Institute for a Fair and Inclusive Society, University of California, Berkeley. October 2019. haasinstitute.berkeley.edu/rootsraceplace.

[5] Yap, Maureen, Morgan Williams, Lisa Rice, Scott Chang, Peter Christensen, Stephen M. Dane. "Identifying Bias and Barriers, Promoting Equity: An Analysis of the USPAP Standards and Appraiser Qualifications Criteria." The Appraisal Subcommittee of the Federal Financial Institutions Examination Council, January 2022. https://www.asc.gov/Documents/OtherCorrespondence/2022-01-14%20NFHA%20et%20al_Analysis.pdf.

Moraga's local housing market, minority households may be underrepresented due historic regional and national discriminatory practices.

Dissimilarity Index

The Dissimilarity Index is one of two key metrics recommended for use in fair housing analysis as part of the federal AFFH rule. It measures the evenness with which two groups are distributed across the geographic units that make up a larger area, such as Census block groups within a city or town. The index can range from zero to 100, with zero meaning no segregation, or spatial disparity, and 100 indicating complete segregation between the two groups. The index score can be interpreted as the percentage of one of the two groups that would have to move to produce an even distribution. According to HUD, an index score above 55 is considered high, while 40 to 54 is considered moderate, and below 40 is considered low.[6] The sub-jurisdiction analysis, including the calculation of both the dissimilarity and isolation indexes, relies on the use of block group level data from 2010 and 2020 from the U.S. Census Bureau.

Dissimilarity index scores by race/ethnicity are generally low in Moraga (see Table A-4). For 2020, the scores range from 7.6 for non-Hispanic persons of two or more races to 50.0 for non-Hispanic Native Hawaiian and Pacific Islanders. It should be noted that, as discussed above, some minority groups make up a very small proportion of the Town's population; their higher dissimilarity index scores may in part reflect their limited numbers. Most of the groups show a decrease in the dissimilarity index between 2010 and 2020, indicating a trend of increasing integration.

Table A-4: Dissimilarity Index, Moraga, 2010 and 2020

	Dissimilarity Index	
Racial and/or Ethnic Group	**2010**	**2020**
Black or African American alone	38.0	23.8
American Indian and Alaska Native alone	24.4	23.7
Asian alone	11.6	9.7
Native Hawaiian and Other Pacific Islander alone	48.0	50.0
Some other race alone	37.2	18.9
Two or more races	9.7	7.6
Hispanic or Latino	22.5	16.6

Sources: U.S. Census Bureau, 2010 Decennial Census SF1 Table P9 and 2020 Decennial Census PL 94-171 Table P2, BAE, 2022.

Isolation Index

The other key metric recommended under the federal AFFH rule is the Isolation Index, which compares a group's share of the overall population to the average share within a given block

[6] Cloud Nine Technologies and Brent Mast, (2017). *Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T) Data Documentation*. HUD Office of Policy Development and Research, and Massey, D.S. and N.A. Denton. (1993). *American Apartheid: Segregation and the Making of the Underclass*. Cambridge, MA: Harvard University Press.

group. Ranging from 0 to 100, the isolation index represents the percentage of residents of a given race or ethnicity in a block group where the average resident of that group lives, correcting for the fact that this number increases mechanically with that group's share of the overall study area's population. Using Hispanic or Latino residents as an example, the isolation index of 0.9 in 2020 indicates that the average Hispanic or Latino resident lives in a block group where the Hispanic or Latino share of the population exceeds the overall townwide average by only 0.9 percent. Isolation index values close to zero indicate that members of that minority group live in relatively integrated neighborhoods.[7] [8]

As illustrated in Table A-5, the isolation indexes in Moraga are extremely low for all groups in both 2010 and 2020. The data indicate that most racial and ethnic subpopulations live in areas with high degrees of racial and ethnic integration. The isolation indexes showed some limited change over the 2010 to 2020 period, but none of the scores indicate isolation is an issue for any group.

Table A-5: Isolation Index, Moraga, 2010 and 2020

	Isolation Index	
Racial and/or Ethnic Group	**2010**	**2020**
Non-Hispanic White	1.2	1.1
Black or African American alone	1.9	0.3
American Indian and Alaska Native alone	0.05	0.03
Asian alone	1.0	0.6
Native Hawaiian and Other Pacific Islander alone	0.2	0.2
Some other race alone	0.2	0.1
Two or more races	0.1	0.2
Hispanic or Latino	2.1	0.9

Sources: U.S. Census Bureau, 2010 Decennial Census SF1 Table P9 and 2020 Decennial Census PL 94-171 Table P2, BAE, 2022.

Geographic Distribution of Residents by Race and Ethnicity

Figure A-1 through Figure A-18 below illustrate the geographic concentrations of the overall non-White population and the non-Hispanic populations of White, Black, Native American/Alaska Native, Asian, Pacific Islanders, Some Other Race, and Two or More Races, and Hispanic or Latino residents by Census block group, for both the Town of Moraga and a comparison region, referred to here as the "East Bay Region" and defined as Alameda and Contra Costa Counties combined.

[7] HUD. (2013). *AFFH Data Documentation*. Available at: http://www.huduser.org/portal/publications/pdf/FR-5173-P-01_AFFH_data_documentation.pdf

[8] Glaeser, E. and Vigdor, J. (2001). *Racial Segregation in the 2000 Census: Promising News*. Washington, DC: The Brookings Institution, Center on Urban and Metropolitan Policy. Available at: http://www.brookings.edu/es/urban/census/glaeser.pdf

It should be noted that neither Census block group nor tract boundaries align well with the Town's boundary, and the block groups and tracts shown in this analysis include portions of surrounding areas, particularly Orinda and Lafayette. These communities are demographically similar to Moraga. Additionally, the maps here only highlight the portions of block groups and tracts that are within Moraga.

As shown in Table A-3 above, approximately 38 percent of Moraga's total population is other than White non-Hispanic. The proportion of this population varies from 29.5 percent to 44.1 percent by Census block group, as shown in Figure A-1. The higher minority concentrations are in the block groups in the center of Moraga. The East Bay Region shows areas of higher minority concentration than are found in Moraga, particularly in the older communities along the Bay and the cities along the Highway 4 corridor. Regionally, the non-White concentrations by block group range from 13.6 percent to 100 percent.

The percentage of non-Hispanic White population by block group ranges from 55.9 percent to 70.5 percent in Moraga (see Figure A-3). The geographic pattern is the reverse of that above, with the highest concentrations found in the north and south ends of Moraga. In the two-county region, the concentrations range from zero to 86.4 percent; the highest concentrations of non-Hispanic White persons are found in the State Highway 24 corridor east of the Oakland Hills and the central portion of the Interstate 680 corridor, as shown in Figure A-4.

The largest minority population in Moraga is the non-Hispanic Asian population, at 18.6 percent of the town-wide total as of 2020. By block group, the percentage varies modestly, from 12.8 percent to 21.6 percent (see Figure A-5). Regionally, the proportion for this group ranges from 3.8 percent to 89.3 percent. The largest cluster of block groups with high proportions of non-Hispanic Asians is found in the Fremont area in southwestern Alameda County (see Figure A-6).

The next largest category is Hispanic/Latino population, at 9.8 percent of the town-wide population as of 2020. By block group, the percentage ranges from 6.3 percent to 13.6 percent, indicating a lack of concentration for this group in any particular area of the town (see Figure A-7). Regionwide, the lowest concentrations (from zero to ten percent) are in the center of the region in the State Highway 24 corridor east of Oakland and the Interstate 680 corridor from Walnut Creek south, as shown in Figure A-8. The highest proportions, from 50.0 to 88.7 percent, are found in the Bay Point, Richmond, Oakland, and Hayward areas.

The non-Hispanic Black population in Moraga is extremely small and not clustered anywhere in the town, accounting for just 1.2 percent of the townwide population as of 2020 and with no block group exceeding 1.85 percent of the overall population. In the East Bay Region, the range varies widely by block group, from zero to 57.6 percent, as shown in Figure A-10. The lowest concentrations are found in central and southeast Contra Costa County and in southeast Alameda County, with the highest concentrations found along the eastern and northern Bay shoreline, in part reflecting historic segregation patterns.

The Non-Hispanic Hawaiian Native/Pacific Islander, Native American, and Some Other Race Alone populations in Moraga and the East Bay Region are extremely small, none constituting even one percent of the town-wide or regionwide population as of 2020 (see Figure A-11 through Figure A-16). There are no block groups in Moraga for any of these groups where the concentration exceeds 1.2 percent. Regionally, there are greater concentrations, but no block group has more than ten percent of its population in one of these racial/ethnic categories.

According to 2020 Census data, non-Hispanic persons of two or more races make up approximately 7.8 percent of the town-wide population. The concentration by block group only ranges from 5.9 percent to 9.7 percent, as illustrated in Figure A-17) Regionally the percentage by block group ranges from 1.8 percent to 40 percent. The highest proportions are clustered along the inner East Bay shoreline and nearby block groups, from Oakland north through El Cerrito (see Figure A-21).

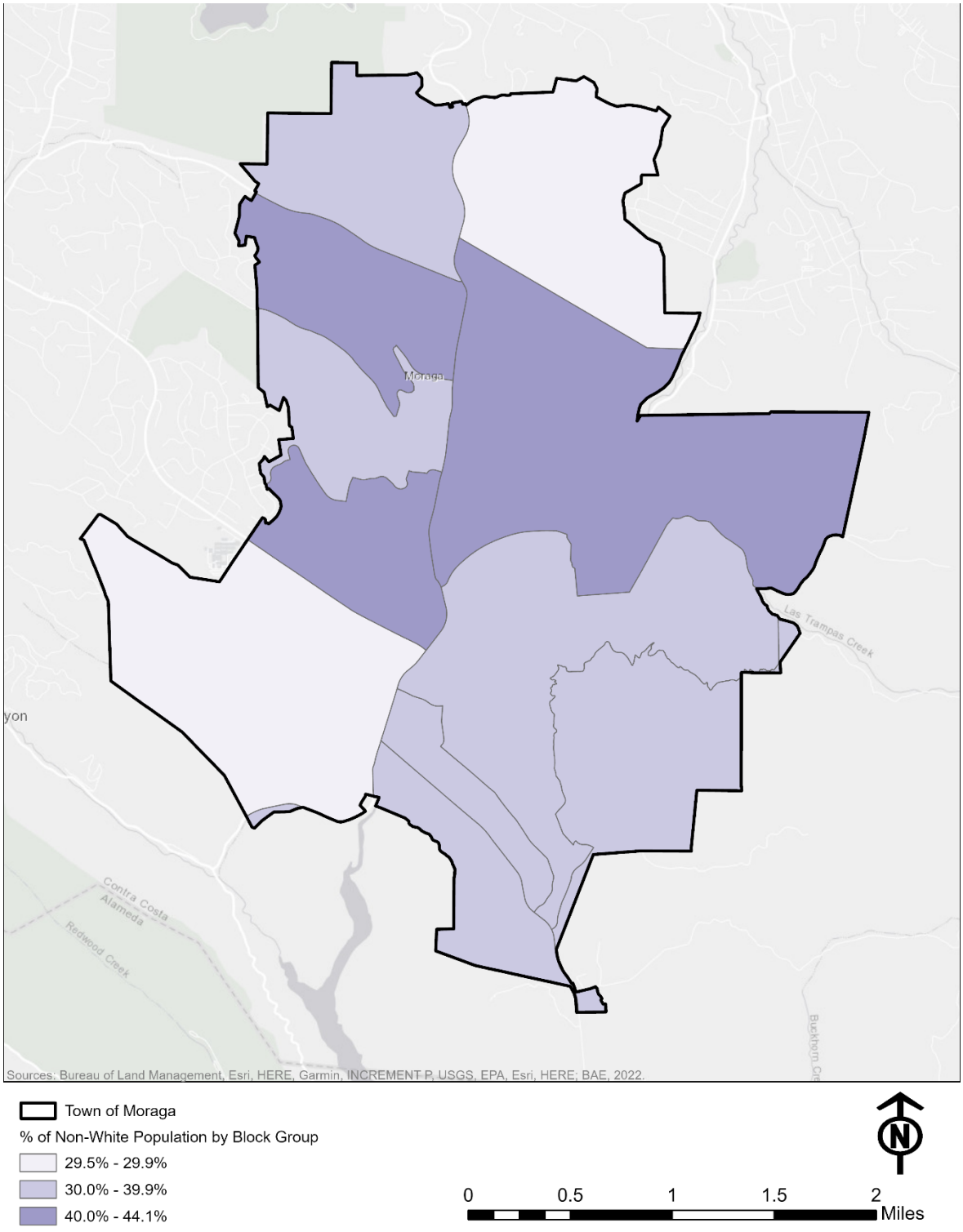
Summary of Geographic Distribution of Residents by Race and Ethnicity. The data discussed above and illustrated in the following figures highlight that Moraga's population is predominantly non-Hispanic White, with small populations of individuals belonging to other racial and ethnic groups. Non-Hispanic White residents comprise the majority of the population in all Census block groups in Moraga. While Moraga is somewhat similar to neighboring areas in terms of the racial and ethnic composition of the population, the Town is significantly less diverse than the broader region. The high cost of housing in Moraga, coupled with significant wealth and income gaps between racial and ethnic groups, is likely a key factor contributing to differences between the Town and the surrounding region in the racial and ethnic composition of the population

The Housing Plan chapter of the Town's Housing Element Update includes key actions that the Town will take during the Housing Element planning period to facilitate the production of housing that will be affordable by design and deed-restricted affordable in Moraga. These actions will help to affirmatively further fair housing in Moraga by helping to support residential mobility and access to opportunity. Key programs include

- General Plan and Zoning Ordinance Updates that will increase the Town's capacity to accommodate residential development, particularly multifamily development (see Programs 1, 2, 3, 4, and 5)
- Programs to reduce or remove constraints to residential development, including removing constraints to the development of affordable and special-needs housing (see Programs 11, 14, 26, 27, 28, 29, 30, 32, and 37)
- Programs to work with developers and other stakeholders to facilitate residential development, particularly multifamily housing, affordable housing, and special needs housing (see Programs 10, 12, 33, and 41)
- Adoption of an inclusionary housing ordinance (see Program 15) and implementation of the State Density Bonus (see Program 9)

- Programs to promote the production of ADUs (see Program 16) and SB 9 projects (see Program 19)

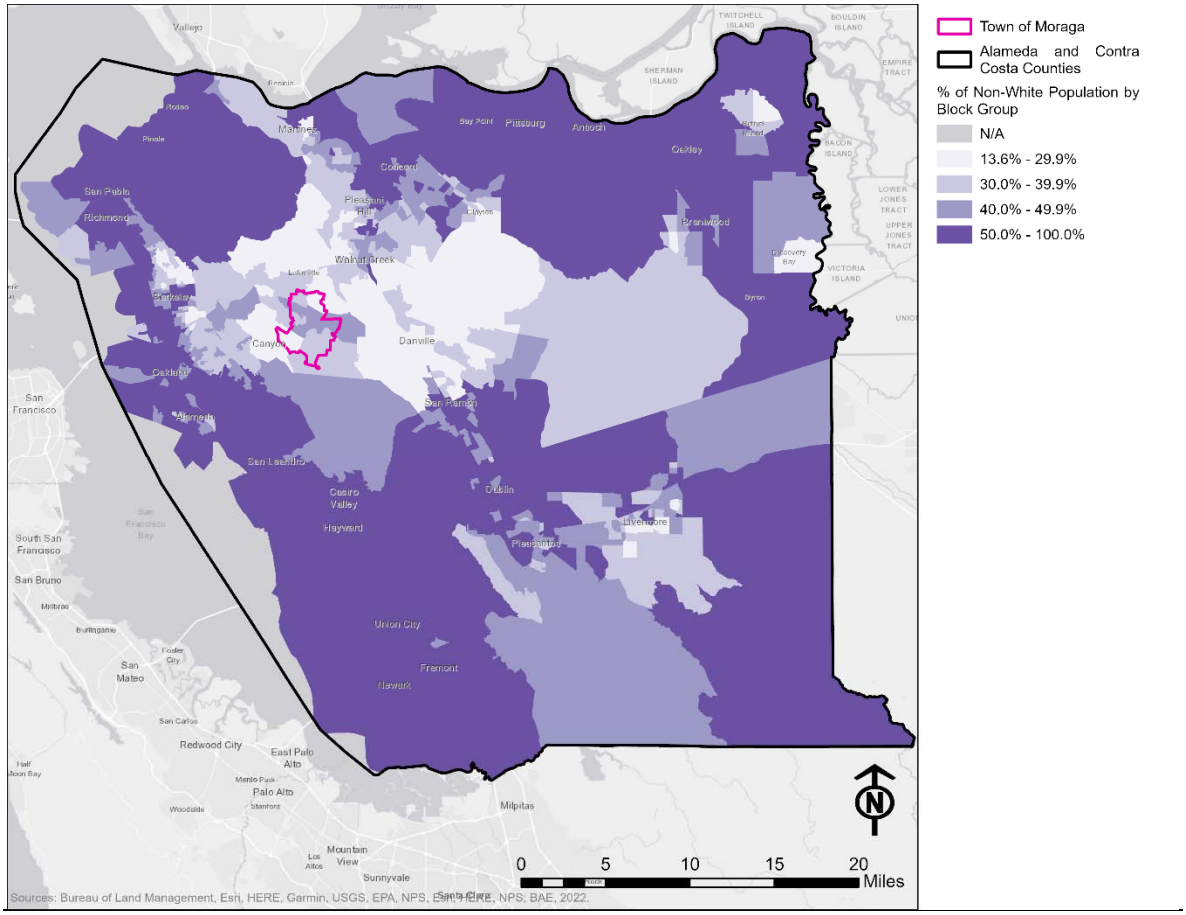
Figure A-1: Census Block Groups by Percent Non-White, Moraga



Note: Includes all categories except White non-Hispanic persons.

Sources: U.S. Census Bureau, 2020 Decennial Census; BAE, 2022.

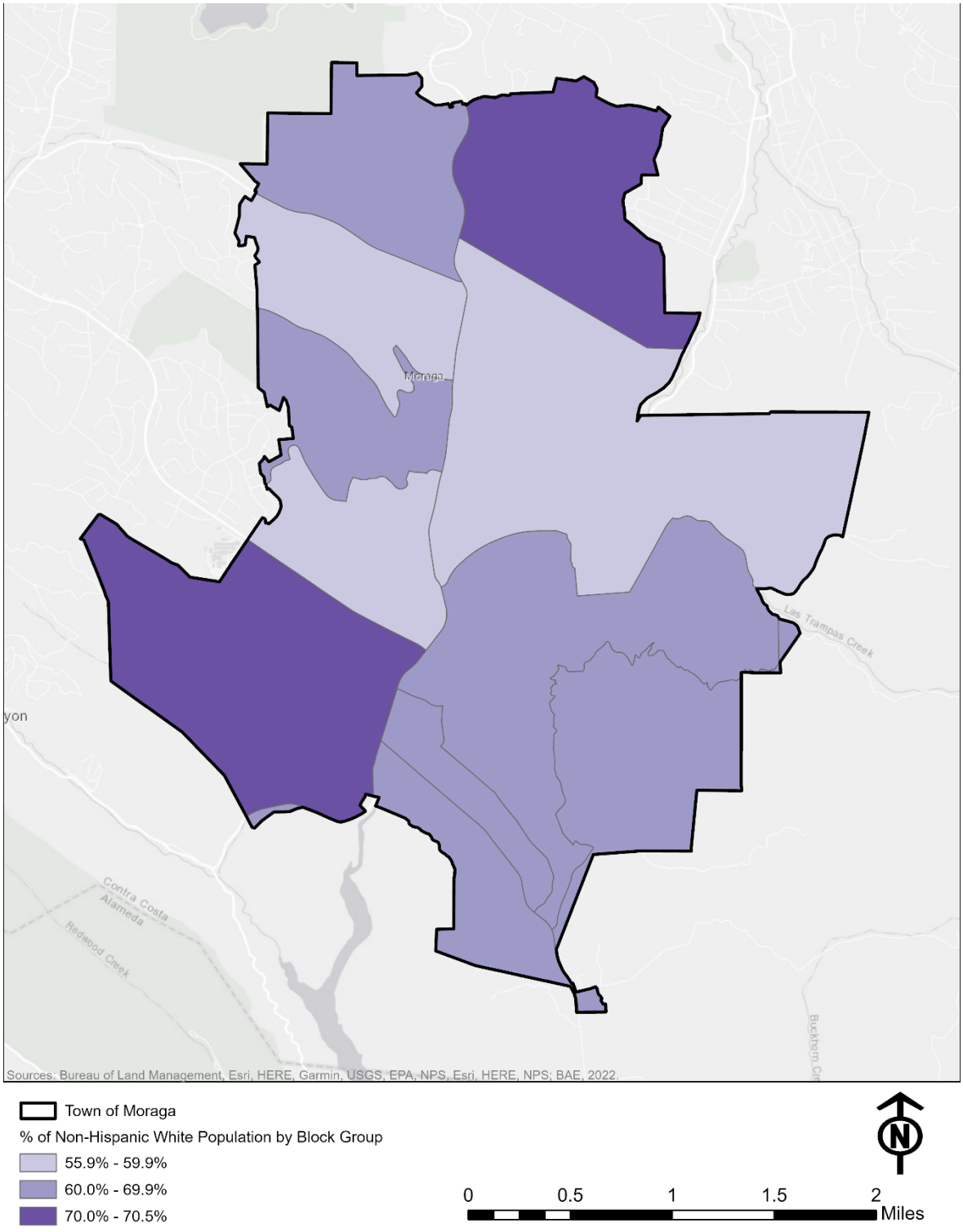
Figure A-2: Census Block Groups by Percent Non-White, East Bay Region



Note: Includes all categories except White non-Hispanic persons.

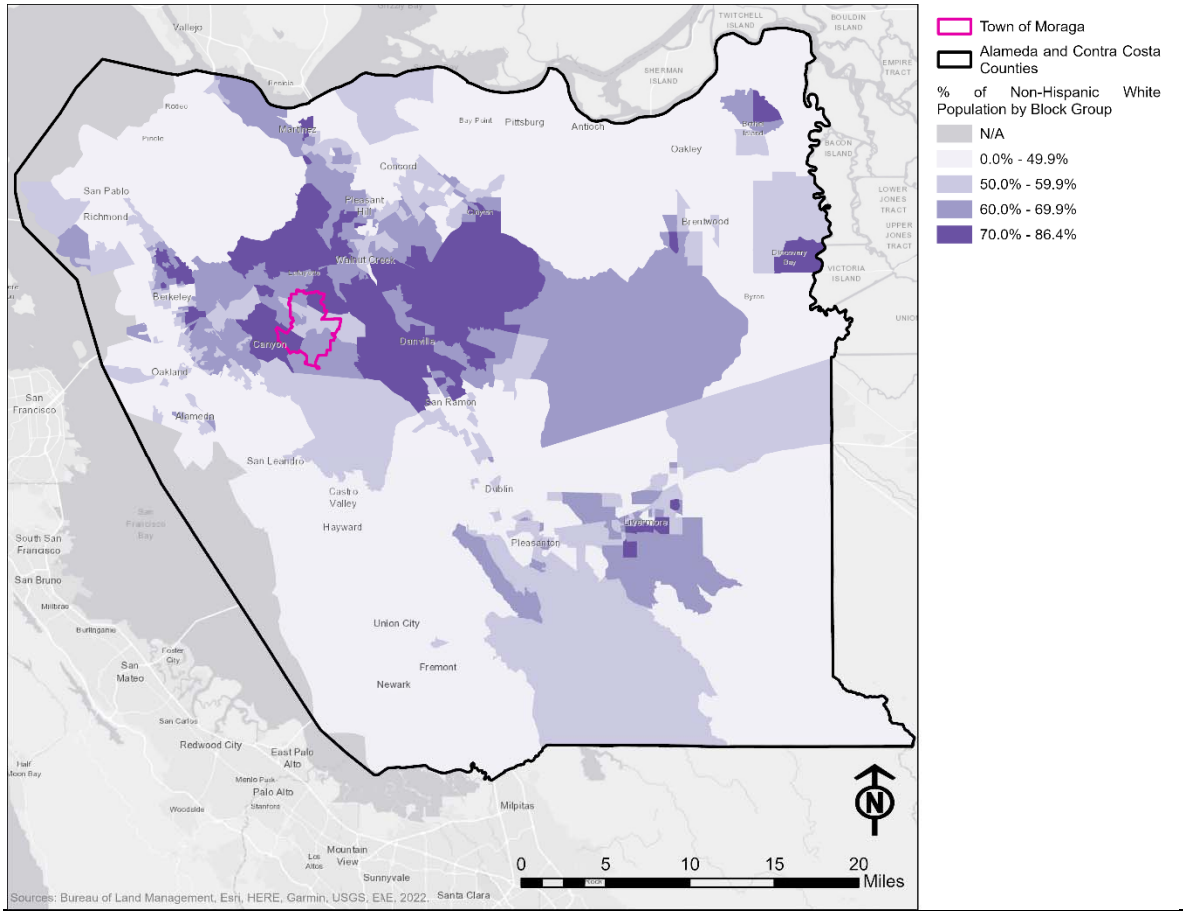
Sources: U.S. Census Bureau, 2020 Decennial Census; BAE, 2022.

Figure A-3: Census Block Groups by Percent Non-Hispanic White, Moraga



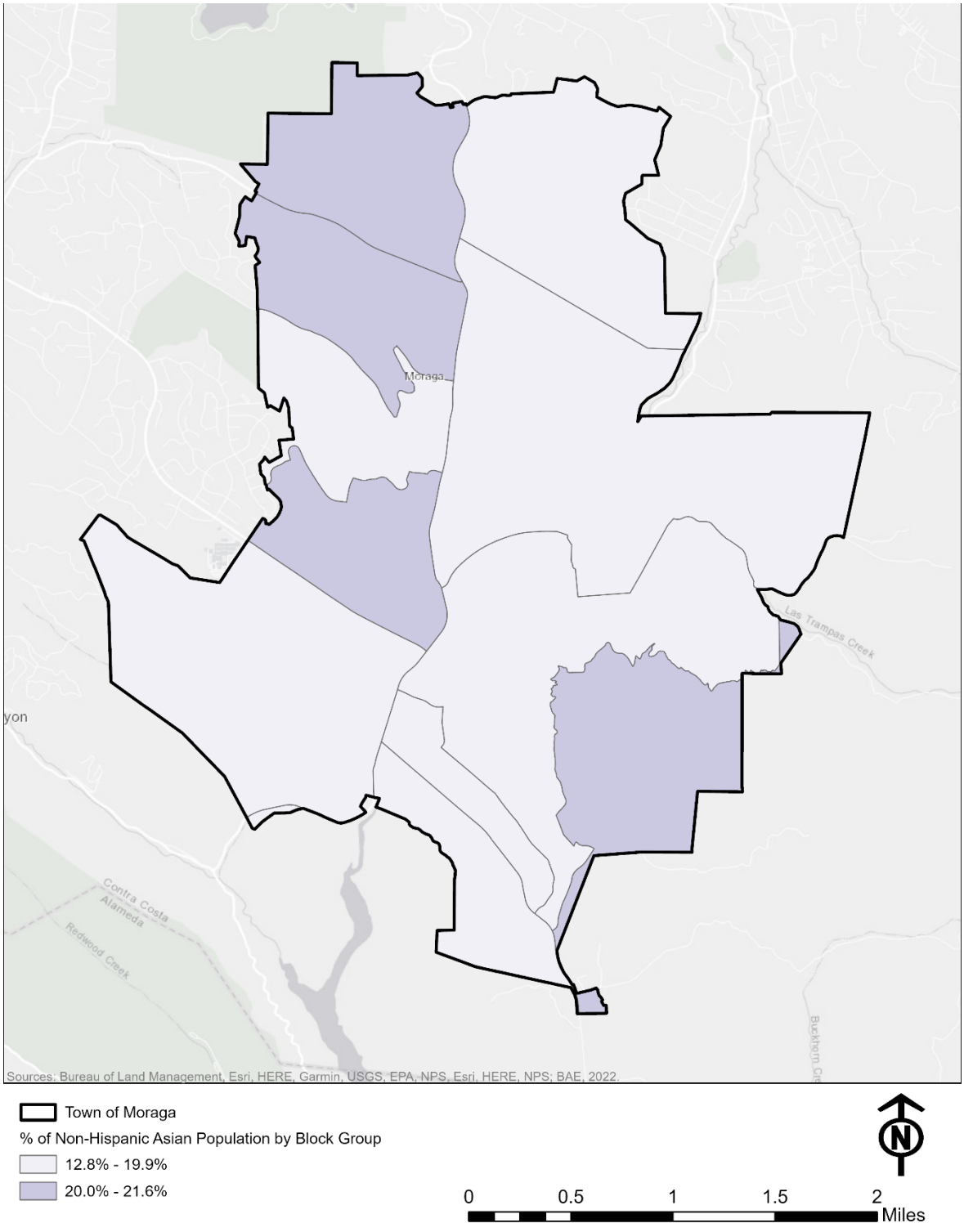
Sources: U.S. Census Bureau, 2020 Decennial Census; BAE, 2022.

Figure A-4: Census Block Groups by Percent Non-Hispanic White, East Bay Region



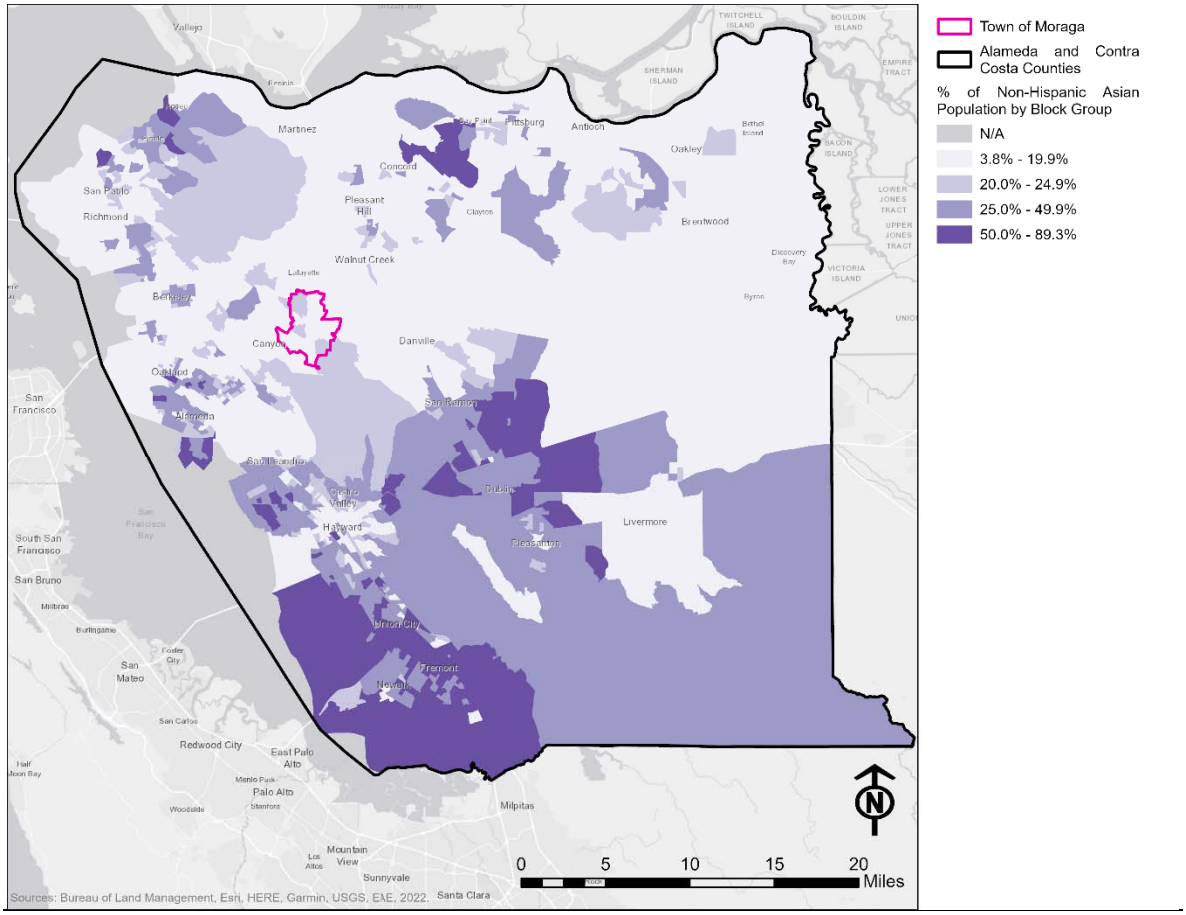
Sources: U.S. Census Bureau, 2020 Decennial Census; BAE, 2022.

Figure A-5: Census Block Groups by Percent Non-Hispanic Asian, Moraga



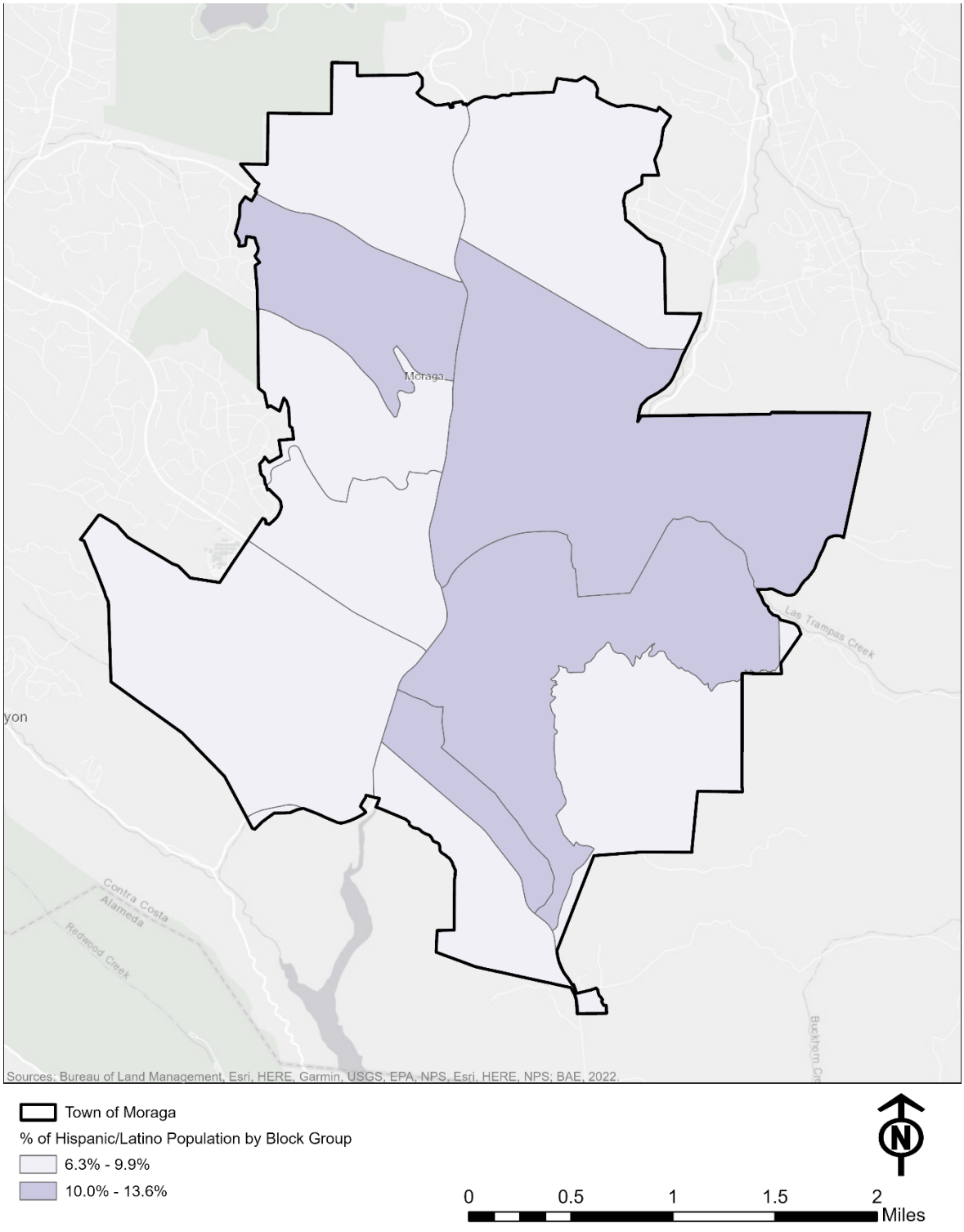
Sources: U.S. Census Bureau, 2020 Decennial Census; BAE, 2022.

Figure A-6: Census Block Groups by Percent Non-Hispanic Asian, East Bay Region



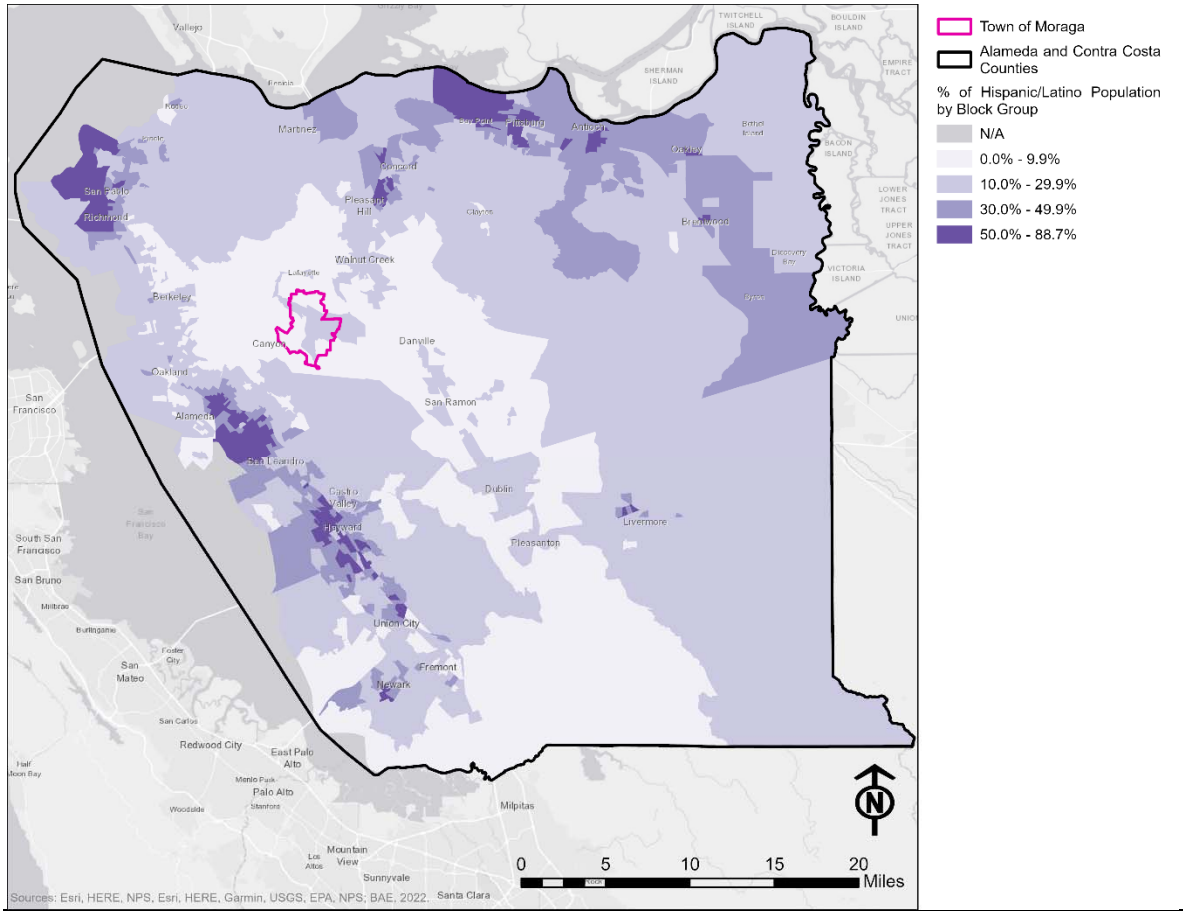
Sources: U.S. Census Bureau, 2020 Decennial Census; BAE, 2022.

Figure A-7: Census Block Groups by Percent Hispanic or Latino, Moraga



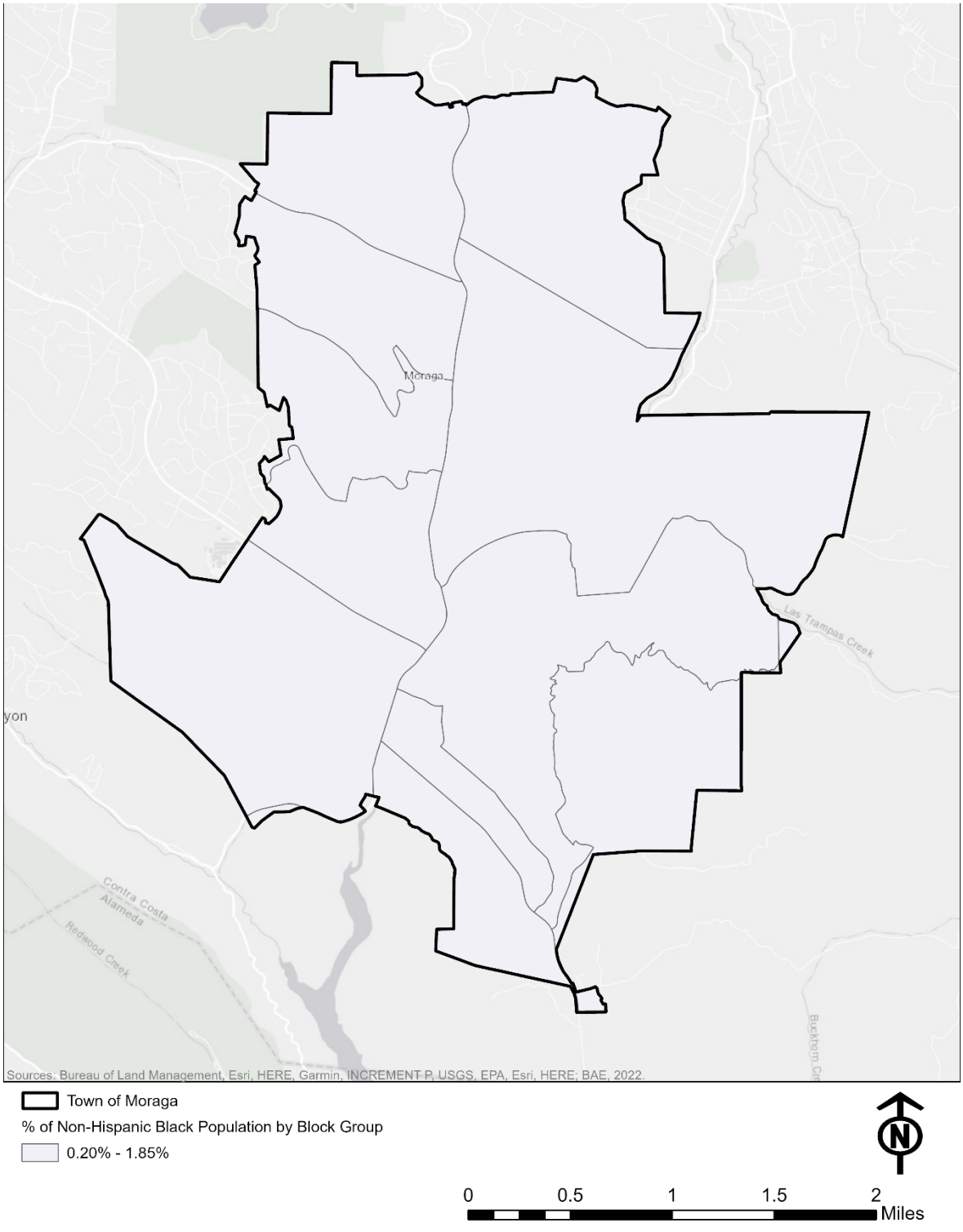
Sources: U.S. Census Bureau, 2020 Decennial Census; BAE, 2022.

Figure A-8: Census Block Groups by Percent Hispanic or Latino, East Bay Region



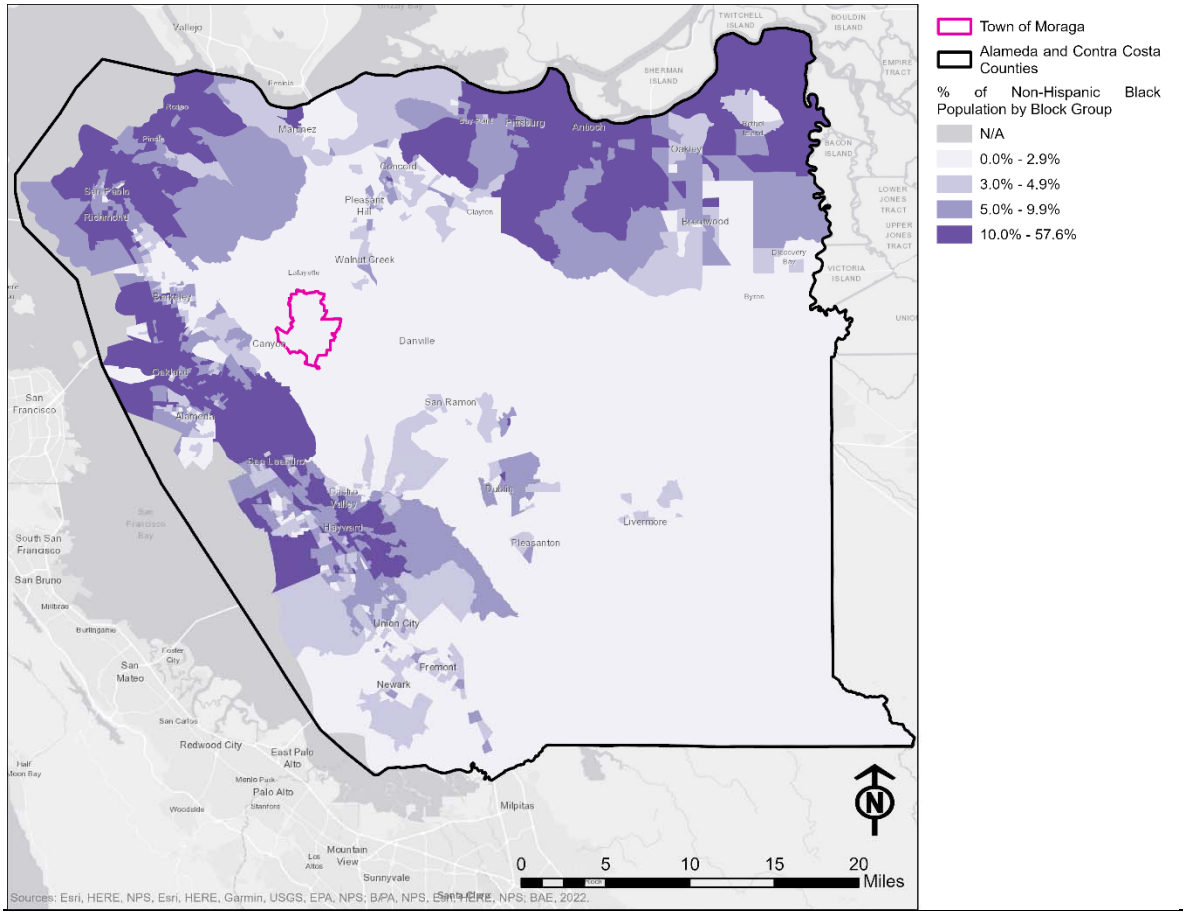
Sources: U.S. Census Bureau, 2020 Decennial Census; BAE, 2022.

Figure A-9: Census Block Groups by Non-Hispanic Black, Moraga



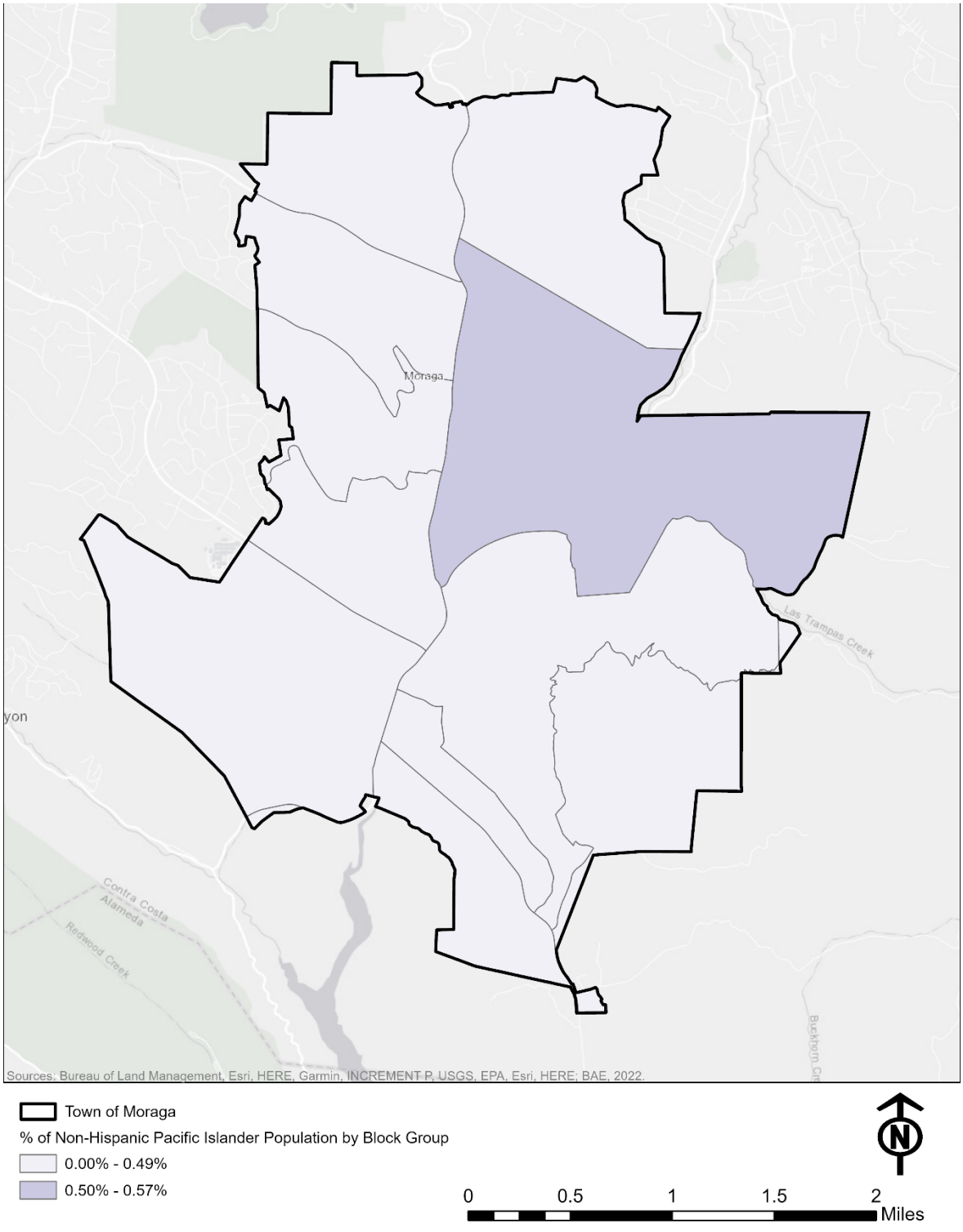
Sources: U.S. Census Bureau, 2020 Decennial Census; BAE, 2022.

Figure A-10: Census Block Groups by Non-Hispanic Black, East Bay Region



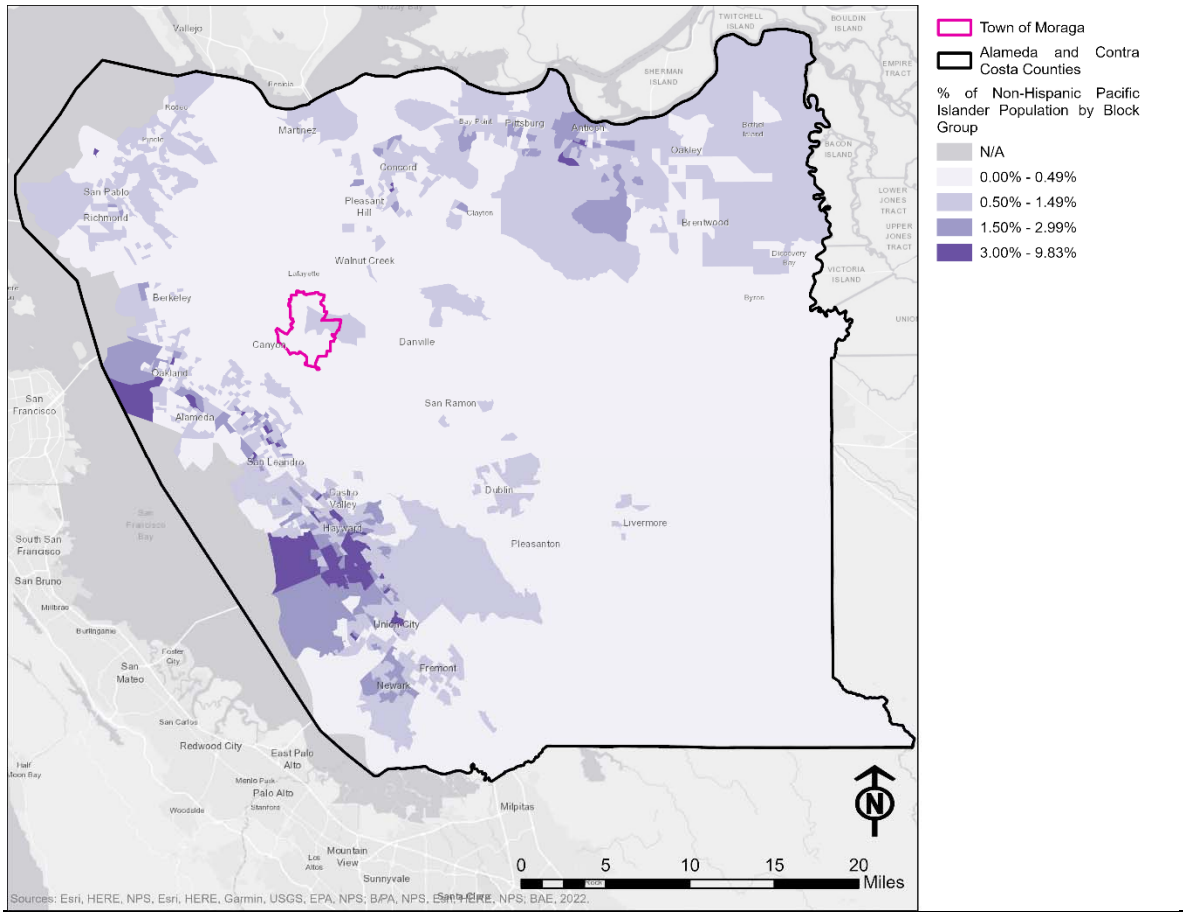
Sources: U.S. Census Bureau, 2020 Decennial Census; BAE, 2022.

Figure A-11: Census Block Groups by Percent Non-Hispanic Pacific Islander, Moraga



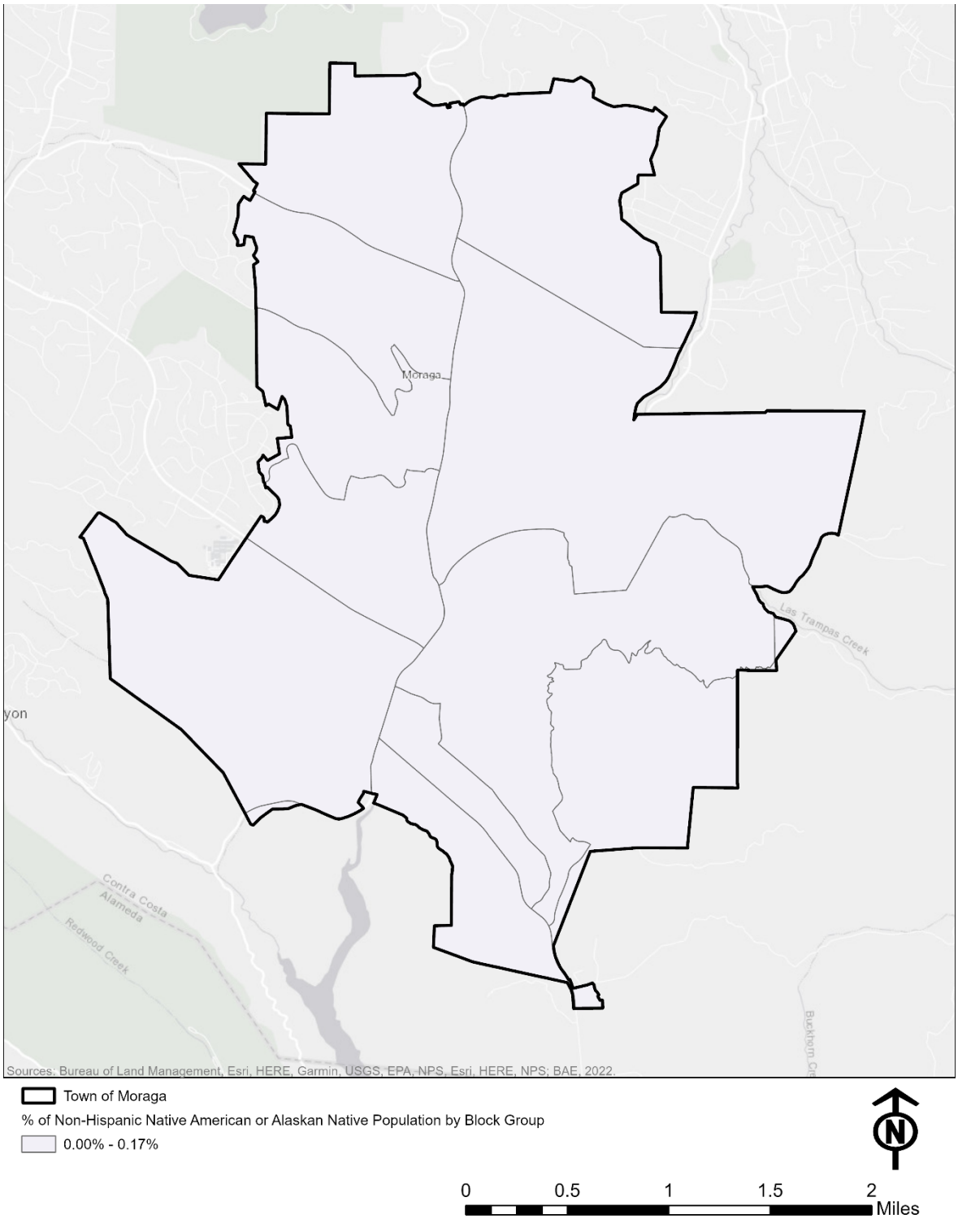
Sources: U.S. Census Bureau, 2020 Decennial Census; BAE, 2022.

Figure A-12: Census Block Groups by Percent Non-Hispanic Pacific Islander, East Bay Region



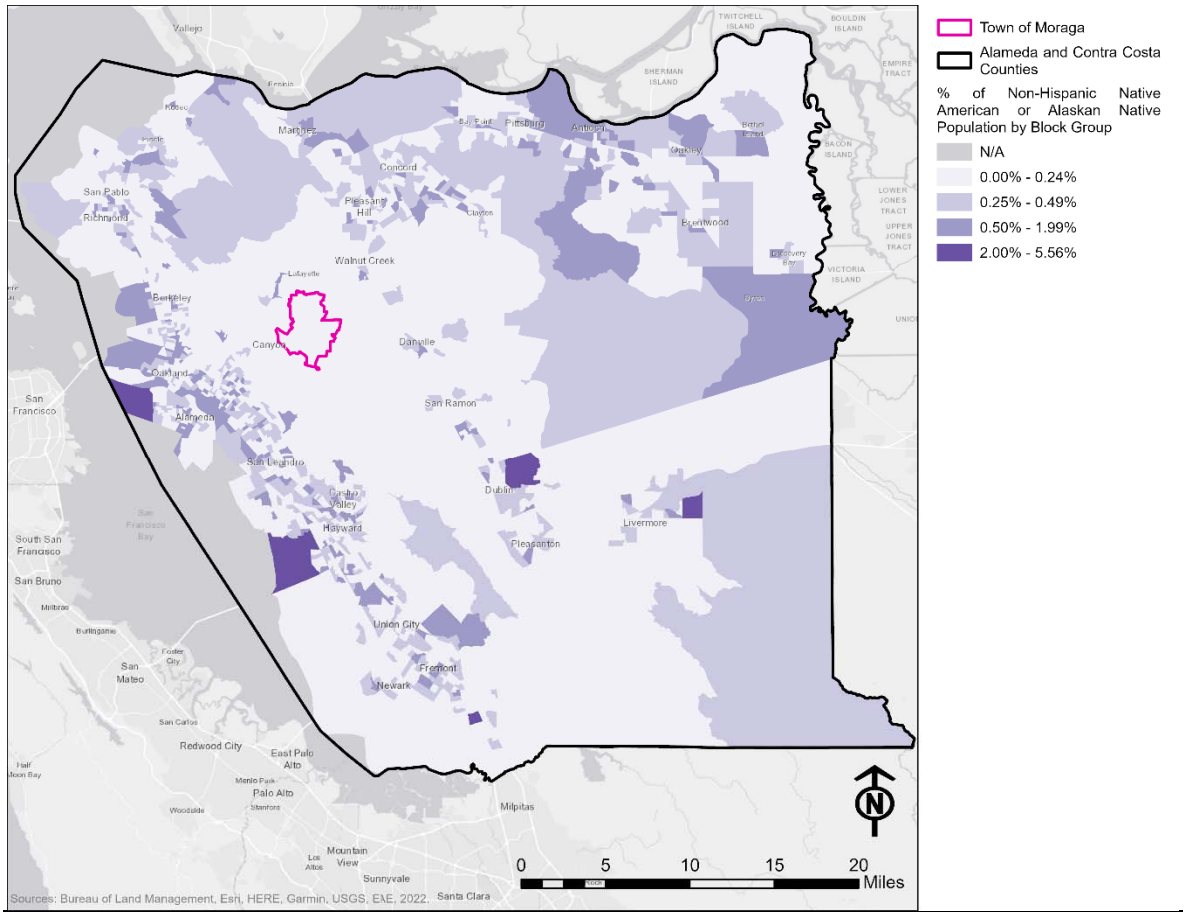
Sources: U.S. Census Bureau, 2020 Decennial Census; BAE, 2022.

Figure A-13: Census Block Groups by Percent Non-Hispanic Native American, Moraga



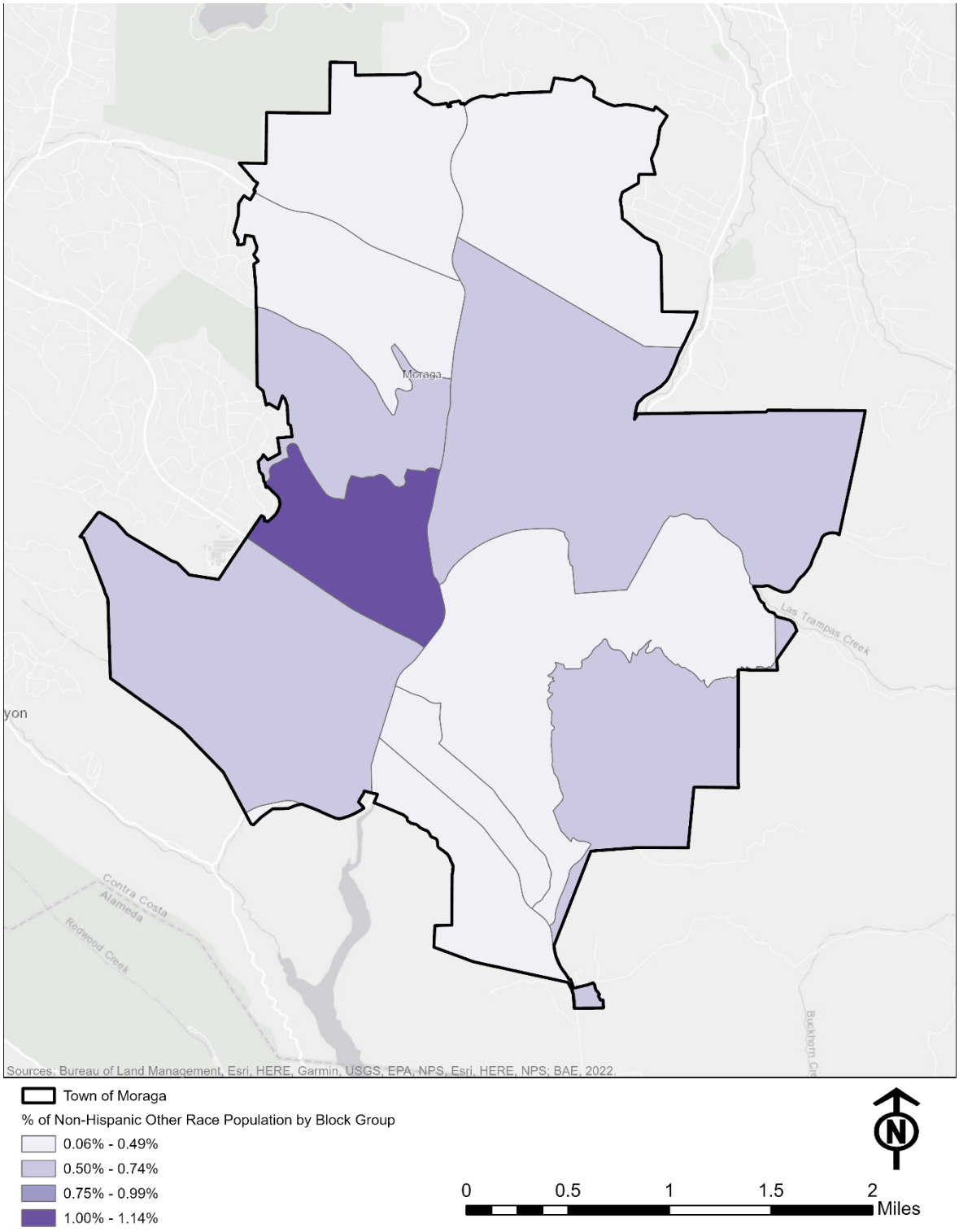
Sources: U.S. Census Bureau, 2020 Decennial Census; BAE, 2022.

Figure A-14: Census Block Groups by Percent Non-Hispanic Native American, East Bay Region



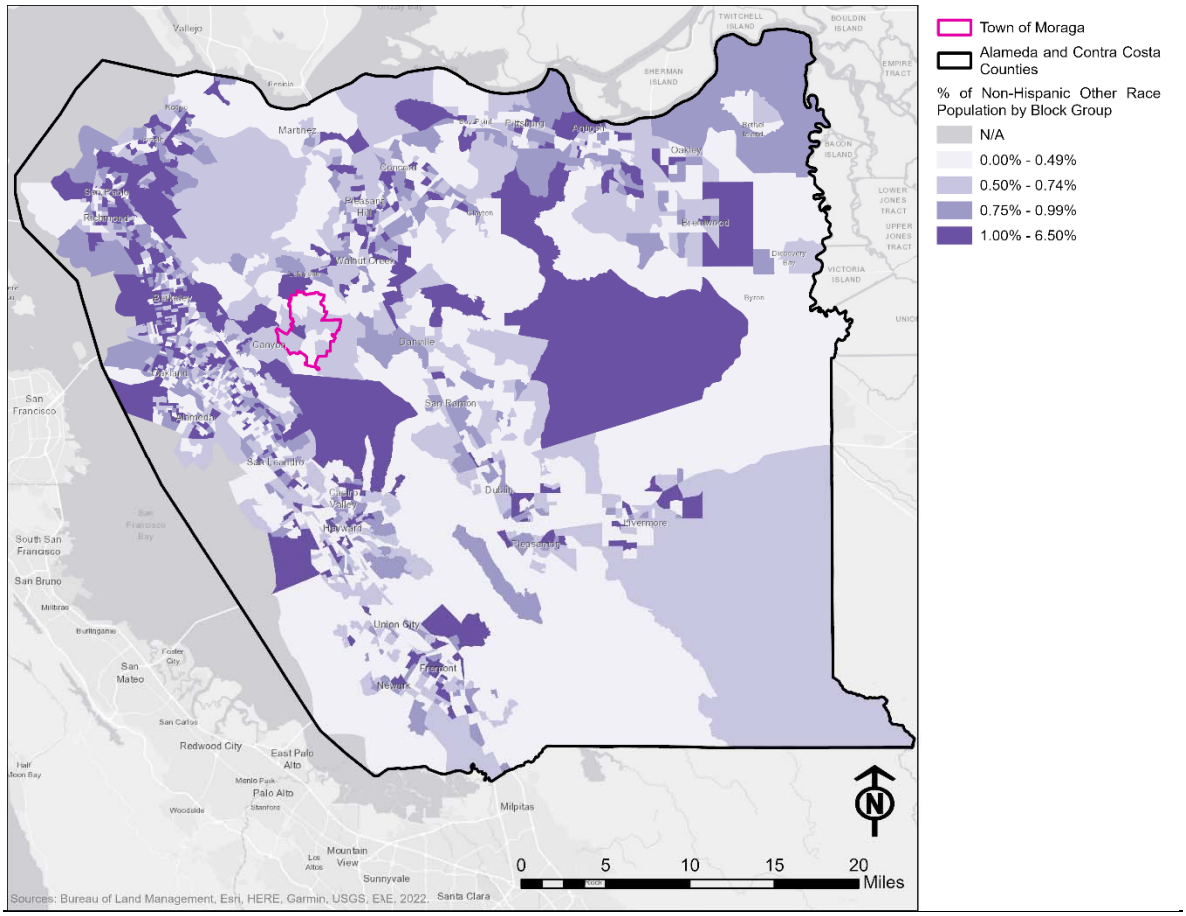
Sources: U.S. Census Bureau, 2020 Decennial Census; BAE, 2022.

Figure A-15: Census Block Groups by Percent Non-Hispanic Other Race Alone, Moraga



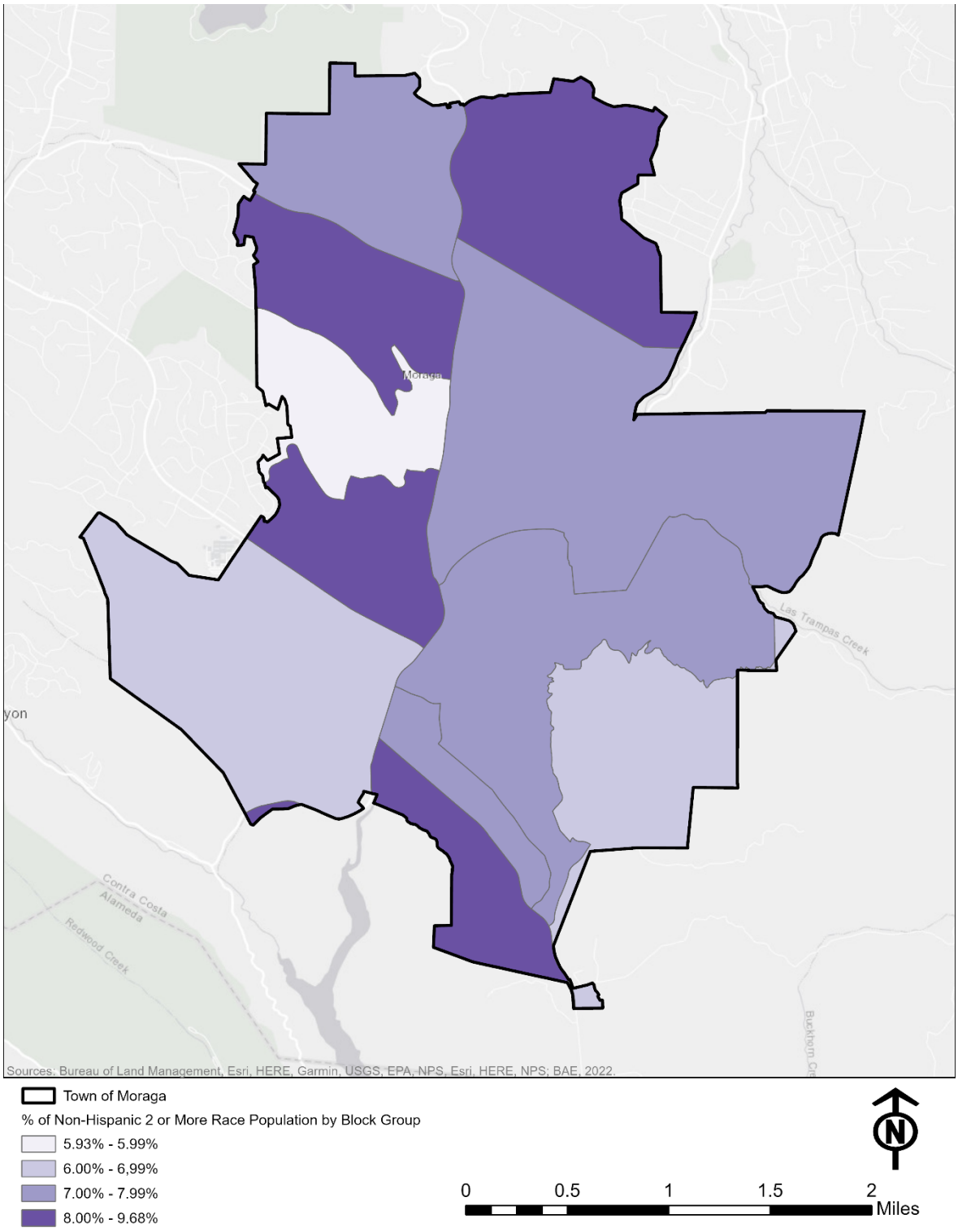
Sources: U.S. Census Bureau, 2020 Decennial Census; BAE, 2022.

Figure A-16: Census Block Groups by Percent Non-Hispanic Other Race Alone, East Bay Region



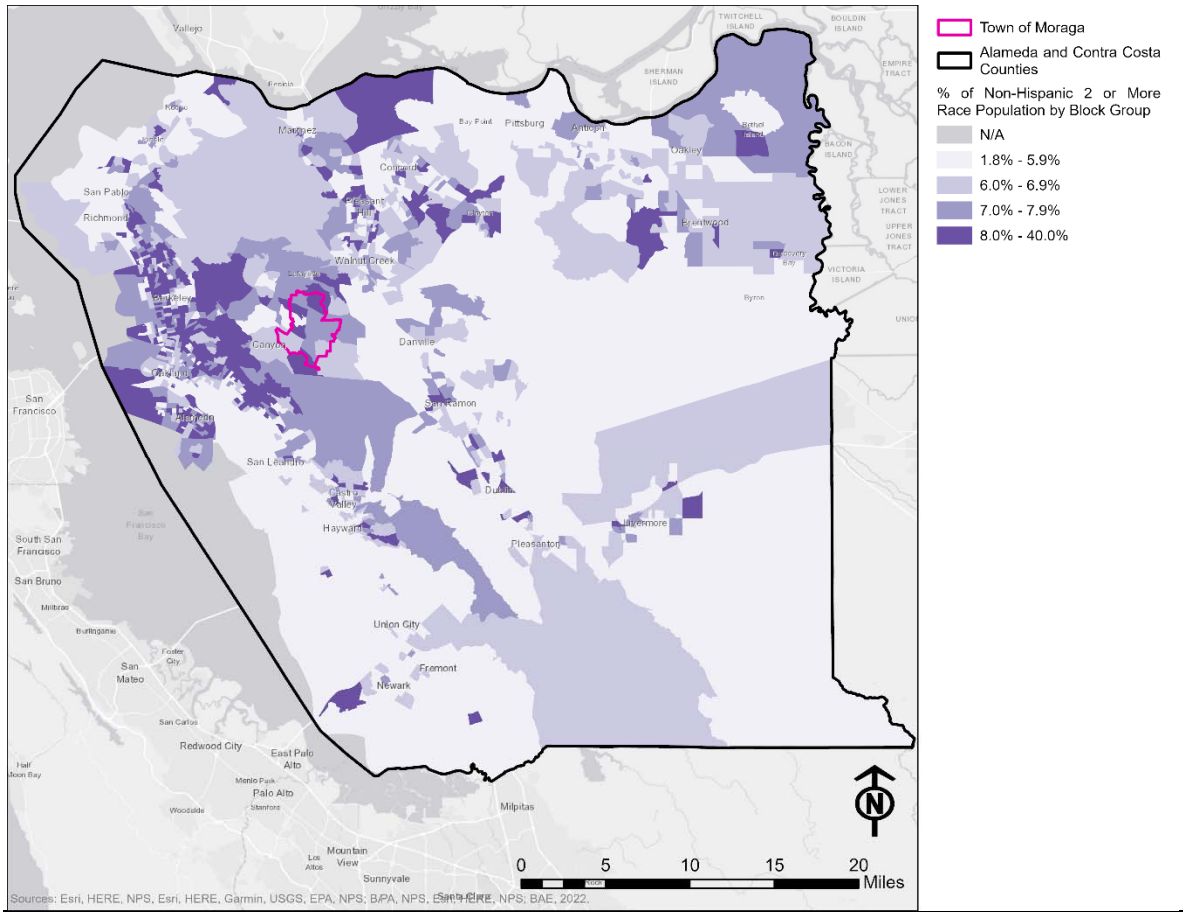
Sources: U.S. Census Bureau, 2020 Decennial Census; BAE, 2022.

Figure A-17: Census Block Groups by Percent Non-Hispanic Persons of Two or More Races, Moraga



Sources: U.S. Census Bureau, 2020 Decennial Census; BAE, 2022.

Figure A-18: Census Block Groups by Percent Non-Hispanic Persons of Two or More Races, East Bay Region



Sources: U.S. Census Bureau, 2020 Decennial Census; BAE, 2022.

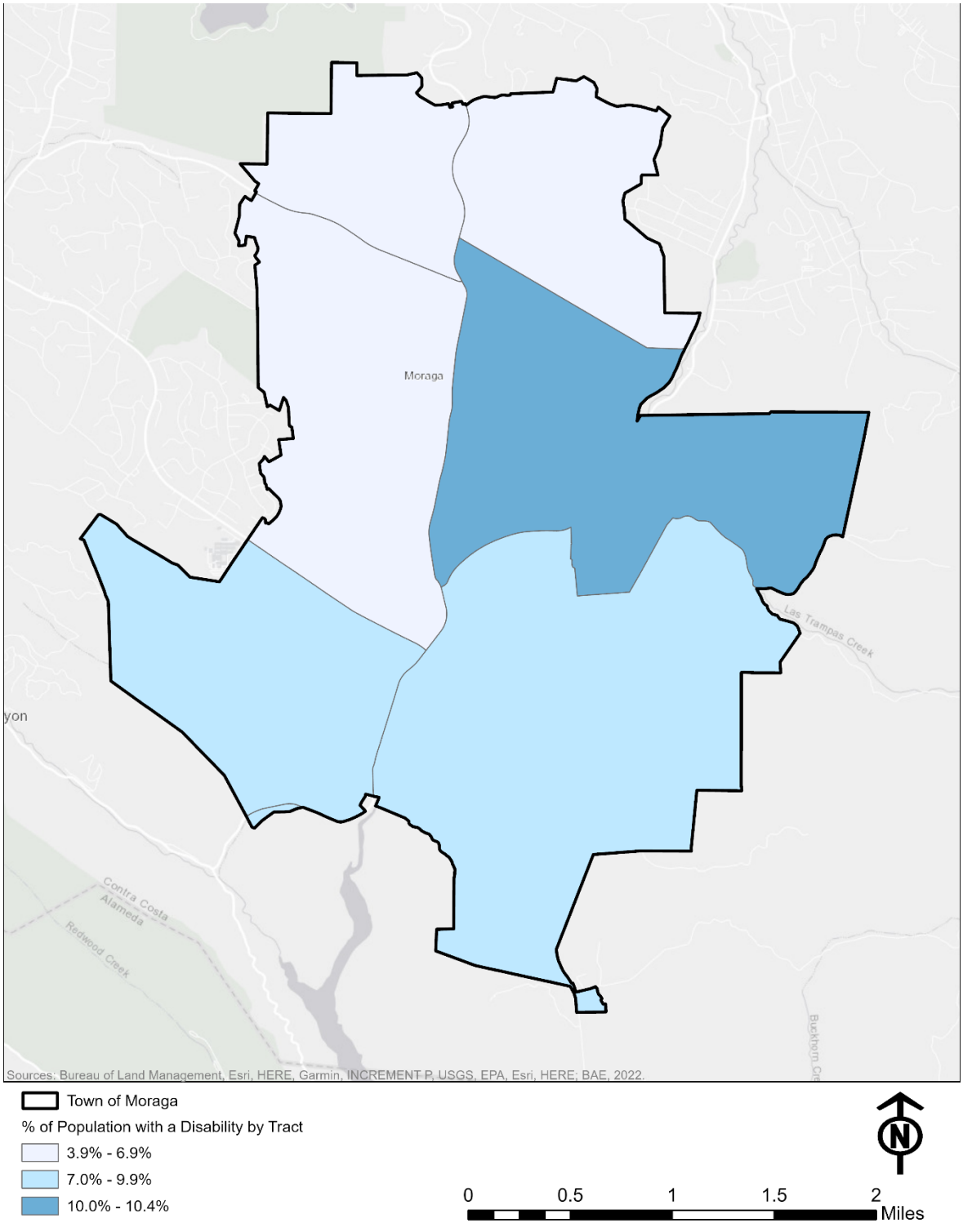
Persons with a Disability

In 1988, Congress added protections against housing discrimination for persons with disabilities through the FHA, which protects against intentional discrimination and unjustified policies and practices with disproportionate effects. The FHA also includes the following unique provisions for persons with disabilities: (1) prohibits the denial of requests for reasonable accommodations for persons with disabilities, if necessary, to afford an individual equal opportunity to use and enjoy a dwelling; and (2) prohibits the denial of reasonable modification requests. With regards to fair housing, persons with disabilities have special housing needs because of the lack of accessible and affordable housing, and the higher health costs associated with their disability. In addition, many may be on fixed incomes that further limit their housing options.

Figure A-19 shows the percent of persons with a disability by Census tract in Moraga based on ACS data from 2015-2019. The tracts range from 3.9 percent to 10.4 percent of the civilian noninstitutionalized population having one or more type of disability. The highest proportion is found in the census tract covering the Rheem Valley Manor neighborhood and St. Mary's

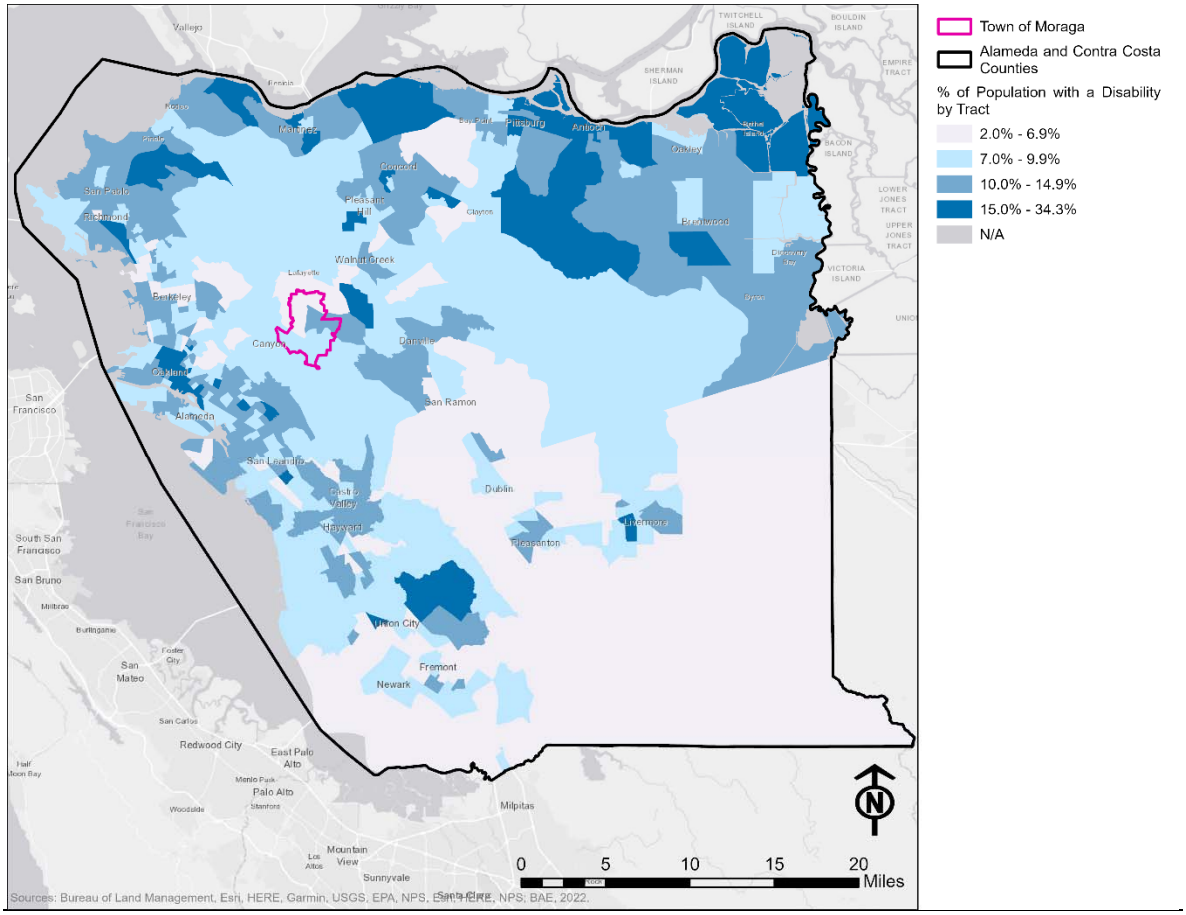
College. As shown in Figure A-20, for the East Bay Region, the proportion of the population that reports one or more disabilities ranges from 2.0 percent to 34.3 percent by Census tract. The highest proportions of disabled persons are clustered in the northern part of Contra Costa County, with other areas with high concentration scattered elsewhere. Near Moraga, the tracts containing the Rossmoor retirement community all show a high percentage of persons with one or more disabilities.

Figure A-19: Population with a Disability by Census Tract, Moraga



Sources: U.S. Census American Community Survey, 2015-2019 data; BAE, 2022.

Figure A-20: Population with a Disability by Census Tract, East Bay Region



Sources: U.S. Census American Community Survey, 2015-2019 data; BAE, 2022.

Familial Status

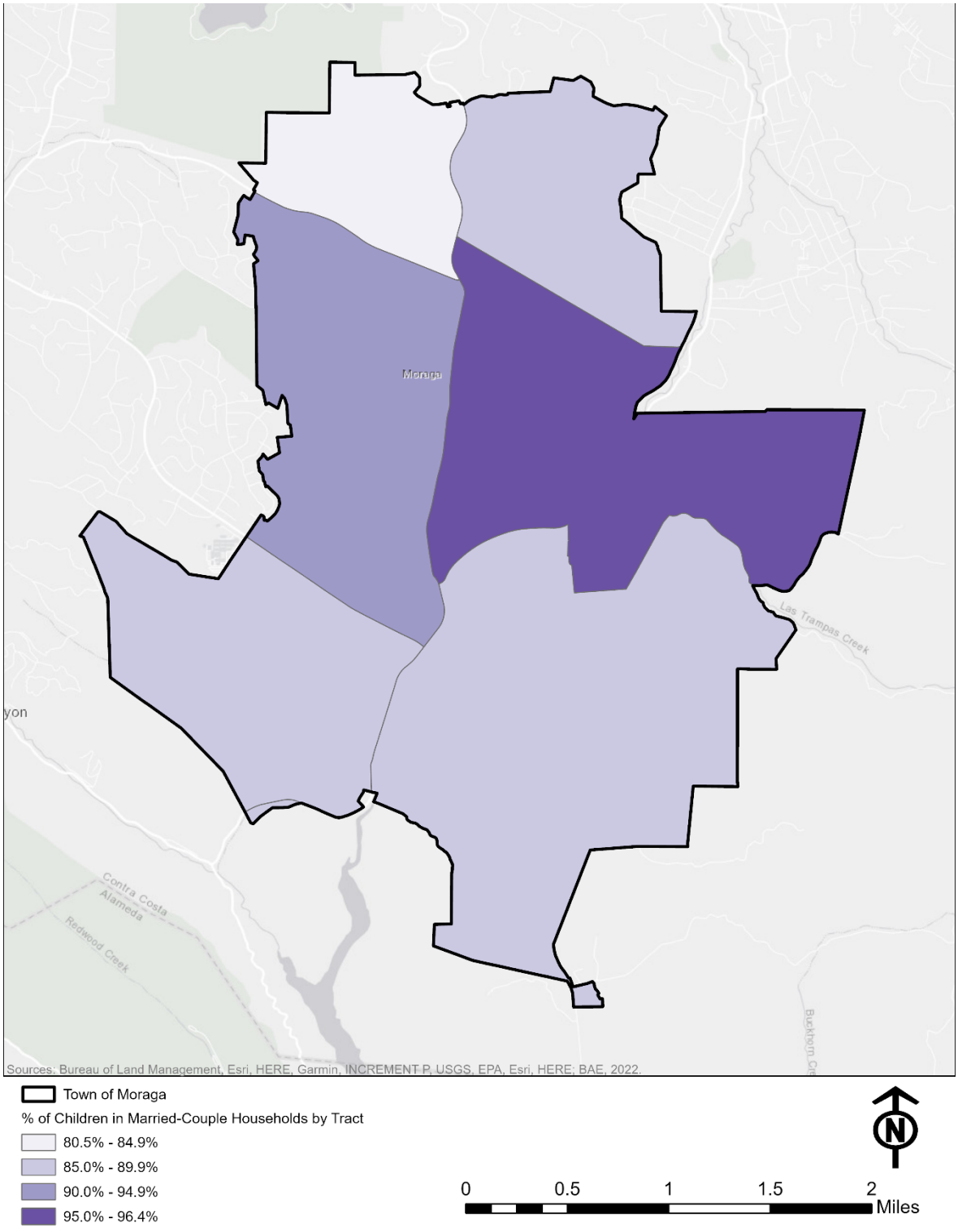
Under the FHA, housing providers (e.g., landlords, property managers, real estate agents, or property owners) may not discriminate because of familial status. Familial status refers to the presence of at least one child under 18 years old, pregnant persons, or any person in the process of securing legal custody of a minor child (including adoptive or foster parents). Examples of familial status discrimination include refusing to rent to families with children; evicting families once a child joins the family (through birth, adoption, or custody); enforcing overly restrictive rules regarding children's use of common areas; requiring families with children to live on specific floors, buildings, or areas; charging additional rent, security deposit, or fees because a household has children; advertising a preference for households without children; and lying about unit availability.

Families with children often have special housing needs due to lower per capita income, the need for affordable childcare, the need for affordable housing, or the need for larger units with three or more bedrooms. Single parent households are also protected by fair housing law. Of particular consideration are female-headed households, who may experience greater housing

affordability challenges due to typically lower household incomes compared to two-parent households. Often, sex and familial status intersect to compound the discrimination faced by single mothers.

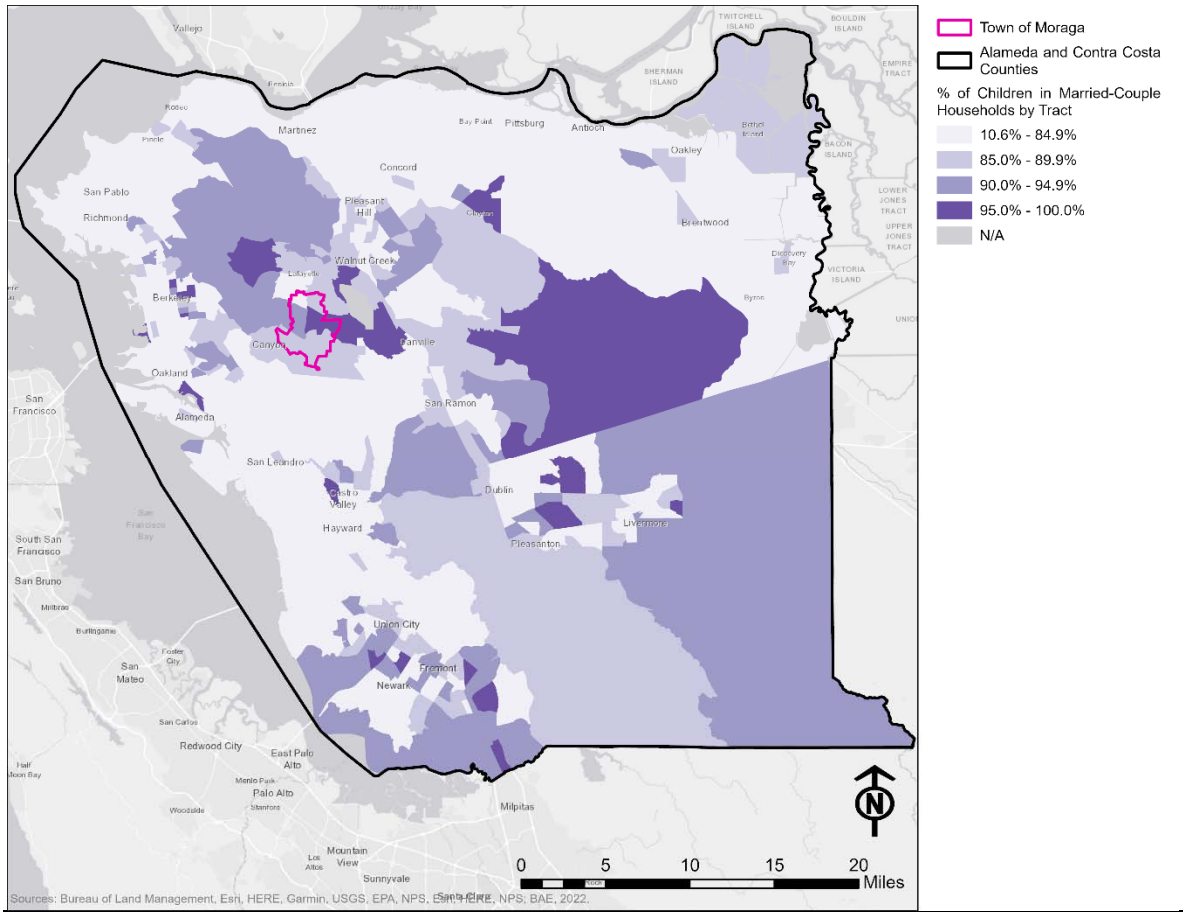
Family status affects housing choices both in the type of housing desired and the ability to afford that housing. Households with more than one adult, especially married couple households, tend to have higher incomes and thus can better afford housing. Most children under 18 in Moraga live in married-couple households. By Census tract, between 80.5 percent and 96.4 percent of children under 18 reside in married-couple households (as shown in Figure A-21), indicating no areas within Moraga with a majority of children in single-parent or other non-married couple households. This is in contrast to the East Bay Region, shown in Figure A-22, where the percentage of children in in married-couple households ranges from only 10.6 percent to 100 percent. The lower percentages tend to be in areas that also have higher concentrations of non-White minorities. Because single-earner households tend to have lower incomes than two-earner households, it is likely that these trends are at least partly attributable to the high cost of housing in Moraga, which makes homes in Moraga too costly for many single-parent households, particularly female-headed households with children. As noted above, the Housing Plan chapter of Moraga's Housing Element Update includes a series of programs to increase the variety of housing types in Moraga to add more units that could be affordable by design, such as multifamily units or townhomes, a well as deed-restricted affordable units. These include General Plan and Zoning Ordinance Updates, removing constraints on the development of affordable and special-needs housing, facilitating residential development by working with developers and other stakeholders, adoption of an inclusionary ordinance, and implementation of the State Density Bonus.

Figure A-21: Percent of Children in Married-Couple Households, 2015-2019, Moraga



Sources: U.S. Census American Community Survey, 2015-2019 data; BAE, 2022.

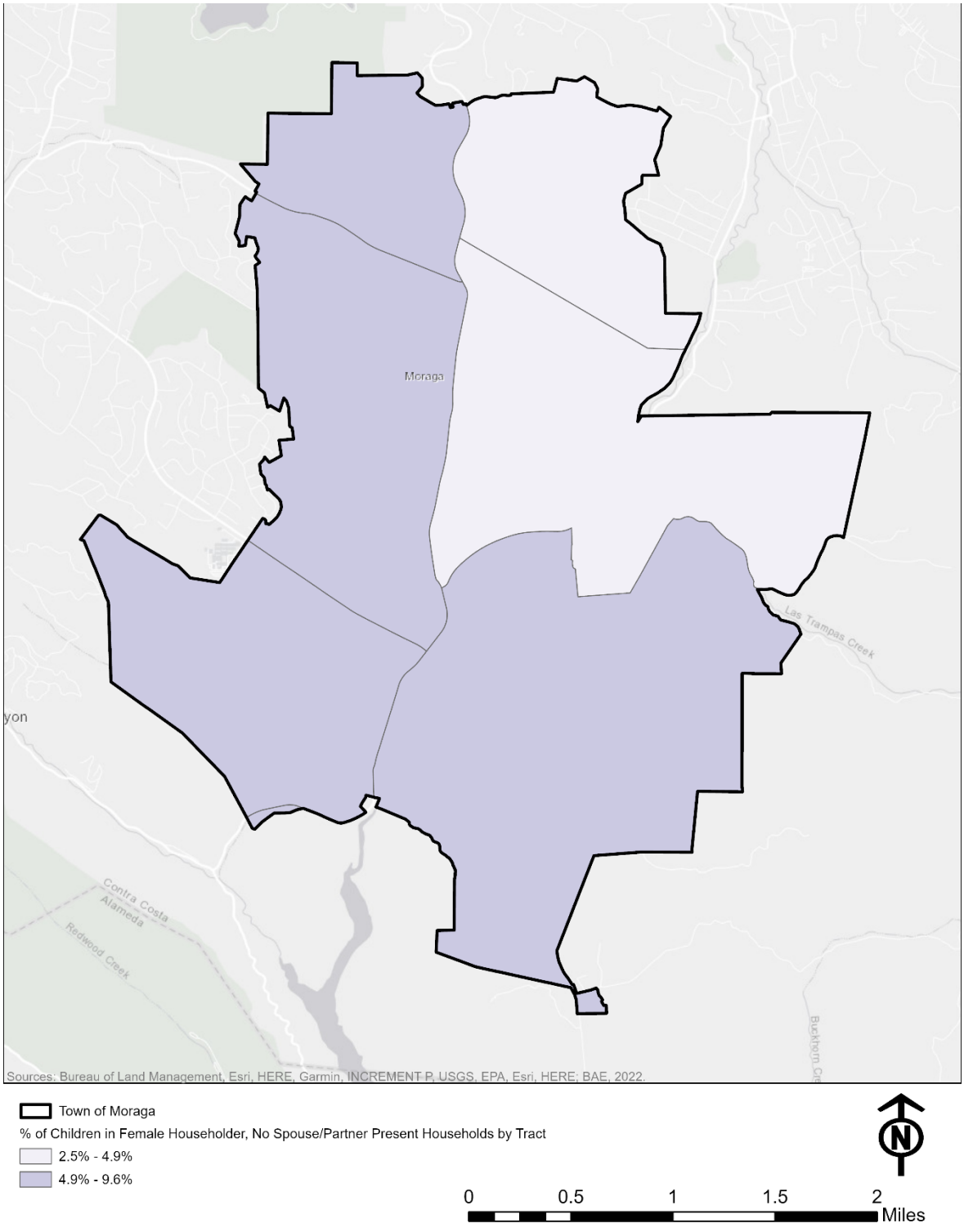
Figure A-22: Percent of Children in Married-Couple Households, 2015-2019, East Bay Region



Sources: U.S. Census American Community Survey, 2015-2019 data; BAE, 2022.

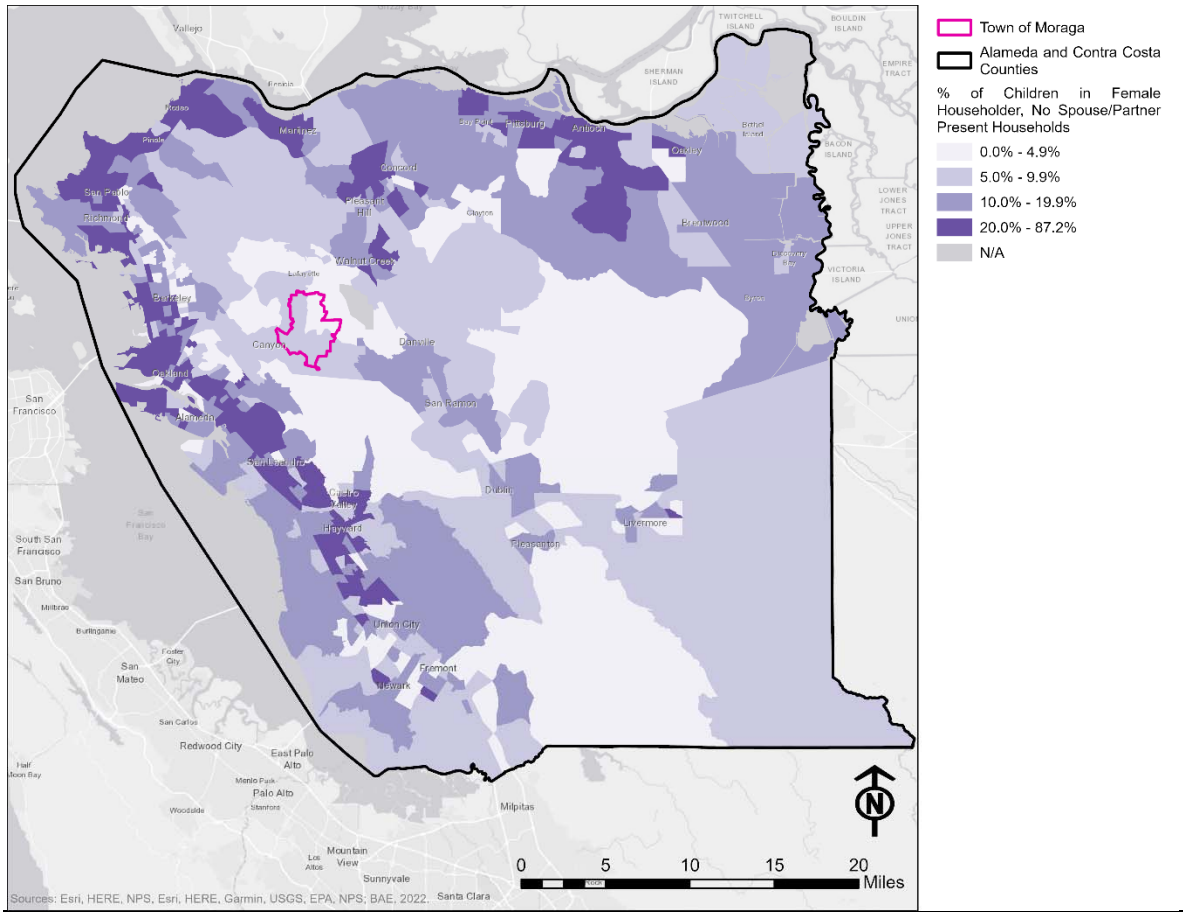
Households with only one parent or guardian present, especially female-headed households, are more likely to face problems in finding affordable housing. Figure A-23 shows the distribution in Moraga. The number and proportion of children in female-headed households is small. The percentage of Moraga children who live in female-headed households with no spouse or partner present ranges from 2.5 percent to 9.6 percent by Census tract (see Figure A-23). In contrast, for the East Bay Region there are tracts where up to 87.2 percent of children live in female-headed households with no spouse or partner present, as illustrated by Figure A-244. Echoing other distributions of minority households, the tracts with higher percentages tend to be in the northern and western portions of the region.

Figure A-23: Percent of Children in Single-Female Headed Households, Moraga



Sources: U.S. Census American Community Survey, 2015-2019 data; BAE, 2022.

Figure A-24: Percent of Children in Single-Female Headed Households, East Bay Region



Sources: U.S. Census American Community Survey, 2015-2019 data; BAE, 2022.

Income

As shown in Table A-6, Moraga is a higher-income community; the median annual household income in Moraga during the 2015-2019 ACS survey period was $140,378 (2019 dollars), compared to $99,607 in the two-county region. Almost half of the town's households had incomes of $150,000 or more, while only 31.4 percent of the region's households had incomes at that level. At the lower end of the income scale, approximately 15 percent of Moraga households and 26 percent of the region's households had incomes below $50,000.

Table A-6: Household Income Distribution and Median Income, 2015-2019

	Town of Moraga		Alameda and Contra Costa Counties	
Household Income	**Number**	**Percent**	**Number**	**Percent**
Less than $14,999	233	4.0%	68,516	7.0%
$15,000 to $24,999	208	3.5%	50,789	5.2%
$25,000 to $34,999	140	2.4%	53,107	5.5%
$35,000 to $49,999	320	5.5%	75,989	7.8%
$50,000 to $74,999	631	10.8%	123,193	12.7%
$75,000 to $99,999	560	9.5%	116,207	12.0%
$100,000 to $149,999	953	16.2%	179,073	18.4%
$150,000 and above	2,822	48.1%	305,072	31.4%
Total Households	**5,867**	**100.0%**	**971,946**	**100.0%**
Median Household Income	**$140,378**		**$99,607**	

Note: Incomes are in 2019 dollars.

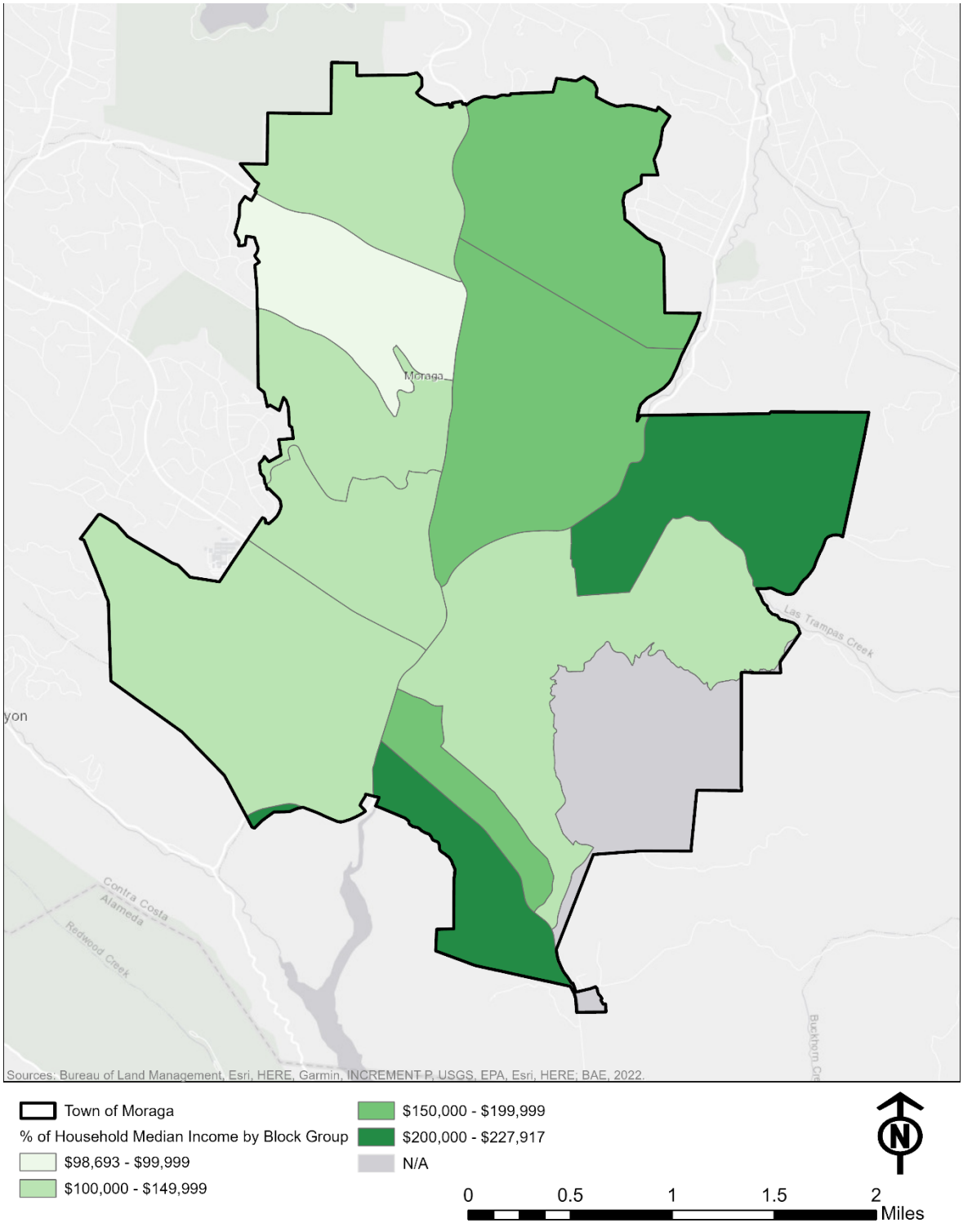
Sources: U.S. Census Bureau, American Community Survey, 2015-2019 five-year sample period, B19001 and S1903; BAE, 2022.

Figure A-25, below, shows the geographic distribution of households by median household income by block group in Moraga. The median by block group ranges widely from $98,693 to $227,917; however, even the lowest median is roughly equal to the median for the overall region. The block group with the lowest median income contains a large number of multifamily complexes and the Rheem Valley area.

As illustrated in Figure A-266, the East Bay Region shows a broad range of median annual household incomes by block group, ranging from only $13,472 to $248,125.[9] The lower-income block groups follow the pattern of being found in the western and northern portions of the region.

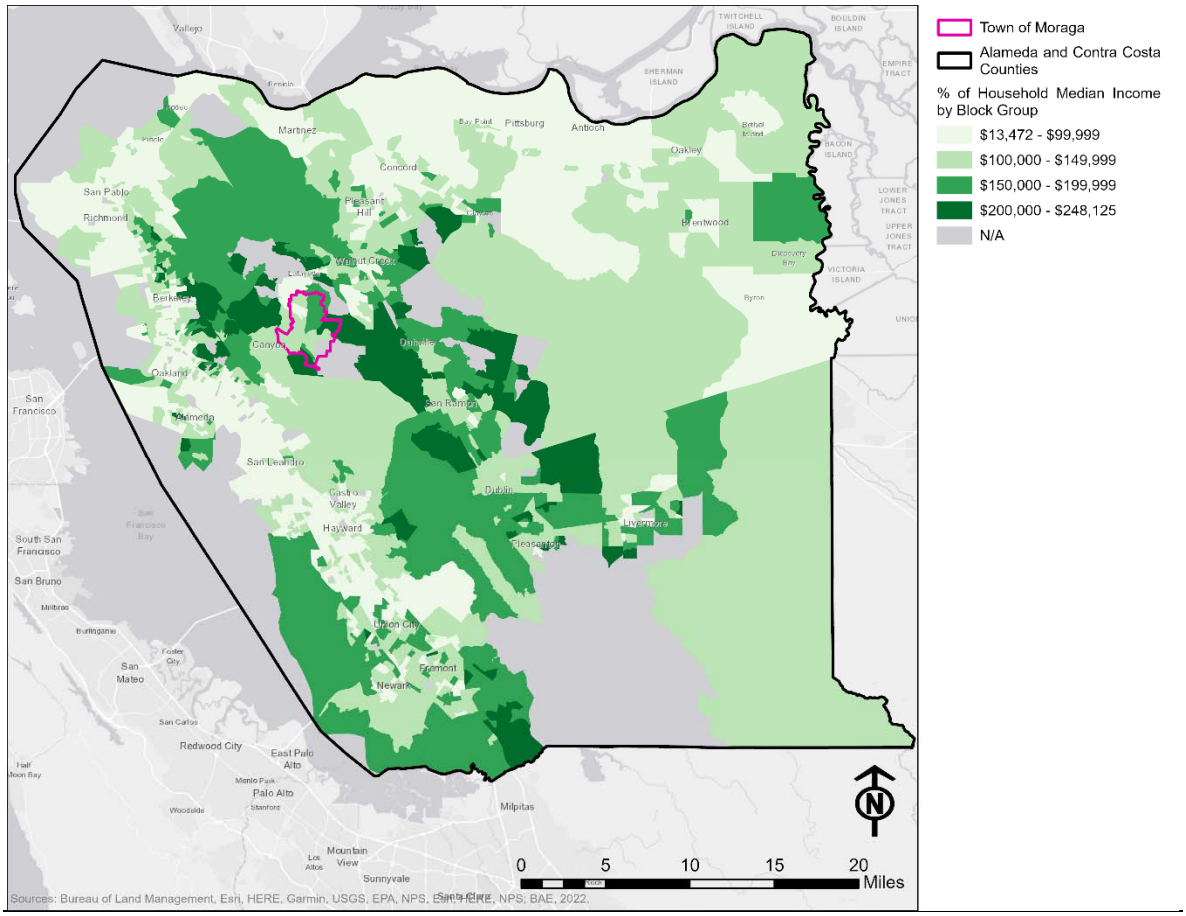
[9] There are several block groups, including one in Moraga, that have median incomes that are not calculated because the median is above the top of the highest ACS category ($250,000 or more).

Figure A-25: Distribution of Median Household Income by Block Group, Moraga



Sources: U.S. Census Bureau, American Community Survey, 2015-2019 five-year sample period; BAE, 2022.

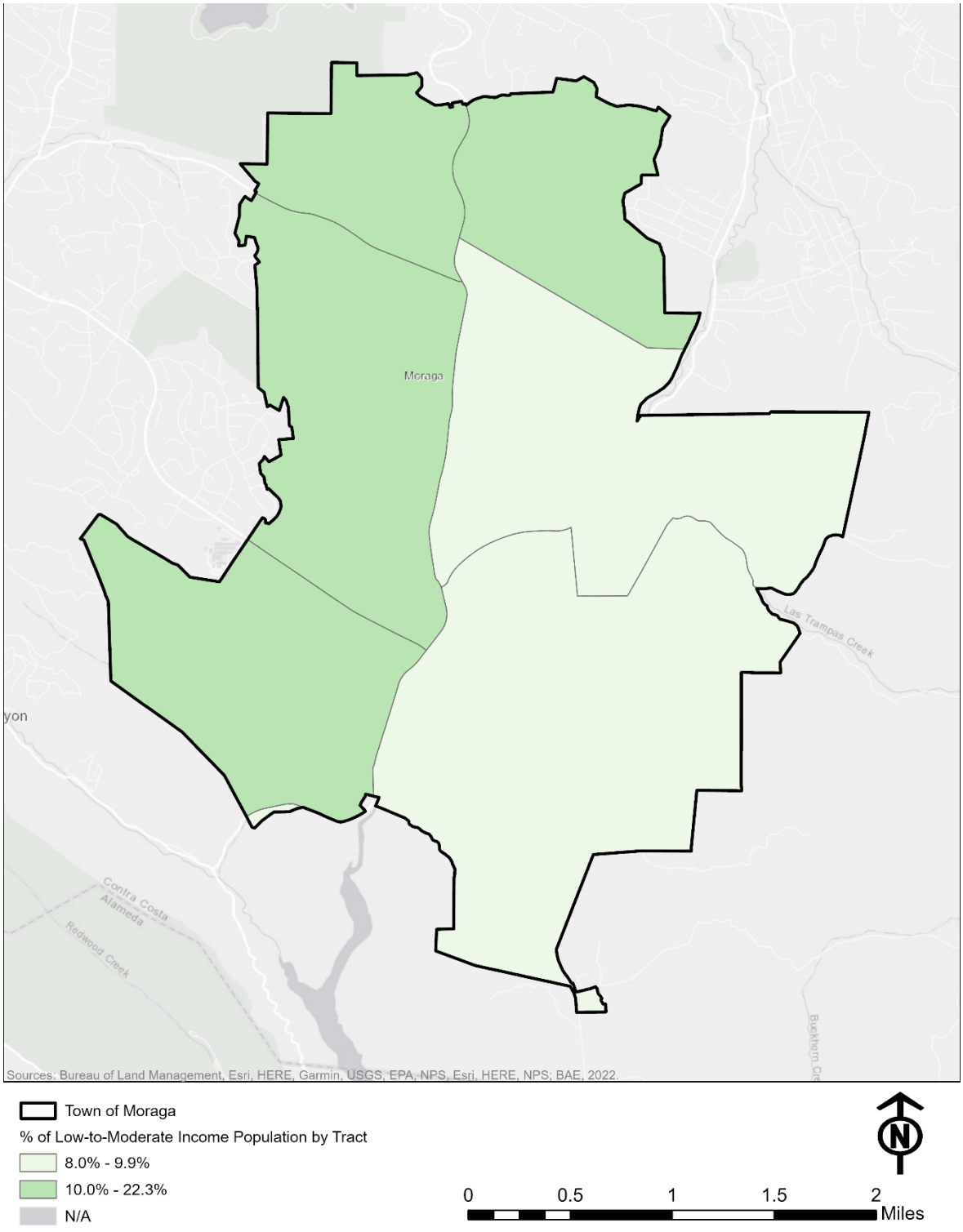
Figure A-26: Distribution of Median Household Income by Block Group, East Bay Region



Sources: U.S. Census Bureau, American Community Survey, 2015-2019 five-year sample period; BAE, 2022.

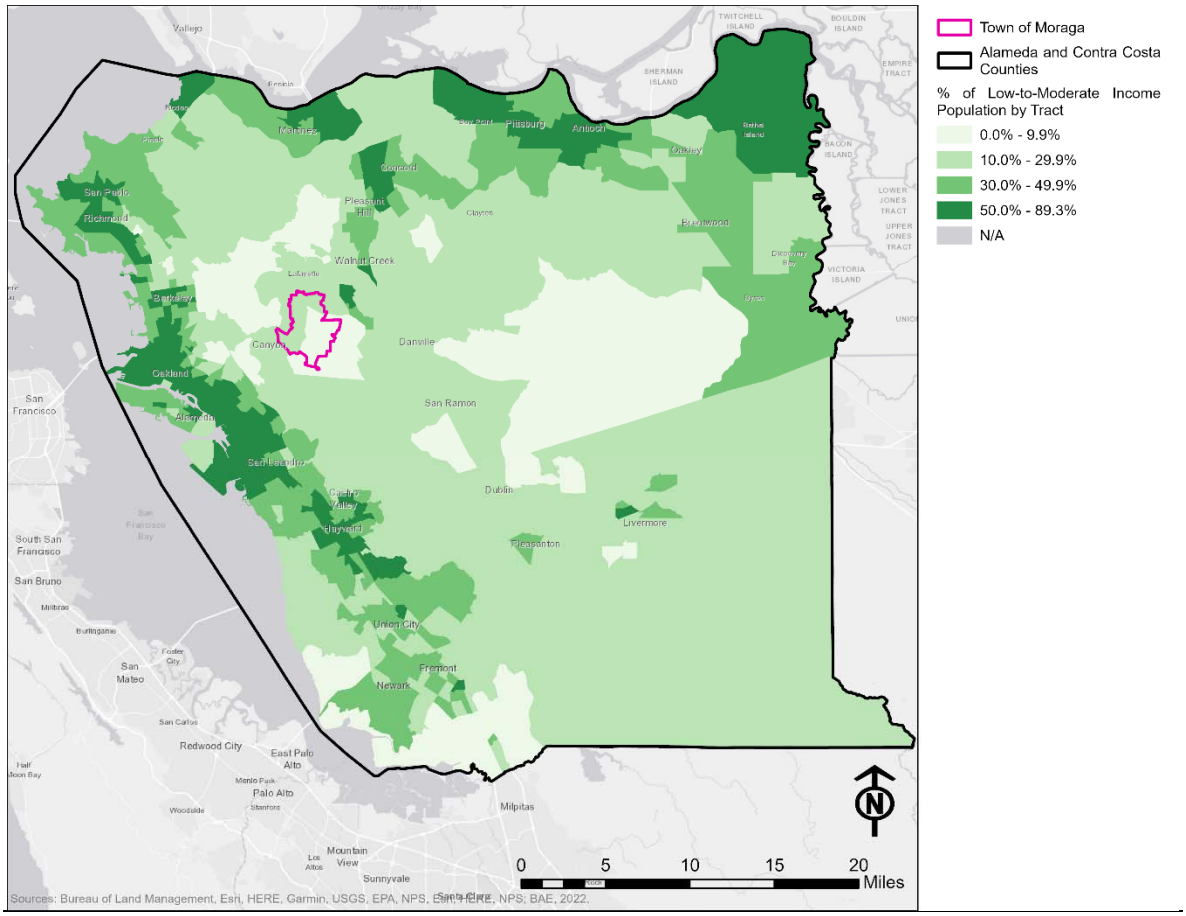
Figure A-27 displays additional information regarding income levels in Moraga, showing the percentage of persons in low- to moderate-income households by Census tract, based on a special compilation of ACS Census data compiled for use by HUD programs. The range by tract in Moraga is limited, ranging from 8.0 percent to 22.3 percent. The East Bay Region shows a much wider range, with the percentage of persons in low- to moderate-income households by tract ranging from zero to 89.3 percent (see Figure A-28). Not surprisingly, the location pattern for the region mirrors that for median household income, with high proportions of low- to moderate-income households associated with low median household incomes.

Figure A-27: Percent of Low to Moderate Income Population by Census Tract, Moraga



Sources: HUD; U.S. Census American Community Survey, 2011-2015 data.

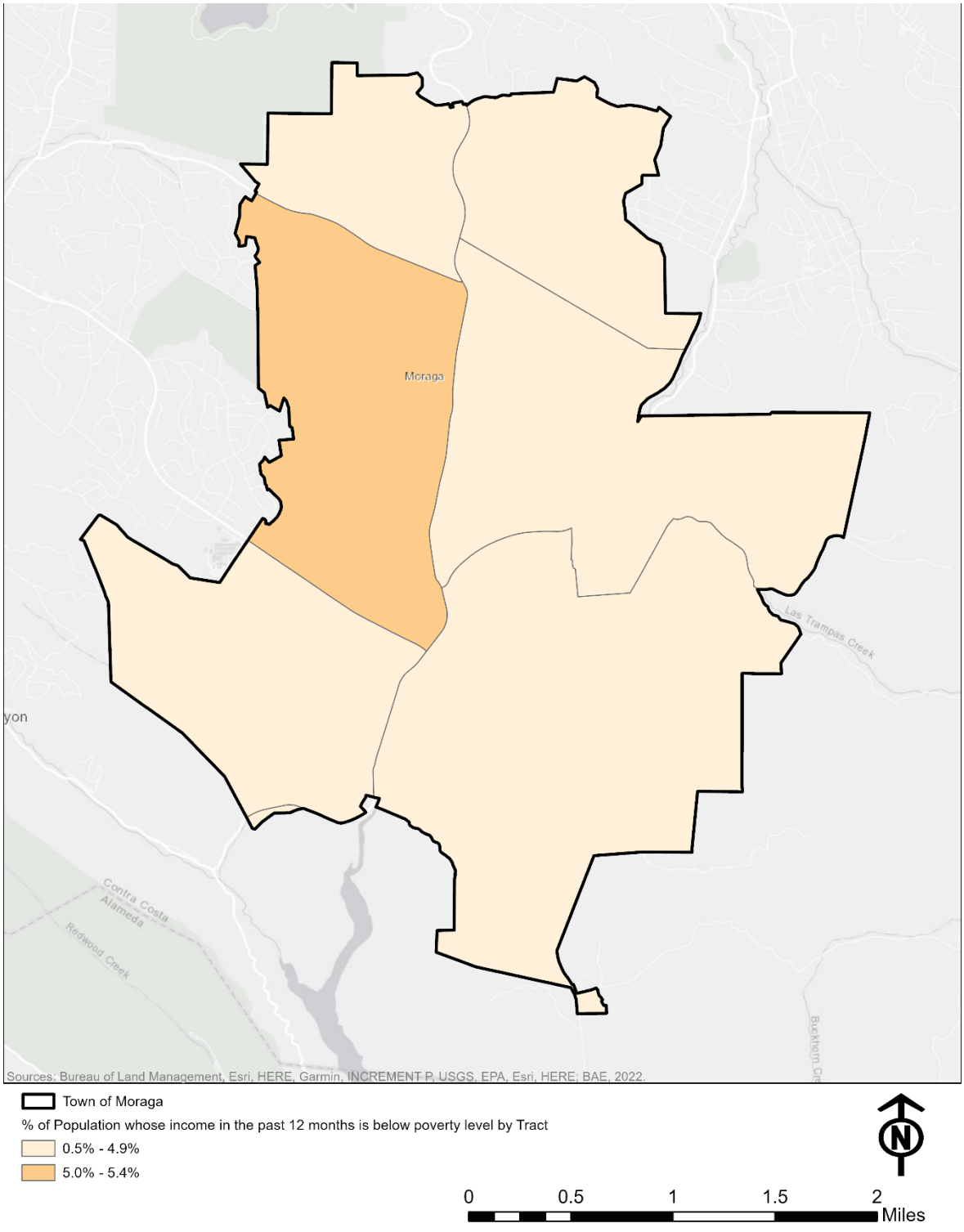
Figure A-28: Percent of Low to Moderate Income Population by Census Tract, East Bay Region



Sources: HUD; U.S. Census American Community Survey, 2011-2015 data.

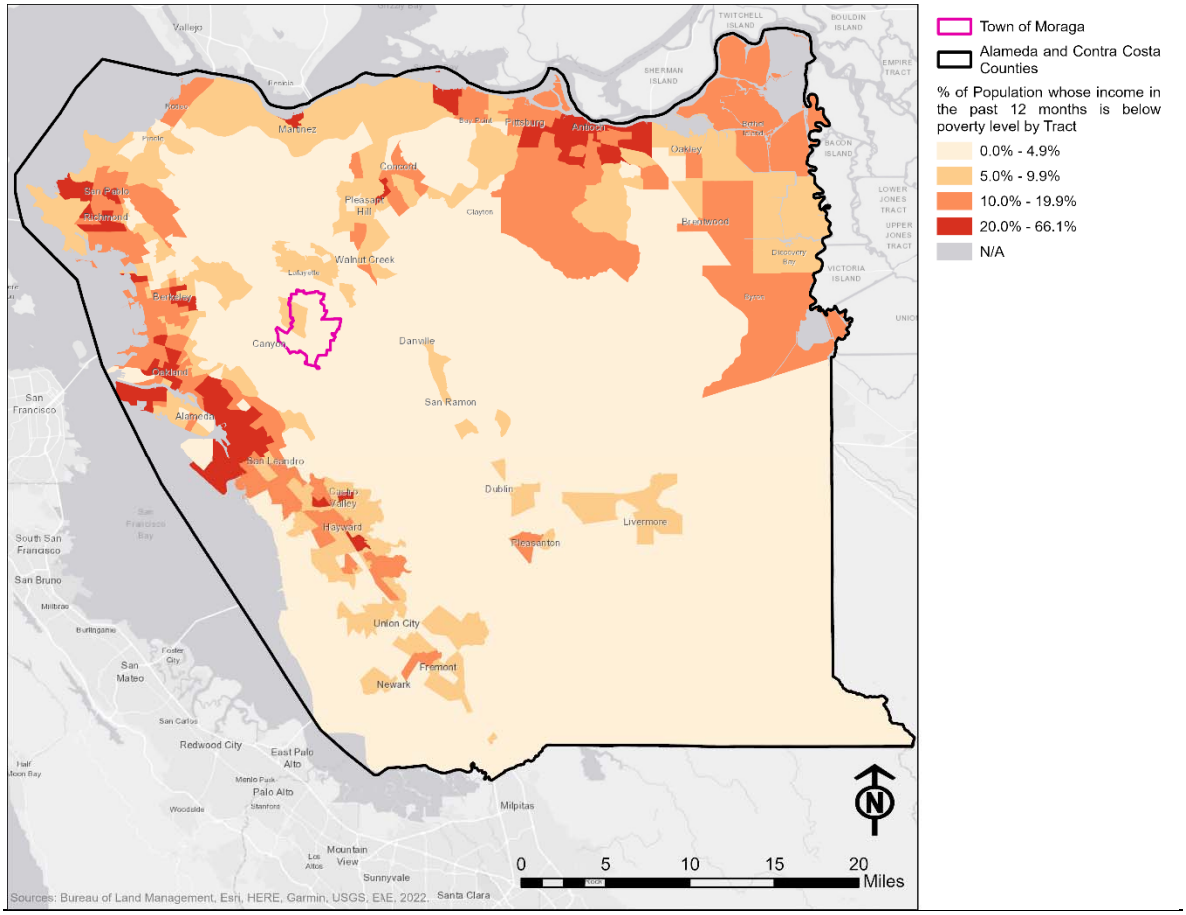
Figure A-29 shows poverty status by Census tract in Moraga. The population in poverty is very limited, with the percentage by Census tract ranging from 0.5 percent to 5.4 percent. In the region, the percent of the population living in poverty ranges widely from zero to 66.1 percent, indicating significant disparity in income by neighborhood. The tracts with the highest concentrations are found in the western and northern portions of the region, closer to the Bay shoreline than Moraga, similar to the income distribution patterns. Moraga, along with most of the core and southeast portions of the region, has low levels of individuals living in poverty (see Figure A-30). These trends are consistent with the high cost of housing in Moraga and the Town's limited supply of housing to serve lower-income households. As noted above, the Housing Plan chapter of the Housing Element Update includes a range of actions to address these needs.

Figure A-29: Poverty Status by Census Tract, Moraga



Sources: U.S. Census Bureau, American Community Survey, 2015-2019 five-year sample period; BAE, 2022.

Figure A-30: Poverty Status by Census Tract, East Bay Region

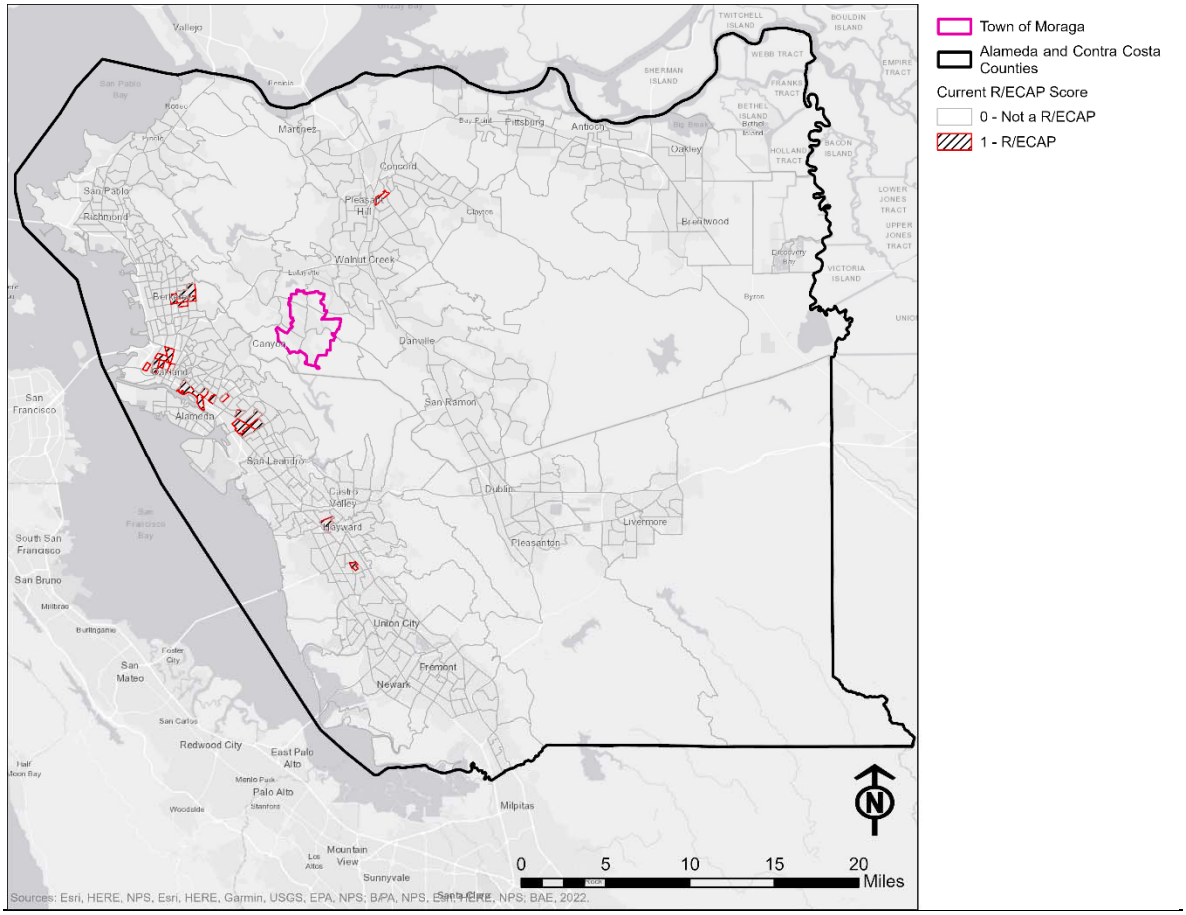


Sources: U.S. Census Bureau, American Community Survey, 2015-2019 five-year sample period; BAE, 2022.

Racially and Ethnically Concentrated Areas of Poverty

To assist communities in identifying racially and ethnically concentrated areas of poverty (also known as RCAPs and ECAPs), HUD developed a definition that relies on a racial and ethnic concentration threshold, as well as a poverty test. The racial and ethnic concentration threshold requires that an RCAP or ECAP have a non-White population of 50 percent or more. The poverty test defines areas of "extreme poverty" as those where 40 percent or more of the population lives at or below the federal poverty line, or those where the poverty rate is three times the average poverty rate in the metropolitan area, whichever is less. Thus, an area that meets the racial/ethnic concentration criterion and the poverty test would be classified as a R/ECAP. Identifying R/ECAPS facilitates an understanding of entrenched patterns of segregation and poverty due to the legacy effects of historically racist and discriminatory housing laws. Based on these criteria, there are no R/ECAP areas in Moraga. There are a small number of R/ECAP areas in the East Bay Region, primarily in Oakland (see Figure A-31), indicating areas of linked segregation and poverty.

Figure A-31: Racially and Ethnically Concentrated Areas of Poverty, East Bay Region



Sources: U.S. Census Bureau, American Community Survey, 2014-2018 five-year sample data; HUD; BAE, 2020

The absence of affordable neighborhoods near Moraga indicates that low-wage workers (e.g., retail and service industry workers) employed in the town, who may also be minorities, may have trouble finding suitable housing nearby, leading to long commute times from other parts of the region. In Moraga itself the overall poverty rate of 4.1 percent is exceeded for the non-Hispanic Asian and the Hispanic populations, with other minority populations showing almost no individuals in poverty (see Table A-7); however, there are also very limited populations of these groups in the town. At least some of the population with income levels below the poverty threshold in Moraga may be St. Mary's students, which tend to be more racially and ethnically diverse than Moraga's population overall and are also more likely to have limited incomes. The low minority poverty levels are likely due the fact that many individuals and families living in poverty are unable to find any housing affordable in the town, even in the case of accepting a severe cost burden. The Needs Assessment chapter of the Housing Element Update indicates that a typical home value in Moraga was $1,69 million in 2020 according to Zillow, while rents for multifamily units averaged over $2,000 per month. The Housing Plan chapter of the Housing Element Update includes several policies to increase the variety and range of affordability of

housing in Moraga, in addition to programs that will help to connect first-time homebuyers to resources to help them better afford housing in Moraga.

Table A-7: Poverty by Race and Ethnicity, Town of Moraga, 2015-2019

Racial/Ethnic Group	Total Population	Total Below Poverty	Poverty Rate
White alone	11,922	453	3.8%
Black or African American alone	33	1	3.0%
American Indian and Alaska Native	16	0	0.0%
Asian alone	2,549	193	7.6%
Native Hawaiian/Other Pacific Islander	148	0	0.0%
Some other race alone	200	0	0.0%
Two or more races	780	0	0.0%
Total, All Races	**15,648**	**647**	**4.1%**
Hispanic or Latino	840	57	6.8%
Not Hispanic or Latino	14,808	590	4.0%
Total, All Ethnicities	**15,648**	**647**	**4.1%**

Note:
(a) Includes only those for whom poverty status was determined.

Sources: U.S. Census Bureau, ACS 2019 five-year sample period, S1701; BAE, 2022.

Racially and Ethnically Concentrated Areas of Affluence

R/ECAPs show one side of concentrations by race and wealth. On the other side are "areas of affluence" where non-minority affluent populations are concentrated. HCD devised a measure which calls out Census tracts with relatively high concentrations of both White population and higher household incomes, as detailed in the HCD AFFH Data and Mapping Tool. These areas are designated as "Racially Concentrated Areas of Affluence," or RCAAs.
$

Racially Concentrated Areas of Affluence (RCAAs) are defined by the HUD as communities with a large proportion of affluent and non-Hispanic White residents. According to a policy paper published by the HUD, non-Hispanic Whites are the most racially segregated group in the United States. In the same way neighborhood disadvantage is associated with concentrated poverty and high concentrations of people of color, distinct advantages are associated with residence in affluent, White communities. RCAAs are currently not available for mapping on the AFFH Data Viewer. As such, an alternate definition of RCAA from the University of Minnesota Humphrey School of Public Affairs is used in this analysis. RCAAs are defined as census tracts where (1) 80 percent or more of the population is white, and (2) the median household income is $125,000 or greater (slightly more than double the national median household income in 2016).

There are no RCAAs in Moraga or the East Bay Region. However, there are some income disparities in the town and more in the region, as indicated above in the discussion of household

income and in Figure A-25 and Figure A-26. In general, higher incomes are found in affluent suburban areas such as Moraga with lower concentrations of minority populations.

Disparities in Access to Opportunity

Access to opportunity refers to the link between place-based characteristics (e.g., education, employment, safety, and a clean environment) and critical life outcomes (e.g., health, wealth, and life expectancy). Ensuring access to opportunity means both improving the quality of life for residents of low-income communities, as well as supporting residents' mobility and access to "high resource" neighborhoods.

AB 686 requires the needs assessment to include an analysis of access to opportunities. To facilitate this assessment, HCD and the State Tax Credit Allocation Committee (TCAC) convened an independent group of organizations and research institutions under the umbrella of the California Fair Housing Task Force, which produces an annual set of Opportunity Maps. The maps identify areas within every region of the state "whose characteristics have been shown by research to support positive economic, educational, and health outcomes for low-income families – particularly long-term outcomes for children."[10]

TCAC and HCD created these "Opportunity Maps," using reliable and publicly available data sources to derive 21 indicators to calculate opportunity index scores for Census tracts in each region in California. The TCAC/HCD Opportunity Map categorizes Census tracts into five groups based on the opportunity index scores:

- Highest Resource
- High Resource
- Moderate Resource/Moderate Resource (Rapidly Changing)
- Low Resource
- High Segregation & Poverty

Before an area receives an opportunity index score, some Census tracts are filtered into the High Segregation & Poverty category. The filter identifies Census tracts where at least 30 percent of population is below the federal poverty line and there is a disproportionate share of households of color. After filtering out High Segregation and Poverty areas, the TCAC/HCD Opportunity Map allocates the 20 percent of tracts in each region with the highest relative opportunity index scores to the Highest Resource designation and the next 20 percent to the High Resource designation. The remaining non-filtered tracts are then evenly divided into Low Resource and Moderate Resource categories.

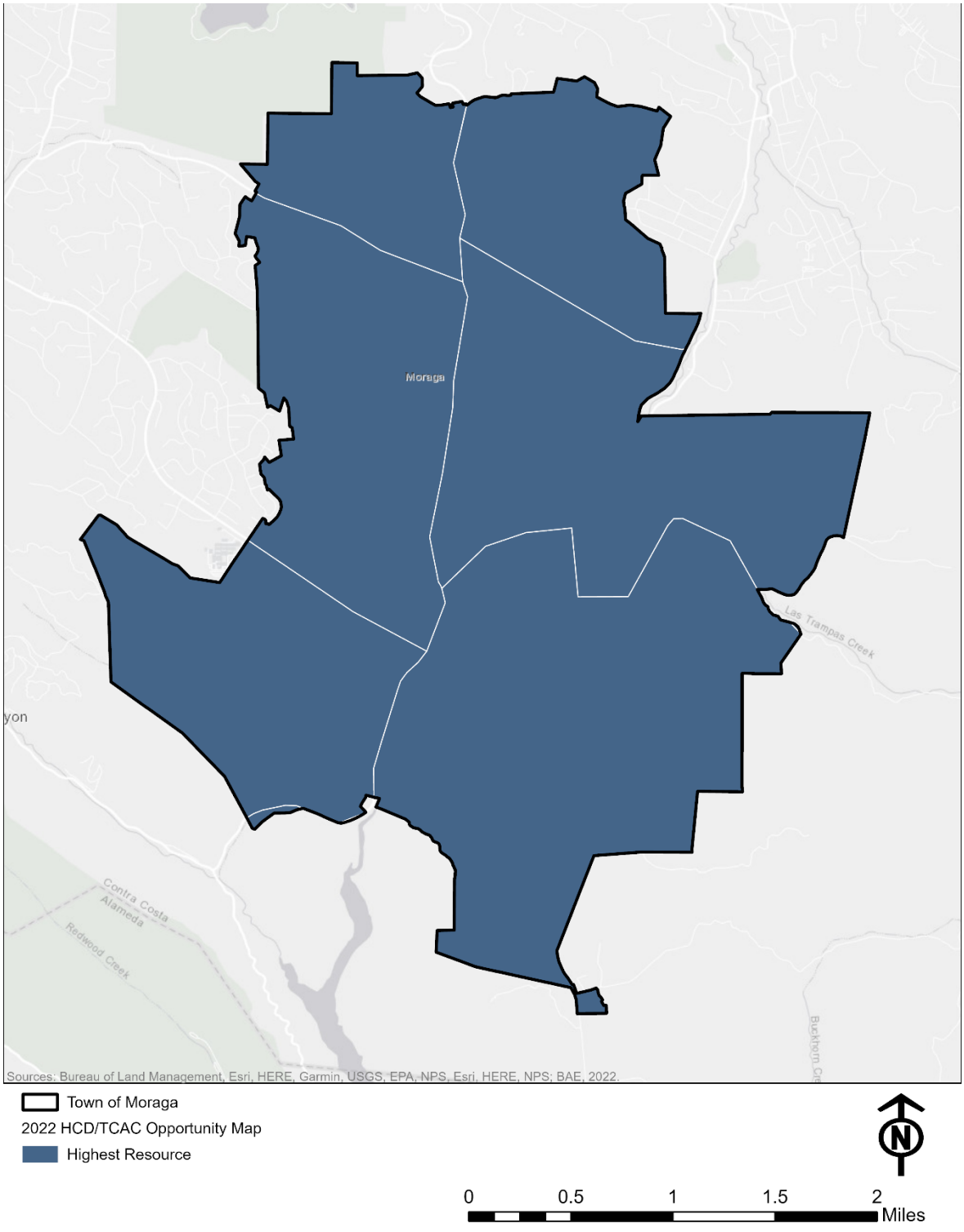
[10] California Fair Housing Task Force. December 2020. *Methodology for the 2021 TCAC/HCD Opportunity Map.* Available at: https://www.treasurer.ca.gov/ctcac/opportunity/2021-hcd-methodology.pdf

As illustrated in Figure A-322, all of the tracts in Moraga are in the Highest Resource category. Tracts in the East Bay range across the categories available, with the Low Resource tracts following the pattern found for income and poverty concentrations, largely being found in the western and northern parts of the region nearer the Bay (see Figure A-333). There are also several High Segregation and Poverty tracts found in Oakland.

High resource tracts are areas that offer residents a high quality of life and access to opportunity through economic advancement, high educational attainment, or clean environmental health. Moderate resource areas have access to many of the same resources as the high resource areas but may have fewer job opportunities, lower performing schools, lower median home values, or other factors that lower their indexes across the various economic, educational, and environmental indicators. Low resource areas are characterized as having fewer opportunities for employment and education, or a lower index for other economic, environmental, and educational indicators. These areas have greater quality of life needs and should be prioritized for future investment to improve opportunities for current and future residents. The High Resource and Highest Resource tracts are found in the central portions of the region, from the Lamorinda area east and south on I-680.

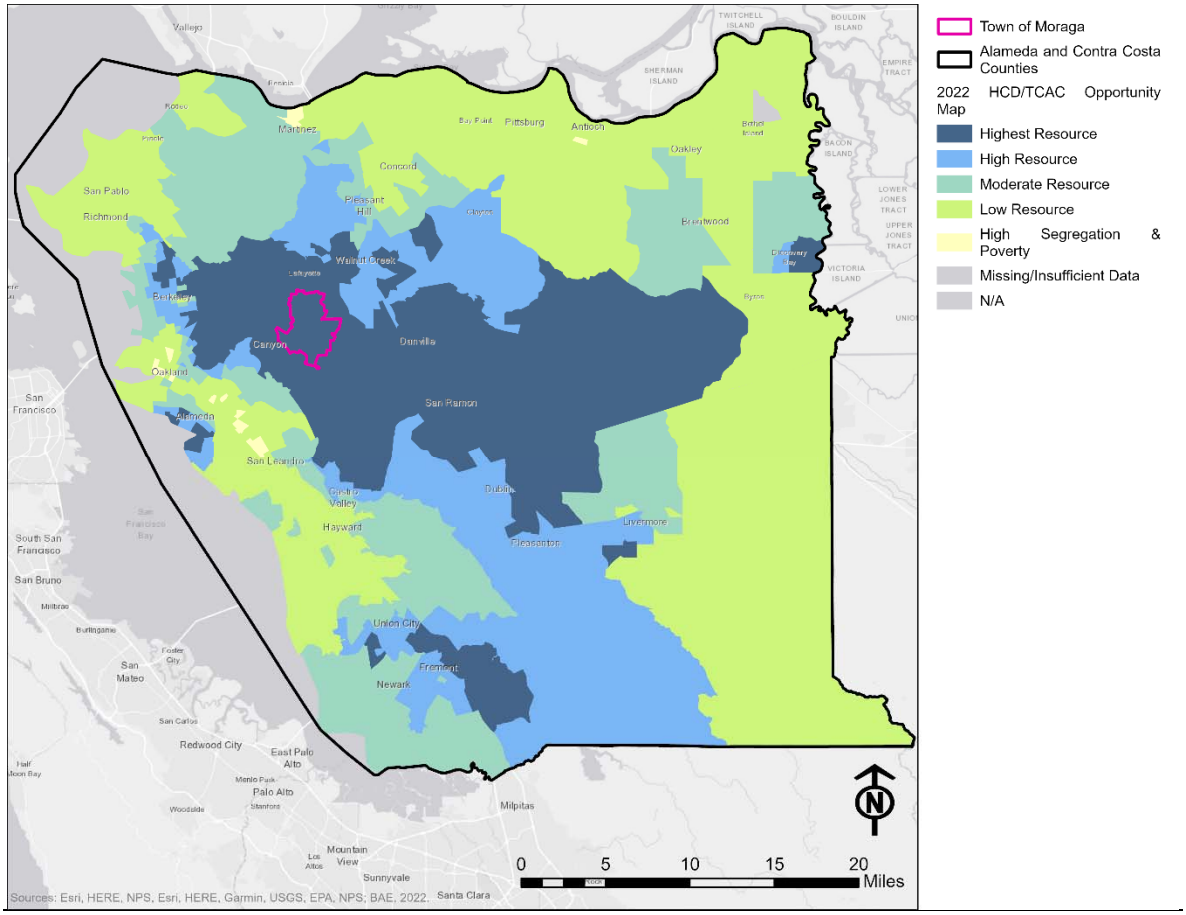
As a high-resource area, a key component of affirmatively furthering fair housing in Moraga is providing access to opportunity, which means implementing inclusive housing policies that enable lower-income populations, racial and ethnic minority groups, and populations with special housing needs to benefit from the resources that Moraga offers. The Needs Assessment chapter of the Housing Element Update indicates that the Town has become more diverse, although to a lesser extent than the county and the region. In 2020, 62 percent of its residents identify as non-Hispanic White, compared to 36 percent regionwide. Asian residents represent 18.9 percent of the population (compared to 12.4 percent in 2000) and Hispanic residents represent 9.8 percent (compared to 4.8 percent in 2000). The percentage of African American residents is 1.2 percent while 8.2 percent of the Town's residents identity as multi-racial or other. The Housing Plan chapter of the Housing Element Update includes several programs to increase access to opportunity through more inclusive housing programs, as summarized in Housing Element Program 42.

Figure A-32: 2021 TCAC/HCD Opportunity Map by Census Tract, Moraga



Sources: California Tax Credit Allocation Committee; HCD; U.S. Census Bureau, American Community Survey, 2014-2018 five-year sample data; BAE, 2022.

Figure A-33: 2021 TCAC/HCD Opportunity Map by Census Tract, East Bay Region

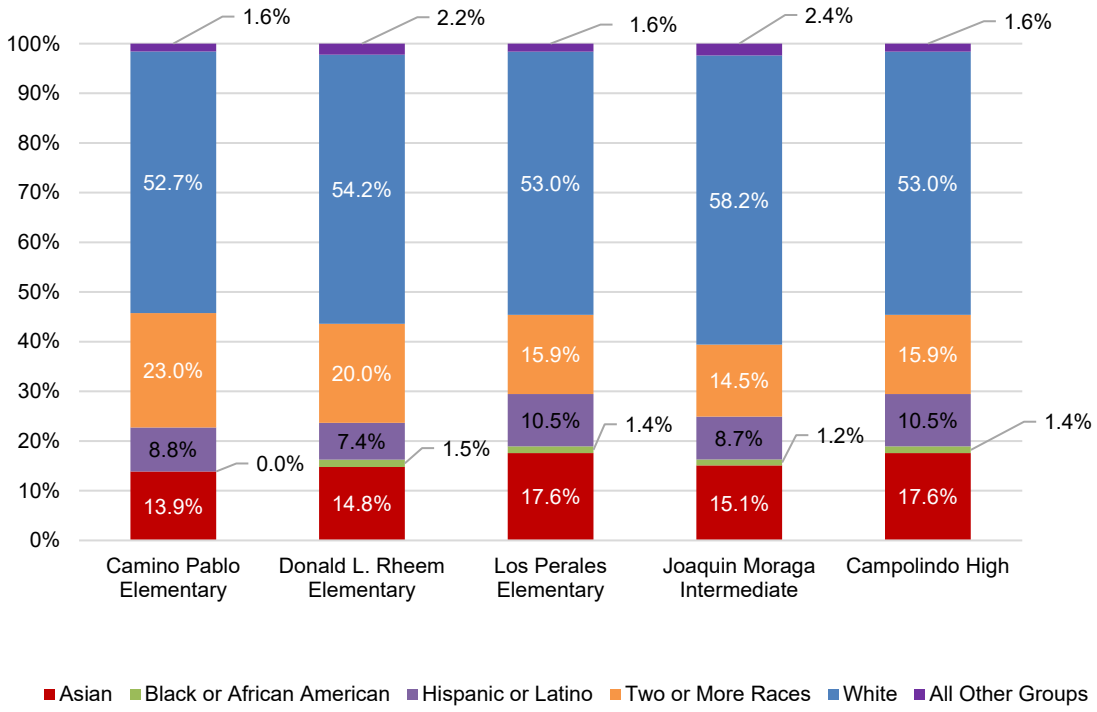


Sources: California Tax Credit Allocation Committee; HCD; U.S. Census Bureau, American Community Survey, 2014-2018 five-year sample data; BAE, 2022.

Access to Education

Moraga's schools all reflect the general distribution by race within the town, as shown in Figure A-34. The variation between schools is minimal. The proportion of White students is slightly below the town's proportion overall, and the proportion of those of two or more races is larger, reflecting a likely shift as the population changes and ages.

Figure A-34: Moraga School District Student Enrollment by Race/Ethnicity, 2021



Note: High school is located in Moraga, but is part of the Acalanes Union High School District

Sources: CA Department of Education, Census Day Enrollment by School, 2021; BAE, 2022.

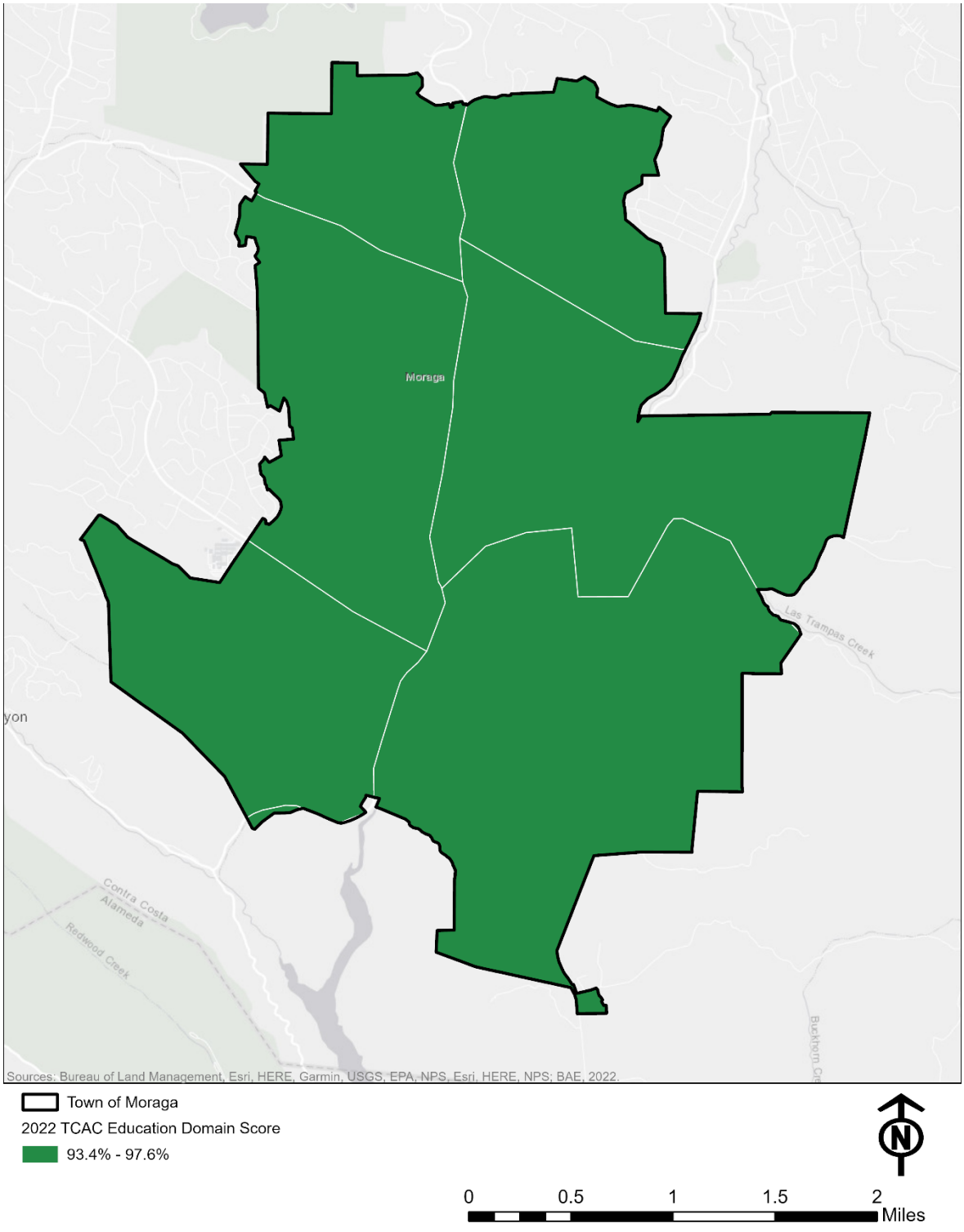
One of the factors used to develop the Opportunity Index discussed previously is education. The Opportunity Index considers three education criteria in equal measure: math proficiency for 4th graders, reading proficiency for 4th graders, high school graduation rates, and the student poverty rate, to create an "Education Domain" score ranging from 0 to 100 percent for each Census tract (or in some cases, rural block group), with a higher score representing better educational opportunities.[11] The entirety of Moraga shows high Education Domain scores, as illustrated in Figure A-355. Regionally, the geographic distribution of the score follows the pattern for income, poverty, and percent minorities, with high scores associated with higher incomes, and lower scores found in the areas at the other end of the income scale (see Figure A-36). While Moraga shows little differentiation by tract in this measure of educational access and quality, that is not true for the region as a whole.

Recently, the Moraga School District (MSD) provided a letter to the Town of Moraga that stated "the future of housing in Moraga is important to MSD for two principal reasons. First, state

[11] The methodology for this can be found in https://www.treasurer.ca.gov/ctcac/opportunity/2021-hcd-methodology.pdf.

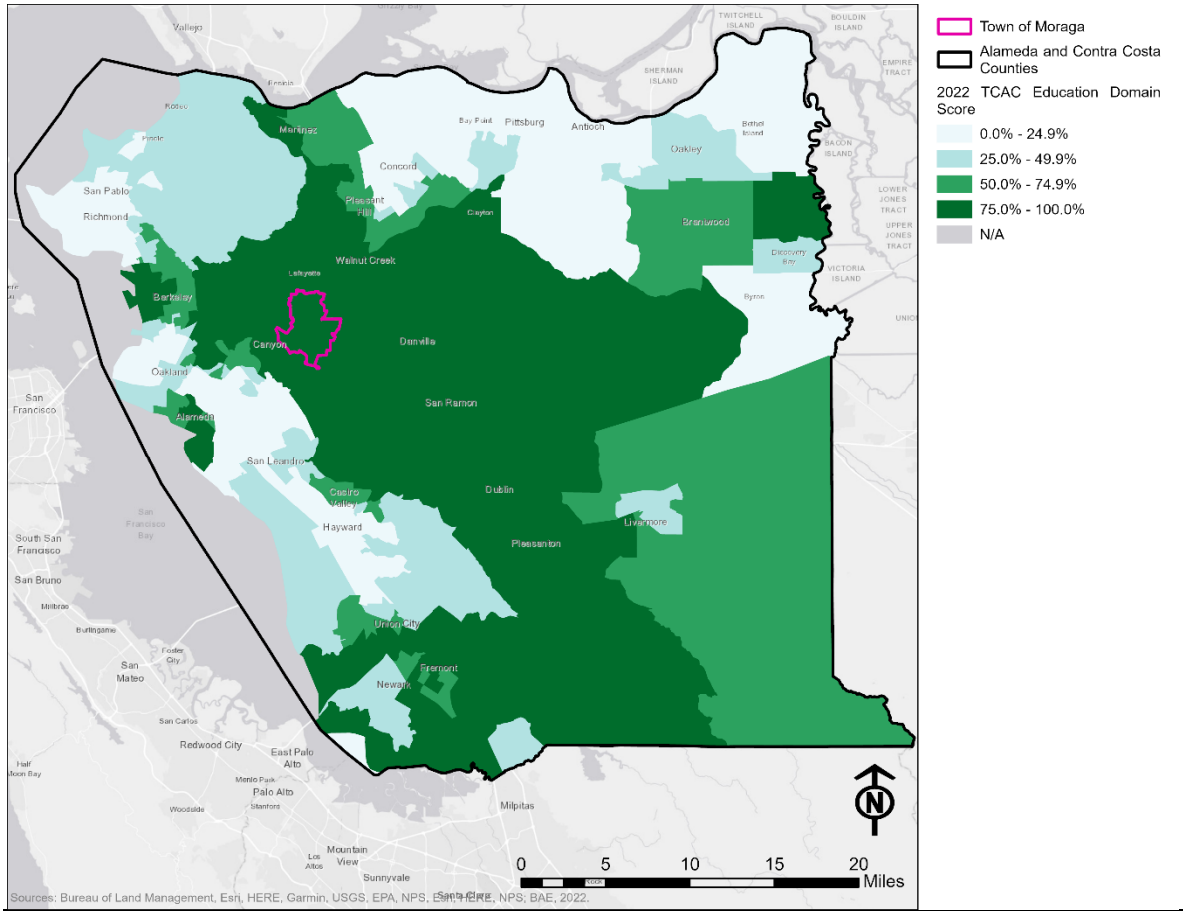
funding of public schools is directly related to pupil attendance. MSD receives funding from the State of California based on the number of students who attend schools each day. Because of the formula used by the State, Moraga is among the lowest-funded districts in California. Even with generous local support, per-pupil funding in Moraga is significantly lower than in most other Bay Area districts. Importantly, school attendance had been declining in Moraga and across the state. Fewer students mean lower state funding. Reduced funding will directly impact programs and staffing." The Housing Plan portion of the Housing Element Update includes programs that will expand options for affordable housing in Moraga, which can help to make Moraga more accessible to families with school-aged children and provide housing for teachers and other MSD staff.

Figure A-35: TCAC Education Domain Score, Moraga



Sources: California Tax Credit Allocation Committee; HCD; U.S. Census Bureau, American Community Survey, 2014-2018 five-year sample data; BAE, 2022.

Figure A-36: TCAC Education Domain Score, East Bay Region



Sources: California Tax Credit Allocation Committee; HCD; U.S. Census Bureau, American Community Survey, 2014-2018 five-year sample data; BAE, 2022.

Access to Employment

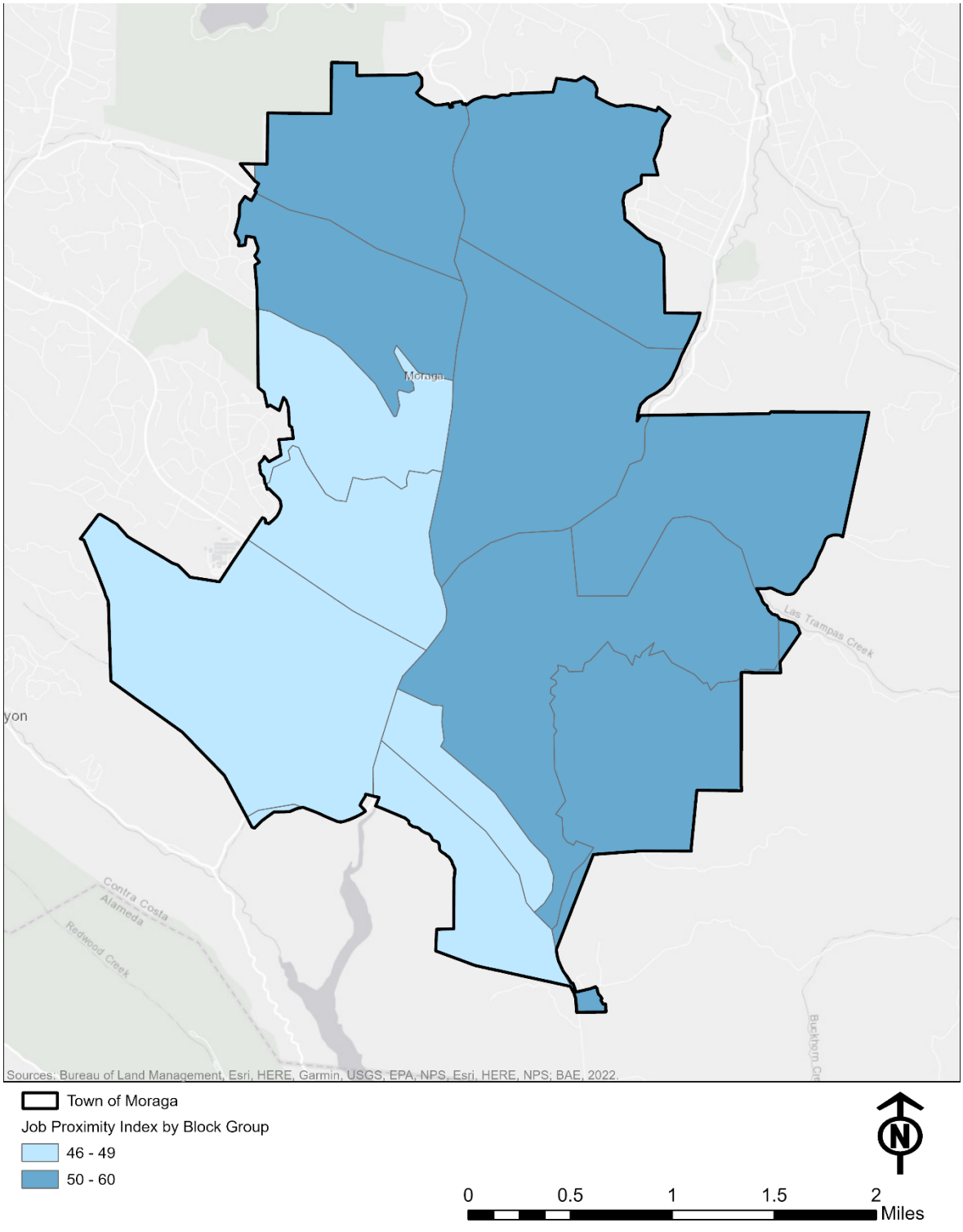
HUD has developed the Jobs Proximity Index as a way to measure access to employment opportunities. As stated by HUD:

> The Jobs Proximity Index quantifies the accessibility of a given residential neighborhood (Census Block Group) as a function of its distance to all job locations within a CBSA, with larger employment centers weighted more heavily.
>
> The jobs proximity index quantifies the accessibility of a given residential neighborhood as a function of its distance to all job locations within a CBSA, with larger employment centers weighted more heavily. Values are percentile ranked with values ranging from 0 to 100. The higher the index value, the better the access to employment opportunities for residents in a neighborhood.[12]

[12] https://hudgis-hud.opendata.arcgis.com/datasets/HUD::jobs-proximity-index/about. The index is currently based on U.S. Census Longitudinal Employer-Household Dynamics data from 2014.

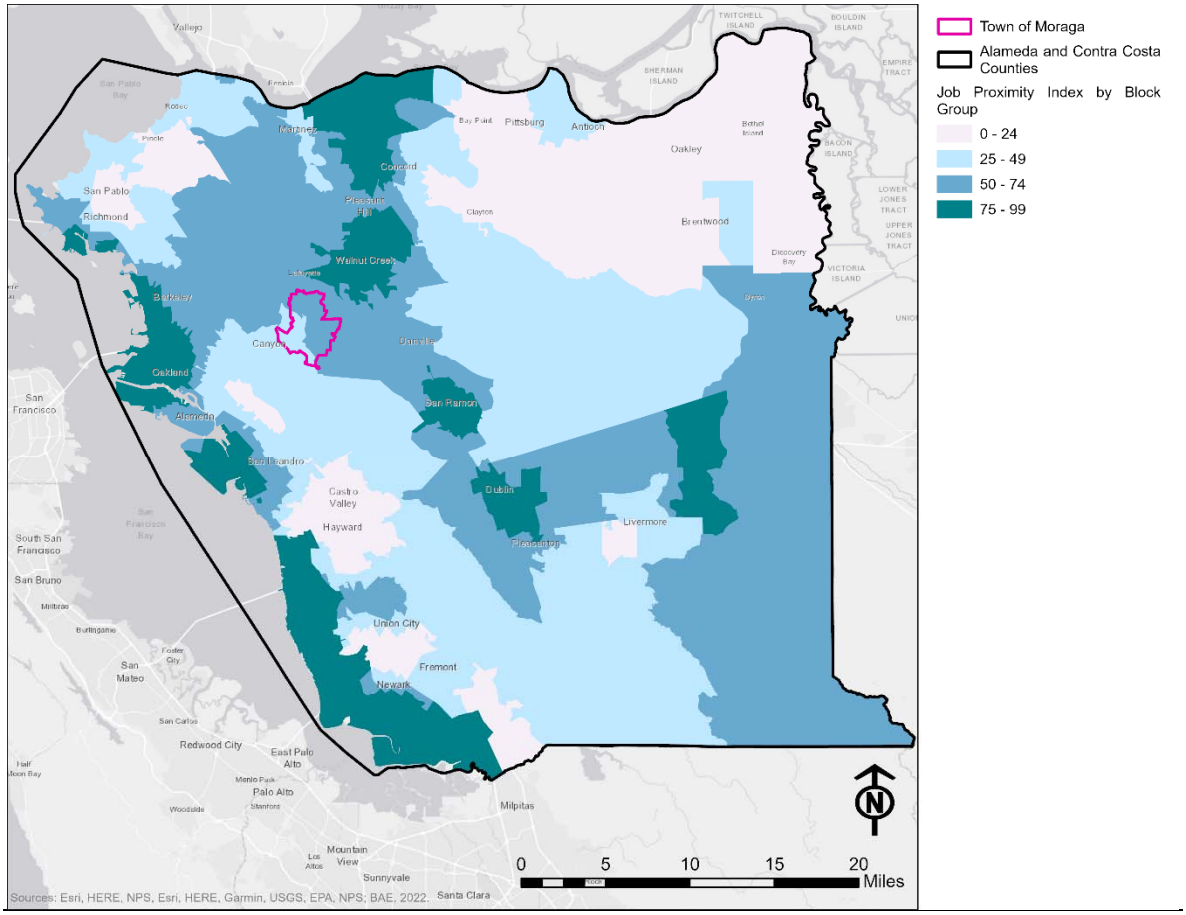
In Moraga, the jobs proximity index values by block group fall in a narrow range between 46 and 60, (see Figure A-37). However, many of the jobs in the town are lower-paying service and retail jobs, and are not well matched to the local labor force as discussed in more detail in the Needs Assessment chapter of the Housing Element Update. Regionally the index covers a much wider range, from zero to 99. The highest index values are found in block groups around key urban job centers along the I-880, I-80, I-680, and I-580 corridors ((see Figure A-38). The mismatch between the jobs in Moraga and the availability of housing for local workers is reflected in part through challenges that local employers have with finding and retaining workers. For example, the Moraga School District issued a letter dated April 13, 2022, that states "attracting and retaining high-quality teachers and staff to MSD has increasingly become a challenge. Many of these individuals find it difficult to live in Moraga due to the high cost of housing. Instead, they accept positions in outlying areas where housing costs are lower and commute times are shorter. Establishing policies and plans that provide opportunities for affordable housing will increase MSD's ability to attract and hire talented and diverse staff members who would gladly want to work in our schools and serve our children." As noted above, the Housing Plan chapter of the Housing Element Update includes a variety of programs to increase the variety and affordability levels among the Town's housing stock, in part to better serve members of the local workforce that want to live in Moraga.

Figure A-37: Jobs Proximity Index Score, Moraga



Source: HUD, based on U.S. Census Longitudinal Employer-Household Dynamics, 2014 Data.

Figure A-38: Jobs Proximity Index Score, East Bay Region



Source: HUD, based on U.S. Census Longitudinal Employer-Household Dynamics, 2014 Data.

Access to Transportation

Access to public transit is of paramount importance to households affected by low incomes and rising housing prices, especially because lower income households are often transit dependent. Public transit should strive to link lower income persons, who are often transit dependent, to major employers where job opportunities exist. Access to employment via public transportation can reduce welfare usage and increase housing mobility, which enables residents to locate housing outside of traditionally low-income neighborhoods.

Bus service for Moraga is provided by County Connection, the transit provider for eastern Contra Costa County, through local Route 6, which runs from Orinda Village and the Orinda BART station to Moraga and St. Mary's College to the Lafayette BART station. This route is shown in Figure A-39. BART then provides access to its destinations in the East Bay Region and beyond. This bus route runs every 30 to 60 minutes on weekdays and every 75 minutes on weekends. Relative to the larger job centers with more frequent service, Moraga is somewhat more distant to access via transit for both in-commuters and local residents working elsewhere.

The Center for Neighborhood Technology has developed AllTransit, a proprietary set of metrics to measure transit access, based on various sources of data including detailed data from transit agencies.[13] Included in their analysis are measures of transit quality, access to jobs, various other measures, and an overall "Performance Index." Moraga shows a low performance index, due in part to a small number of trips per week, and a limited number of transit-accessible jobs. An estimated 1,426 of 2,703 jobs (52.8 percent) are within ½ mile of transit, but there are no jobs or households living within that distance of high frequency transit. Populations that rely on transit, such as persons with disabilities, are disproportionately affected by these issues.

Figure A-39: Moraga Transit Map



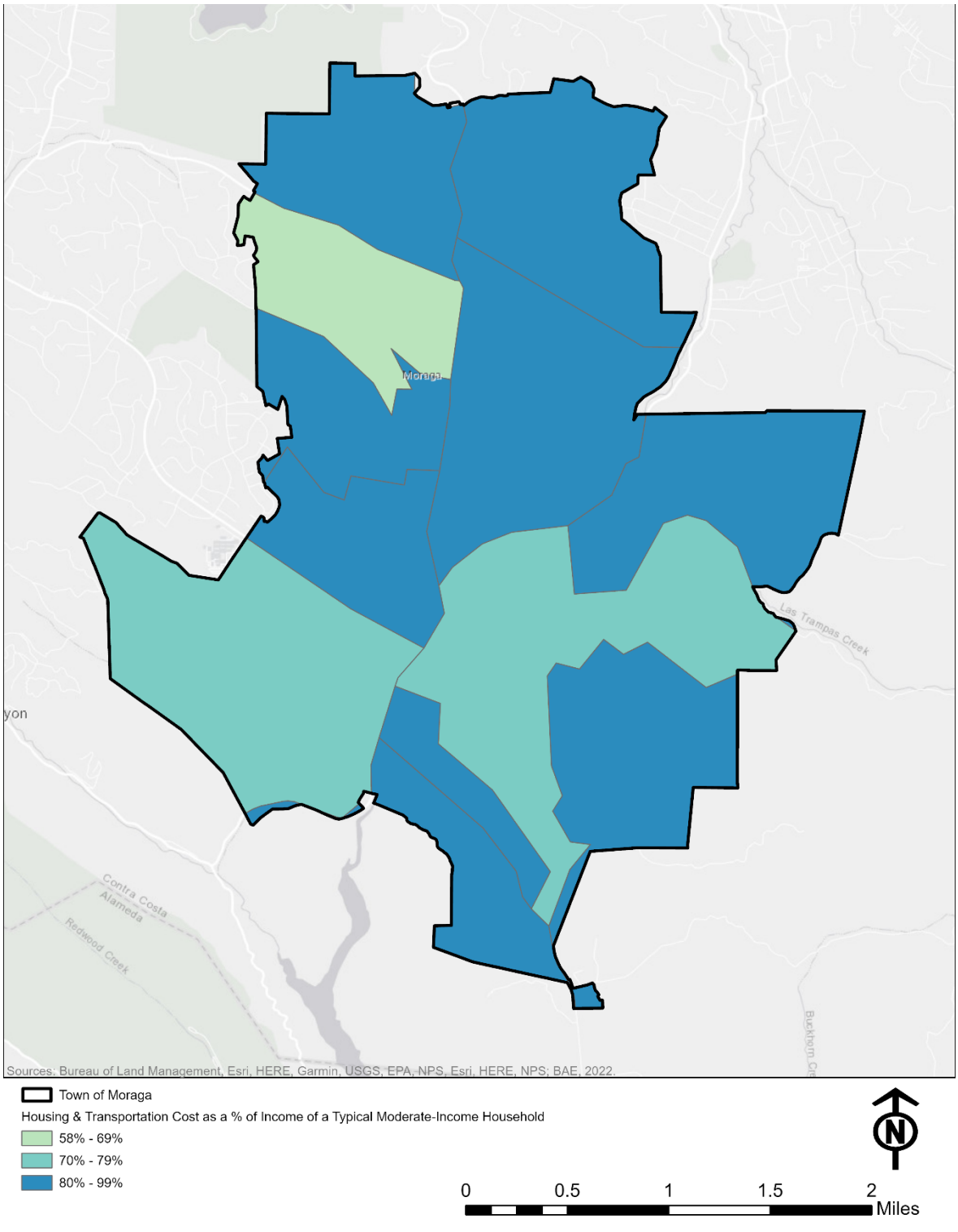
Source: County Connection

[13] https://www.cnt.org/tools/alltransit, accessed January 20, 2022.

CNT has developed another metric, the H+T (Housing and Transportation) Index, which takes into account housing and transportation costs for a typical household.[14] By their metric, in order to remain affordable housing costs plus transportation costs should equal 45 percent or less of total household income. They estimate this burden at the Census block group level, so disparities in this total estimated cost can be seen at a local or a regional level. Based on their estimates, for every block group in Moraga, the costs of housing plus transportation would be excessively high for what CNT calls a typical moderate-income household, as shown in Figure A-40. This means that a household with an income in this range would, on average, be cost-burdened when considering combined housing and transportation costs. There are limited areas in the East Bay Region where a moderate-income household would have housing and transportation costs equal to or less than 45 percent of total household income. The lowest percentages tend to be found in the more urbanized western portions of the region from Hayward north to San Pablo (see Figure A-41).

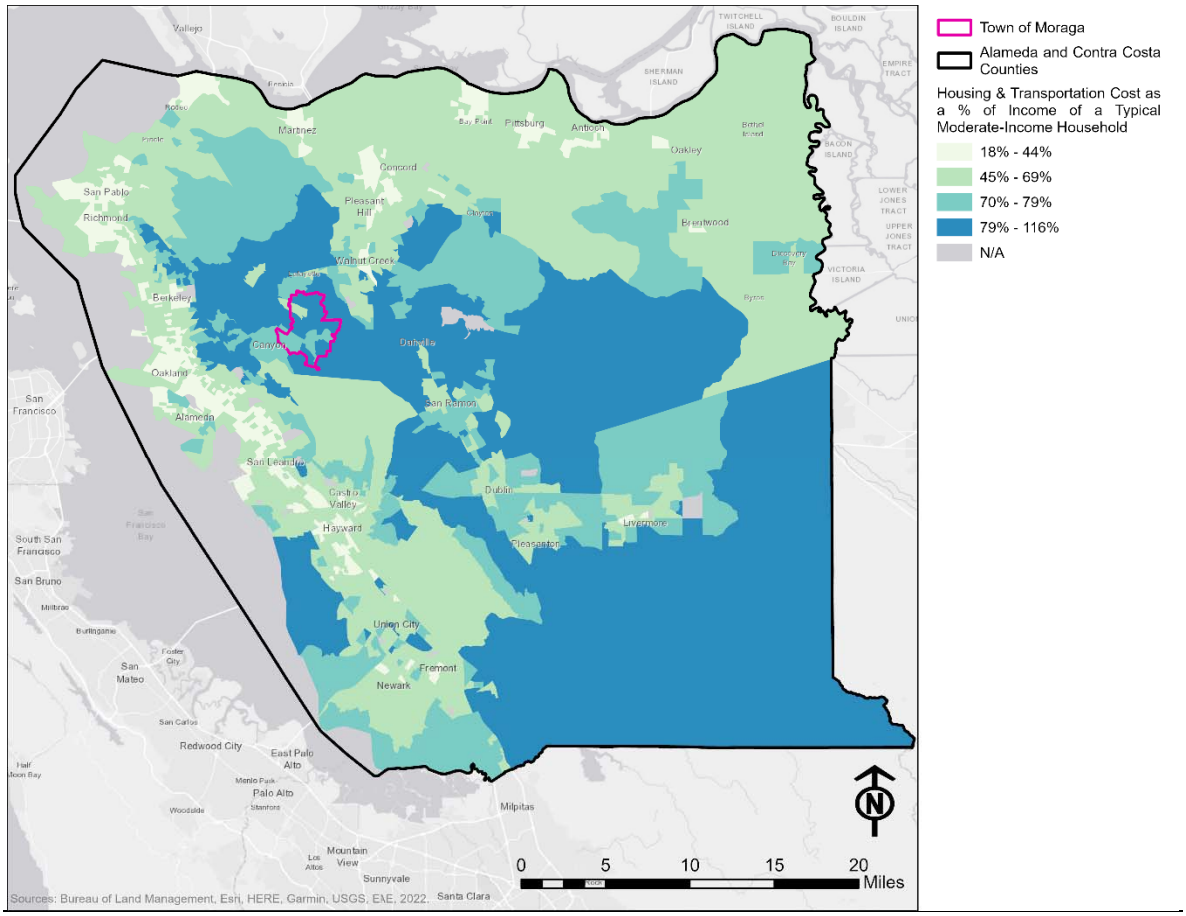
[14] https://htaindex.cnt.org/. For more on the methodology, see https://htaindex.cnt.org/about/HTMethods_2016.pdf.

Figure A-40: Percent of Income to Housing + Transportation for a Typical Moderate-Income Household in Moraga



Source: Housing + Transportation Index, Center for Neighborhood Technology.

Figure A-41: Percent of Income to Housing + Transportation for a Typical Moderate-Income Household in East Bay Region



Source: Housing + Transportation Index, Center for Neighborhood Technology.

Access to a Clean Environment

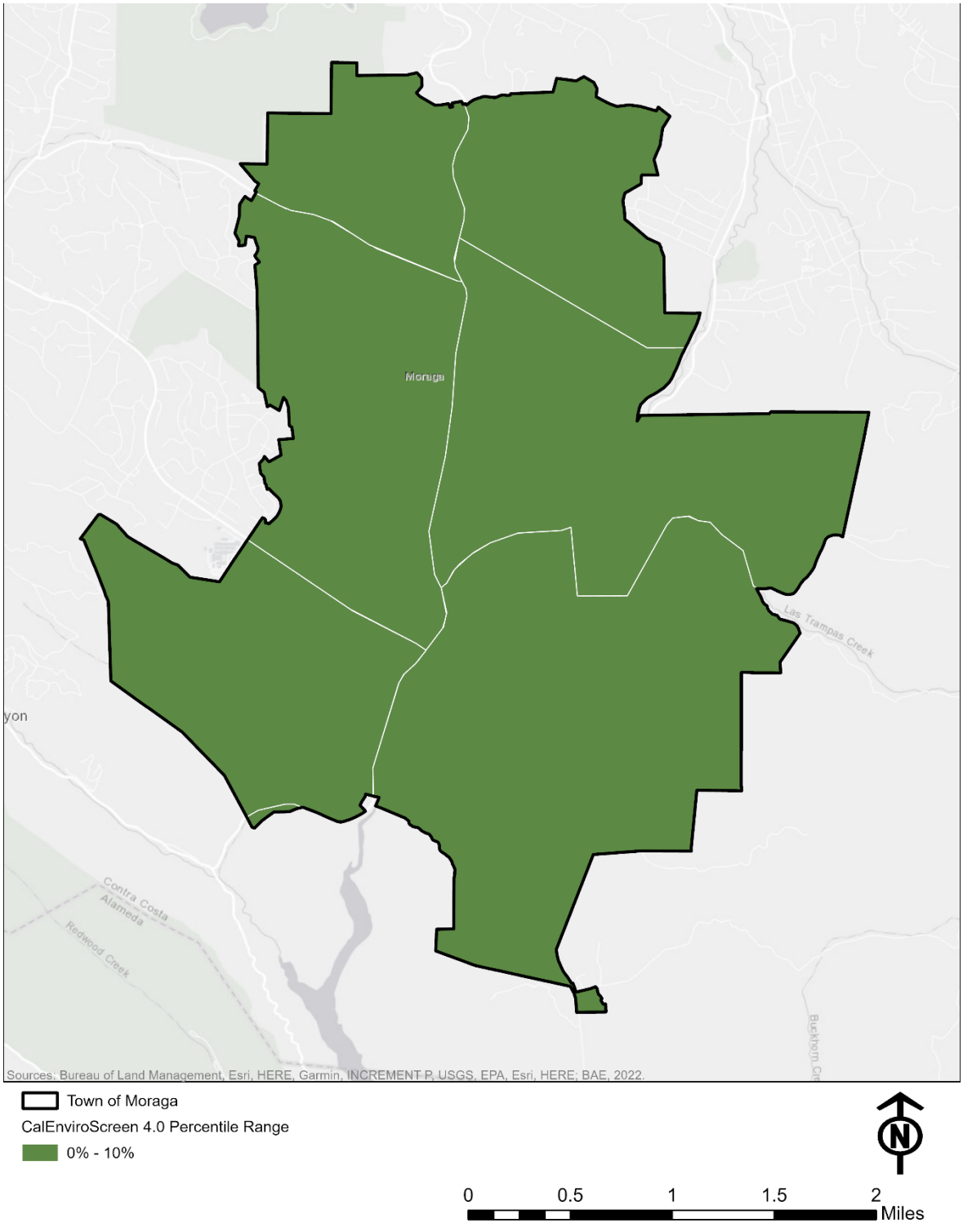
CalEnviroScreen was developed by the California Environmental Protection Agency (CalEPA) to evaluate pollution sources in a community while accounting for a community's vulnerability to the adverse effects of pollution. Measures of pollution burden and population characteristics are combined into a single composite score that is mapped and analyzed. Higher values on the index indicate higher cumulative environmental impacts on individuals arising from these burdens and population factors.

The California Office of Environmental Health Hazard Assessment (OEHHA) compiles these scores to help identify California communities disproportionately burdened by multiple sources of pollution. In addition to environmental factors (pollutant exposure, groundwater threats, toxic sites, and hazardous materials exposure) and sensitive receptors (seniors, children, persons with asthma, and low birth weight infants), CalEnviroScreen also considers socioeconomic factors such as educational attainment, linguistic isolation, poverty, and unemployment.

CalEnviroScreen provides a methodology to assist in identifying whether a local community is disproportionately burdened by pollution. For every Census tract in the state, CalEnviroScreen produces a score using environmental, health, and socioeconomic information derived from government sources, with higher scores associated with a higher pollution burden. The original layer was developed by California's Office of Environmental Health Hazard Assessment on behalf of the California Environmental Protection Agency and released in early 2017.[15] The analysis here uses the draft CalEnviroScreen version 4.0, released in the first half of 2021. As shown in Figure A-422, the scores by tract in Moraga are very low, with no tract scoring above ten percent (higher scores indicate a higher pollution burden). Regionally, the highest scores tend to be concentrated in western and northern neighborhoods, indicating disproportionate impacts from pollution in areas that also tend to have lower incomes and larger minority populations (see Figure A-433).

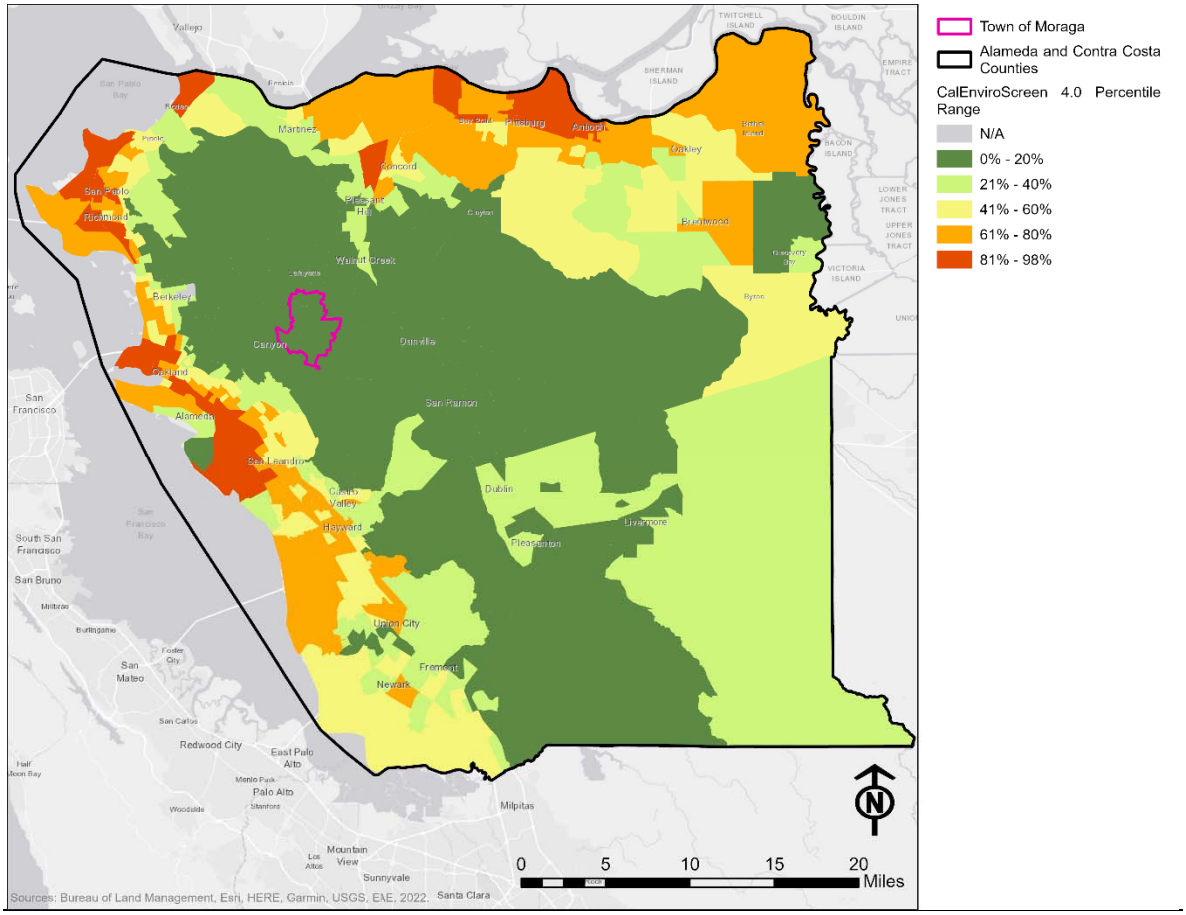
[15] For more information, see https://oehha.ca.gov/calenviroscreen.

Figure A-42: Pollution Levels in Moraga



Source: DRAFT CalEnviroScreen Version 4.0.

Figure A-43: Pollution Levels in the East Bay Region



Source: DRAFT CalEnviroScreen Version 4.0.

Disproportionate Housing Needs and Displacement Risk

The following section assesses the extent to which protected classes in Moraga, particularly members of racial and ethnic minority groups, experience disproportionate housing needs and are at risk for displacement.

Minority Homeownership Rates

Rates of home ownership often vary widely by race and ethnicity, both within local jurisdictions and throughout larger regions. As shown in Table A-8, Moraga has a high overall home ownership rate, at 82 percent of all households. Most race/ethnic groups in the town have similar rates. The exceptions are for the small "some other race alone" category[16] where the rate is only 55 percent, and for the two or more races group with a rate of 68 percent among only 164 households. These rates may show disproportionate ownership rates, but the small

[16] As shown in the table footnote, as used here this includes several groups that have been combined due to very small numbers of households in each group; even grouped together there are only 130 households total.

numbers of households in each group regardless of tenure show a more significant lack of overall minority representation in Moraga relative to the overall region. These trends likely reflect a combination of economic factors and historic discrimination in the housing market in Moraga and the broader region. Regionally, the overall homeownership rate is lower at only 59 percent of households, with a similar disparity between race/ethnic groups, with the exception of Hispanic households, which showed an ownership rate of 87 percent in Moraga (albeit for a small number of households) in contrast to a rate of only 44 percent in the East Bay Region.

Table A-8: Distribution of Homeowners by Race/Ethnicity, Moraga and East Bay Region

Town of Moraga

Householder by Race	Household Tenure		Total Households	Ownership Rate
	Owner	Renter		
White Alone	3,895	765	4,660	84%
Non-Hispanic White Alone	*3,759*	*765*	*4,524*	*83%*
Asian Alone	754	159	913	83%
Some other race alone (a)	71	59	130	55%
Two or more races	112	52	164	68%
Total, All Races	**4,832**	**1,035**	**5,867**	**82%**
Hispanic or Latino	177	27	204	87%

Alameda and Contra Costa Counties

Householder by Race	Household Tenure		Total Households	Ownership Rate
	Owner	Renter		
White Alone	337,693	180,921	518,614	65%
Non-Hispanic White Alone	*297,958*	*142,528*	*440,486*	*68%*
Asian Alone	141,350	76,297	217,647	65%
Some other race alone (a)	70,267	122,554	192,821	36%
Two or more races	19,825	23,039	42,864	46%
Total, All Races	**569,135**	**402,811**	**971,946**	**59%**
Hispanic or Latino	73,577	93,815	167,392	44%

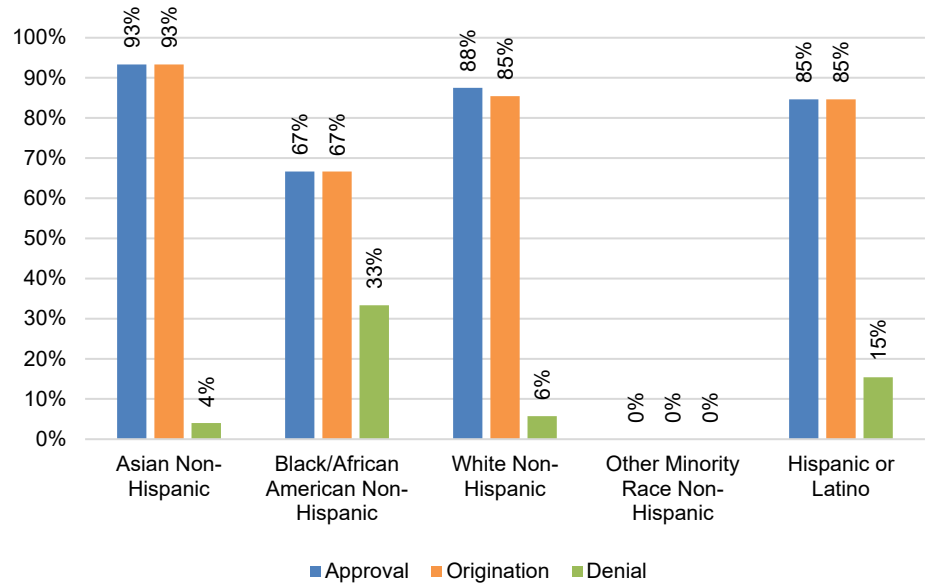
(a) Includes Black or African American Alone, American Indian and Alaska Native Alone, Native Hawaiian and Other Pacific Islander Alone, and Some Other Race Alone. Categories with less than 100 households in Moraga were combined with Some Other Race Alone.

Sources: U.S. Census Bureau, American Community Survey, 2015-2019 5-year sample data, B25003A-I, BAE, 2022.

Mortgage Loan Approvals by Race/Ethnicity and Income

The inability to obtain a mortgage can be a barrier to home ownership; historically, minorities have tended to have more difficulty obtaining loans, creating a significant barrier to homeownership. An analysis of Home Mortgage Disclosure Act (HMDA) data for home purchase loan applications in Moraga in 2020 indicates that for most racial/ethnic groups, loan approval rates are very high, at 85 percent or higher (see Figure A-444). The Black Non-Hispanic approval and origination rates are lower but are based on only three valid loan applications. This lower application rate, however, may be indicative of the effects of historic discrimination in home loan practices.

Figure A-44: Disposition of Home Loans by Race/Ethnicity in Moraga, 2020



Notes:
Hispanic applicants include all persons claiming Hispanic origin regardless of race. Analysis includes only home purchase loans and excludes those originated by lenders not subject to HMDA. Excludes applications that were withdrawn and files that were closed due to incompleteness. Includes conventional, FHA, FSA/RHS, and VA home loans on 1-4 family single family dwellings by race and ethnicity of applicant. Applications with missing ethnicity data are excluded.

Sources: FFIEC, Home Mortgage Disclosure Act data; BAE, 2022.

Geography of Mortgage Lending

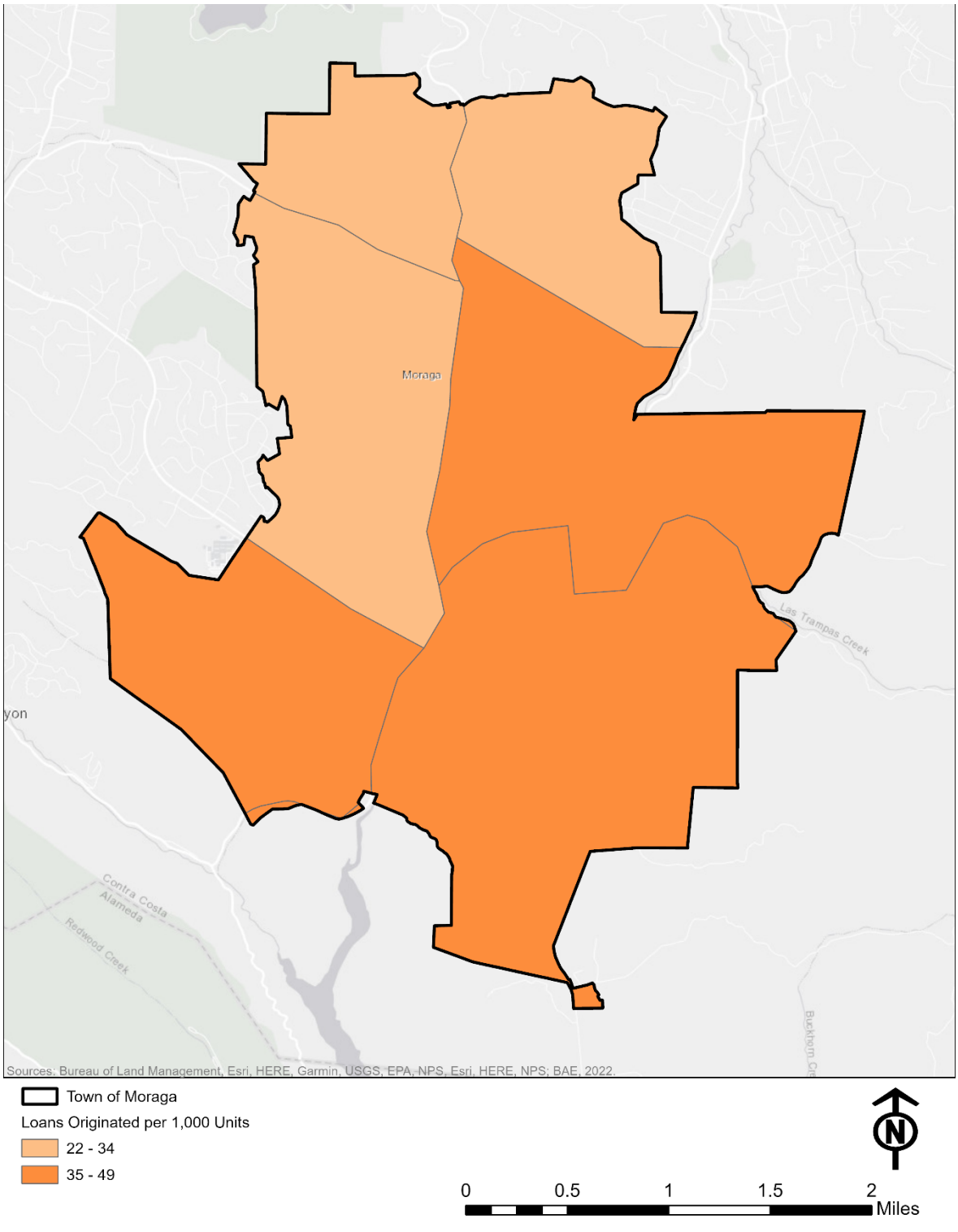
A key aspect of fair housing choice is equal access to credit for the purchase or improvement of a home. In the past, credit market distortions and other activities such as "redlining" were prevalent and prevented some groups from having equal access to credit. The Community Reinvestment Act (CRA) in 1977 and the subsequent Home Mortgage Disclosure Act (HMDA) were designed to improve access to credit for all members of the community and hold the lender industry responsible for community lending. Under HMDA, lenders are required to disclose information on the disposition of home loan applications and on the race or national origin, gender, and annual income of loan applicants.

However, lending discrimination continues to be a contributing factor to disproportionate housing needs, as groups who struggle to obtain access to loans are more likely to experience housing problems such as cost burdens, overcrowding, and substandard housing, and to be renters rather than homeowners. When banks and other financial institutions deny loan applications from people of color, they are less likely to achieve home ownership and instead must turn to the rental market. As Contra Costa's rental housing market grows increasingly unaffordable, Blacks and Hispanics/Latinos are disproportionately impacted. Figure A-44 above shows that home loan applications by Black/Hispanic/Latino individuals are denied at higher

rates than those of Whites or Asians. Because Blacks and Hispanics/Latinos in the region are denied loans at far higher rates than Whites and Asians, their families are far more likely to have less access to quality education, healthcare, and employment. Disparities in homeownership between racial and ethnic groups are also a key factor in sustaining wealth gaps between racial and ethnic groups, which further perpetuate disparities in homeownership, access to opportunities, and displacement risk. To address this issue, the Housing Plan chapter of the Housing Element Update includes Program 11, which includes encouraging future issuances of mortgage revenue bonds or mortgage tax credit programs by Contra Costa County, as well as Program 25, which will provide first-time homebuyers with information on home buyer counseling and education and the Mortgage Credit Certificate program. The Housing Plan also includes programs to expand the range of housing types available in Moraga, which could result in the creation of for-sale housing types that are affordable a wider range of income levels.

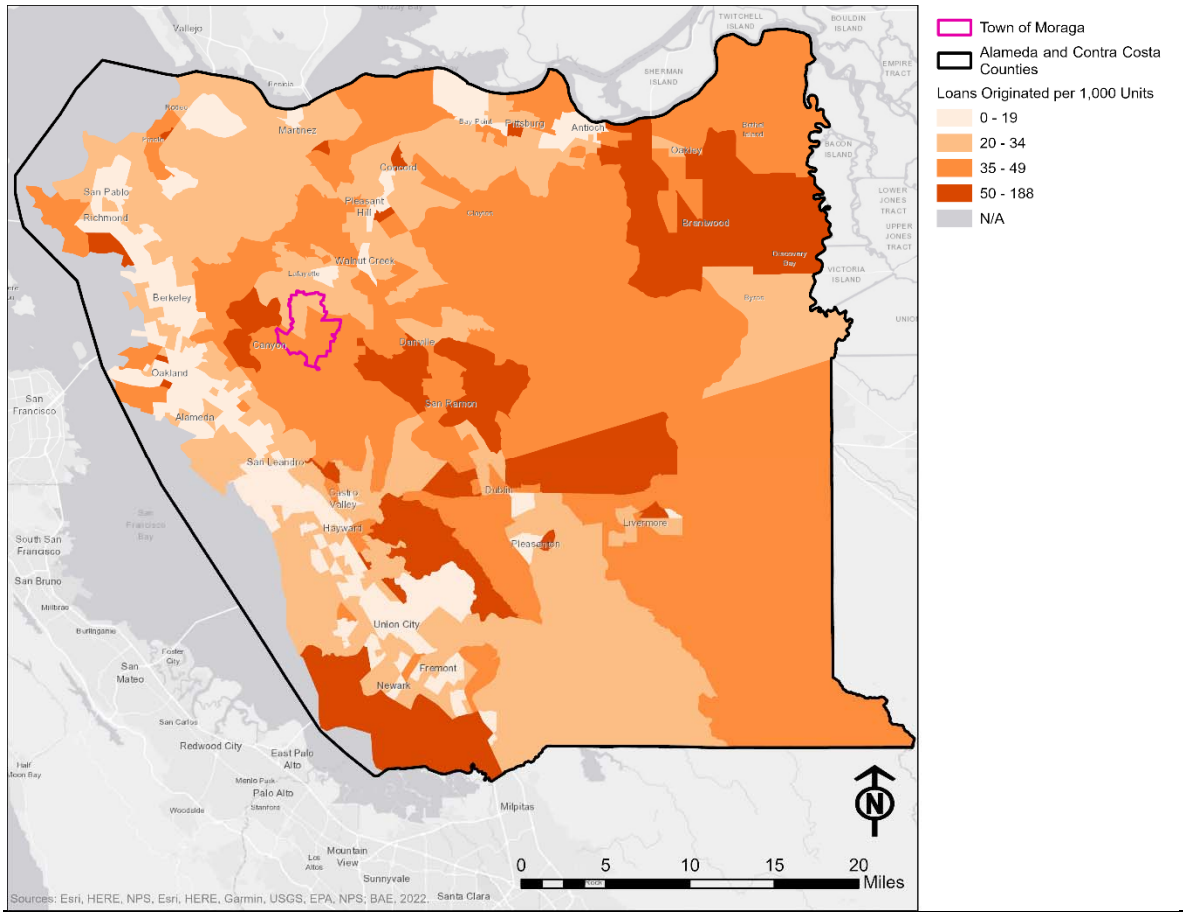
Figure A-45 on the following page illustrates the geographic distribution of originated loans by Census tract in Moraga based on HMDA data for 2020. The rate of loan originations varies from 22 to 49 per 1,000 units. The lower rates are found in the northeastern tracts; these tracts extend into other cities, but given the limited variation in the area's demographic characteristics, the variation does not appear to be tied to any noteworthy disparity in the types of residents in each tract. In the two-county region, there is more variation, with the number of originated loans by Census tract ranging from none to 188 per 1,000 units. The highest loan origination rates tend to be inland suburban areas associated with construction of new housing such as Brentwood and Dublin (see Figure A-46).

Figure A-45: Number of Loans Originated Per 1,000 Housing Units in Moraga by Census Tract, 2020



Sources: HMDA; BAE, 2022

Figure A-46: Number of Loans Originated Per 1,000 Housing Units in the East Bay Region by Census Tract, 2020



Sources: HMDA; BAE, 2022

Prevalence of Housing Problems

Table A-9 and Table A-10 report the relative prevalence of housing problems among households with incomes equal to, or less than, the area median by race and ethnicity. Households of a given racial or ethnic heritage are considered to have a disproportionately greater need for housing assistance if they experience housing problems at a significantly greater rate (ten percentage points or more) than do households within the same income level as a whole, regardless of race or ethnicity. The groups showing disproportionate housing problems at various income levels include Black, Pacific Islander, and Hispanic households; however, for African Americans and Pacific American Indians and Pacific Islanders, these findings are based on extremely small numbers of households and the estimates are subject to significant sampling error. For severe housing problems, only African Americans show disproportionate severe housing problems in one lower income category, but once again, the number of households in this group in Moraga is extremely small.

Table A-9: Housing Problems Rate by Race/Ethnicity, Moraga

Race/Ethnicity	Percent of AMI 0-30%	31-50%	51-80%	81-100%	Total (b)
White	76.0%	88.5%	59.2%	33.3%	66.0%
Black/African American	n.a.	n.a.	100.0%	n.a.	100.0%
Asian	56.5%	13.8%	40.0%	n.a.	45.9%
American Indian	n.a.	n.a.	n.a.	n.a.	n.a.
Pacific Islander	n.a.	n.a.	n.a.	100.0%	100.0%
Hispanic	0.0%	100.0%	28.6%	0.0%	41.7%
Subtotal, Housing Problems	**68.0%**	**84.1%**	**57.6%**	**34.1%**	**63.1%**
Average Rate +10%	*78.0%*	*94.1%*	*67.6%*	*44.1%*	*73.1%*

Notes:
Housing problems include lack of complete kitchen; lack of complete plumbing facility; more than one person per room; cost burden greater than 30% of income. Includes all households within incomes at or below 100% of area median income. Figures may not sum to total due to rounding. Cells highlighted in red indicate sub-groups for which the rate of housing problems exceed the average rate of a given income group by ten percentage points or more.

Sources: U.S. Department of Housing and Urban Development, 2014-2018 Comprehensive Housing Affordability Strategy (CHAS) data; BAE, 2022.

Table A-10: Severe Housing Problems Rate by Race/Ethnicity, Moraga

Race/Ethnicity	Percent of AMI 0-30%	30-50%	50-80%	80-100%	Total (b)
White	72.0%	78.8%	32.4%	27.8%	52.6%
Black/African American	n.a.	n.a.	100.0%	n.a.	100.0%
Asian	56.5%	13.8%	0.0%	n.a.	35.6%
American Indian	n.a.	n.a.	n.a.	n.a.	n.a.
Pacific Islander	n.a.	n.a.	n.a.	0.0%	0.0%
Hispanic	0.0%	16.0%	28.6%	0.0%	16.7%
Subtotal, Housing Problems	**65.3%**	**69.8%**	**32.6%**	**24.4%**	**49.1%**
Average Rate +10%	*75.3%*	*79.8%*	*42.6%*	*34.4%*	*59.1%*

Notes:
Housing problems include lack of complete kitchen; lack of complete plumbing facility; more than 1.5 persons per room; cost burden greater than 50% of income. Includes all households within incomes at or below 100% of area median income. Figures may not sum to total due to rounding. Cells highlighted in red indicate sub-groups for which the rate of housing problems exceed the average rate of a given income group by ten percentage points or more.

Sources: U.S. Department of Housing and Urban Development, 2014-2018 Comprehensive Housing Affordability Strategy (CHAS) data; BAE, 2022.

Housing Cost Burden

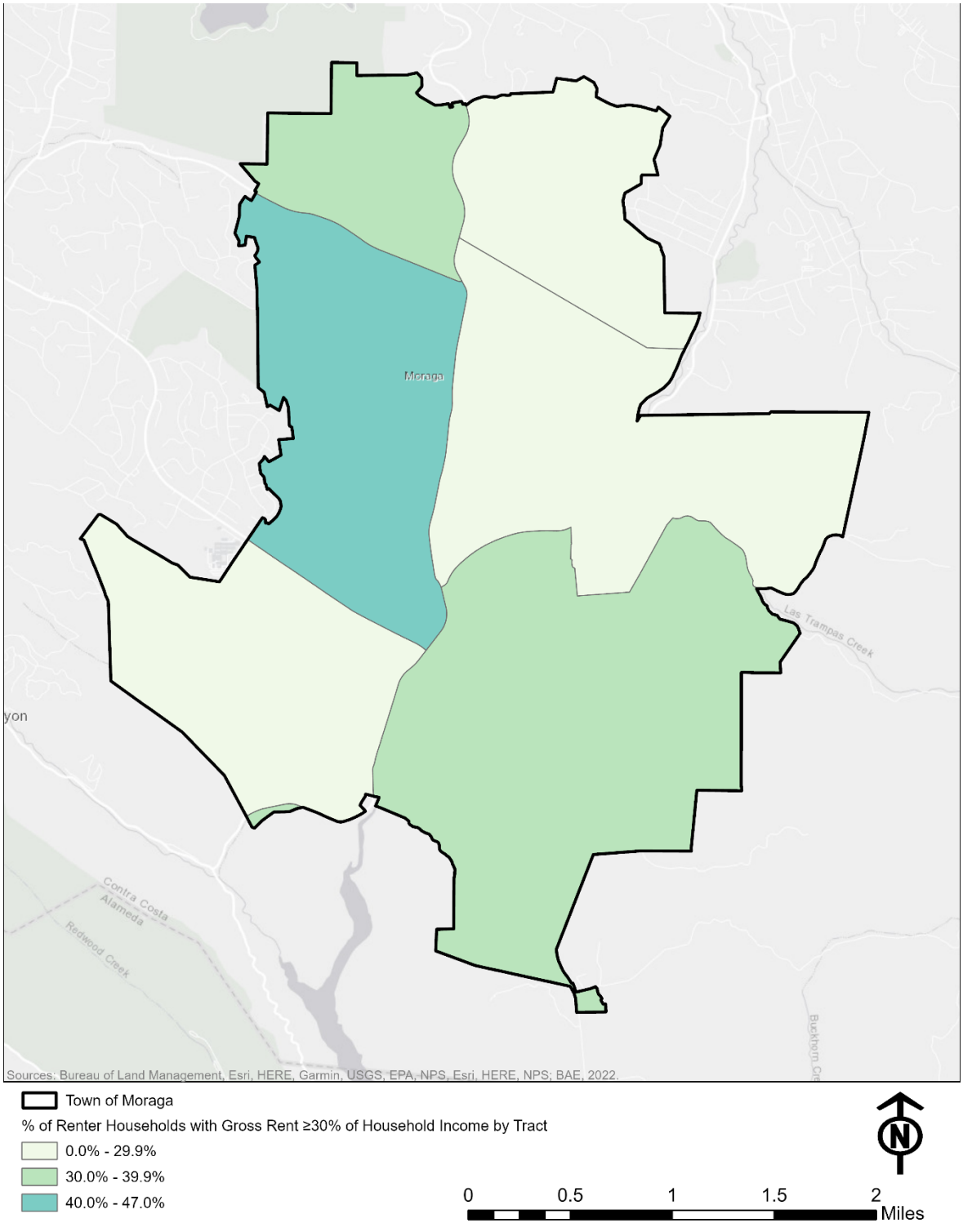
As described in the housing needs assessment, overpayment for housing is defined as a household paying more than 30 percent of its gross income on housing related expenses, such as rent, utilities, or mortgage payments. By this measure, 32 percent of all households in Moraga were cost-burdened during the 2015-2019 ACS survey period. This proportion is slightly lower than that for Contra Costa County overall and for the Bay Area (both at 36 percent). Slightly less than three-fourths of Moraga households earning less than 80 percent of the HAMFI were cost-burdened, compared to only 22 percent of households with incomes at 80 percent of HAMFI and above.

Figure A-47 shows the geographic distribution of overpayment for renters in Moraga and Figure A-48 shows the geographic distribution of overpayment for homeowners. Overall, 41 percent of renters overpaid for housing. The proportion of renters who were overpaying for housing in 2019 ranged from zero percent to 47 percent by Census tract. The highest proportions were found in a tract containing a large cluster of multifamily properties in central Moraga.

In Moraga, 29 percent of homeowners were overpaying for housing, and the percentage of those overpaying by tract ranges from 23 percent to 38 percent, likely due to the high ownership housing costs in the town. The highest proportion of those with high housing cost burdens is in the same part of Moraga as for renters. The Needs Assessment chapter of the Housing Element indicates some of the greatest cost burden falls on very low income seniors most of which spend more than half their incomes on housing (including property taxes, utilities, HOA dues, etc.).

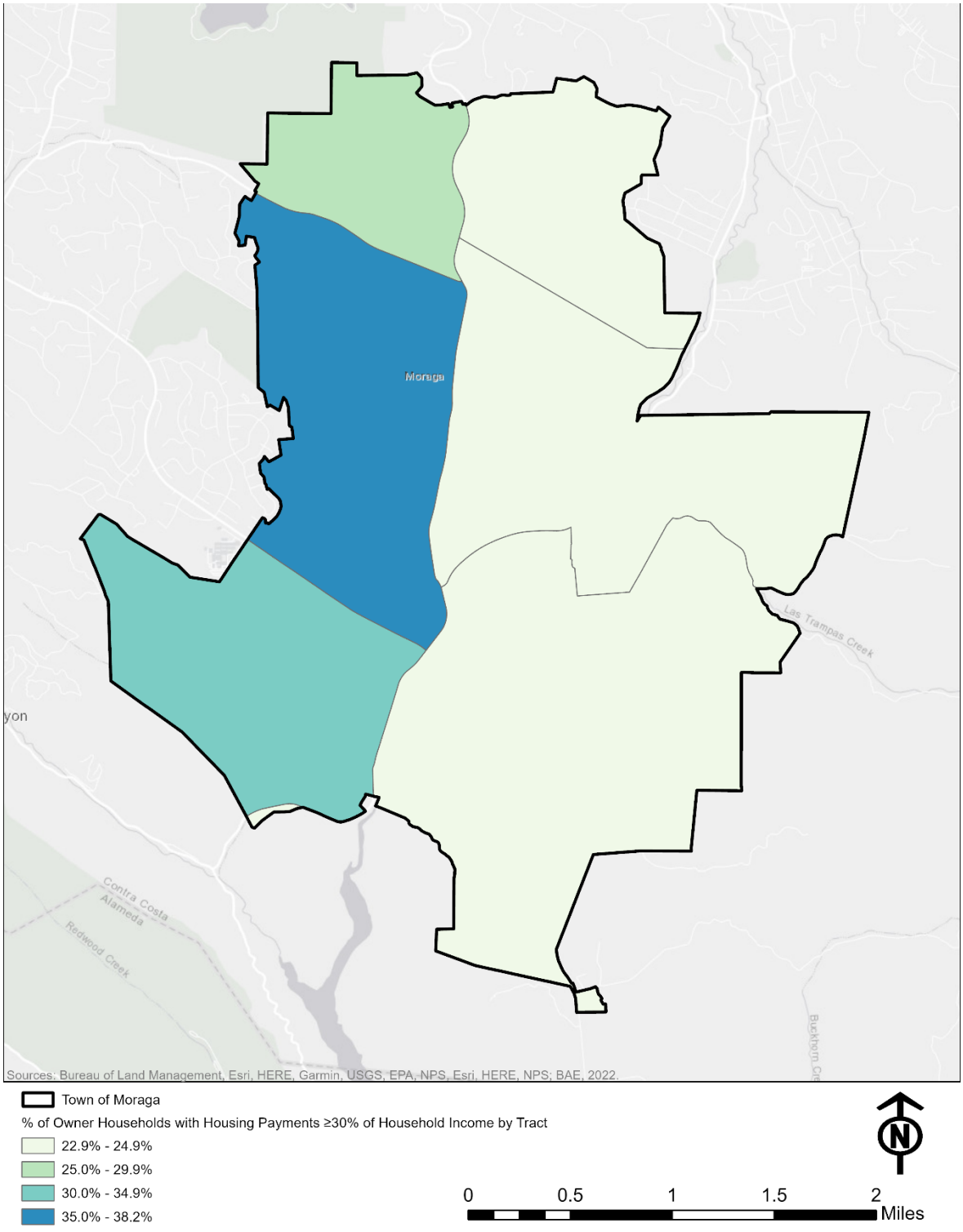
For the region, the proportion of renters overpaying for housing by Census tract ranged from zero percent to 83 percent, as shown in Figure A-47 below. The highest proportions were found in urban areas throughout the East Bay Region. For owners (see Figure A-48) the proportions range from zero to 75 percent, following a geographic pattern similar to that for renters.

Figure A-47: Overpayment by Renters, Moraga



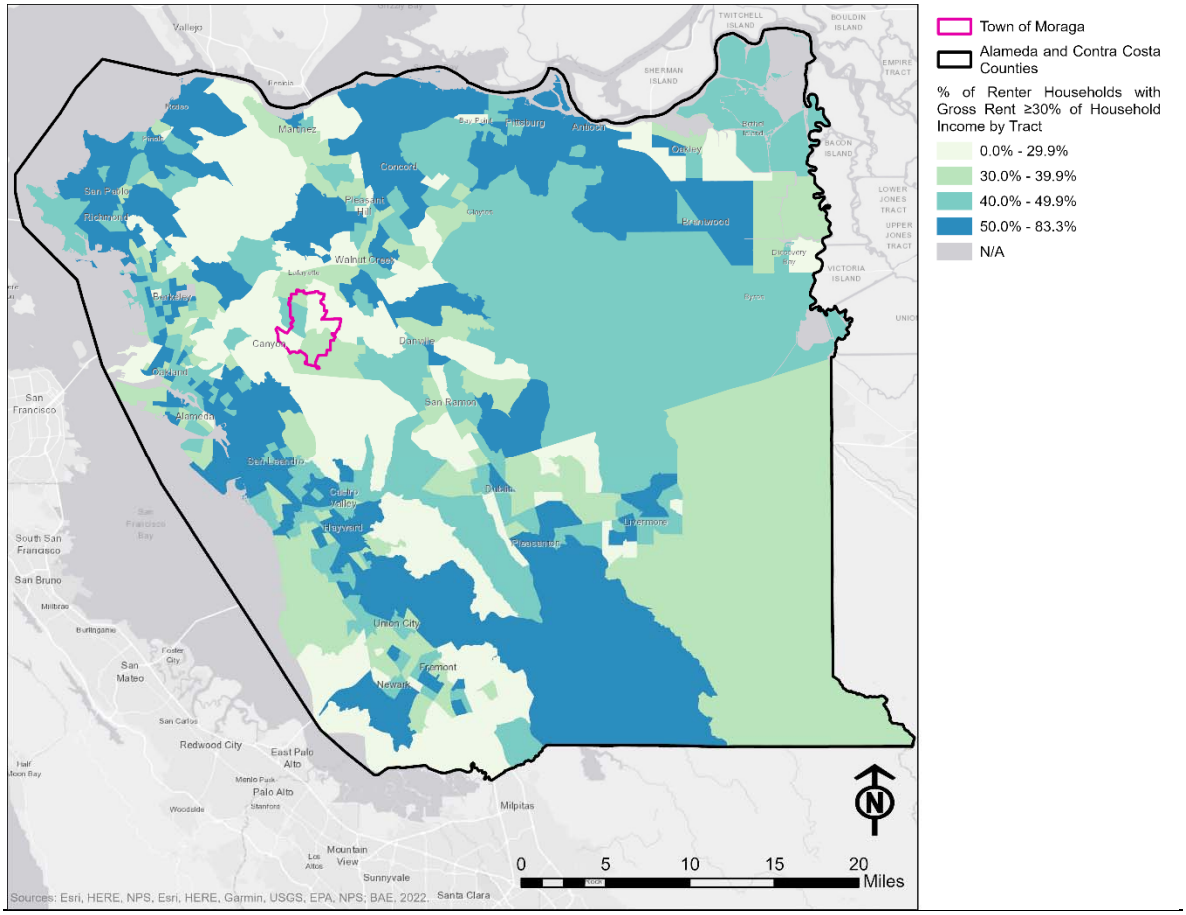
Source: U.S. Census American Community Survey, 2015-2019 data.

Figure A-48: Overpayment by Homeowners, Moraga



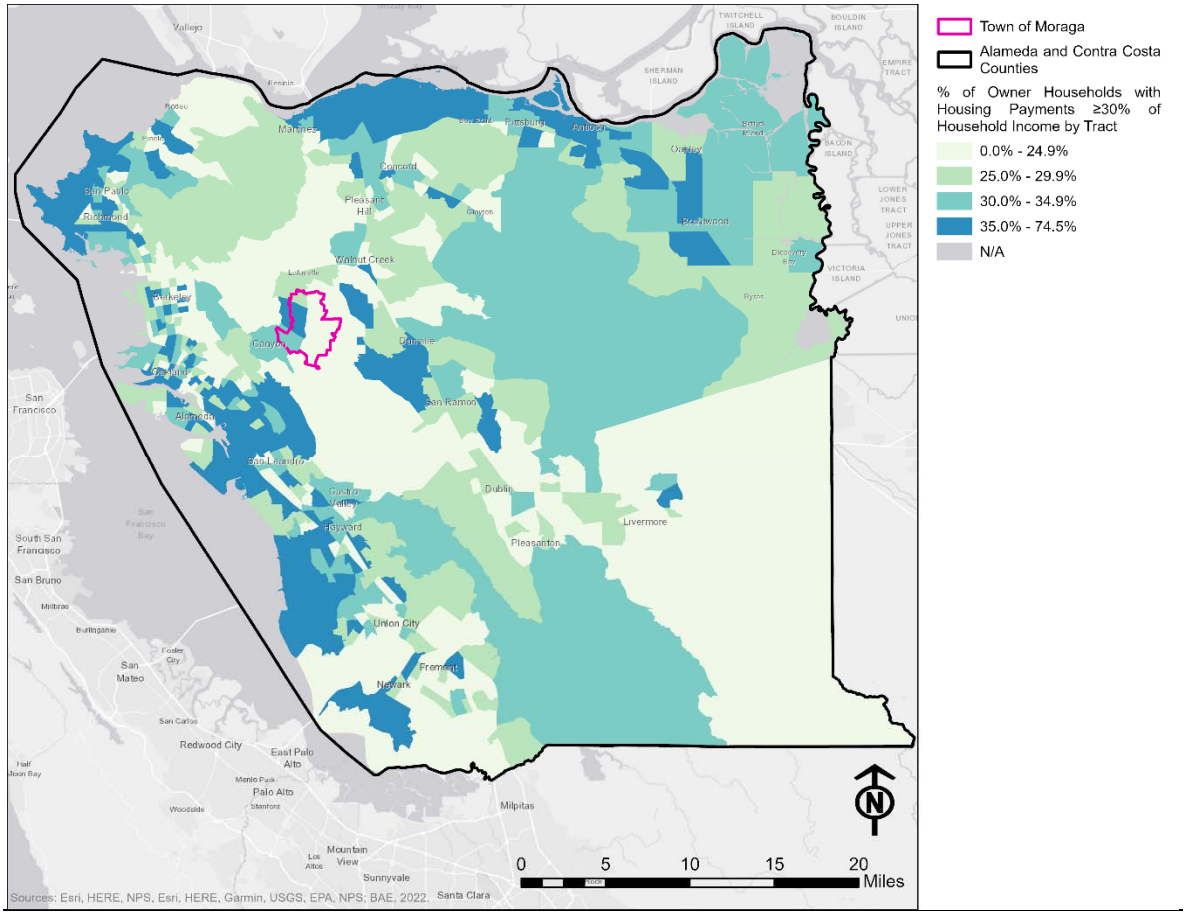
Source: U.S. Census American Community Survey, 2015-2019 data.

Figure A-49: Overpayment by Renters, East Bay Region



Source: U.S. Census American Community Survey, 2015-2019 data.

Figure A-50: Overpayment by Homeowners, East Bay Region



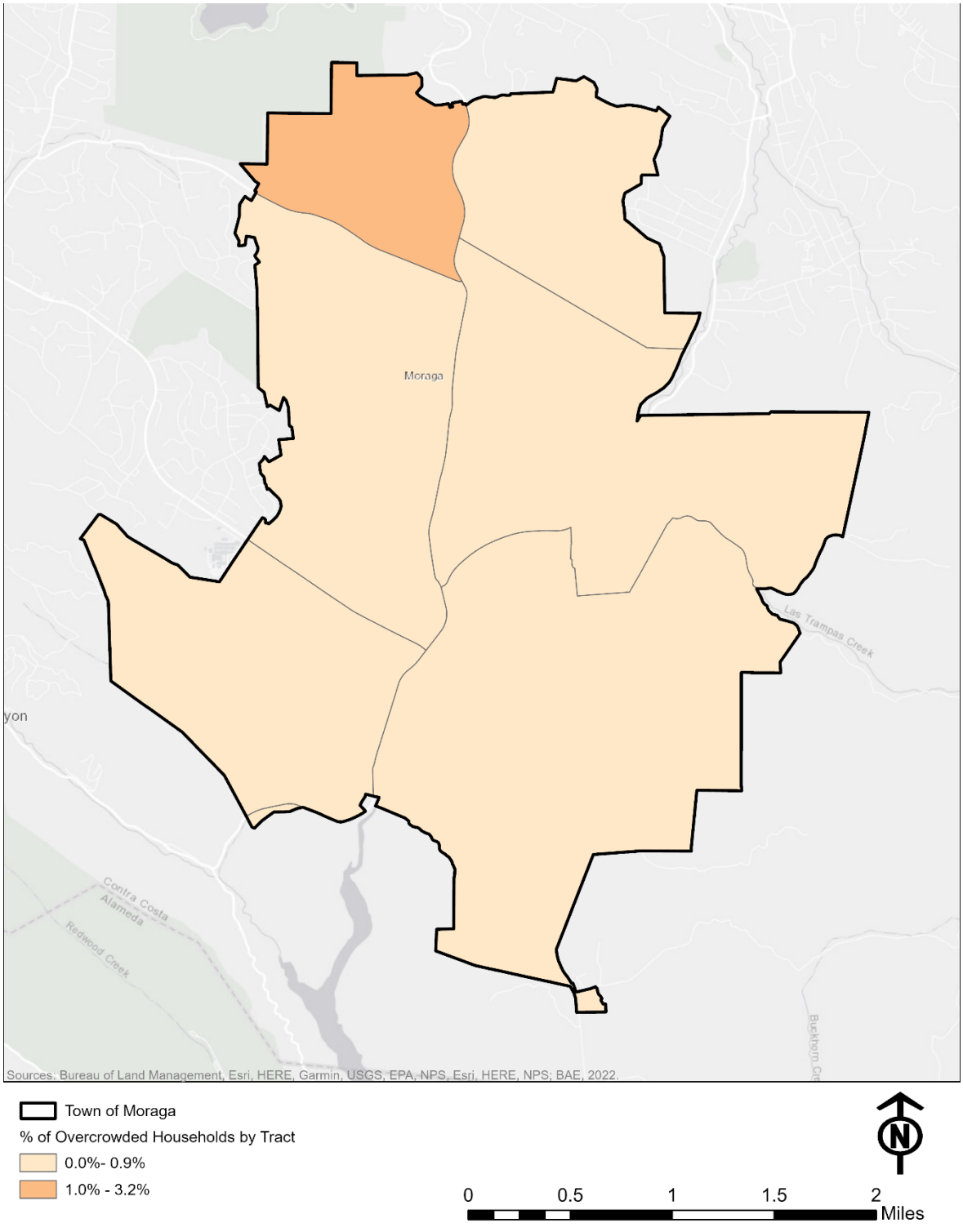
Source: U.S. Census American Community Survey, 2015-2019 data.

Overcrowded Households

Overcrowding of residential units, in which there is more than one person per room, can be a potential indicator that households are experiencing economic hardship and are struggling to afford housing. In Moraga, very few households show overcrowded conditions. The percentage of households by tract that are overcrowded ranges from zero to only 3.2 percent (see Figure A-51).

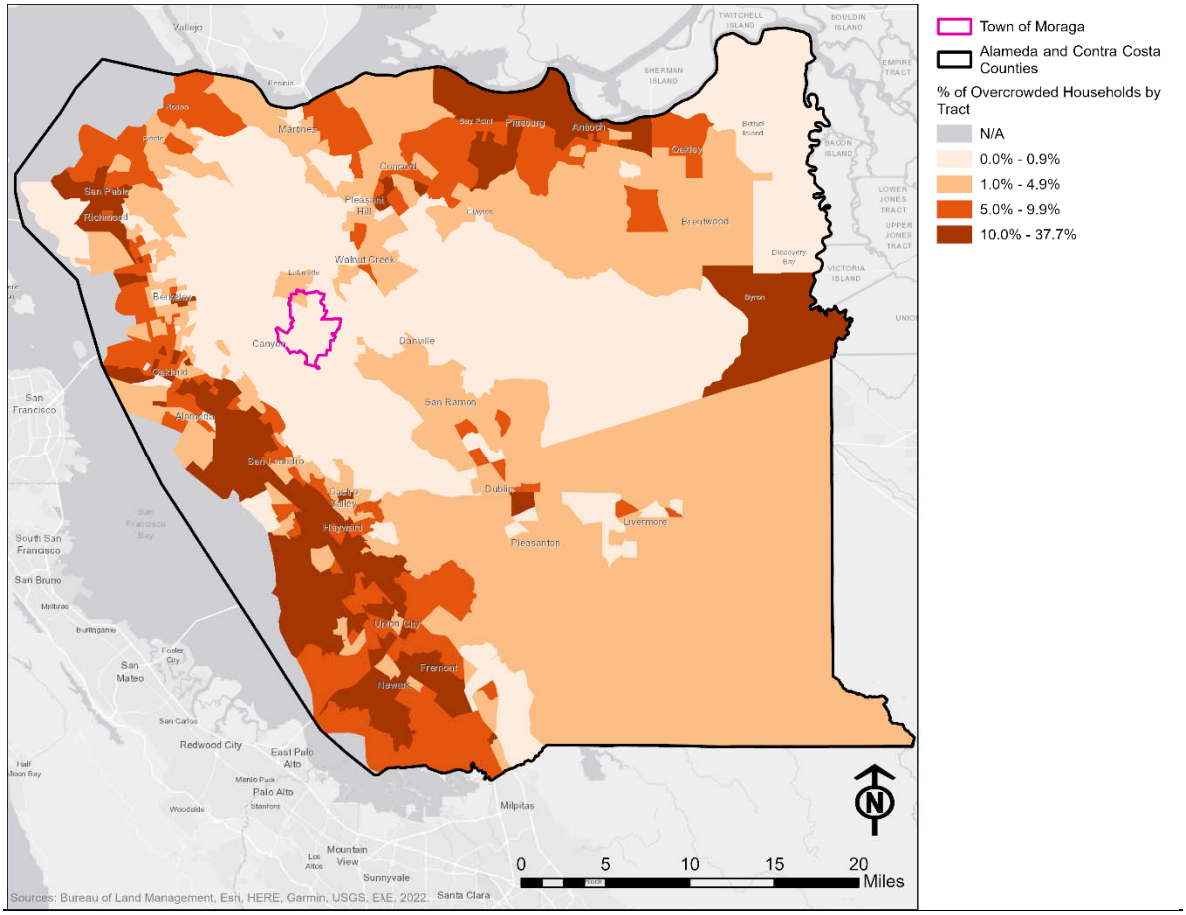
The East Bay Region, however, shows large areas exhibiting overcrowded conditions, with the proportion of overcrowded households by tract ranges from zero to nearly 38 percent. In comparing with some other variables, these tracts tended to be those with lower incomes and higher minority concentrations, with many of these tracts in the most urbanized areas in the region (see Figure A-52). This is evidence that many households in the region likely cannot find and/or afford suitable housing.

Figure A-51: Overcrowded Households, Moraga



Source: U.S. Census American Community Survey, 2015-2019 data.

Figure A-52: Overcrowded Households, East Bay Region



Source: U.S. Census American Community Survey, 2015-2019 data.

Resident Displacement Risk

Displacement occurs when housing costs or neighboring conditions force current residents out and rents become so high that lower-income people are excluded from moving in. Table A-11 reports the number of households by income level and tenure by housing cost burden. A household is considered to have a moderate housing cost burden if housing expenses exceed 30 percent of income, and to have a severe cost burden when housing expenses exceed 50 percent of income. Particularly for lower-income households, having housing costs that exceed 30 percent of household income often means that households are unable to afford housing while also meeting other basic needs such as food and healthcare. As shown in Table A-11, there were an estimated 225 renter households in Moraga who earned less than 100 percent of HAMFI and paid more than 30 percent of income for housing between 2014 and 2018. These households are more likely than others to experience displacement as a result of increasing housing costs. Owner households are generally less susceptible to housing displacement because owners typically have a fixed mortgage payment, although low-income owner households may still experience displacement pressure if they lack the resources for upkeep and maintenance of their property or if they experience a reduction in income due to a job loss

or other factors. The data in Table A-11 indicate that there were an estimated 585 owner households with incomes at or below 100 percent of HAMFI and moderate or severe housing costs burden between 2014 and 2018. As discussed above, some minority groups in Moraga are disproportionately likely to experience one or more housing problems (see Table A-9 and Table A-10), making these groups particularly vulnerable to displacement.

Table A-11: Housing Cost Burdens by Income Bracket and Tenure, Town of Moraga, 2014-2018

	Renter Households		Owner Households		All Households	
Housing Cost Burden by Income Level	**Number**	**Percent**	**Number**	**Percent**	**Number**	**Percent**
Household Income ≤30% HAMFI (a) (b)	**190**	**100.0%**	**185**	**100.0%**	**375**	**100.0%**
With ≤ 30% Housing Cost Burden	55	28.9%	10	5.4%	65	17.3%
With > 30%, but ≤ 50% Housing Cost Burden	10	5.3%	0	0.0%	10	2.7%
With > 50% Housing Cost Burden	125	65.8%	120	64.9%	245	65.3%
Not Computed (No or Negative Income)	0	0.0%	55	29.7%	55	14.7%
Household Income >30% to ≤50% HAMFI (b)	**65**	**100.0%**	**250**	**100.0%**	**315**	**100.0%**
With ≤ 30% Housing Cost Burden	0	0.0%	50	20.0%	50	15.9%
With > 30%, but ≤ 50% Housing Cost Burden	0	0.0%	45	18.0%	45	14.3%
With > 50% Housing Cost Burden	65	100.0%	155	62.0%	220	69.8%
Household Income >50% to ≤80% HAMFI (b)	**175**	**100.0%**	**285**	**100.0%**	**460**	**100.0%**
With ≤ 30% Housing Cost Burden	0	0.0%	195	68.4%	195	42.9%
With > 30%, but ≤ 50% Housing Cost Burden	90	52.9%	20	7.0%	110	24.2%
With > 50% Housing Cost Burden	80	47.1%	70	24.6%	150	33.0%
Household Income >80% to ≤100% HAMFI (b)	**15**	**100.0%**	**190**	**100.0%**	**205**	**100.0%**
With ≤ 30% Housing Cost Burden	0	0.0%	135	71.1%	135	65.9%
With > 30%, but ≤ 50% Housing Cost Burden	0	0.0%	20	10.5%	20	9.8%
With > 50% Housing Cost Burden	15	100.0%	35	18.4%	50	24.4%
Household Income >100% to ≤120% HAMFI (b)	**65**	**100.0%**	**440**	**100.0%**	**505**	**100.0%**
With ≤ 30% Housing Cost Burden	20	30.8%	285	65.5%	305	61.0%
With > 30%, but ≤ 50% Housing Cost Burden	45	69.2%	90	20.7%	135	27.0%
With > 50% Housing Cost Burden	0	0.0%	60	13.8%	60	12.0%
Household Income >120% HAMFI (b)	**620**	**100.0%**	**3,430**	**100.0%**	**4,050**	**100.0%**
With ≤ 30% Housing Cost Burden	595	96.0%	2,895	84.4%	3,490	86.2%
With > 30%, but ≤ 50% Housing Cost Burden	25	4.0%	495	14.4%	520	12.8%
With > 50% Housing Cost Burden	0	0.0%	39	1.1%	39	1.0%
Total Households (b)	**1,130**	**100.0%**	**4,780**	**100.0%**	**5,910**	**100.0%**
With ≤ 30% Housing Cost Burden	670	59.6%	3,570	74.8%	4,240	71.9%
With > 30%, but ≤ 50% Housing Cost Burden	170	15.1%	670	14.0%	840	14.2%
With > 50% Housing Cost Burden	285	25.3%	479	10.0%	764	13.0%
Not Computed (No or Negative Income)	0	0.0%	55	1.2%	55	0.9%

Notes:
(a) CHAS data reflect HUD-defined household income limits. HAMFI stands for HUD Area Median Family Income.
(b) Totals do not equal the sum of individual figures due to independent rounding.

Sources: U.S. Department of Housing and Urban Development, 2014-2018 Comprehensive Housing Affordability Strategy (CHAS) data; BAE, 2022.

Fair Housing Issues and Contributing Factors

The following sections summarize known fair housing issues and their contributing factors, as identified through the fair housing assessment documented above. Where applicable, the discussion notes instances where protected classes are disproportionately impacted.

Issue: The harm caused by segregation is manifest in disproportionate housing needs and disparities in access to opportunities.

Contributing Factors: Moraga is a high opportunity environment that provides access to high-quality resident services, job opportunities, and good quality schools. However, due to segregated regional housing conditions, there are significant geographical and racial disparities in access to opportunities in the East Bay Region. These disparities are evident through differences in poverty rates, homeownership rates, and housing problems.

Issue: The high cost of housing in Moraga may disproportionately impact special needs populations and non-White residents, who tend to have lower-incomes and therefore have a disproportionate need for affordable housing.

Contributing Factors: Many special needs populations and households that that tend to have low incomes, such as persons with disabilities, seniors on fixed incomes, and single parent households, are disproportionately impacted by the high housing costs in Moraga. Due to the high cost of housing, there are limited opportunities for lower income households to find housing units they can afford in the town, so they end up clustered in other parts of the region. Throughout the region, there are limited numbers of housing units that are designed specifically with both accessibility and affordability in mind for residents with disabilities or other special housing needs, which further exacerbates housing problems for these groups. As a result, special needs populations and some minority residents tend to experience housing problems at higher rates, with high housing cost burden being perhaps the most common housing problem.

Issue: Transportation problems and challenges create barriers in access to opportunities, especially for residents with disabilities.

Contributing Factors: There is limited transit service available to residents of Moraga, potentially limiting access to opportunities such as employment, education, health care services, community amenities, and other public services. Transportation barriers and problems disproportionately impact persons with disabilities. At least in some cases, access to public transportation and/or alternative transportation infrastructure may present an impediment to fair housing choice for those who rely on such services/facilities to access employment, resident services, and educational opportunities.

Issue: High housing costs in Moraga have created a high housing cost burden for many residents, particularly low-income renters, which makes these households particularly vulnerable to displacement.

Contributing Factors: High housing cost burden, and the associated displacement risk, disproportionately impacts non-White residents, residents with disabilities, and other residents with special needs that tend to have lower incomes. Households are also vulnerable to displacement to the extent that high housing costs and a strong real estate market create an incentive for property owners to convert deed-restricted affordable units to market rate, increase rents on market-rate rental properties, or convert existing affordable units to other uses. Displacement due to these changes has a disparate impact on communities of color, seniors, people with disabilities, and other households that disproportionately rely on affordable units.

Prioritization of Contributing Factors

Housing Element law requires an identification and prioritization of contributing factors to fair housing issues based on the fair housing assessment above. This identification and prioritization must give the highest priority to factors that limit or deny fair housing choice or access to opportunity, or that negatively impact fair housing or civil rights.

Segregation and disproportionate impacts in Moraga are due in large part to historic causes of segregation regionally, such that minority families were often not able to build the equity to "move up" to Moraga's more expensive housing and the community's high quality of life. At present, the barriers to entry into Moraga today are largely about household income and the ability (or lack thereof) to afford the expensive market rate housing in the community rather than race or other characteristics of protected classes. Groups that have been unable to build wealth due to historic discrimination in housing and employment generally cannot afford to buy or rent homes in Moraga. The limited minority representation in Moraga is not due to gentrification and displacement – the town has never hosted a large lower-income population - but has become less affordable over time, like the rest of the Bay Area. It is possible that children of some long-time residents cannot afford to live in the community and thus must move away when forming their own households. Moraga also has a lack of designated affordable housing and many of the local employment opportunities are service jobs with earnings inadequate to rent or buy housing locally, meaning that many people who are employed locally need to commute into their Moraga workplaces from residences in other more affordable communities.

To address these fair housing issues the Town of Moraga should prioritize mobility-based strategies that can help a more diverse socio-economic cross-section of the regional population successfully find and afford housing within the town. These strategies can include:

- Increasing the land available for the development of a diverse range of housing types, including multifamily housing that can be built at densities that can support below-

market rate housing development, particularly in areas that are near transit services, schools, jobs, and other community amenities and services.

- Increasing the local supply of affordable housing that can be made available to lower-income workers, people with disabilities, seniors, and others with special needs through various types of assistance, such as:
    - assisting and facilitating affordable housing development through approval streamlining, and partnerships with affordable housing developers.
    - considering requirements for inclusionary housing in market rate housing projects and providing density bonuses to project with qualifying affordable units.
- Advocating for increased resources, such as Section 8 vouchers to assist lower-income households in affording housing in Moraga.
- Educating property owners, real estate agents, and others on their obligations under state law not to engage in unlawful discrimination in renting or selling homes, including to not discriminate based on source of income as well as other protected factors, and educating tenants on their rights under fair housing law.

APPENDIX B: HOUSING OPPORTUNITY SITE INVENTORY

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Overview of Appendix Contents

This Appendix provides an inventory of Moraga's 2023-2031 Housing Opportunity Sites, including information required by the State of California for each site. A narrative summary of this information is contained in Chapter 4 of the Housing Element. This appendix presents the following information for each site:

Column	Title	Description
1	ID	A unique alpha-numeric ID has been assigned to each site. The letter corresponds to the site typology as follows: (A) = Entitled (already approved) project; (B) = Vacant sites zoned for low density development; (C) Vacant sites zoned for medium density development; (D) Vacant sites zoned for high density development; (E) Vacant sites zoned for mixed use development; (F) Non-vacant sites zoned for mixed use development. The number simply distinguishes each site in each lettered category.
2	APN	Assessor Parcel Number. Some sites have multiple APNs and some sites occupy only a portion of a given APN. These are noted in the "Comments" column in each table.
3	Address/Location	Either a street address or a narrative description of the location of each property
4	Acres	Total (gross) acres of the housing opportunity site
5	GP Des	Existing General Plan Designation
6	Zoning	Existing Zoning Designation. In a few cases, an asterisk is used to indicate a proposed zoning change (this is documented in footnotes)
7	Existing Use	A narrative description of the current use of each site
8	Units per Acre	Number of units per acre permitted based on the General Plan designation and/or zoning of the site. In Tables B-4, B-5, and B-6, the current maximum units per acre is cited, followed by the proposed maximum units per acre (including zoning changes). For instance "20/24" means the current zoning allows 20 Dwelling Units/ Acre (DUA)while the new zoning will allow 24 DUA.
9	Theoretical Capacity	The land area for each site multiplied by the maximum zoning density, inclusive of any proposed increases in allowable density. For already approved projects, the actual number of approved units is used.
10	Realistic Capacity	(1) For already approved projects, the actual number of approved units is used (2) For sites with development constraints such as steep slopes and limited access, the estimate is generally 60-80 percent of what is allowed by zoning. This accounts for areas likely to be dedicated as open space, as well as the possibility of larger lots than the zoning minimum. (3) Most of the multi-family and mixed use sites have a minimum density as well as a maximum density. In most cases, the minimum density was used to estimate capacity. For sites with no constraints, the number of units was presumed to be 80 percent of theoretical capacity. The estimate of a site's "realistic capacity" does not preclude a site from developing with more units than are shown in this column. This is intended as a conservative estimate based on guidance provided by the State Department of Housing and Community Development.

Column	Title	Description
11	Income Distribution	Indicates whether the site is expected to serve above moderate, moderate, or lower (low + very low) income households. As noted in Chapter 5, the designation of a site as "lower income" does not mandate that it be developed with lower income housing. However, if it is developed with another use, the City must find that it still has capacity to meet its lower income assignment in the remaining sites (or identify additional opportunity sites to make up the deficit).
12	Pub/Private	Indicates whether the site is publicly or privately owned. PR = private. PU = public
13	Constraints	Indicates development constraints on each site, with an emphasis on environmental constraints. Listed constraints include slopes over 20 % (such projects require Hillside Development Permits), biological resources (including sensitive natural communities such as oak woodlands), creek setbacks (a 50' setback along Laguna Creek impacts several of the sites), power lines, location in a very high fire hazard severity zone, location in the 100-year flood plain, and similar factors. In many cases (such as flood plain), these constraints only affect a small portion of the site and do not affect its realistic capacity. The 500-year FEMA flood plain and "High" fire hazard areas are not listed, as these are less constraining than the 100-year flood and "Very High" fire hazard designations.
14	Infrastructure	Indicates the improvements that would be required for site development, including road access and internal streets and utilities. Sites with utilities available in the street right-of-way abutting the site are considered to have infrastructure. Sites without adjacent water, sewer, or dry utilities are noted as needing infrastructure. This is not intended as an evaluation of the town-wide availability of water supply or sewer/drainage capacity, not does it consider the need for maintenance or replacement of town-wide infrastructure.
15	Counted Before?	Indicates if the site was counted in the 2015-2023 Housing Element site inventory
16	Comments	Provides additional remarks and comments about each site, including background information and context for why it is listed as a housing opportunity.

The location of the sites listed in Tables B-1 through B-6 is shown in Chapter 5 of the Housing Element. Site ID numbers are shown on the maps.

Table B-1: Entitled Development Projects (2023-2031)

Site Features							Capacity Factors										
										Income Distribution							
ID	APN	Address/ Location	Acres	GP Des	Zoning	Existing Use	Units Per Acre	Theoretical Capacity	Realistic Capacity	Low	Moderate	Above Mod	Pub/ Private	Environ-mental Constraints	Infrastructure	Counted Before?	Comments
A1	256-490-001 to -037; 256-500-001 to -058; 256-510-001 to-016; 256-520-001 to -018	Palos Colorados (e/side Moraga Rd just south of Lafayette border)	123	1 DU/AC	1 DU/AC	Vacant	1	123	123	0	0	123	Pr	Slopes over 20%	Internal roads and utilities required	Y	This is a 460-acre project, most of which is designated open space. About 123 acres are zoned 1 DU/AC. A 123-lot subdivision has been approved and recorded. The project is fully entitled, including a certified EIR.
A2	covered above	Palos Colorados ADUs	0	1 DU/AC	1 DU/AC	Vacant	NA	NA	30	0	15	15	Pr	See above	See above	Y	Palos Colorados was approved with 30 accessory dwelling units.
A3	271-360-002 to -013; 271-370-001 to -010; 271-380-001-028; 271-390-001 to -015	Country Club Drive Extension	22	3 DU/AC	3 DU/AC	Vacant	3	66	65	0	0	65	Pr	None	Completed	Y	Project is fully entitled and infrastructure is complete. Street and utilities are constructed. Grading and building permits needed for individual homes.
A4	258-600-06	Hetfield Estates	58	MOSO Open Space	MOSO Open Space	Vacant	.2	11	7	0	0	7	Pr	Slopes over 20%	Planned as part of project	Y	Project is fully entitled. Allowable capacity is being clustered, allowing most of site to be preserved as open space.
SUBTOTAL, ENTITLED PROJECTS									225	0	15	210					

Table B-2: Vacant Sites Zoned for Low Density Residential Development

Site Features								Capacity Factors									Comments
ID	APN	Address/ Location	Acres	GP Des	Zoning	Existing Use	Units Per Acre	Theoretical Capacity	Realistic Capacity	Income Distribution			Pub/ Private	Environ-mental Constraints	Infrastructure	Counted Before?	
										Low	Moderate	Above Mod					
B1	258-160-062	Wickham-Del Rio	7.0	3 DUA	3 DUA	Vacant	3	21	10	0	0	10	Pr	Slopes over 20%	Internal roads and utilities required	Y	Total parcel is 132 acres. This is a 7-acre portion zoned for 3 DU/AC. Remainder of parcel is open space.
B2	258-160-028	End of Sanders	7.1	3 DUA	3 DUA	Vacant	3	21	10	0	0	10	Pr	Slopes over 20%	Internal roads and utilities required	Y	Moderate slope constraints, clustering possible
B3	256-210-001	E. of Campolindo HS	4.9	1 DUA	1 DUA	Vacant	1	4	4	0	0	4	Pr	Slopes over 20%	Available	Y	Recent proposal to divide into 4 units
B4	255-010-006	N. of Campolindo HS	8.2	1 DUA	1 DUA	Vacant	1	8	2	0	0	2	PU	Slopes over 20%	Available	Y	Previous element only assumed 1 unit
B5	258-250-046	8 Madsen Ct	0.25	3 DUA	3 DUA	Vacant	3	1	1	0	0	1	Pr	None	Available	N	vacant lot
B6	256-061-016	Rheem Blvd (west of Fernwood)	1.12	2 DUA	2 DUA	Vacant	2	2	1	0	0	1	Pr	None	Road access	N	Current for sale, former EBMUD
B7	256-070-032	Chalda Way West	1.11	2 DUA	2 DUA	Vacant	2	2	2	0	0	2	Pr	Slope >20%, Long narrow parcel	Available	Y	Same owner as adjacent mini-warehouse. Sloped site
B8	258-160-028 plus 258-541-007 and -008	E. end of Country Club, plus Glen Alpine	2.49	3 DUA	3 DUA	Vacant	3	7	3	0	0	3	Pr	Power lines at rear property line	Available	N	Site(s) not counted before
B9	258-470-040, 042, -044	David Drive vacant lots	4.36	1 DUA	1 DUA	Vacant	1	3	3	0	0	3	Pr	Slopes over 20%	Available	N	Three individual vacant lots, same owner

Table B-2, continued

Site Features							Capacity Factors										
										Income Distribution							
ID	APN	Address/ Location	Acres	GP Des	Zoning	Existing Use	Units Per Acre	Theoretical Capacity	Realistic Capacity	Low	Moderate	Above Mod	Pub/ Private	Environ-mental Constraints	Infrastructure	Counted Before?	Comments
B10	256-110-043	Moraga Road, opposite Corliss	2.84	1 DUA	1 DUA	Vacant	1	2	2	0	0	2	Pr	Slope over 20%	Road access	N	Site is being advertised for sale
B11	255-381-003 and -008	Rear of 15 Ashbrook	3.34	1 DUA	1 DUA	Vacant	1	3	2	0	0	2	Pr	Slope over 20%	Road access	N	Two vacant flag lots. Driveway access from Ashbrook.
B12	258-520-003	Alta Mesa	4.26	2 DUA	2 DUA	Vacant	2	9	4	0	0	4	Pr	Slope over 20%	Available	Y	Previous element assumed 8 units.
B13	255-310-024 and 255-310-025 (pt)	MCSP Area 4 Camino Ricardo-	7	3 DUA	3 DUA	Vacant	3	21	16	0	0	16	Pr	None	Available along Camino Ricardo	Y	In MCSP--no changes proposed. Previous Housing El. assumed 5 acres at 2 DUA or 10 unit potential. Actual zoned area is 7 ac. These units are covered by MCSP EIR
B14	257-180-034; -037 (pt); -038 (pt); -040 (pt); -041 (pt)	Indian Valley (Canyon Rd s/w of urban area)	107	1.5 DUA		Ag	1.5	160	150	0	0	150	Pr	Very high fire severity zone, areas of slope over 20%, biological resources	Water, and sewer extension needed, plus internal roads and utilities	Y	There is an active proposal for 150 units. Site is in a very high fire severity zone. Local fire district is meeting and examining fire safety standards.

Table B-2, continued

Site Features							Capacity Factors									
ID	APN	Address/ Location	Acres	GP Des	Zoning	Existing Use	Units Per Acre	Theoretical Capacity	Realistic Capacity	Income Distribution			Pub/ Private	Environ-mental Constraints	Infrastructure	Counted Before?	Comments
B15	237-160-037 and -073	E/side St Mary's Road s/of Lafayette border	41.6	1 DUA	1 DUA	Ag	1	41	32	0	0	32	Pr	Slopes over 20%, biological resources	Would require internal roads and utilities	Y	Site has slope and infrastructure constraints but could support clustered development. Prior Element assumed 40.
SUBTOTAL, VACANT LOW DENSITY SITES									242	0	0	242					

Table B-3: Vacant Sites Zoned for Medium Density Residential Development

Site Features							Capacity Factors										
										Income Distribution							
ID	APN	Address/ Location	Acres	GP Des	Zoning	Existing Use	Units Per Acre	Theoretical Capacity	Realistic Capacity	Low	Moderate	Above Mod	Pub/ Private	Environ-mental Constraints	Infrastructure	Counted Before?	Comments
C1	255-471-004	Behind 2009 Ascot	2.38	6 DUA	6 DUA	Vacant	6	14	4	0	0	4	Pr	Slope over 20%, Geology	Road access	N	"Plateau" site above Rheem Ctr accessed by flag lot off Ascot. Slope and visual constraints.
C2	255-461-001	2062 Ascot	1.06	6 DUA	6 DUA	Vacant	6	6	2	0	0	2	Pr	Slope over 20%	Available	N	Steep vacant parcel with slope constraints
C3	255-183-011	1800 Donald	0.29	6 DUA	6 DUA	Vacant	6	1	1	0	0	1	Pr	Slope over 20%	Available	N	Currently listed for sale, slope constraints
C4	258-520-001	MCSP Area 16 Hillside orchard site on Moraga Rd E of shopping center	5.35	Moraga Center	12 DUA	Vacant	12	64	33	3	0	30	Pr	Slope over 20%	Available (along Moraga Rd)	N	Covered by Specific Plan, which was intended to streamline development and resulted in rezoning of this site from 3 DUA to 12 DUA. Site was not included in the 510/630 unit estimate for MCSP (in 2010) and not counted as a housing site in 2015. Site is in scenic corridor and any development would require grading, which would add to project cost and viability.

Table B-3, continued

Site Features										Capacity Factors							Comments
										Income Distribution							
ID	APN	Address/ Location	Acres	GP Des	Zoning	Existing Use	Units Per Acre	Theoretical Capacity	Realistic Capacity	Low	Moderate	Above Mod	Pub/ Private	Environ-mental Constraints	Infrastructure	Counted Before?	
C5	258-410-012; 258-410-026	MCSP Area 15	6.37	Moraga Center	6 DUA	Vacant	6	38	36	3	0	33	Pr	None	Available	Y	Covered by Moraga Center Specific Plan, which was intended to streamline development. In 2015 Housing Element, half of this site (3.1 ac) was counted, with 12 DU assumed. At the time, the remainder was zoned Office. Site was rezoned in 2020 as 100% residential (6 DUA). A proposal for 33 SF homes was submitted.
C6	255-310-025 (pt); 255-310-026 (pt)	MSCP Area 3 (Hillside orchard west of creek)	12.4	Moraga Center	12 DUA	Vacant	12	148	124	12	0	112	Pr	Moderate slope, very small pt in flood plain, creek setback requirement on eastern edge	Internal roads and utilities will be needed	Y	Covered by Moraga Center Specific Plan, which was intended to streamline development. including zoning of this site for 12 DU/A. Site consists of portions of two parcels, one 9.7 ac and the other 2.7 ac. Total 12.4 acres. 10 units/ acre assumed as "realistic capacity" since it is the minimum density allowed by zoning. Counted in the MCSP as approximately 120 units
SUBTOTAL, VACANT MEDIUM-DENSITY SITES									200	18	0	182					

Table B-4: Vacant Sites Zoned for High Density Residential Development

Site Features							Capacity Factors									
										Income Distribution						
ID	APN	Address/ Location	Acres	GP Des	Zoning	Existing Use	Units Per Acre (*)	Theoretical Capacity	Realistic Capacity	Low	Moderate	Above Mod	Pub/ Private	Environmental Constraints	Infrastructure	Counted Before?	Comments
D1	257-500-006	MCSP Area 14	6.135	Moraga Center	R-20B	Vacant	20/ 24	146	122	12	110	0	Pr	None	Available	Y	Covered by Moraga Center Specific Plan, which was intended to streamline development. Zoning change will allow 24 DUA. Proposal for 123 MF units has expired. Site presumed to be available for high-density res. 122 units were assumed in prior Element
D2	255-310-026 (pt)	MCSP Area 5- "A" portion	6.1	Moraga Center	R-20A	Vacant	20/ 24	146	97	97	0	0	Pr	Small area in flood plain, creek setback requirement on eastern edge	Internal roads and utilities will be needed	Y	Covered by Moraga Center Specific Plan, which was intended to streamline development. Zoning change will allow 24 DUA. Realistic capacity is based on 16 DUA, since this district as a min. density standard of 16 DUA. Counted as lower income site in 2015 Element. Yield for this site plus Site D3 is consistent with MCSP (300 units)
D3	255-310-026 (pt)	MCSP Area 5 - "B" portion	12.4	Moraga Center	R-20B	Vacant	20/ 24	248	198	20	178	0	Pr	Moderate Slope, small area in flood plain, creek setback requirement on eastern edge	Internal roads and utilities will be needed	Y	Covered by Moraga Center Specific Plan, which was intended to streamline development. Realistic capacity based on 16 DUA, since R-20 has a min. density standard of 16 DUA. Yield for this site plus Site D2 is consistent with MCSP (300 units)
SUBTOTAL, VACANT HIGH-DENSITY SITES									417	129	288	0					

(*) Note: Existing zoning allows 20 DU/A, or 30DU/A for senior housing. Zoning change will increase allowable density to 24 DUA (additional units possible through State Density Bonus Law)

Table B-5: Vacant Sites Zoned for Mixed Use Development

Site Features							Capacity Factors									
										Income Distribution						
ID	APN	Address/ Location	Acres	GP Des	Zoning	Existing Use	Units Per Acre (*)	Theoretical Capacity	Realistic Capacity	Low	Moderate	Above Mod	Pub/ Private	Environmental Constraints	Infrastructure	Counted Before?	Comments
E1	255-321-015 (pt); 255-321-002; 255-321-016	MCSP Area 2 North end of School St on west side;	4.96	Moraga Center	MCSP-RR	Vacant, RVs stored on pt.	20/ 24	119	79	40	0	39	Pr	Small area in flood plain, creek setback requirement on western edge	Available but will require School Street extension	N	Covered by Moraga Center Specific Plan, which was intended to streamline development. Identified in MCSP as site for Mixed Use "Village"--including multi-family residential, retail and other commercial uses. Site is flat and vacant. Portion is used for RV storage. 16 DUA assumed based on zoning min.
E2	255-321-023 (pt); 255-321-005; 255-321-019	MSCP Area 8 North end of School St on east side.	7.71	Moraga Center	MCSP-RR	Vacant, tempo-rary batting cages on part	20/ 24	185	123	62	0	61	Pr	None	Available but will require School Street extension	N	Covered by Moraga Center Specific Plan, which was intended to streamline development. Also part of the Mixed Use Village. Existing use includes batting cages and practice area in corner of site. Most of site is flat, vacant and unimproved. Includes gravel surface area on Moraga Rd. used for Xmas tree sales. 16 DUA assumed based on zoning min.

Table B-5, continued

Site Features							Capacity Factors									
										Income Distribution						
ID	APN	Address/ Location	Acres	GP Des	Zoning	Existing Use	Units Per Acre (*)	Theoretical Capacity	Realistic Capacity	Low	Moderate	Above Mod	Pub/ Private	Environmental Constraints	Infrastructure	Counted Before?	Comments
E3	255-140-052	West of Rheem Theater	1.26	Rheem Center	SO (**)	Vacant	0/ 24	30	25	25	0	0	Pr	None	Available	N	Vacant lot, has been proposed for housing in the past. Zoning change will allow 24 DUA (20 assumed)
E4	256-070-013; 256-070-028	SE corner Moraga Road and Lucas Drive	1.18	Rheem Center	LC (**)	Vacant	0/ 24	28	23	23	0	0	Pr	None	Available	N	Vacant flat parcel along Moraga Road next to 7-11. Owner has expressed in housing here. New zoning will allow up to 24 DUA
SUBTOTAL, VACANT MIXED USE SITES									250	150	0	100					

(*) Note: MCSP-RR density being increased from 20 DUA to 24 DUA as part of Housing Element adoption. Sites E3 and E4 are being rezoned to permit housing up to 24 DUA as part of Housing Element adoption.

Table B-6: Non-Vacant Sites Zoned for Mixed Use Development

Site Features							Capacity Factors									
										Income Distribution						
ID	APN	Address/ Location	Acres	GP Des	Zoning	Existing Use	Units Per Acre (*)	Theoretical Capacity	Realistic Capacity	Low	Moderate	Above Mod	Pub/ Private	Environmental Constraints	Infrastructure	Counted Before?	Comments
F1	257-190-054; 257-190-055	MSCP Area 11 – S/ side Moraga Way b/w School Street and Viader	0.77	Moraga Center	MSCP-C	Two lots-one vacant, the other a small non-vacant bungalow used for day care	0/ 24	18	15	15	0	0	Pr	None	Available	N	The eastern portion of this site is a vacant unimproved lot. The western part is a day care center in a converted house. Parcels have same owner. Both parcels are to be rezoned from MCSP-C to MCSP-Mixed OR, with density of 24 DUA.
F2	255-321-021 (pt)	MCSP Area 8 Former Moraga Garden Center, 1400 Moraga Road	1.2	Moraga Center	MCSP-C	Vacant, closed plant nursery	0/ 24	28	24	24	0	0	Pr	None	Available	N	Covered by Moraga Center Specific Plan, which was intended to streamline development. Site was the Moraga Garden Center, now closed. It is part of a larger parcel, most of which will retain commercial zoning. The rezone of this portion will allow multi-family housing on a site where it is not allowed today.
F3	257-190-049, 257-190-050; 257-190-051; 257-190-052	Portion of MCSP Area 13 1620 School; 1600 School; 1640 School; 1660 School	2.89	Moraga Center	MCSP-OR	Non-vacant, Underutilized office	20/ 24	69	56	28	0	28	Pr	Small flood plain area and creek setback on western edge	Available	N	Covered by Moraga Center Specific Plan, which was intended to streamline development. Site includes four office buildings built in 1979. High vacancy, low improvement value. Parcels can be aggregated for redevelopment as multi-family. Zoning density being increased to 24 DUA. 20 DU/AC assumed as realistic capacity. High interest from property owner to redevelop with housing.

Table B-6, continued

ID	APN	Address/ Location	Acres	GP Des	Zoning	Existing Use	Units Per Acre (*)	Theoretical Capacity	Realistic Capacity	Income Distribution			Pub/ Private	Environmental Constraints	Infrastructure	Counted Before?	Comments
										Low	Moderate	Above Mod					
F4	257-190-029	1540 School St	1.15	Moraga Center	MCSP-OR	Admin office/ Corp Yard	20/ 24	27	23	23	0	0	PU	None	Available	N	Owned by AT&T and used as school district offices and corporation yard. Site is underutilized. Building is in fair condition.
F5	255-140-048	346 Rheem Blvd	1.69	Rheem Center	SO	Office bldg	0/24	40	33	17	0	16	Pr	None	Available	N	16,290 SF office building for sale, being advertised as "high-density housing opportunity" site. Current FAR is 0.22 and housing is not permitted. Rezone will allow housing at 24 DUA (20 DUA assumed)
F6	255-140-046	350 Rheem Blvd	1.75	Rheem Center	SO	Former Orion Academy	0/24	42	35	18	0	17	Pr	None	Available	N	Former private school in leased 8,100 SF office building. School has relocated and building is available for sale. Current FAR is 0.1 and site is mostly parking and lawn. Rezone will allow housing at 24 DUA (20 assumed)
F7	255-030-013	380 Moraga Road	2.51	Rheem Center	SO	Admin Offices	0/24	60	50	50	0	0	Pr	Small area of flood plain on eastern edge	Available	N	Owned by St Mary's and used for admin offices and campus services. Existing FAR is 0.25. The college has expressed interest in lower income housing here, including for faculty and staff.

Table B-6, continued

ID	APN	Address/ Location	Acres	GP Des	Zoning	Existing Use	Units Per Acre (*)	Theoretical Capacity	Realistic Capacity	Income Distribution			Pub/ Private	Environmental Constraints	Infrastructure	Counted Before?	Comments
										Low	Moderate	Above Mod					
F8	255-150-019 plus buildings: (255-150-012, -014,-015, -016)	370-380 Park 422-440 Center (Rheem Shopping Ctr NE corner	4.0	Rheem Center	CC	Older retail center, with some office. Mostly non-vacant	0/24	96	80	40	0	40	Pr	None (**)	Available	N	This site includes the NE corner of the Rheem Center (Park St and Center St), including retail and offices. It does not include the area east of Center St, which is also part of parcel -019. New zoning will allow up to 24 DUA. Owner is exploring mixed use with housing options.
F9	255-160-037 and -041; plus buildings: 255-160-009, -010, -011, -012, -020	460 Center St 472 Center St 504 Center St 518 Center St 470 Moraga Rd	6.0	Rheem Center	CC	Older retail, parking, automotive, mostly non-vacant	0/24	144	120	120	0	0	Pr	None (**)	Available	N	This site includes the portion of the Rheem Shopping Center from the Post Office south to the Dollar Tree store, including the large parking lots between Center Street and Moraga Road and Rheem Valley Automotive. Current zoning does not allow housing. New zoning will allow up to 24 DUA. 18 DUA assumed.
SUBTOTAL FOR NON-VACANT MIXED USE SITES									436	335	0	101					

(*) Note: Sites F1 and F2 to be rezoned to MCSP-OR and MCSP-RR upon adoption of Element, thereby allowing 24 DU/AC. Density in MCSP-RR and MCSP-OR to be increased from 20 to 24 DU/AC upon adoption of Housing Element. Sites F5 through F9 are to be rezoned to new mixed use zoning districts allowing densities of 24 DUA as part of Housing Element adoption.

(**) Note: These two sites are currently in the "High" Fire Hazard Severity Zone, but there have been discussions by the Moraga Orinda Fire District of increasing the rating to "Very High."

Table B-7: Summary of Housing Opportunities

Site Type	Income Category			TOTAL
	Lower (Low/ Very Low)	Moderate	Above Moderate	
Entitled Projects (Development Pipeline)	0	15	210	225
Housing Opportunity Sites				
Vacant, zoned for Low Density Residential	0	0	242	242
Vacant, zoned for Medium Density Residential	0	18	182	200
Vacant, zoned for High Density Residential	129	288	0	417
Vacant, zoned for Mixed Use	150	0	100	250
Non-Vacant, zoned for Mixed Use	335	0	101	436
Accessory Dwelling Units	11	16	5	32
TOTAL	**625**	**337**	**840**	**1,802**
RHNA	501	172	445	1,118
Buffer	+124	+165	+395	+684
Percent Buffer for Lower Income Sites	25%			

Source: Barry Miller Consulting, 2022.

APPENDIX C: RESIDENT SURVEY REPORT

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MORAGA 2023-2031 HOUSING ELEMENT

APPENDIX C RESIDENT SURVEY

Barry J. Miller, FAICP
June 28, 2022

Moraga Housing Survey

EXECUTIVE SUMMARY **1**

SECTION 1. INTRODUCTION **3**

SECTION 2. SURVEY OVERVIEW **3**

SECTION 3. SURVEY RESPONSE COLLECTION and TABULATION **5**

SECTION 4. TABULATION and ANALYSIS of SURVEY RESPONSES **6**

Question 1. What is your current housing situation? *7*

Question 2. Do you work in Moraga? *8*

Question 3. What is your age? *9*

Question 4. What is your race/ethnicity? *10*

Question 5. How long have you lived in Moraga? *11*

Question 6. Which of the following best describes your residence? *12*

Question 7. How well does your current housing meet your needs? *13*

Question 8. Please indicate which of the following housing challenges, if any, you experience as a Moraga resident. *15*

Question 9. What types of housing should the Town of Moraga support to meet its lower income needs? *18*

Question 10 - Level of Concern About Housing Issues. *22*

Question 10 - renters only *24*

Question 11 – Concern about impacts of adding more housing in Moraga. *28*

Question 12 – What solutions would you support (or oppose) to add more housing in Moraga? *32*

Question 12 – renters only *34*

Question 13. Please use the space below to share any other thoughts you'd like to share about housing in Moraga. *38*

APPENDIX under separate cover

EXECUTIVE SUMMARY

- The Moraga Housing Survey was open and available from February 2, 2022, to April 30, 2022. It served as one of several strategies aimed at hearing from Moraga residents about their housing concerns, needs and preferences. A separate survey polled Moraga students about their housing needs and concerns.
- The survey was accessible via the SurveyMonkey platform in English, Spanish and Chinese versions.
- A total of 1,008 people completed the survey or portions of it. This included 842 respondents who identified themselves as Moraga residents and 165 who said they lived elsewhere. Of the 842 Moraga residents, 96 (11%) identified themselves as renters.
- The survey consisted of 12 multiple-choice or interval scale questions and one open-ended question.
- In terms of demographics, survey respondents matched the overall Moraga population fairly closely, with several possible exceptions: Residents under the age of 35 were under-represented, while residents 50 and over were over-represented. Hispanic / Latino residents also may have been under-represented. The student survey was developed in an effort to increase response rates from younger residents.
- 60% of all respondents reported living in Moraga for over 10 years, including 64% of owners and 34% of renters.
- Five out of six Moraga homeowners (84%) reported residing in a detached, single-family home, compared with just two in five (40%) renters. About one in eight Moraga homeowners (12%) reported residing in a townhouse or duplex, while one in five renters (20%) said they lived in a townhouse or duplex.
- Moraga homeowners overwhelmingly (88%) found their current housing satisfactory, while a relative few (1%) reported their housing as being unsatisfactory. For Moraga renters, the situation was quite different. Just 4 in 10 renters thought their housing was satisfactory, while another 4 in 10 found their housing "just okay." One in five renters said their housing was unsatisfactory.
- Almost one-half of owners and just over one-third of renters said their housing costs exceeded 30% of their income. One in five renters and one in seven owners said their housing costs exceeded 50% of their income. Renters were more likely than owners to say their housing unit was in poor condition and needed repairs.
- With respect to options for meeting Moraga's housing goals, residents tended to favor the creation of more independent and assisted living apartments for seniors, as well as townhomes and apartments for families. Non-residents tended to favor creation of more townhomes and apartments.
- Owners and renters both shared "high cost of housing" as their top concern. Renters rated "unaffordable rents" as their second greatest concern. Owners, by contrast, rated "high cost of

permits" as their second greatest concern. Renters expressed lack of housing choices as their third greatest concern, while the third greatest concern among owners was lack of commute options.

- When asked what concerned them most about the proposed addition of housing in Moraga, respondents overwhelmingly indicated a high level of concern about new housing's impact on roads and traffic (especially with respect to evacuation time in the event of an emergency), open space, and critical infrastructure and water supplies.
- When asked about their preferences for creation of new housing in Moraga, owners and renters found common ground with respect to redeveloping/reusing underused retail and commercial properties. However, whereas renters favored allowing housing on vacant sites in neighborhoods, owners were more inclined to support housing above existing retail and office uses. Both groups favored allowing housing on church and college properties as well as creating a new Moraga Town Center.
- Respondents were given the opportunity to provide comments and/or expand on their multiple choice answers. Not surprisingly, the comments revealed a range of views on various subjects. However, several clear themes emerged.
    - Moraga needs to address road congestion and traffic issues, regardless of any decision to add additional housing. Moraga roads provide inadequate capacity to accommodate a mass evacuation, should it become necessary (for example, during a wildfire).
    - To the extent Moraga takes steps to add housing, preference should be given to locating it in / adjacent to / in replacement of the Town's underused shopping centers and commercial properties. With few exceptions, residents opposed adding new housing in open spaces or within existing single-family residential neighborhoods.
    - A clear split exists within the Town's population as to whether new housing should be approved or opposed.
    - Open space is an important asset that should be protected and preserved. The joy of living in Moraga is due, in part, to its peaceful, semi-rural environment. Open space plays an important part and is crucial for maintaining the Town's character.
    - Moraga's infrastructure (streets, utilities, water) is aging and requires attention and investment.

SECTION 1. INTRODUCTION

As part of the 2021-22 update to the Housing Element of its General Plan, the Town of Moraga (Town) launched an online public opinion survey for the purpose of gaining information about residents' housing concerns, needs and preferences.

The Town employed SurveyMonkey as the platform for hosting the survey. The survey was made available in three languages – English, Spanish and Chinese – in hopes of reaching the broadest possible audiences. The Town announced the survey via public notices, email communications, media ads, on public signage within Town limits, and through community meetings and public events. The survey period started on February 2, 2022, and ended on April 30, 2022.

The response to the survey exceeded all expectations; 1,008 individuals completed the survey, including 842 who identified themselves as Moraga residents, and 165 who said they lived elsewhere. In total, approximately 7% of all Moraga adult residents completed the survey.

This report describes the mechanics of the survey, summarizes the responses to each question, and provides insights on the implications of the responses relative to the Housing Element update. An appendix to this report provides verbatim transcripts of all open-ended responses. Due to the volume of open-ended responses, the appendix has not been included in the document submitted to the State of California Housing and Community Development Department, but it is available on the Town's website in an expanded version of this report.

SECTION 2. SURVEY OVERVIEW

The survey consisted of 13 questions: 12 multiple choice or interval scale questions and one open-ended question. The first five questions asked basic demographic information about respondents and were used to determine whether various sectors of the Moraga community were adequately represented in the responses. The remaining questions focused on respondents' perspectives about living in Moraga, the challenges they face, their main concerns relating to housing, and their level of support for various potential housing solutions. An open-ended question at the end gave respondents a chance to add anything else they thought was important that wasn't already captured by the survey.

The 13 survey questions are summarized below:

- Question 1 asked respondents to disclose their current housing situation. Three possible responses included living in an owned home in Moraga; renting a home in Moraga; or living someplace other than Moraga.
- Question 2 asked whether or not respondents worked in Moraga. Respondents could answer "yes," "no," and "I do not work (retired, unemployed, unable to work, student, etc.)."

- Question 3 asked respondents to disclose their age by selecting an age range most closely corresponding with their own age. Choices included "Under 18," "18-34," "35-49," "50-64," and "65 or older."
- Question 4 asked respondents to disclose their race / ethnicity. Choices included, "White," Asian/Pacific Islander," "Black/African American," "Native American/Indigenous," "Two or More Races," and "Other."
- Question 5 asked respondents how long they had lived in Moraga. Since this question was directed explicitly to residents, responses from non-residents were excluded in tabulation. Choices included "Less than 2 years," "2-5 years," "5-10 years," "10-20 years," and "More than 20 years."
- Question 6 asked respondents to describe their residence. Choices included "Single family detached home," "Townhouse / duplex," "Multi-family home (condo, apartment, in-law unit)," and "Other (please specify.)"
- Question 7 asked respondents to evaluate how well their current housing meets their needs. Choices included, "I am satisfied with my housing," "Generally OK, but could be better," and "I am unsatisfied with my housing."
- Question 8 asked residents to indicate the kinds of housing challenges they were experiencing. Choices included high housing costs, e.g., "My housing costs consume more than 30% of my income;" the physical condition of their housing; whether their housing was adequate for their needs (e.g., because of disability, difficulty with stairs, etc.); the physical size of their housing; housing discrimination; and "Other (please specify)." Respondents could choose one single or multiple responses.
- Question 9 asked respondents what types of housing the Town should prioritize in order to meet its statutorily mandated low-income housing targets. Choices included in-law apartments; townhomes, duplexes/triplexes/fourplexes; one-bedroom apartments; apartments for families; independent living for seniors; assisted living for seniors; apartments for students; emergency shelters and transitional housing for persons experiencing homelessness; and "Other (please specify)." Respondents could choose one single or multiple responses.
- Question 10 asked respondents to indicate their level of concern about various housing issues facing Moraga. They were asked to select from the following scale: "Not sure / no opinion," "Not concerned," "Somewhat concerned," "Concerned," and "Extremely concerned." Housing issues included housing maintenance; displacement/eviction; high costs/unaffordability; lack of housing choices; discrimination/fraud; lack of transportation options; and more.
- Question 11 asked respondents to express their level of concern about various impacts of adding more housing in Moraga using the same rating scale applied in Question 10. Potential impacts

included loss of small town character; views and aesthetics; evacuation time in the event of an emergency; police and fire services; water supply; and more.

- Question 12 asked respondents to indicate their level of support for various options for adding more housing in Moraga. Options included different approaches for redevelopment; creating a new town center; encouraging housing above existing retail / commercial space; allowing homeowners to split their lots to build more housing; allowing housing to be built on church, college and open space land; and more. For each option, respondents were to indicate whether they strongly opposed, moderately opposed, moderately supported, or strongly supported the options listed. Respondents could also choose a "Neutral /no opinion" option.
- Question 13 provided respondents a space to share other thoughts or opinions pertaining to housing.

SECTION 3. SURVEY RESPONSE COLLECTION and TABULATION

The survey was open and available on SurveyMonkey from February 2 to April 30. During that time, the Town sent emails, published reminder messages, and posted signage encouraging residents to complete the survey.



Figure 1. Survey responses received over time.

The survey was published in three languages. In the final tabulation of responses, information collected from Chinese and Spanish surveys was translated into English and incorporated in this report.

The survey was intended to provide a snapshot of public opinion relative to the questions asked, but it never presumed to be "scientific" in design or administration. The survey was made available online to the general public, but responses came only from persons living or working in Moraga and others who happened to hear about it through various communication channels. Some of the questions were open-ended, and since post-coding of replies is a subjective process, interpretation of comments could vary. Finally certain groups (such as long-time Moraga residents) may have been over-represented in the

completed surveys, while other groups (such as residents ages 18-34) may have been under-represented.

Nonetheless, the sheer volume of replies and the thoughtfulness of the responses made this survey a valuable and extremely important research tool for the Town. The replies provided an opportunity for Town staff, the Planning Commission, and the Town Council to hear from hundreds and hundreds of constituents. Respondents offered many good ideas along with useful constructive criticism. The survey provided Moraga decision makers "food for thought" in considering the development and implementation of the Town's updated Housing Plan.

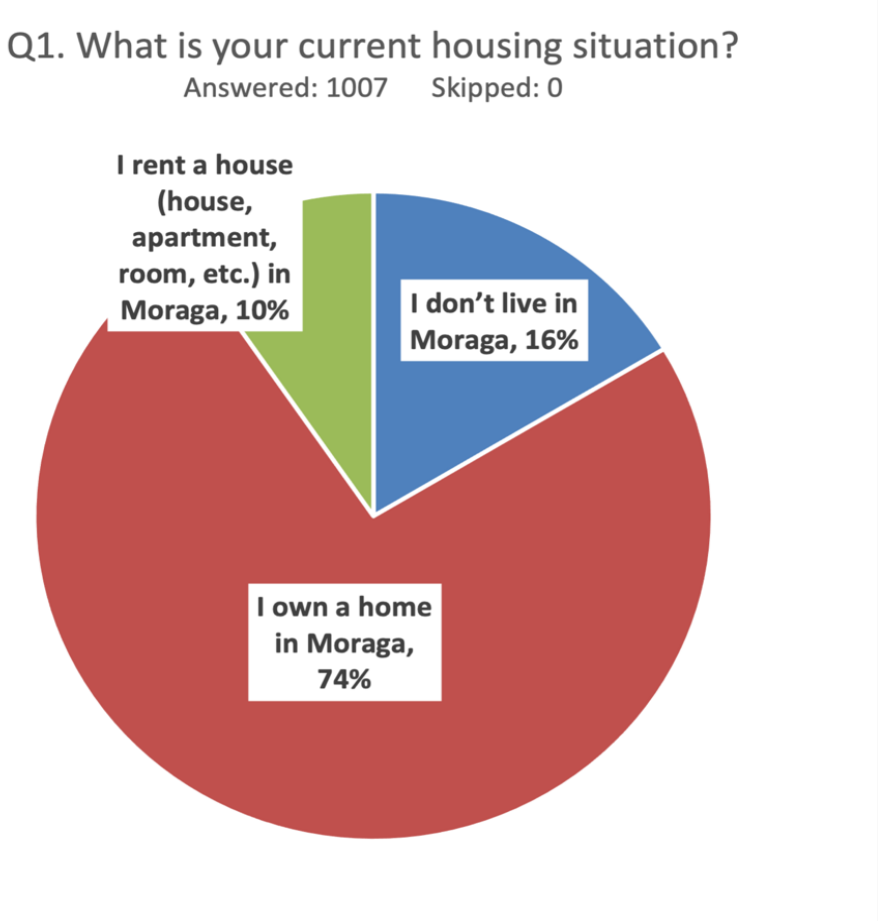
SECTION 4. TABULATION and ANALYSIS of SURVEY RESPONSES

Responses from the three surveys (English, Spanish and Chinese versions) were downloaded into separate Excel spreadsheets. The Chinese and Spanish versions were translated to English using the "Google Translate" service and merged with the English responses into a single new file. Responses were scrubbed to ensure consistent terminology. The new spreadsheet was used as source data for subsequent analysis. Excel pivot tables were used extensively to tabulate and analyze survey responses. Charts and tables were prepared in Excel and imported into this document.

Throughout this report, responses from each question are depicted visually using graphs and charts. The data behind each chart appears in corresponding tables.

Some questions in this survey offered respondents an opportunity to provide written comments and open responses in place of/in addition to multiple choice answers. The report includes sample comments to highlight themes. All comments appear in the Appendix.

Question 1. What is your current housing situation?

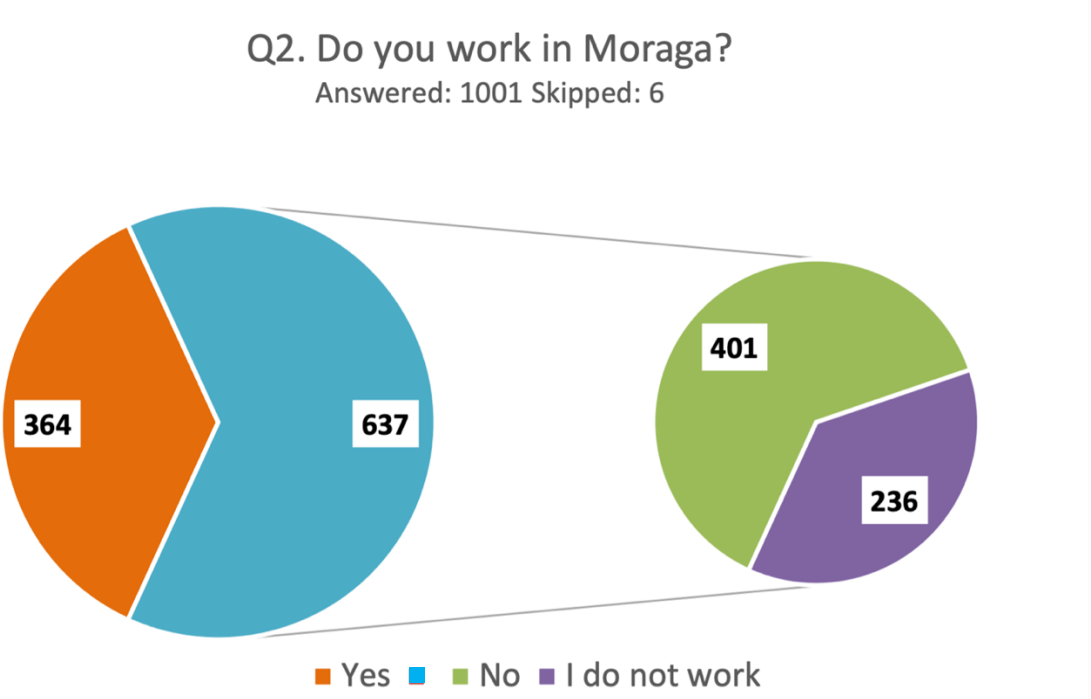


I don't live in Moraga	165 (16%)
I own a home in Moraga	746 (74%)
I rent a house (house, apartment, room, etc.) in Moraga	96 (10%)

Notes:

- 74% of respondents reported living in Moraga and owning their own homes, while 10% said they rented in Moraga.
- 16% reported living elsewhere. It's important to note that, while Moraga residency was not a pre-condition for taking the survey; some questions in this survey focused on Moraga residents specifically. A majority of the non-residents taking the survey were persons working in Moraga.

Question 2. Do you work in Moraga?

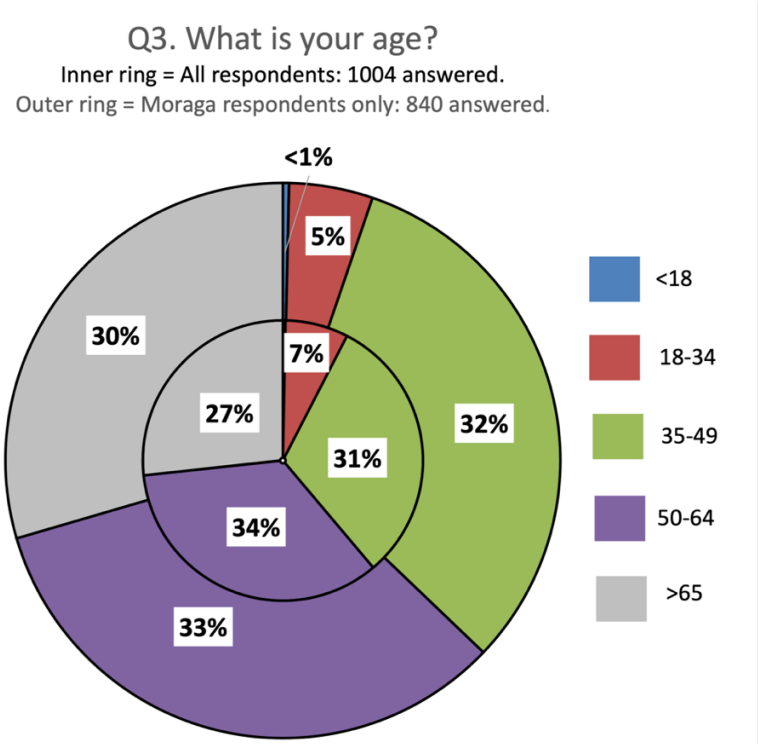


Yes	No	
364	637	
	Do not work in Moraga	Do not work at all.
	391	236

Notes:

- 1001 people answered this question; six skipped it.
- 36% said they worked in Moraga, while 64% said they did not. Of those answering "No," 37% said they did not work at all (retired, unemployed, etc.). The rest are assumed to work outside of Moraga.

Question 3. What is your age?

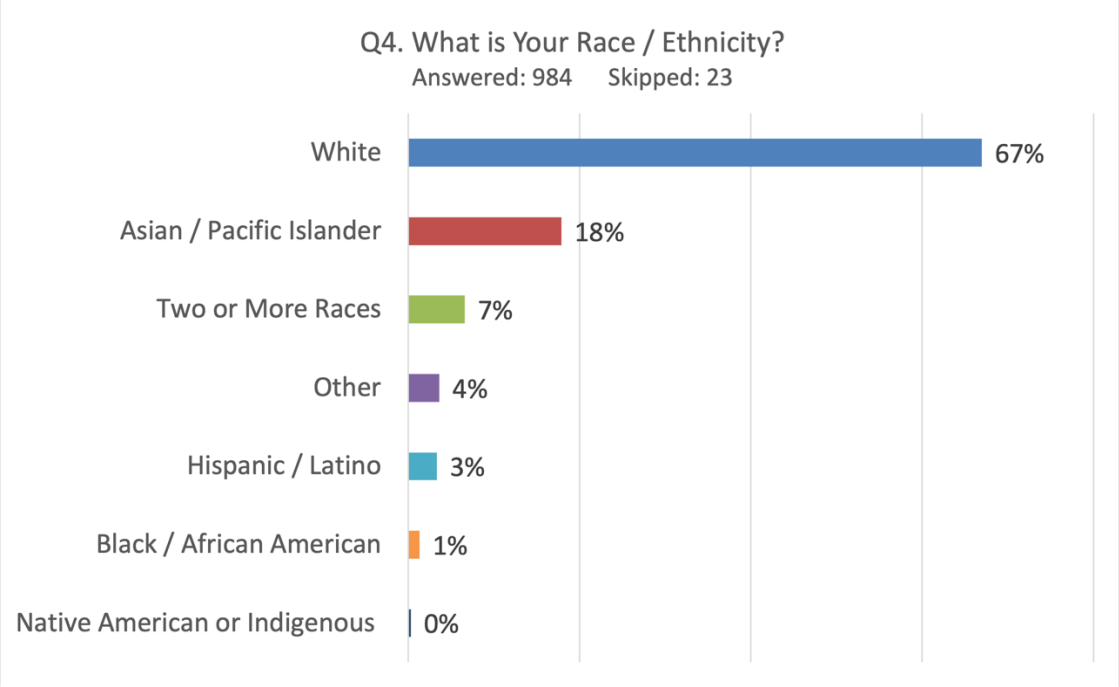


Who	Under 18	18-34	35-49	50-64	> 65
All respondents	3 (<1%)	73 (7%)	314 (31%)	346 (34%)	268 (27%)
Moraga residents	3 (<1%)	41 (5%)	268 (32%)	280 (33%)	248 (30%)
2022 US Census	20.5%	22.4%	17.0%	18.4%	21.6%

Notes:

- A total of 1004 people completed this question, including 840 Moraga residents and 164 non-residents.
- The chart above shows two rings. The inner ring shows the age distribution of all people who responded to this question. The outer ring shows the age distribution of Moraga respondents only. The table above includes data from the most recent U.S. Census for comparison purposes.
- Survey responses reflect fairly even age distribution; however, residents between the ages of 18-34 are under-represented in survey responses. When children under 18 are factored out, the percentage of the respondents is closer to Moraga's average.

Question 4. What is your race/ethnicity?

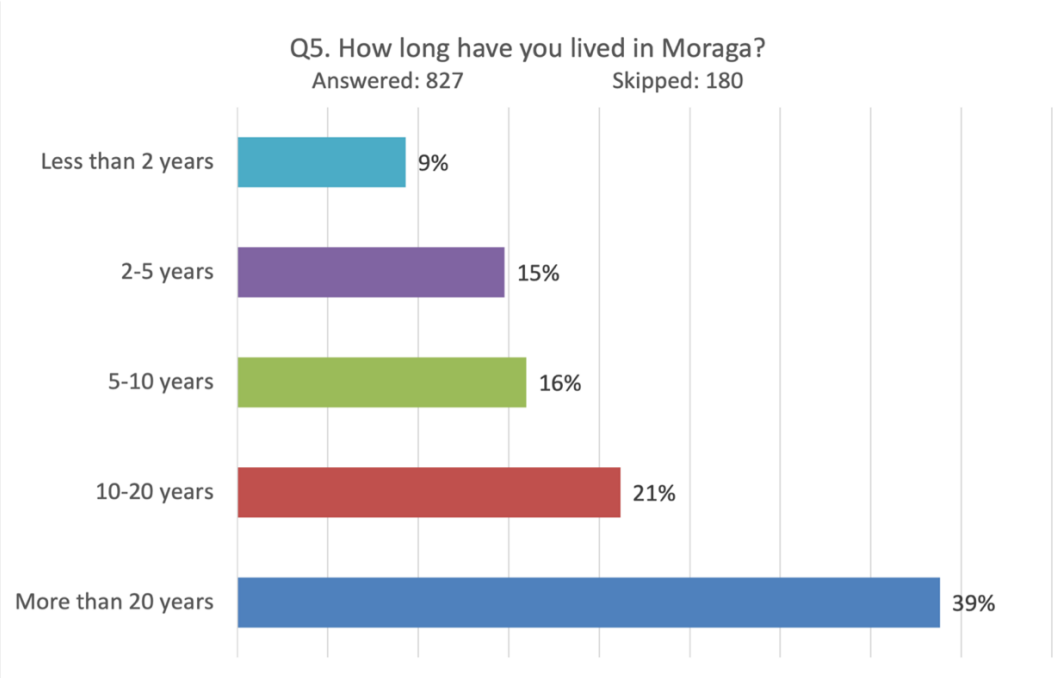


Who:	White	Asian / Pacific Islander	Two or More Races	Hispanic / Latino	Black / African American	Native American/ Indigenous	Other
All Respondents	658 (67%)	176 (18%)	65 (7%)	33 (3%)	13 (1%)	3 (<1%)	36 (4%)
Moraga only	550 (67%)	153 (18%)	55 (7%)	21 (3%)	7 (1%)	3 (<1%)	33 (4%)
2020 U.S. Census	69.7%	20.5%	7.5%	7.6%	0.7%	0.1%	----

Notes:

- The purpose of Question 4 was to determine whether the demographics characteristics of those completing the survey were consistent with the entire community.
- With the possible exception of Hispanic/Latino residents, demographics reported by respondents align closely the latest data reported in the 2020 U.S. Census.
- The ”Other” category generated 36 comments, the overwhelming majority of which said, “Prefer not to answer,” or equivalent. Several people indicated they were of Indian or Middle-Eastern descent or of multiple ethnicities.

Question 5. How long have you lived in Moraga?

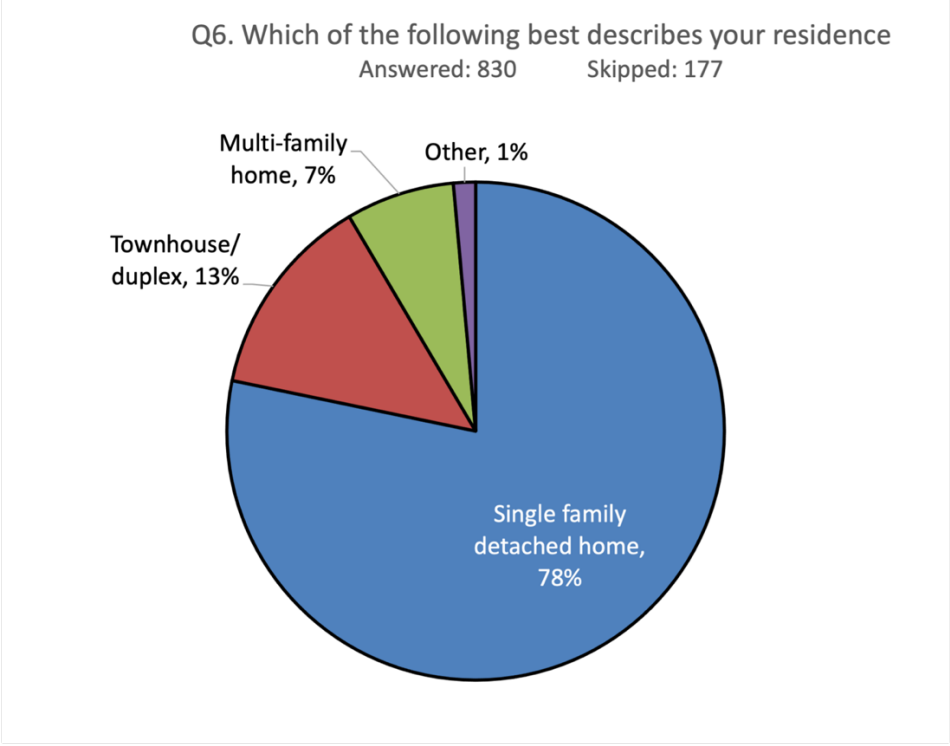


Who:	< 2 years	2-5 years	6-10 years	11-20 years	> 20 years	Total
Owners	61 (8%)	91 (12%)	116 (16%)	158 (22%)	306 (42%)	732
Renters	16 (17%)	31 (33%)	16 (17%)	17 (18%)	15 (16%)	95
Total	77 (9%)	122 (15%)	132 (16%)	175 (21%)	321 (39%)	827

Notes:

- 60% of all respondents reported living in Moraga for over 10 years, including 64% of owners and 34% of renters.
- All but one renter answered this question. On average, renters reported having lived in Moraga for less time than owners.
- Responses from Moraga non-residents were excluded from the tabulation.
- The greatest percentage of renters reported living in Moraga just 2 to 5 years.

Question 6. Which of the following best describes your residence?

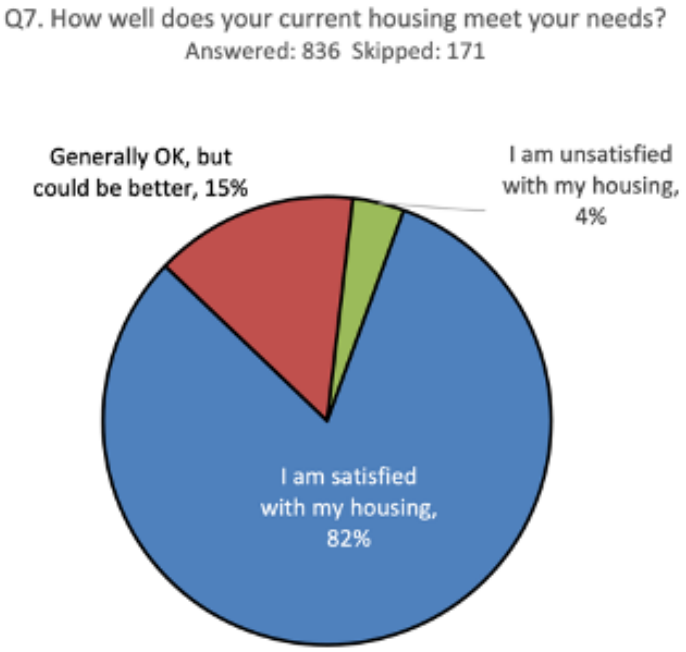


Who:	Single family detached home	Townhouse/ duplex	Multi-family home	Other
Owners	616 (84%)	92 (12%)	22 (3%)	5 (1%)
Renters	38 (40%)	19 (20%)	34 (36%)	4 (4%)
Total	655 (78%)	111 (13%)	59 (7%)	12 (1%)

Notes:

- Five out of six Moraga homeowners (84%) reported residing in a detached, single-family home, compared with just two in five (40%) renters.
- About one in eight Moraga homeowners (12%) reported residing in a townhouse or duplex, while one in five renters (20%) said they lived in a townhouse or duplex.
- Only 3% of Moraga homeowners reported living in a multi-family building, such as a condominium or apartment building. By contrast, the largest share of renters (36%) reported living in a multi-family building.
- Responses from 7 non-residents were excluded from the tabulation.
- "Other" responses are included in the Appendix.

Question 7. How well does your current housing meet your needs?



Respondents who:	Are satisfied with their housing	Say their housing is generally OK, but could be better	Are unsatisfied with their housing	Grand Total
Own a home in Moraga	645 (88%)	85 (12%)	6 (1%)	736
Rent in Moraga	37 (39%)	37 (39%)	21 (22%)	95
Total	682 (82%)	122 (15%)	27 (4%)	831

Notes:

- Moraga homeowners overwhelmingly (88%) found their current housing satisfactory, while a relative few (1%) reported their housing as being unsatisfactory.
- For Moraga renters, the situation was quite different. Just 4 in 10 renters thought their housing was satisfactory, while another 4 in 10 found their housing "just okay." One in five renters said their housing was unsatisfactory.
- Non-resident responses were excluded from the tabulation.
- Respondents were allowed to add comments to help clarify their specific housing needs. Ninety-one people offered comments. See Table 1, below.

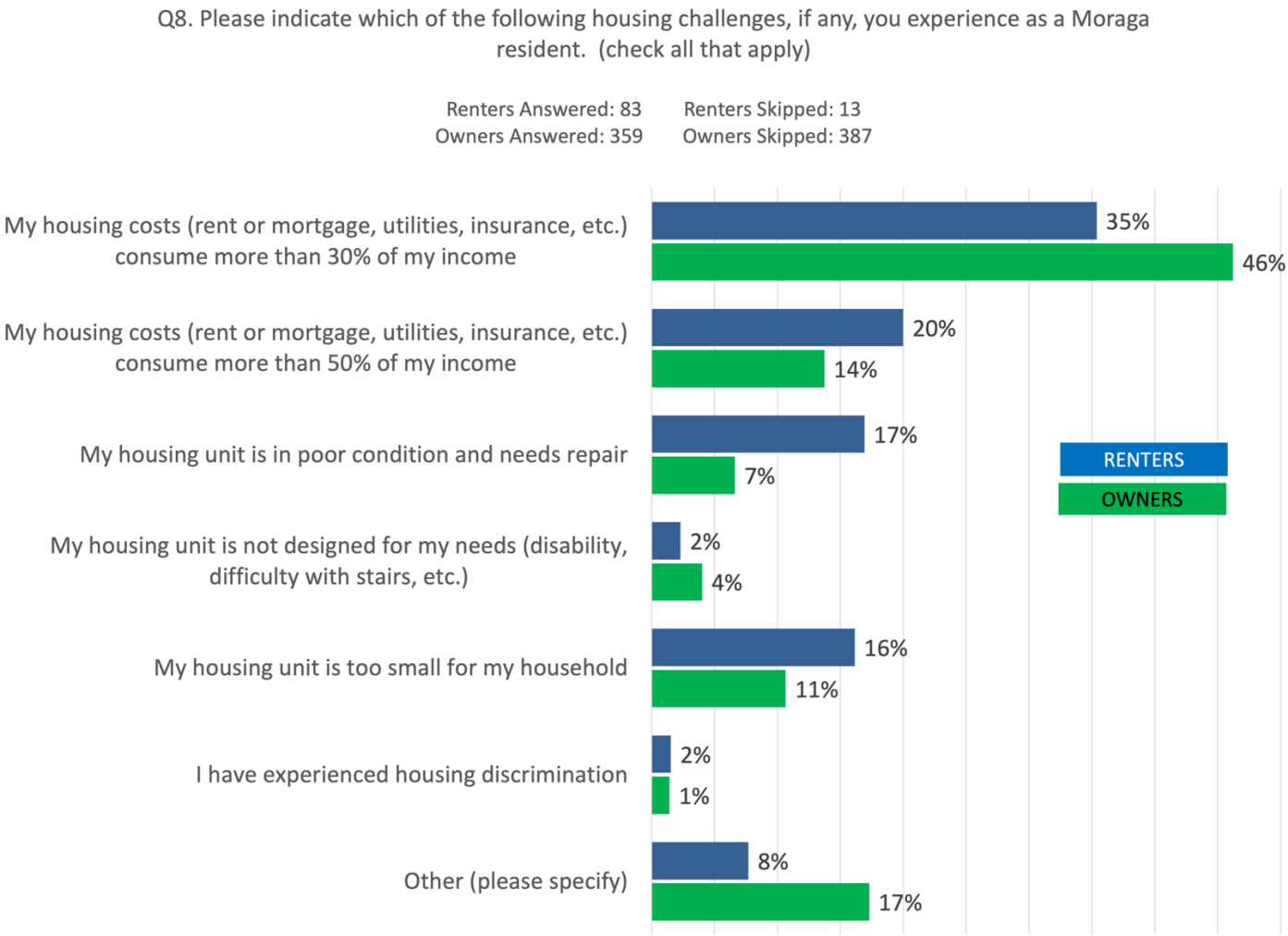
Table 1. Comments Relating to Question 7

This question garnered 103 open-ended (write-in) comments from respondents. Many pertained to home / property configurations (e.g., home too large, too small, number of stories, etc.); cost considerations (e.g., cost to purchase, cost to own, cost to rent, cost to maintain, etc.); construction quality; community character; neighbors, neighborhoods, and upkeep; traffic and parking; maintenance; open space and environment; adequacy of town services; evacuation concerns; and aging issues. Sample comments are listed here. The full list of comments for Question 7 can be found in the Appendix.

Topic	# Received	Sample Comments (lightly edited for clarity)
Building size / configuration	33	• *"Family has outgrown the space and renovating is cost-prohibitive."* • *"Small, not enough bedrooms/bathrooms."* • *"The house is too large and the yard is too big."* • *"Would like to add to home however due to lot size can only go taller. Would like that option."*
Cost	26	• *"I would like to be able to own a house or townhouse in Moraga."* • *"Like most, the cost of ownership is extremely high for working and middle-class."* • *"We are a young couple (I grew up here). We want to provide our family the childhood I had but can't afford to buy."*
Construction / structure quality	9	• *"The current rental (stock) is very old, for example, the windows are single layer and lose a lot of heat and seals. They don't prevent the draft, heat or cold air, and waste much energy. But the owner is not willing to change them."* • *"Very poor noise insulation between top/bottom floor."* • *"Very small house that needs lots of work, and the rats in the area are out of control."*
Community / neighborhood	7	• *"People move out and leave furniture and recently a piano, and the town does nothing sometimes for months."* • *"Less graffiti in the area"* • *"Just noisy living with someone above in a multi-unit complex."*
Cars /Traffic / Parking / Transit	7	• *"The other day I was walking my dog on Ascot and a pickup truck sped by approximately 80 miles per hour setting off car alarms along the way. These types of reckless drivers are a common occurrence…"* • *"Not enough street parking and crowded."* • *"There are not sufficient ways to move around the area not in a car, and the few walkable areas are partially vacant businesses."*

Topic	# Received	Sample Comments (lightly edited for clarity)
Maintenance	6	• *"My landlord is a slumlord. She does not remove the asbestos from the unit which is dangerous to my health."* • *"Badly maintained by landlord. Terrible HOA."*
Environment	6	• *"Live near the cow hill, which will be completely ruined by development. Leave us one last hill!"* • *"Keep original nature environment."* • *"More green space."*

Question 8. Please indicate which of the following housing challenges, if any, you experience as a Moraga resident.



My housing / housing unit…	Number (percentage)					I have experienced housing discrimination	Other (please specify)
	consumes >30% of my income	consumes >50% of my income	is in poor condition and needs repair	is not designed for my needs	is too small for my household		
Own a home in Moraga	195 (46%)	58 (14%)	28 (7%)	17 (4%)	45 (11%)	6 (1%)	73 (17%)
Rent in Moraga	46 (35%)	26 (20%)	22 (17%)	3 (2%)	21 (16%)	2 (2%)	10 (8%)
Total	241 (44%)	84 (15%)	50 (9%)	20 (4%)	66 (12%)	8 (1%)	83 (15%)

Notes:

- Almost one-half of owners and just over one-third of renters said their housing costs exceeded 30% of their income. One in five renters and one in seven owners indicated their housing costs exceeded 50% of their income.
- Renters were more likely than owners to say their housing unit was in poor condition and needed repairs.
- Respondents were allowed to add comments to help clarify their specific housing needs. Eighty-three people offered comments. See Table 2, below.

Table 2. Comments Relating to Question 8

This question garnered comments from 83 respondents – 73 from homeowners and 10 from renters.

Homeowner comments. Many homeowners reported no significant housing challenges. Some encouraged the Town of Moraga to leave well enough alone and not try to fix or adjust housing. Other people raised concerns about taxes and other costs; traffic and safety; development and density; infrastructure; and more. Following are sample homeowner comments. A full list of comments pertaining to Question 8 is available for review in the Appendix.

Topic	# Received	Sample Comments (lightly edited for clarity)
No challenges at this time	37	• *"I am happy with my living situation, and my house is paid off."* • *"I have no challenges. Please stop looking for problems. Ask what people like instead."* • *"My housing fits my needs and budget."* • *"It is all fine; don't mess with it"* • "No *issues. Except this town is getting increasingly unaffordable for young families."*

Topic	# Received	Sample Comments (lightly edited for clarity)
Taxes and other costs	10	• *"I do not have huge housing costs, as I own my home."* • *"High property tax and power outages."* • *"Property taxes are sky high with no increased benefit, compared to someone who pays less taxes in a different area."* • *"Small selection of very expensive housing."*
Traffic and safety	7	• *"Increased vehicular traffic and property crime"* • *"Traffic in and out of Moraga, this is a danger if major fire."* • *"Traffic is so dense on Moraga Road, it has become dangerous to pull out of my home on Paseo Linares to go in either direction on Moraga Road."* • *"Roadways entering Moraga are not large enough to handle community traffic exiting/entering Moraga."* • *"Complete lack of road infrastructure, which is unsafe."*
Housing usability and functionality	7	• *"My housing does not allow for solar and off the grid energy savings or adding an EV charging port. old design."* • *"My home is too large for my needs."* • *"Need more space to include a work from home office now given the pandemic."* • *"Updating to cleaner energy options, solar and EV plug ins can be challenging."* • *"My housing unit needs to be remodeled to support older adults."*
Various Other	-	• *"Lack of restaurants, far from schools, no school buses."* • *I don't care for all the high density housing being built."* • *"We love living in Moraga, since 1978. We agree with State guideline of adding 1200 units in 8 years, in and around 2 shopping centers, 2-story multiunit structure, a small hotel."*

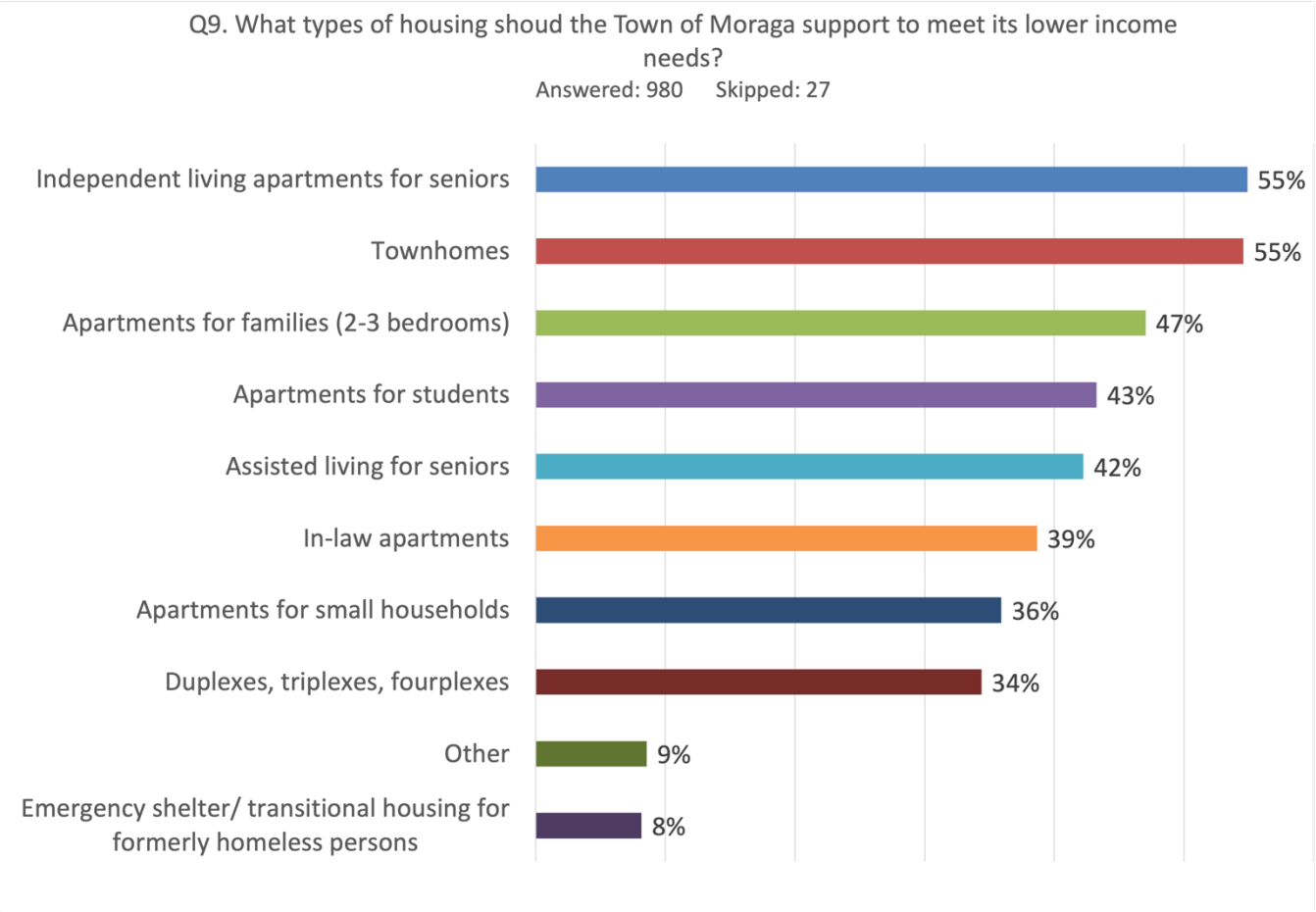
Renter comments: Renter comments focused on concerns about low housing inventory, need for yard space, housing quality, and noise and neighbor issues. Following are some examples OF renter comments. A full list of all comments for Question 8 is available for review in the Appendix.

Various other	-	• *"My landlord likely to move back in; very little rental availability for family of 6 (at any price)."* • *"Nothing available to purchase, forced to rent a house."* • *"I have a young child and there's no yard."*

		• *"My rented apartment on Ascot has asbestos on the walls and ceiling. I tested them myself. There is no enforcement of any kind for environmental or safety hazards in Moraga…"*

Question 9. What types of housing should the Town of Moraga support to meet its lower income needs?

The State of California requires that Moraga show that it can accommodate the development of 1,118 new housing units in the next eight years, including about 500 units affordable to lower income households. In Question 9, respondents were asked to select from a range of options for how Moraga should best meet its lower income housing goals. Respondents could pick more than one option. Respondents could also provide written comments to clarify / expand upon their answers.



Housing Options:	Number (Percentage) Supporting:			
	Renters	Owners	Non-Residents	Overall
Townhomes	56 (58%)	393 (53%)	98 (59%)	547 (55%)
Independent living apartments for seniors	41 (43%)	443 (59%)	57 (35%)	541 (55%)
Apartments for families (2-3 bedrooms)	53 (55%)	316 (42%)	94 (57%)	463 (47%)
Apartments for students	31 (32%)	304 (41%)	91 (55%)	426 (43%)
Assisted living for seniors	17 (18%)	354 (47%)	45 (27%)	416 (42%)
In-law apartments (also called "Accessory Dwelling Units") on single family lots	28 (29%)	288 (39%)	64 (39%)	380 (39%)
Apartments for small households (studios, 1-bedroom)	29 (30%)	257 (34%)	66 (40%)	352 (36%)
Duplexes, triplexes, fourplexes	32 (33%)	233 (31%)	74 (40%)	339 (34%)
Emergency shelter/ transitional housing for formerly homeless persons	6 (6%)	48 (6%)	26 (16%)	80 (8%)
Other (please specify)	11 (11%)	61 (8%)	14 (8%)	86 (9%)

Notes:

- Question 9 garnered responses from 980 people, including 727 owners, 93 renters, and 161 non-residents. While the chart above shows aggregate responses, the data table for Question 9 provides breakouts for Moraga renters, homeowners, and non-Moraga residents.
- With respect to options for meeting Moraga's housing goals, residents tended to favor the creation of more independent and assisted living apartments for seniors, as well as townhomes and apartments for families.
- Non-residents tended to favor creation of more townhomes and apartments.
- Owners expressed a strong preference for senior housing and townhomes. Renters likewise listed "townhomes" more often than any other choice but also expressed majority support for family apartments.
- Interestingly, levels of support for Accessory Dwelling Units were higher among homeowners than among renters.
- Note that because people could select more than one answer, the sum of percentages shown may be greater than 100%.
- Respondents were allowed to add comments to help clarify their thoughts about adding housing. See the Table 3, below, for details.

Table 3. Comments Relating to Question 9

The survey garnered 76 comments addressing a variety of topics and reflecting various themes. The theme expressed most often (by 26 respondents) was that Moraga should refrain from adding any more housing. Some people thought additional housing should be delayed until roads are improved and traffic capacity is increased. Others disagreed with the State of California's housing requirements altogether and felt Moraga should fight back. Others simply said, "no more housing!"

The housing option most frequently recommended (by 14 respondents) was addition of more detached single-family dwellings, with many suggesting smaller houses could be appropriate. Other ideas included encouraging more mixed-use and infill developments, particularly adjacent to or above retail centers; building more assisted living for seniors; adding more housing dedicated to teachers, public employees, students, and minorities; and expanding use of accessory dwelling units (ADUs). Following are some examples of comments received. A full list of all the comments for Question 9 is available for review in the Appendix.

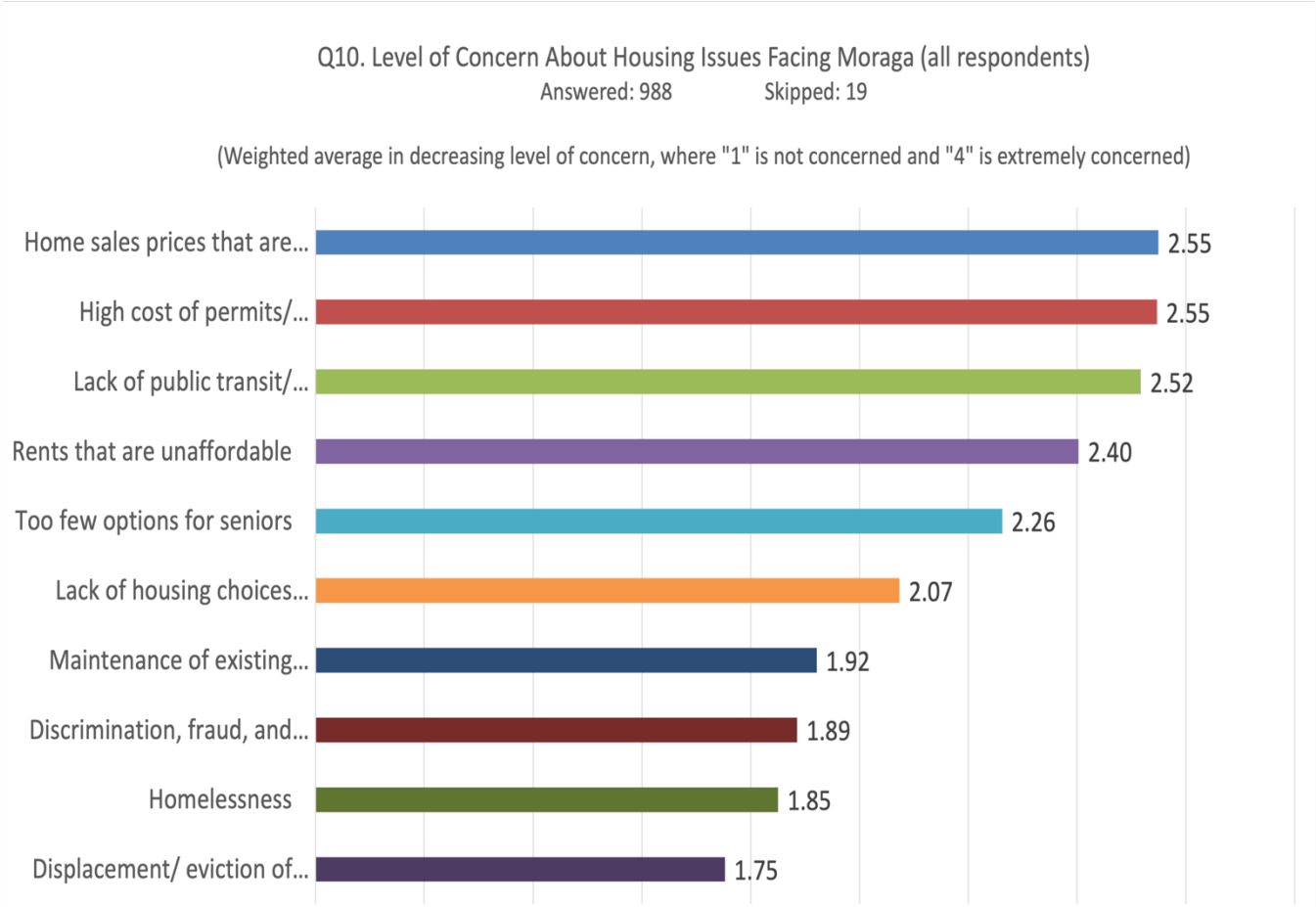
Theme	Received	Sample Comments (lightly edited for clarity)
No new housing	26	• *"I can't imagine why we would want to do this. Might as well be a trailer park."* • *"Moraga can't possibly build more housing until the town figures out how to get people in and out. Traffic horrible during rush hours. And if there is a fire??? No more building! "* • *"No buildings should be added without more road access to get out if town in case of an emergent such as a fire. Example is how congested roadways are during school start and ending and any road work that is being done."* • *"None, the town should fight it. Don't turn us into Oakland."* • *"None. The California analysis is wrong. Moraga can't accommodate 1000 units. The roads do not have the capacity at rush hours, school drive times, emergency evacuation times. This should be challenged."*
Add more detached single-family dwellings	14	• *"SFR - Single Family Residential (ie, houses) so I can stop paying rent and we can buy."* • *"Should consider additional single family home developments."* • *"Single family smaller homes instead of McMansions."* • *"Affordable single family homes"*
Emphasize mixed use and infill development	5	• *"Build apartments above the shopping centers. Avoid building on open space."* • *"Mixed commercial and residential dwellings."* • *"State guideline is fair: 1200 units in 8 yrs., in and by 2 shopping centers, this will help our 2 shopping centers."* • *"Urban infill - Use the existing, derelict spaces in and around the various shopping areas rather than rather than building on open space."*
Build housing for teachers and	4	• *"Apartments for faculty and teachers who work in Moraga."* • *"Housing for faculty of the college (perhaps with special priority)."*

other public employees		• *"Housing for Saint Mary's faculty and staff."* • *"Housing available to teachers and first responders that work in area."*
Other comments	--	• *"1) Apartments for people with disabilities; 2) mixed-age apartments with elevators and wheelchair accessible units on at least first floor."* • *"Apartments for seniors to free up existing inventory of houses would be helpful."* • *"Literally anything that will increase density and make town businesses and transit systems viable."* • *"Affordable housing for all especially minorities."* • *"We want additional low-income housing in Moraga."*

Question 10 - Level of Concern About Housing Issues.

Question 10 asked respondents to gauge their level of concern about various housing issues facing Moraga using a four-point rating scale: "Not Concerned," "Somewhat Concerned," "Concerned," and "Extremely Concerned." Respondents could also choose a "Not sure / no opinion" option. From the data collected, it was possible to compute weighted averages of levels of concern for each listed issue (a higher weighted average means a higher level of concern).

Two bar charts and tables are shown below. The first set represents all 988 respondents who answered this question. The second set represents the responses for renters only. The charts show the issues listed in descending order. Due to space limitations, the tables should be consulted for the full text of each choice.



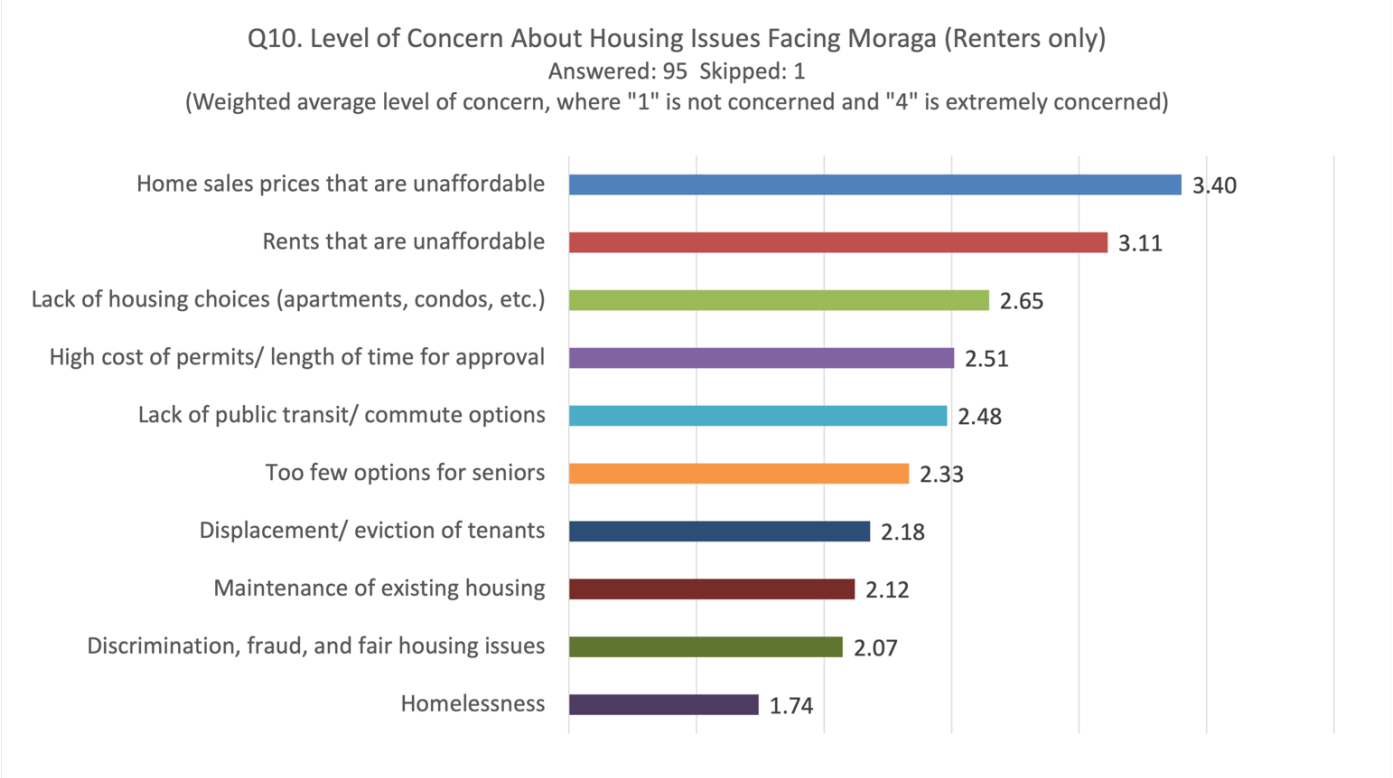
	Total Number of Respondents Who Were….					
Housing Issue:	**Not concerned**	**Somewhat concerned**	**Concerned**	**Extremely concerned**	**Not sure / no opinion**	**Weighted Average**
Maintenance of existing housing	392	196	147	90	138	1.92
Displacement/ eviction of tenants	376	155	115	45	266	1.75
Rents that are unaffordable	250	207	216	191	108	2.4
Home sales prices that are unaffordable	247	188	213	269	60	2.55
Homelessness	405	179	108	90	175	1.85
Lack of housing choices (apartments, condos, etc.)	341	223	182	111	112	2.07
Too few options for seniors	235	254	224	114	140	2.26
Discrimination, fraud, and fair housing issues	365	176	122	79	214	1.89
High cost of permits/ length of time for approval	185	176	228	192	185	2.55
Lack of public transit/ commute options	223	230	225	235	60	2.52

Notes:

- 988 out of 1007 survey respondents answered this question, including 95 of 96 renters. 19 people skipped this question. For each issue listed in the data table header, the numbers in the corresponding column reflect the number of respondents who expressed a particular level of concern for that issue. For example, the first column of numbers indicates 392 people expressed no concern about maintenance of existing housing, whereas 90 people were extremely concerned about this issue.
- Respondents were also allowed to add comments to help clarify their specific housing challenges. Comments are qualitative and not included in weighted average calculations. See Table 4 for a review of comments submitted in response to Question 10.

Question 10 - Renters Only

Because renters and homeowners sometimes face different circumstances and issues, a separate renter-only analysis and weighted average computation was conducted for comparison purposes. The chart below shows renter-only weighted averages of housing issue concerns in decreasing order. There were 96 responses.



	Total Number of Renter Respondents Who Were….					
Housing Issue:	**Not concerned**	**Somewhat concerned**	**Concerned**	**Extremely concerned**	**Not sure / no opinion**	**Weighted Average**
Home sales prices that are unaffordable	4	11	21	56	3	3.4
Rents that are unaffordable	6	18	25	40	5	3.11
Lack of housing choices (apartments, condos, etc.)	17	17	30	21	8	2.65

	Total Number of Renter Respondents Who Were….					
Housing Issue:	**Not concerned**	**Somewhat concerned**	**Concerned**	**Extremely concerned**	**Not sure / no opinion**	**Weighted Average**
High cost of permits/ length of time for approval	19	6	10	18	38	2.51
Lack of public transit/ commute options	21	22	19	21	7	2.49
Too few options for seniors	21	19	19	13	19	2.33
Displacement/ eviction of tenants	27	16	18	11	19	2.18
Maintenance of existing housing	33	21	15	14	10	2.12
Discrimination, fraud, and fair housing issues	30	16	9	13	23	2.07
Homelessness	40	26	4	8	14	1.74

Notes:

- While owners and renters shared "high cost of housing" as their top concern, renters rated unaffordable rents as their second greatest concern. Owners, by contrast, rated "high cost of permits" as their second greatest concern.
- The third highest concern listed for renters was lack of housing choices, while for owners it was lack of commute options.

Table 4. Comments Pertaining to Question 10

Question 10 garnered 73 comments, including 59 from homeowners, 7 from renters, and 7 from non-Moraga residents.

Owner comments: Homeowner comments aligned around several topics and themes. The topic garnering the most comments related to traffic safety – especially around evacuation routes and Moraga road capacity in the event of a wildfire. Other comments addressed impacts of development on Moraga; the lack of public transportation; concerns about wildfire; infrastructure; and more. Following are a few examples of owner comments received. A full list of all the comments for Question 10 is available for review in the Appendix.

Theme	# Received	Sample Comments (lightly edited for clarity)
Traffic safety, evacuation routes and capacity	24	• *"Access. We need to deal with ingress and egress to accommodate housing without increasing fire risk. We need to reconsider the road through Wilder (Orinda)."* • *"Escape and evacuation plans with proposed increase of residents and housing."* • *"Extremely concerned about roads and traffic mitigation."* • *"If one tree falls on Moraga Road during a wildfire, or any natural disaster, the town will be in serious mortal danger."*
Development impacts	8	• *"Building by developers will run short on workers and supplies, thus leaving empty, unbuilt housing. Measure should be taken to hold developers/builders responsible."* • *"Concerned about the civil engineering that is wildly out of date and the need to accommodate an unquestionable amount of growth that is already occurred in the event of an emergency."* • *"Mc-mansions- too many square feet covering up too much land, then scraping all vegetation away for fire prevention."*
Public transportation	7	• *"Bus transportation has come to a halt in my area due to discontinued service."* • *"Public transit and road conditions have to be improved before we can accommodate a large increase in Moraga population."* • *"There is no reliable public transit. The 603 route for Campolindo is about to be cancelled. Too many cars on the road during school hours. Moraga needs better public transit for students."* • *"Commuting is a necessity. Public transportation is necessary to support employed workforce. Traffic can't be sustained for 1100+ households."*
Wildfire	5	• *"Fire abatement requirements are very important. However, the work the fire department is requiring homeowners to complete is cost prohibitive and the costs are only getting higher. The city of Moraga should provide contractors who can do this work at a lower cost than having homeowners have to search for services. Homeowners are being cheated by exorbitant prices to do the work."*
Various other	--	• *"1) current zoning does not allow sufficient density for affordability 2) height limits may be too low to allow 3-story units with elevators 3) parking requirements may be too strict in many areas."* • *"The RV storage area behind Safeway is blighted and should be a priority to redevelop."* • *"There are not jobs in Moraga to support a large number of additional households."*

Theme	# Received	Sample Comments (lightly edited for clarity)
		• *"I am equally concerned about the nature of this questionnaire as it uses language which asserts problems, where no problems may exist."*

Renter comments: Renters submitted 7 comments in response to Question 10. There were no overarching themes identified. Following are a few examples of renter comments. The full list of comments for Question 10 can be found in the Appendix.

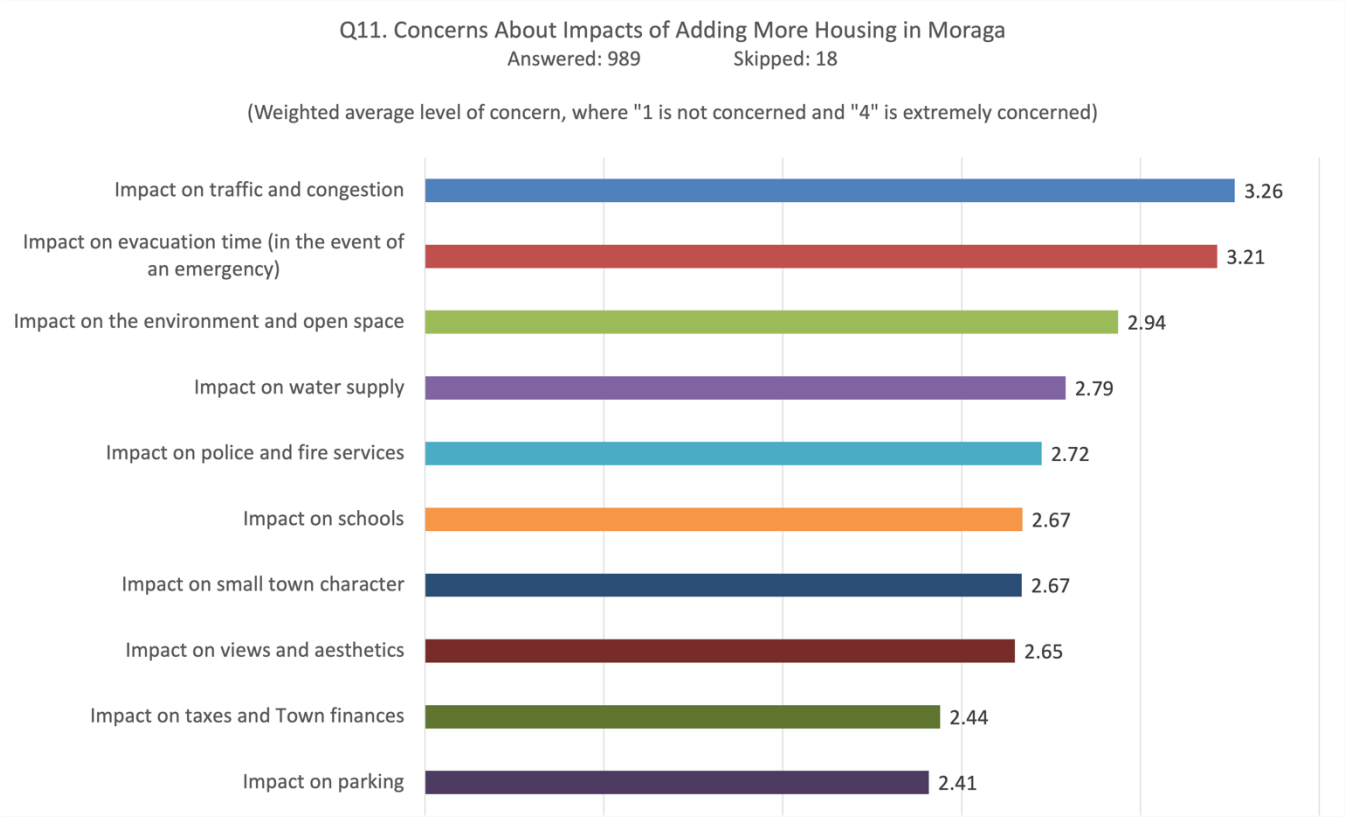
Various	7	• *"Concerned mostly about emergency evacuation routes."* • *"Housing options for SMC students."* • *"Rents were less here than in 3 nearby cities I looked. Excited it was affordable and not higher."* • *"So many empty stores. Retail space needs updating. Better restaurants."* • *"Ten years from now this will still be in the discussion phase. Look at the grand School Street proposed downtown. Will never happen. This will never be a college town. It will always be nothing more than a town with a college."*

Non-resident comments: Non-residents submitted 7 comments in response to Question 10. There were no overarching themes identified. Following are a few examples of non-resident comments. The full list of comments for Question 10 can be found in the Appendix.

Various	7	• *"Current zoning perpetuates racial and socioeconomic disparities."* • *"Housing policy leads to de-facto segregation."* • *"If housing increases in Moraga, Orinda should move to make Moraga Way 25 mph at all times so as to protect Orinda s along Moraga Way and redirect the traffic through other arteries. Moraga has no direct freeway access. So any change in Moraga housing negatively impacts other towns and cities."* • *"There needs to be low income housing for individuals earning $55,000 per year, for all age groups in every town."*

Question 11 – Concern about impacts of adding more housing in Moraga.

Question 11 asked respondents to gauge their level of concern about the impacts of adding more housing in Moraga using a four-point rating scale: “Not Concerned,” “Somewhat Concerned,” “Concerned,” and “Extremely Concerned.” Respondents could also choose a “Not sure / no opinion” option. From the data collected, it was possible to compute weighted averages of levels of concern for each listed issue. (A higher weighted average means a greater level of concern.) The chart below shows weighted averages of concerns, in decreasing order.



	Total Number of Respondents Who Were….					
Impacts of housing:	**Not concerned**	**Somewhat concerned**	**Concerned**	**Extremely concerned**	**Not sure / no opinion**	**Weighted Average**
Impact on small town character	243	172	212	338	21	2.67
Impact on views and aesthetics	226	197	218	314	24	2.65
Impact on evacuation time (in the event of an emergency)	100	140	184	548	19	3.21
Impact on schools	231	184	197	334	34	2.67
Impact on police and fire services	206	191	223	338	28	2.72
Impact on water supply	205	161	201	374	45	2.79
Impact on the environment and open space	163	170	203	435	18	2.94
Impact on traffic and congestion	85	137	194	566	10	3.26
Impact on parking	283	234	206	234	24	2.41
Impact on taxes and Town finances	261	202	184	232	95	2.44
Impact on small town character	243	172	212	338	21	2.67

- 989 respondents answered Question 11; 18 skipped the question.
- For each issue listed in the data table header, the numbers in the corresponding column reflect the number of respondents who expressed a particular level of concern for that issue. For example, the first column of numbers indicates 243 people expressed no concern about impact on small town character, whereas 21 people were extremely concerned about this issue.
- Respondents overwhelmingly indicated a high level of concern about the impact new housing would have on roads and traffic (especially with respect to evacuation time in the event of an emergency), open space and critical infrastructure and water supplies.

- Respondents were also allowed to add comments to help clarify their specific housing challenges. Comments are qualitative and not included in weighted average calculations. See Table 5 for a review of comments submitted in response to Question 11.

Table 5: Comments Relating to Question 11

51 respondents provided comments pertaining to Question 11. Many comments focused on traffic and road capacity, evacuation routes and wildfire safety. Other comments reflected the need for more / better retail growth, public safety and crime, quality of life issues, and taxes.

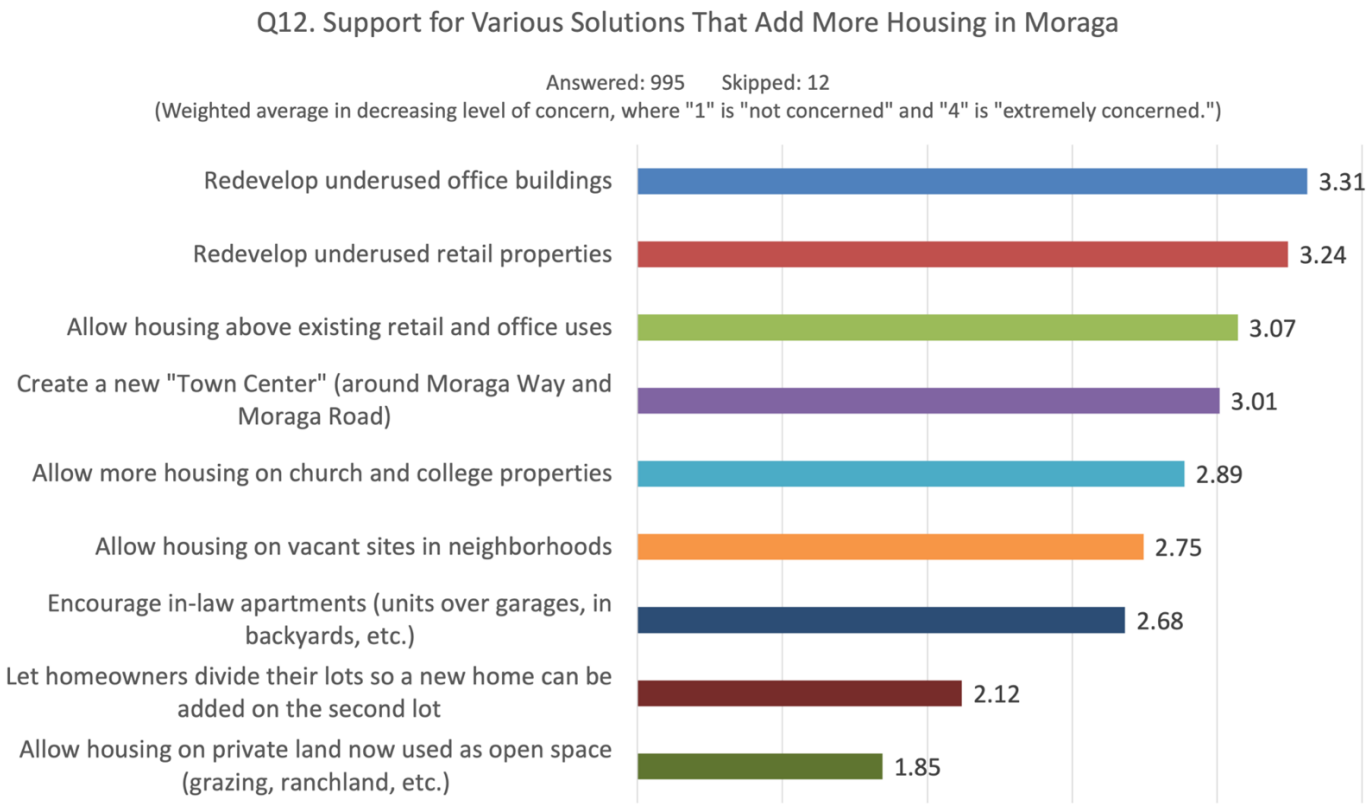
Following are a few examples of owner comments received. A full list of all the comments for Question 11 is available for review in the Appendix.

Theme	# Received	Sample Comments (lightly edited for clarity)
Inadequate road capacity for traffic and evacuation/ wildfire hazards	13	• *"Add 1100 more housing units and the 3 roads into Moraga will be like Saint Mary's Graduation every day."* • *"Additional housing would further impact existing limited ingress/egress of Moraga."* • *"Concerned most about evacuation and traffic - cannot pull out onto Moraga Road safely from Paseo Linares."* • *"I am concerned about Moraga being forced to add an additional 30-40% of its population, all to meet the ABAG or State mandates, but in rushing to do so the town is endangering the lives of its citizens, all to get state funds. The fact is Moraga has very few points of egress for its current population, and no matter what assurances the Town or State claims they would install to offset the population growth, these are falsehoods."* • *"The building of new homes is very concerning because of the drought and road congestion. Traffic is already horrible on some days as it takes 25 minutes to get from MCC to BART"* • *"Dangerous to add this many homes. Death sentence in the event of a fire."*
Need more retail / commercial growth	7	• *"Adequate / destination support services such as retail and professional services must be available locally."* • *"If we improved the shopping center we would have more taxes. Our shopping center is blighted and vacant. How can we change poor leasing skills. Must be done with ordinance that sets a maximum empty storefront number. It's terrible. That center is depressing home values."* • *"More people will draw better business to Moraga."* • *"The two shopping centers are never going to be improved because of the good old boys that own them…. There are too many tax incentives for these owners to keep the shops empty in these centers. The town does nothing to*

		drive these owners to improve these shopping centers into tax generators. So the homeowners pay extravagant property taxes and go out of town to do their shopping."
Need urban infill.	5	• *"I do not look forward to my neighbor subdividing and adding a triplex to his property."* • *"Infill is best- please don't encroach on more open space."*
Quality of life issues	5	• *"I work to live here because i like how it is. If i wanted to live in a crowded place, I would live in Oakland. but i don't."* • *"Increasing supply of affordable housing will have a POSITIVE impact on our local schools. New families = more new students. Increased attendance by new students will increase state funding for schools, allowing Moraga to maintain and improve current excellent educational programs. New affordable housing will also enable local schools to attract and retain excellent teachers who may find current high housing costs a barrier to living and working in Moraga schools."* • *"Not enough parks and open space."*
Crime and public safety	5	• *"With more homes bringing in more folks and potentially crowding the now open spaces, maintaining a safe environment would be more difficult. Maintain a safe environment for all."* • *"Folks moved here to get away from crime and homelessness."*
Use development to generate more taxes.	4	• *"Urban infill is the best and most scalable way to start."* • *"If we improved the shopping center we would have more taxes. Our shopping center is blighted and vacant...that center is depressing home values."* • *"Get the Planning Dept to act as facilitator rather than obstruction to building. Permit process should not be considered a revenue source. Seriously."*
Various other	--	• *I am [not concerned] about the feelings of NIMBYs who have not been excluded from the Moraga real-estate market.* • *I believe adding more housing would be a net positive for the environment as people would not have to commute as far to work in Moraga thus decreasing carbon in the atmosphere.*

Question 12 – What solutions would you support (or oppose) to add more housing in Moraga?

Question 12 asked respondents to gauge their level of support for various approaches to adding more housing in Moraga using a four-point rating scale: “Strongly Oppose,” “Moderately Oppose,” “Moderately Support,” and “Strongly Support.” Respondents could also choose a “Neutral / No Opinion” option. From the data collected, it was possible to compute weighted averages of levels of support for each approach suggested. (A higher weighted average means a greater level of support.). The chart below shows weighted averages of support, in decreasing order. A separate bar chart for “renters only” appears at the end of the data table and notes.



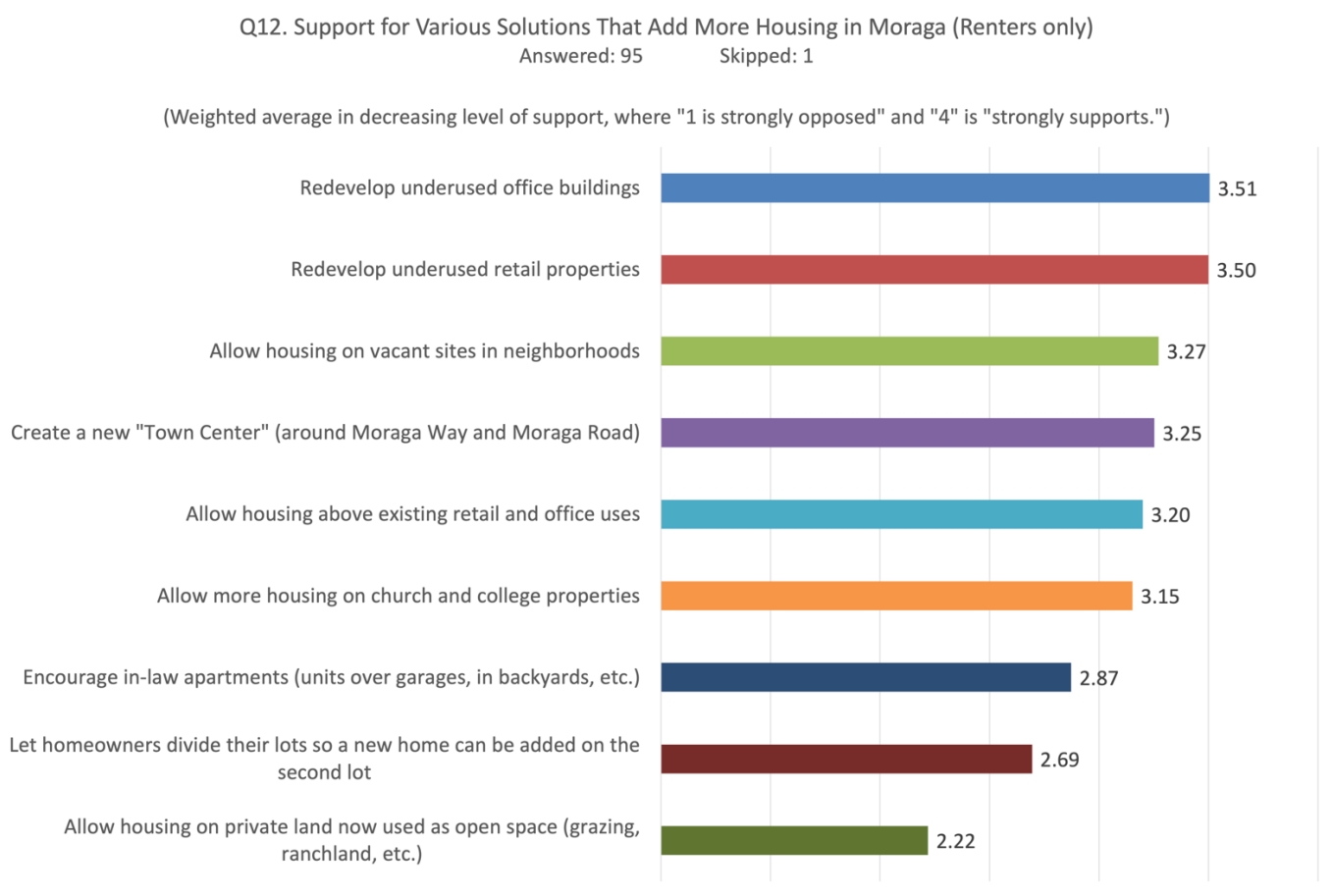
	Total Number of Respondents Who					
Proposed Solution:	**Strongly opposed**	**Moderately opposed**	**Moderately supported**	**Strongly supported**	**Not sure / no opinion**	**Weighted Average**
Redevelop underused retail properties	74	65	318	430	106	**3.24**
Redevelop underused office buildings	58	44	346	434	111	**3.31**
Allow housing above existing retail and office uses	95	98	293	347	158	**3.07**
Create a new "Town Center" (around Moraga Way and Moraga Road)	127	79	247	339	192	**3.01**
Encourage in-law apartments (units over garages, in backyards, etc.)	172	126	264	221	201	**2.68**
Let homeowners divide their lots so a new home can be added on the second lot	352	185	141	155	155	**2.12**
Allow more housing on church and college properties	125	98	255	264	242	**2.89**
Allow housing on private land now used as open space (grazing, ranchland, etc.)	458	189	129	97	113	**1.85**
Allow housing on vacant sites in neighborhoods	168	132	254	261	167	**2.75**

Notes:

- 995 respondents answered Question 11; 12 skipped the question.
- For each idea listed in the data table header, the numbers in the corresponding column reflect the number of respondents who expressed a particular level of support for the idea. For example, the first column of numbers indicates 74 people strongly opposed redeveloping underused retail properties, while 430 strongly support the approach.

Question 12 – renters only

A separate renter-only analysis and weighted average computation was conducted for comparison purposes, since renters often have different views than owners about housing issues. There were 95 renter responses.



Proposed Solution:	Total Number of Respondents Who					
	Strongly opposed	Moderately opposed	Moderately supported	Strongly supported	Not sure / no opinion	Weighted Average
Redevelop underused retail properties	1	4	30	47	13	**3.50**
Redevelop underused office buildings	2	1	36	50	7	**3.51**
Allow housing above existing retail and office uses	6	9	28	37	16	**3.20**
Create a new "Town Center" (around Moraga Way and Moraga Road)	6	7	27	39	15	**3.25**
Encourage in-law apartments (units over garages, in backyards, etc.)	10	10	21	22	30	**2.87**
Let homeowners divide their lots so a new home can be added on the second lot	16	13	20	23	22	**2.69**
Allow more housing on church and college properties	8	6	25	33	22	**3.15**
Allow housing on private land now used as open space (grazing, ranchland, etc.)	28	24	14	16	12	**2.22**
Allow housing on vacant sites in neighborhoods	6	7	24	40	17	**3.27**

Notes:

- In general, owners and renters found common ground with respect to redeveloping/reusing underused retail and commercial properties. However, whereas renters favored allowing housing on vacant sites in neighborhoods, owners favored allowing housing above existing retail and office uses.
- Both groups favored allowing housing on church and college properties as well as creating a new Moraga Town Center.

- Respondents were also allowed to add comments to help clarify their specific housing challenges. Comments are qualitative and not included in weighted average calculations. See Table 6 for a review of comments submitted in response to Question 12.

Table 6. Comments Relating to Question 12

Question 12 garnered 48 comments, including 2 comments from renters, 5 comments from non-residents, and 41 comments from Moraga homeowners. Comments revealed a tension between support for and opposition to using open space for housing. Some commenters thought Moraga should prioritize re-use and expanded use of existing properties, especially expanding existing residential (e.g., ADUs), commercial spaces currently occupied by shopping centers and retail buildings, and smaller, currently unused property in town. Other respondents felt the standards for housing development in Moraga were too vague, and additional rules should be developed before entertaining specific proposals. Traffic/congestion, quality of life and public safety were other themes that emerged from Question 12 comments.

A full list of comments for Question 12 is available for review in the Appendix.

Theme	# Received	Sample Comments (lightly edited for clarity)
Consider building on open land	5	• *"Accept plans from big landowners to build on open land."* • *"No more buildings in current neighborhood. Go to outskirts of the town."* • *"The best place for expansion in Moraga is the grossly underdeveloped area along Rheem Blvd. It is a perfect location for multiple housing complexes, apartment buildings, condos, etc. The other neighborhoods are substantially built out, traffic is already heavy at certain times of the day, and the small areas of open space surrounding these creates the great neighborhoods we have in Moraga."* • *" Would like to see any open space used for housing been done in a creative manner that maintains the open space and creates a community space -- I like the idea of creating hobbit houses with community gardens as an aesthetic way of reaching housing needs."* • *"Find smaller spots of un-used land throughout Moraga and re-zone."*
Re-develop / reuse existing residential, retail and commercial property for housing	13	• *"Again, fill up the empty buildings and office space for housing."* • *"I would prefer using existing unused or under-used developed sites rather than tap into open space."* • *"More housing should be built near existing shopping/supermarkets to minimize need for auto travel."* • *"Provide information for homeowners who want to convert their master suite or garage to a JADU."*

		• *"There is plenty of opportunity to add housing without disrupting or taking away open space. The open space is an important characteristic of Moraga."* • *"Moraga needs to keep retail so build on top of what exists rather than decide what is underused."*
More retail and commercial	2	• *"I'd prefer for more business to move in, so we can keep our dollars local, and cut down the commuting need for household supplies and family activities, shopping and good restaurants"* • *"The town center should be at Rheem and Moraga Rd , not Moraga Road ad Moraga Way."*
Quality of life	3	• *"Folks moved here to get away from crime and homelessness."* • *"Growth will destroy character of Moraga, get creative to slow growth."* • *"We moved here to escape the destruction of neighborhoods by conversion to high density rental housing. Crime went up, on street parking was a mess. Do it here and watch those who can slowly go elsewhere, retail sales will further decline, and of course the cost of policing will go up."*
Vague / unclear standards for new housing	7	• *"'Allow housing' is too vague. There are workable zoning parameters that have to be in place, it is not a free for all stack-and-pack allowance."* • *"Curtail development until we have an agreed upon master plan."* • *"Dividing lands and rezoning really depends on the location. This question is too general and you won't get good data. The main key point is to do infill and protect remaining open space. Protecting hillsides and ridgelines."* • *"Each of these suggestions are not one size fits all and should be assessed individually."*

Question 13. Please use the space below to share any other thoughts you'd like to share about housing in Moraga.

Question 13 garnered comments from 304 respondents. Many respondents wrote lengthy comments offering a range of opinions, ideas, and preferences on a variety of topics. However, some clear themes emerged. Notably, comments revealed a tension between advocates of additional housing in Moraga and those who believe Moraga's roads and infrastructure cannot accommodate additional housing. Many respondents advocating for more housing believed the town should concentrate development of new housing along central town corridors and existing retail and commercial centers. Many commenters said the town should prioritize preservation of open space, since it is central to Moraga's "semi-rural" character. There was strong agreement that the roads leading into and out of Moraga put residents in peril in the event of a catastrophic wildfire. Many views expressed in response to Question 13 echo views expressed in earlier questions in this survey.

Following are sample comments and excerpts from comments (some lightly edited for clarity) that tend to characterize many of the views expressed in response to Question 13. A full listing of comments received in response to Question 13 is available in the Appendix.

For reviewing convenience, excerpted comments are organized into four sections: Problems With / Concerns About Moraga; Things People Like About Moraga; Ideas Supported; Ideas Opposed.

Problems With / Concerns About Moraga:

- *Moraga has inadequate roads for ingress/egress and/or evacuation.*
- *Moraga is vulnerable to wildfires.*
- *If there is a fire in town, we are all trapped.*
- *Need to make it possible for teachers, police and fire, and food service workers, etc. to live in Moraga.*
- *Traffic congestion is already bad and will only get worse with additional housing.*
- *Need better / more reliable and expansive public transportation.*
- *Moraga is facing water shortages.*
- *I'm concerned about water and electricity. California doesn't have enough of either. Building more housing seems irresponsible.*
- *Infrastructure is generally needing upgrading / updating.*
- *There is too much housing in Moraga already and the infrastructure cannot even support what is already here.*
- *Moraga has the space to add moderate income/student/senior housing. Doing so would add inclusivity and retail businesses. Of course it must be planned well.*
- *People choose other cities for dining and entertainment.*
- *Moraga is not a transit hub.*

- *Moraga town center businesses are failing; need to reimagine.*
- *It is ridiculously expensive to buy and hardly any rental options that are bigger than 2 bedroom apartments.*
- *The Town's two shopping centers are abysmally underused and under serving our town. Whatever current barriers to entry for small businesses needs to be addressed immediately. The businesses and services of the town are decades behind the beautiful, efficient & space enhancing shopping centers that exist today.*
- *…be creative with housing solutions - more efficient use of space and remodeling existing properties for students/seniors/small families.*
- *I think this law that CA has passed is absurd*
- *Consider if the state's "one size fits all" is appropriate for Moraga*
- *The number of proposed units is way too many for a town of this size.*
- *Please do not make decisions about this with only 10% of Moraga's population providing feedback. This can affect people's lives and everyone should be made aware.*

Things People Like About Moraga:

- *Moraga is quiet, naturally beautiful, semirural, open, not crowded.*
- *The living environment of Moraga itself is very superior, safe, calm, and beautiful, which is very suitable for the elderly to live in, and because of its own school district, many young families are already residents here, and the development of elderly housing can also help a lot of separation.*
- *The open space here is incredible.. What's unique about Moraga is the amount of open space despite being so close to SF.*
- *Moraga is small town living and open spaces.*
- *Saint Mary's is our greatest asset and the state's push housing should be seen as an opportunity to invest in that asset.*
- *As a college expands it tends to offer more opportunities to the local community -- from adult education, to sporting events and other classes. Young people add vitality to any community.*
- *… (we) enjoy the schools and community.*
- *There's plenty of buildable land in Moraga that easily could be developed with new houses, for example, in Moraga Country Club, off Bollinger Canyon, and elsewhere.*
- *There's plenty of space for higher density housing by OSH, by the Christmas Tree lot, by the Rheem Theater, and meeting the requirements set by the state would not be a problem in our town.*

Ideas Supported:

- *…providing some diverse housing options which can help minimize the impact on our open spaces.*
- *…adding moderate income/student/senior housing*
- *… redeveloping existing housing to be higher density (e.g. ADUs, condos, townhomes, redevelop underused offices)*
- *…providing more parks and recreation activities or privately owned leisure businesses*
- *…preserving the open space and unique natural aesthetics of the town.*
- *…using our existing building space more efficiently to welcome lower income families. We also definitely need nice spaces for current local seniors to "downsize" and free up single family homes for families that need the space.*
- *…more communication about a plan for safety with wildfire evacuation*
- *…addressing infrastructure problems*
- *…being more open to housing and green space opportunities.*
- *…providing better public transit*
- *…building housing in the flats, not the hills.*
- *…creating an assistance program for first-time home buyers.*
- *…using Bollinger Canyon for multi-family, student housing. Access thru back side of St. Mary's.*
- *…rebuilding Moraga Center/old School and Rheem Center to include dense mixed use first, before open space.*
- *…widening roads in and out of Moraga to 4 lanes at all points as a way to deal with the evacuation problem and increased traffic.*
- *… more transit-oriented, multi-family housing and zoning rules changes to accommodate that*

Ideas Opposed:

- *… usage of open space, as that's what gives Moraga its character.*
- *…duplexes and apartments next to detached, single-family residential.*
- *…allowing development of outlying areas that are difficult to access (such as Indian Valley or Bollinger Canyon).*
- *We have enough housing in Moraga it would not be good for the town to add housing.*
- *We would strongly oppose subdividing current property lots, creating in-laws, or high density housing*
- *Oppose zoning through high-density infill in established neighborhoods*

APPENDIX D: STUDENT SURVEY REPORT

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MORAGA 2023-2031 HOUSING ELEMENT

APPENDIX D COLLEGE STUDENT SURVEY

Barry J. Miller, FAICP
June 15, 2022

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EXECUTIVE SUMMARY **2**

SECTION 1. INTRODUCTION **3**

SECTION 2. SURVEY OVERVIEW **4**

SECTION 3. SURVEY RESPONSE COLLECTION and TABULATION **6**

SECTION 4. TABULATION and ANALYSIS of SURVEY RESPONSES **7**

Q1. Please select the choice that best describes your current situation. *8*

Q2. What best describes your current housing situation? *9*

Q3. What is your age? *10*

Q4. What is your race/ethnicity? *11*

Q5. How far do you travel from home to school (each way)? *12*

Q6. During the last 12 months, have you experienced an of the following? (Check all that apply) *14*

Q7. How well does your current housing meet your needs? *15*

Q8. What is your approximate monthly housing cost? (including your share of rent and utilities) *18*

Q9. What type of housing would best meet your future needs? *19*

Q10. Would you be interested in affordable (subsidized) apartments for students if they were available? *21*

Q11. What solutions would you support (or oppos to add more housing in Moraga? *22*

Q12. Please use the space below to share any other thoughts you'd like to share about housing in Moraga: *24*

(Note: highlighted items reflect general themes appearing in the comments) *24*

EXECUTIVE SUMMARY

- From March 29 to April 22, 2022, the Town of Moraga (Town) conducted an opinion survey of Saint Mary's College (SMC) students about their housing concerns, needs and preferences. The purpose was to outreach to a specific population in Moraga as part of the Town's efforts to affirmatively further fair housing for all residents. The student survey was intended as a complement to a general public opinion survey the Town had launched previously on the same topic and was prepared with input from Saint Mary's staff.
- This document reports findings from the student survey and serves as an adjunct to a similar report covering the general opinion survey of residents.
- The student survey consisted of 11 multiple-choice or interval scale questions and one open-ended question.
- In total, 143 students completed the survey or portions of it. Most reported living in Moraga, in either campus housing or with roommates in off-campus housing. Some students reported having to commute to school from other towns.
- Nearly 60% of student respondents said they were between 18 and 21 years of age, while nearly 30% said they were between 21 and 30. The remainder reported being over 30.
- With the possible exception of Asian / Pacific Islanders, respondents to student survey trended more diverse than respondents to the general opinion survey (and to the general Moraga population, as reported in the 2020 U.S. Census).
- Half of student respondents reported living close enough to school that their travel time took less than 10 minutes each way. Nearly one quarter of all respondents reported travel time to school exceeding 30 minutes, and of that group, almost half reported having a school commute exceeding one hour.
- Respondents were asked to disclose whether they had experienced any housing challenges in the prior twelve months; they were given a list of challenges from which to choose. Just under half of respondents (47%) skipped this question. Of those who answered, the most-often reported difficulty was finding or affording a place in Moraga to live. Disturbingly, one in five respondents reported living in places they regarded as unsafe, overcrowded or unacceptable for other reasons.
- Over 90% of students responding said their housing was fully satisfactory or "just okay," while 10% said their housing was unsatisfactory. Respondents were given the opportunity to provide comments and/or expand on their multiple-choice answers. Several themes were noted:

  - Housing costs are too high or unaffordable.
  - Some of the rental property available to students is substandard, either because it is contaminated with mold, structurally unsafe or otherwise uninhabitable.
  - Some landlords (including Saint Mary's College) are indifferent to conditions or downright antagonistic to the tenants occupying their properties.
  - Open space is an important asset that should be protected and preserved. The joy of living in Moraga is due, in part, to its peaceful, semi-rural environment. Open space plays an important part and is crucial for maintaining the Town's character.
- When asked about their support for ideas to improve housing for students, respondents strongly favored converting unused retail and office spaces into housing, as well as creating a new Moraga Town Center.
- Fully one-half of respondents report monthly housing costs in the range of $1,000 to $2,500 per month; an additional 17% report housing costs over $2,500 per month. Some students said they were able to mitigate high housing costs by sharing living expenses with roommates.
- When asked what type of housing would best meet their future needs, by a large margin, students expressed a preference for college-owned student housing or off-campus apartments. Less popular options included dormitories, private homes and in-law units.
- A large majority of respondents expressed interest in subsidized housing, should it ever become available.
- Respondents were given an opportunity to provide additional comments or express ideas that didn't come up during the rest of the survey. Several themes emerged and are discussed below.

SECTION 1. INTRODUCTION

St. Mary's College is important to Moraga. It is one of the town's largest employers and has been an important part of its history and culture. As part of the 2022 update to the Housing Element of its General Plan, the Town of Moraga (Town) launched an online public opinion survey on January 30 for the purpose of gaining information about Moraga residents' housing concerns, needs and preferences. The survey was accessible via the SurveyMonkey platform.

The Town observed that the general survey was garnering few responses from the 18-34 age group, despite this group constituting 22.4% of the Town's total population. The voice of an important housing constituency – students at Saint Mary's College—was underrepresented.

Town staff, with input from St. Mary's staff, created a special version of the survey focused on the specific experiences and challenges facing college students. The Town launched the student survey on March 29 and closed it on April 22 also on the SurveyMonkey platform. In total, 143 students responded.

This report describes the mechanics of the survey, summarizes the responses to each question, and provides insights on the implications of the responses relative to the Housing Element update. An appendix to this report provides excerpts from the returned surveys.

SECTION 2. SURVEY OVERVIEW

The survey consisted of 12 questions: 11 multiple choice or interval scale questions and one open-ended question. Several questions asked for basic demographic information about respondents. The remaining questions focused on respondents' perspectives about student living in Moraga, challenges students face, and their level of support for various potential housing solutions. An open-ended question at the end gave respondents a chance to add anything else they thought was important that wasn't already captured by the survey.

The survey questions are summarized below:

- Question 1 asked respondents to disclose their current situation. Response choices included attending college in Moraga and also living in Moraga; attending college in Moraga and living in another community; living in Moraga but attending college in another community; and "Other (please specify)."
- Question 2 asked respondents to describe their current housing situation. Response choices included living in campus housing at Saint Mary's College; living by themselves in an apartment or house off-campus; living with roommates in an apartment/ house off-campus; renting a room in someone else's home; living with family/ relatives; being housing insecure (couch-surfing, living in car, etc.); or "Other (please specify)."
- Question 3 asked respondents to disclose their age by selecting an age range most closely corresponding with their own age. Choices included "Under 18," "18-21," "21-30," and "30 or older."
- Question 4 asked respondents to disclose their race / ethnicity. Choices included, "White;" "Hispanic/Latino"; "Asian/Pacific Islander;" "Black/African American;" "Native American/Indigenous People;" "Two or More Races;" and "Other."

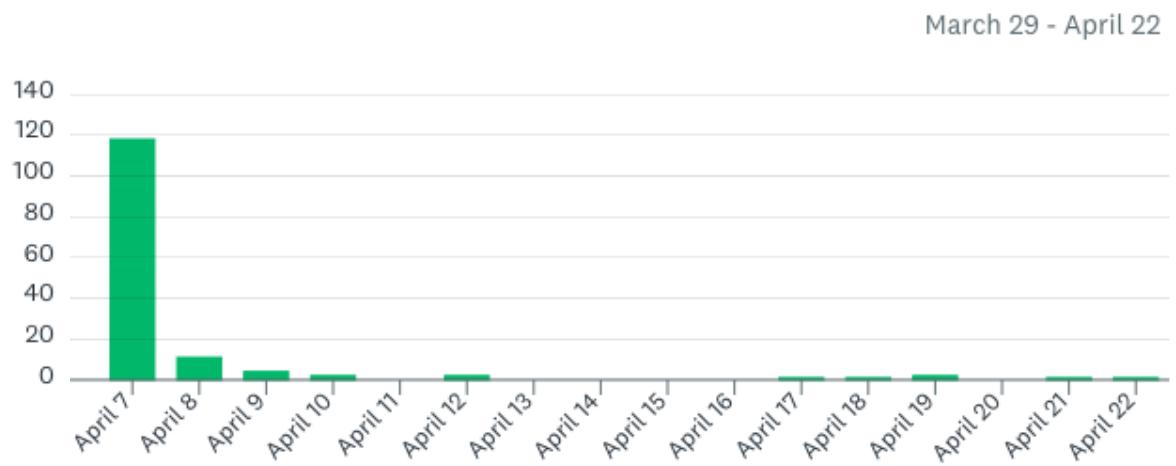
- Question 5 asked respondents how much time they spent traveling each way from home to school. Choices included "Less than 10 minutes;" "10-20 minutes;" "20-30 minutes;" "30-60 minutes;" "More than 60 minutes;" and "Other (please specify)."
- Question 6 asked respondents to disclose whether they had experienced any of the following circumstances. Choices included being unable to find a place to live; being unable to afford full rent or housing costs (including utility bills); being evicted or at risk of being evicted; having to move in with other people due to high housing costs; living in conditions they felt were overcrowded, unsafe or unacceptable; experiencing challenges with food, transportation, or medical costs due to their housing costs. Respondents could choose one or multiple answers.
- Question 7 asked respondents to evaluate how well their current housing situation meets their needs. Choices included, "I am satisfied with my housing;" "Generally OK, but could be better;" or "I am unsatisfied with my housing." Respondents who chose the second or third answers were asked to elaborate on what might make their housing situation better.
- Question 8 asked residents to disclose their approximate monthly housing cost (including their share of rent and utilities). Respondents were given eight cost ranges to pick from but could also add any additional commentary necessary to clarify or explain.
- Question 9 asked respondents what types of housing would best meet their future needs. Choices included "Dormitory;" "University-owned apartment designed for groups of 2-4 students;" "Off-campus studio and 1-bedroom apartments;" "Off-campus 2–3-bedroom apartments;" "Private homes;" "In-law units (garage apartments, basement apartments in homes, etc.);" and "Other (please specify)."
- Question 10 asked respondents if they would be interested in affordable (subsidized) apartments for students if they were available? Choices included "Yes," "No," "Maybe;" "Lack of assistance for extremely low-income persons;" "Public opposition to development;" and "Other (please specify)."
- Question 11 asked respondents to indicate their level of support for various options for adding more housing in Moraga. Options included redeveloping underused retail properties; redeveloping underused office buildings; creating a new town center; encouraging housing above existing retail / commercial space; allowing homeowners to split their lots to build more housing; allowing housing to be built on church, college and open space land; and more. For each option, respondents were to indicate whether they strongly opposed, moderately opposed, moderately supported, or strongly supported the options listed. Respondents could also choose a "Neutral /no opinion" option.

Respondents' answers were used to create a weighted average ranking of respondent preferences.

- Question 12 provided respondents a space to share other thoughts or opinions pertaining to housing that the survey didn't already elicit.

SECTION 3. SURVEY RESPONSE COLLECTION and TABULATION

The survey was open and available on SurveyMonkey from March 29 to April 22, 2022. The Town worked collaboratively with Saint Mary's College to promote the survey and increase return rates. The College sent notification of the survey on approximately April 6 and most of the responses were received during the first week it was open. In fact, more than half the responses were received during one 24 hour period on April 7 (see below)



Survey Responses by Day

The survey was intended to provide a snapshot of public opinion relative to the questions asked, but it never presumed to be "scientific" in design or administration. The general housing survey (designed for all residents) was made available online and anyone could respond, but responses for the student survey came primarily from students at Saint Mary's College.

The responses to this survey allow the Town staff, the Planning Commission, and the City Council to hear from a key subset of the Moraga population: the nearly 4,000 students attending Saint Mary's College. The survey was also available to faculty and staff, another important constituency since the college is the largest employer in Moraga.

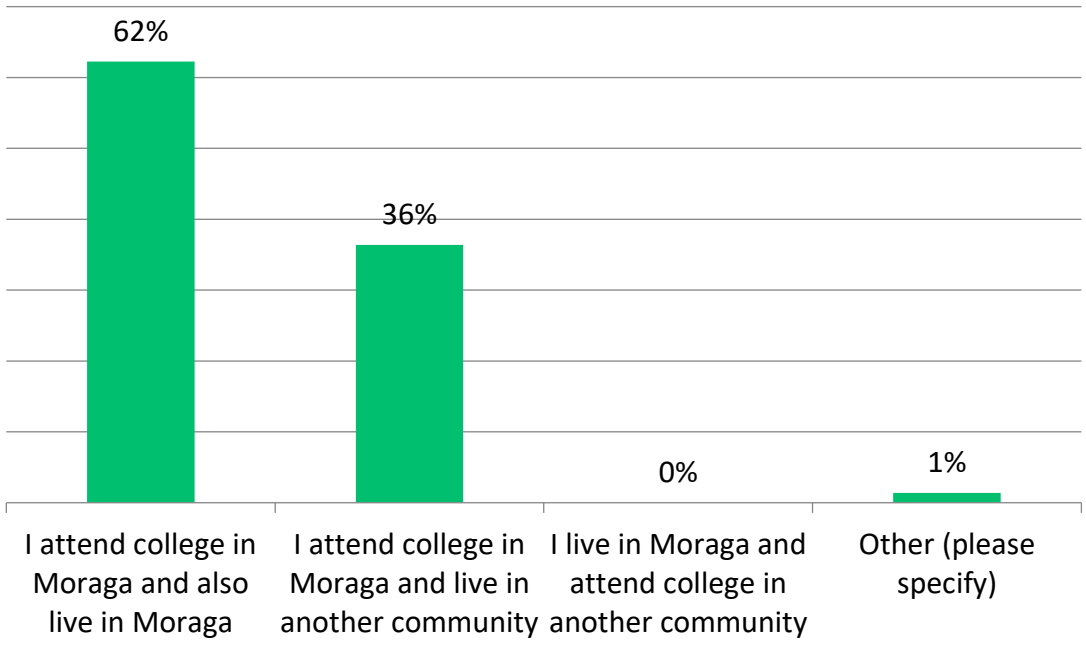
SECTION 4. TABULATION and ANALYSIS of SURVEY RESPONSES

As a general rule, the various charts and tables used in compilation of this report were imported directly from the Survey Monkey tool. In some cases, tables were modified to fit on a single page; but in no case was any data changed to accommodate size requirements.

Throughout this report, responses from each question are depicted visually using graphs and charts. The data behind each chart appears in corresponding tables.

Some questions in this survey offered respondents an opportunity to provide written comments and open responses in place of/in addition to multiple choice answers. The report includes sample comments to highlight themes.

Q1. Please select the choice that best describes your current situation.



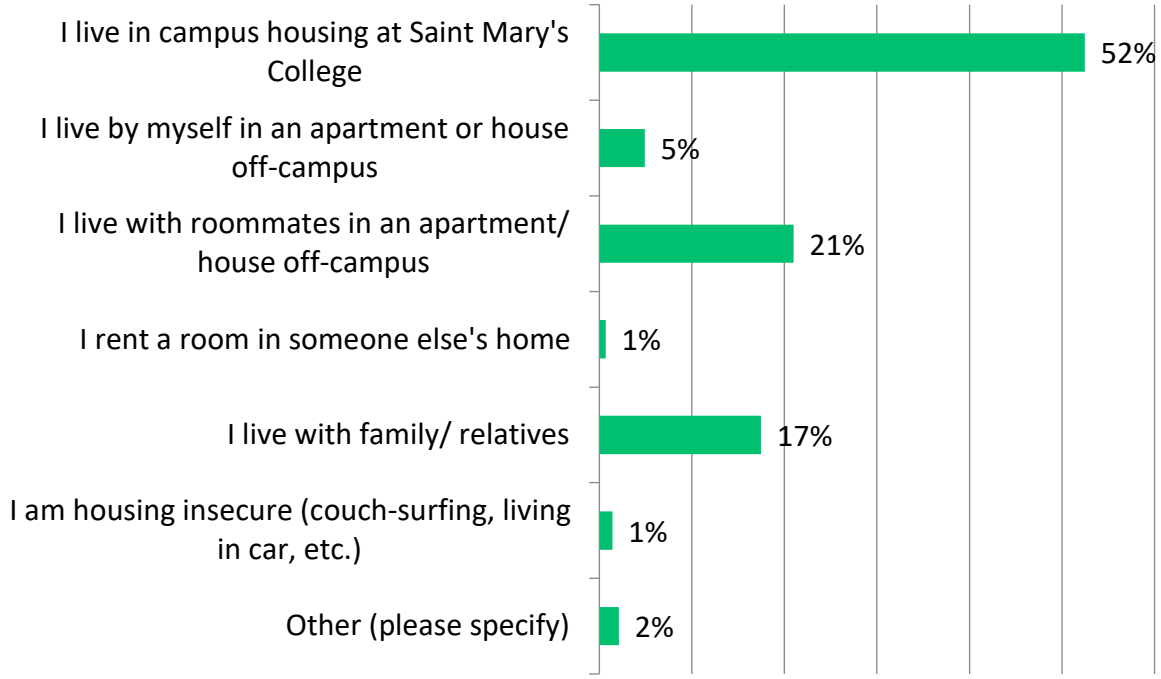
Q1. Answer Choices	Responses	
I attend college in Moraga and also live in Moraga	62.24%	89
I attend college in Moraga and live in another community	36.36%	52
I live in Moraga and attend college in another community	0.00%	0
Other (please specify)	1.40%	2
	Answered	**143**
	Skipped	**0**

Other (please specify)" Responses:

- I work in Moraga but live in Orinda
- Going to attend college in Moraga and live in another community.

Discussion: Nearly two-thirds of respondents reported living and attending college in Moraga, while the remainder reported attending school in Moraga but living elsewhere.

Q2. What best describes your current housing situation?



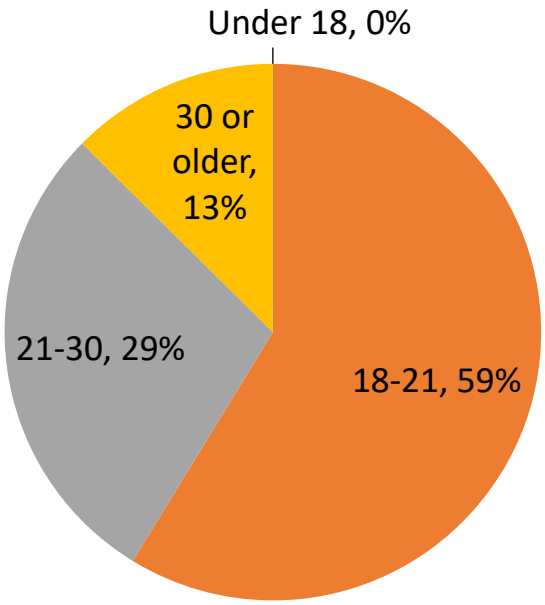
Q2. Answer Choices	Responses	
I live in campus housing at Saint Mary's College	52.45%	75
I live by myself in an apartment or house off-campus	4.90%	7
I live with roommates in an apartment/ house off-campus	20.98%	30
I rent a room in someone else's home	0.70%	1
I live with family/ relatives	17.48%	25
I am housing insecure (couch-surfing, living in car, etc.)	1.40%	2
Other (please specify)	2.10%	3
	Answered	**143**
	Skipped	**0**

"Other (please specify)" Responses:

- Own a house
- I live in a house with my child.
- I own my home in Moraga

Discussion: Just over half of respondents reported living in campus housing at Saint Mary's College. The remainder reported living with roommates in off-campus housing or living with family or relatives. Two respondents reported being "housing insecure," meaning they didn't have an established residence.

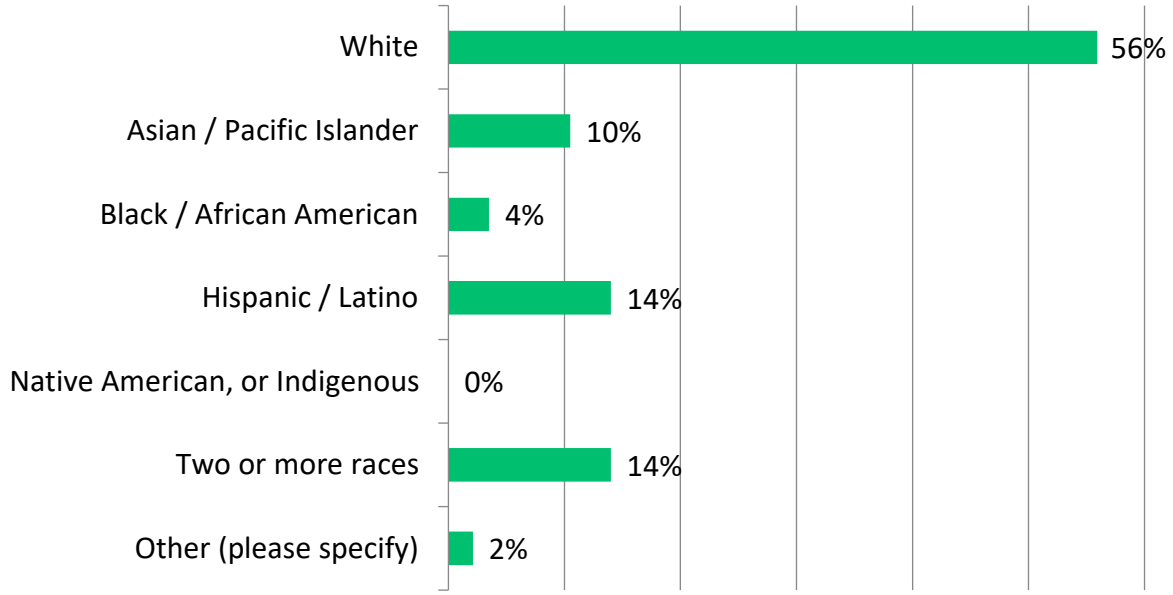
Q3. What is your age?



Q3. Answer Choices	Responses	
Under 18	0.00%	0
18-21	58.74%	84
21-30	28.67%	41
30 or older	12.59%	18
	Answered	**143**
	Skipped	**0**

Discussion: Nearly 60% of respondents said they were between 18 and 21 years of age, while nearly 30% said they were between 21 and 30. The remainder reported being over 30.

Q4. What is your race/ethnicity?



Q4. Answer Choices	Responses	
White	55.94%	80
Asian / Pacific Islander	10.49%	15
Black / African American	3.50%	5
Hispanic / Latino	13.99%	20
Native American, or Indigenous	0.00%	0
Two or more races	13.99%	20
Other (please specify)	2.10%	3
	Answered	**143**
	Skipped	**0**

"Other (please specify)" Responses:

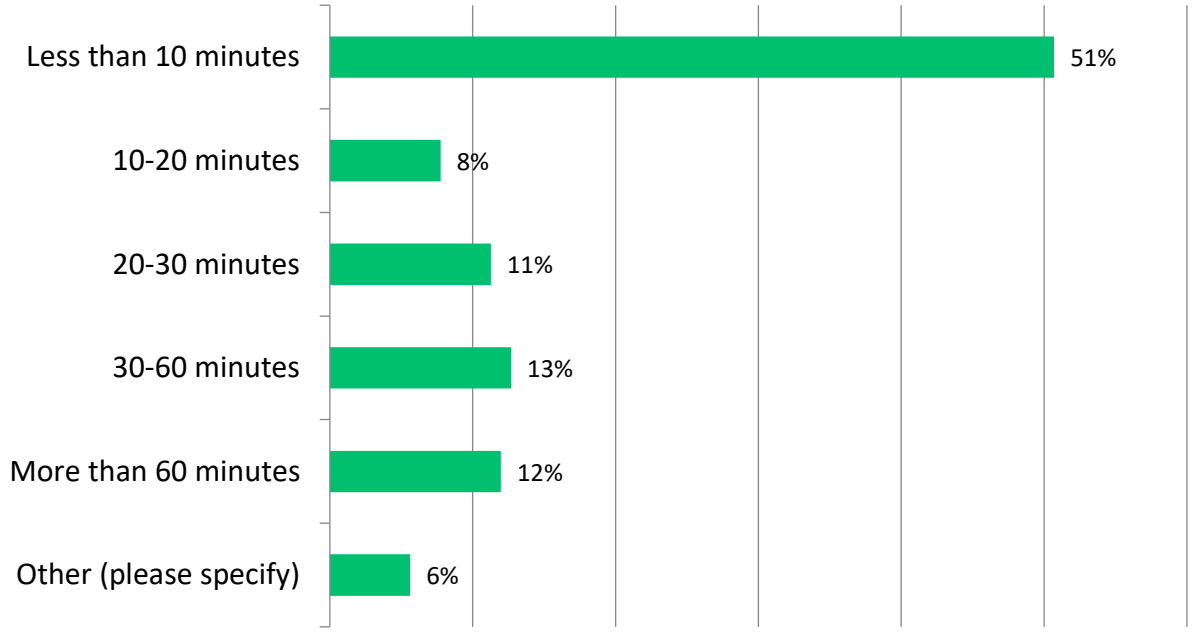
- Only one human race so please stop asking race and listing a color as an ethnicity.
- Native American Ancestry, European American.
- Italian/Sicilian.

Discussion: The purpose of this question was to gauge the extent to which the racial / ethnic demographic of Moraga's student population matched that of the people responding to the full survey; and also, the Town as a whole as reported in the 2020 U.S. Census.

	White	Asian / Pacific Islander	Two or More Races	Hispanic / Latino	Black / African American	Native American Indigenous
Moraga resident survey	67%	18%	7%	3%	1%	<1%
Moraga student survey	56%	10%	14%	14%	4%	0%
2020 U.S. Census	70%	21%	8%	8%	1%	<1%

The data collected show Moraga's student respondents as being somewhat more diverse than the population as a whole (with the possible exception of Asian / Pacific Islanders), and also more diverse than respondents of the primary resident survey.

Q5. How far do you travel from home to school (each way)?



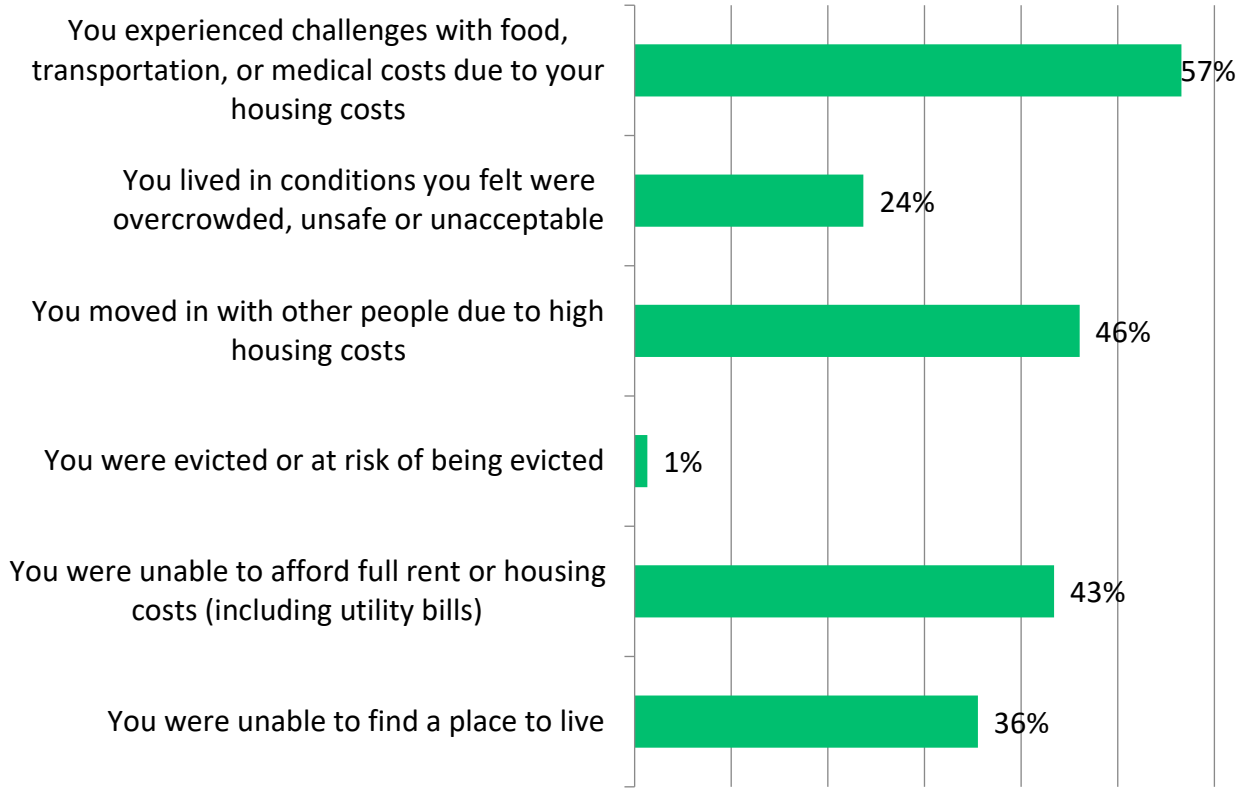
Q5. Answer Choices	Responses	
Less than 10 minutes	50.70%	72
10-20 minutes	7.75%	11
20-30 minutes	11.27%	16
30-60 minutes	12.68%	18
More than 60 minutes	11.97%	17
Other (please specify)	5.63%	8
	Answered	**142**
	Skipped	**1**

"Other (please specify) Responses:

- I'm not from the Bay Area.
- Remote student
- I live on campus.
- Well to go to my actual home it's a 5-hour trip but to get to my dorm its less than 10 minutes.
- I live on campus.
- On campus
- I live on campus.
- I study remotely.

Discussion: Half of student respondents reported living close enough to school that their travel time took less than 10 minutes each way. Nearly one quarter of all respondents reported travel time to school exceeding 30 minutes, and of that group, almost half reported having a school commute exceeding one hour. This may not be surprising, given one-third of all Moraga students report living elsewhere. What this does suggest, however, is a need for additional, affordable student housing closer to the Moraga campus.

Q6. During the last 12 months, have you experienced an of the following? (Check all that apply)



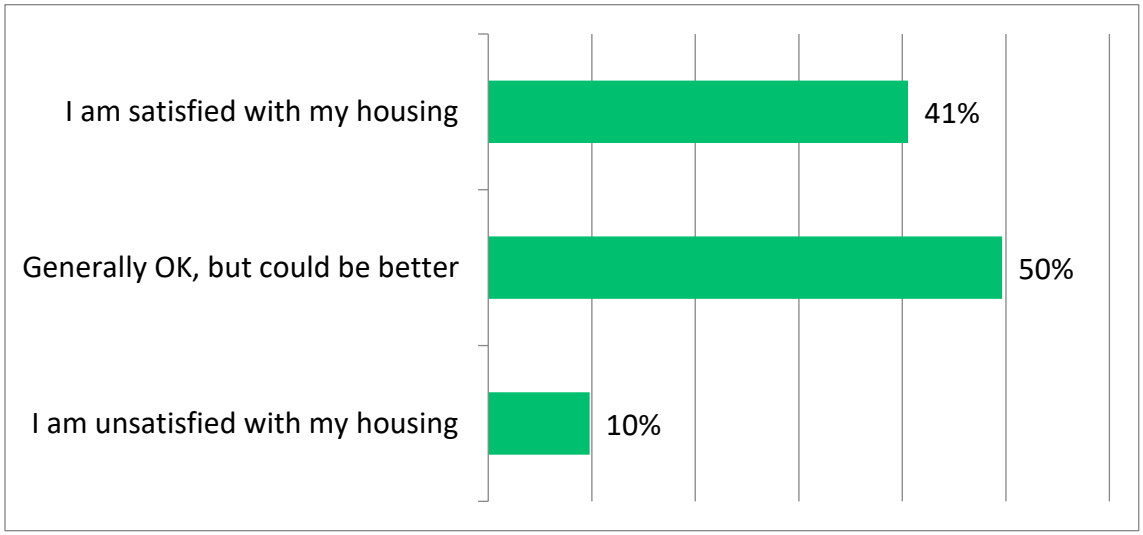
Q6. Answer Choices	Responses*	
You were unable to find a place to live	35.53%	27
You were unable to afford full rent or housing costs (including utility bills)	43.42%	33
You were evicted or at risk of being evicted	1.32%	1
You moved in with other people due to high housing costs	46.05%	35
You lived in conditions you felt were overcrowded, unsafe or unacceptable	23.68%	18
You experienced challenges with food, transportation, or medical costs due to your housing costs	56.58%	43
	Answered	**76**
	Skipped	**67**

* Total exceeds 100% because people were allowed to choose multiple answers.

Discussion: Respondents were asked to indicate whether they had experienced any of a variety of housing challenges in the prior twelve months. Most of the choices listed were driven by cost.

Of the 143 respondents to the survey, 67 (47%) skipped this question. Some may have not responded because they hadn't experienced any of the listed circumstances, although this is unclear. Over one-half - 53% - of respondents affirmed having experienced one or more of the listed housing challenges, suggesting for most students, cost is a significant factor in their housing.

Q7. How well does your current housing meet your needs?



Answer Choices	Responses	
I am satisfied with my housing	40.56%	58
Generally OK, but could be better	49.65%	71
I am unsatisfied with my housing	9.79%	14
If you selected the second or third option, please tell us a little about what could make your housing situation better		35
	Answered	**143**
	Skipped	**0**

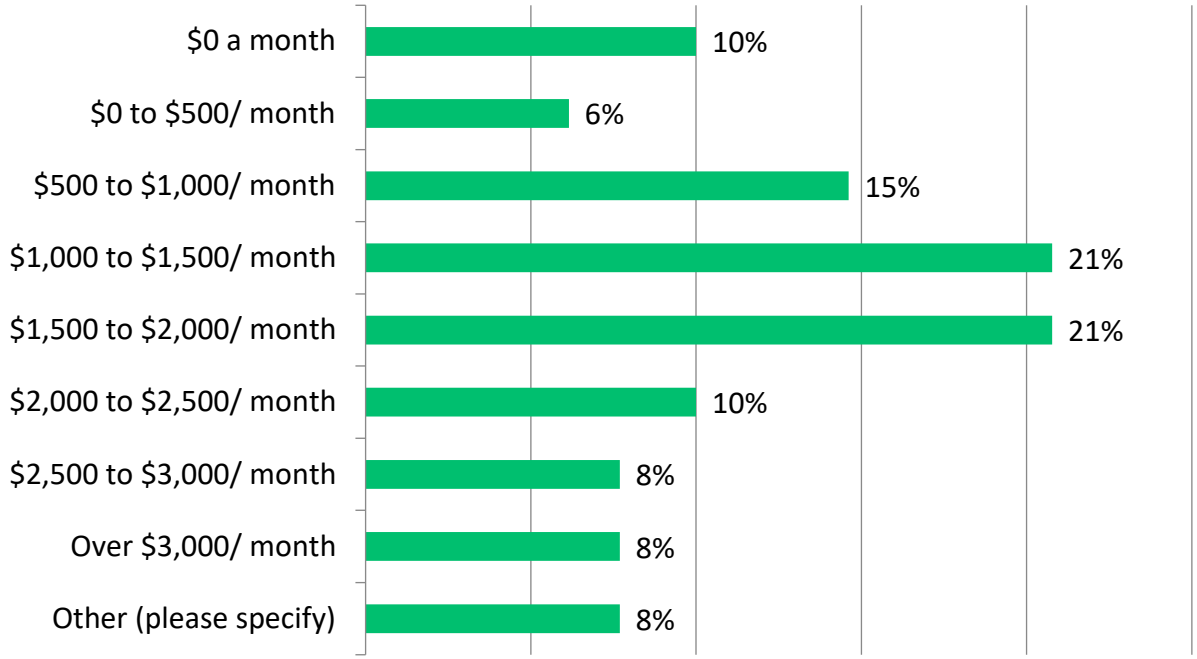
"What could make your housing better? (please specify)" Responses:

- I wished SMC had updated housing since there are concerns of black mold that is not addressed properly, no air conditioning, pipes that do not work resulting in flooding, and housing is still expensive which is why students move off campus. I stay on campus because I cannot pay every month the high costs and would rather have a loan taken out to live on campus.
- The walls are unfortunately riddled in mold, the fourth floor of my building traps extreme heat creating humidity, some buildings are not accommodating for individuals who cannot use stairs because there is no elevator.
- Closer apartments to campus.
- I am ready to not live in a school dorm.
- The apartment that my fiancé and I are currently living in is too small for the two of us, so we need a home with more space
- I do not want to live on campus, but it is the only option for me because I can't afford to pay a full $1000 in rent off campus plus utilities and food and everything else.
- Rent is just a lot.
- I would like to be closer.
- The food is unacceptable
- More sunlight into apartment. Better upkeep.
- My landlord [name withheld] never fixes our issues or hesitates to. The heater was broken for all of winter due to damage and rat feces that she procrastinated on handling. When I bring up something that is broken, she asks me if I am sure it's broken and to double check even though she just needs to fix it.
- An affordable, low-income, or waived room somewhere. Access to a kitchen. More space.
- Our apartment is not built very well, and we run into issues with it often. It is also so expensive that I have to live with 6 people.
- Fewer roommates.
- On campus is over-priced but options nearby are limited for students.
- My neighbor is pretty disrespectful, he harasses my roommates and I and complains over everything. He has told us that college students shouldn't live near him because everyone is a "homeowner", and we are not. He is very condescending and has actually verbally assaulted us.
- The management of my apartment unit does not tend to the conditions of the unit itself. For instance, a portion of the floor has been taken out by previous tenants, but the property manager has not fixed it yet, the windows are uneven and do not close completely, there are permanent stains and terrible paint jobs that the apartment manager has not fulfilled yet, and the kitchen faucet does not work well.

- It's so expensive on campus and they just raised it. It'll be 2K a month next year for a DOUBLE room and meal plan. That is absolutely absurd. I finance a lot of my own education so it's difficult. Also, there's not enough housing in the area or landlords that will work with students. All there is Ascot/Rheem and most of the time they're filled or there's a waiting list. Absolutely no rent controls either. Moraga is the worst place for a college, to be honest. I wish the city and residents were more open to student housing. We contribute just as much to the local economy, just saying. If not more.
- The heating could be improved, and an AC unit should be installed. The is apparently an option to have AC in our rooms but none of them work.
- More responsive property management. More support from Town of Moraga to prevent and address dumping, litter, property improvements, and vegetation removal.
- We could improve facilities in on campus housing especially in older buildings.
- The Saint Mary's dorms are below subpar with NO options for single bedrooms for upperclassman. ONLY doubles exist for Junior and Senior living, while Sophomore housing is required to have a meal plan and thus has no kitchen.
- Costing less and giving me more.
- A two-bedroom home would be great but is unaffordable.
- Cheaper and less people.
- Too expensive.
- I would like to live in an apartment, but they are too expensive.
- Too many roommates to make it affordable.
- Having another bedroom and yard space.
- (Name withheld)'s housing has multiple violations which make it an unsafe place to live.
- Rent is very high.
- I want to live off campus but cannot afford to do so.
- The cost is way too high but now gas is going up and living far away isn't an option either.
- Most apartments I've seen are outdated and require work that landlords are not willing to put into the house. With the pricing being so high this shouldn't be something we worry about and should otherwise lower prices if the standards are not met.
- I just don't want to live at home anymore.

Discussion: Four in ten respondents reported being satisfied with their housing arrangements. Five in ten said their housing was "okay, but could be better," while one in ten said their housing was unacceptable. Two main themes emerged in Question 7 comments: Housing costs are too high or unaffordable, and some of the rental property available to students is substandard. Some respondents felt that their landlords were indifferent to conditions or antagonistic to tenants.

Q8. What is your approximate monthly housing cost? (including your share of rent and utilities)



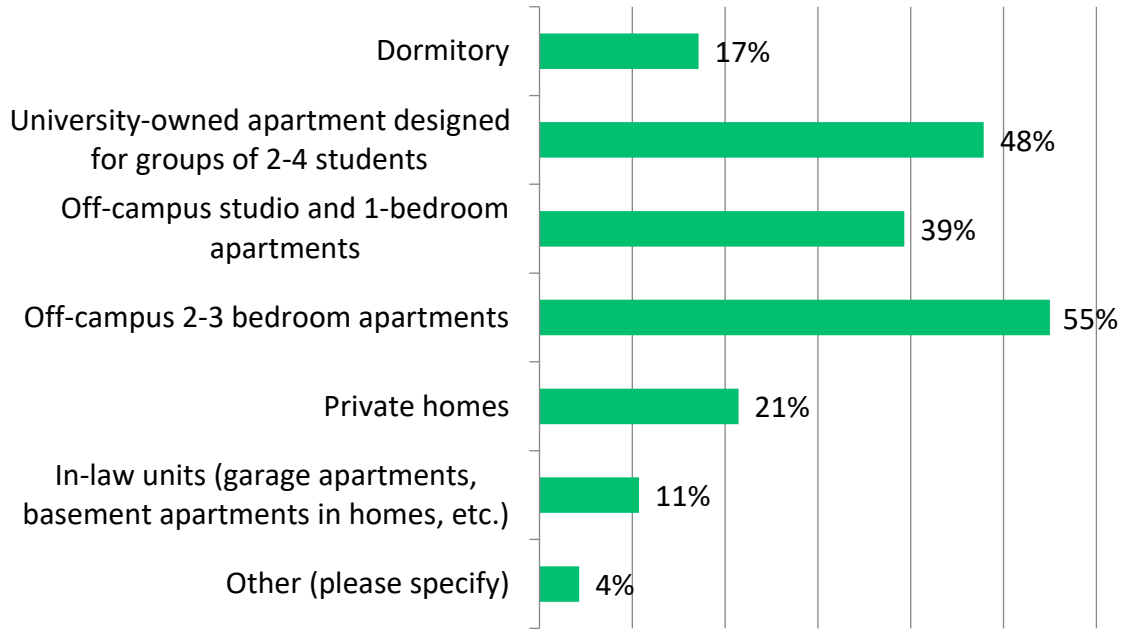
Q8. Answer Choices	Responses	
$0 a month	10.00%	13
$0 to $500/ month	6.15%	8
$500 to $1,000/ month	14.62%	19
$1,000 to $1,500/ month	20.77%	27
$1,500 to $2,000/ month	20.77%	27
$2,000 to $2,500/ month	10.00%	13
$2,500 to $3,000/ month	7.69%	10
Over $3,000/ month	7.69%	10
Other (please specify)	7.69%	10
	Answered	**130**
	Skipped	**13**

"Other (please specify)" Responses:

- tuition
- N/A
- Live in dorm
- On campus housing is paid per semester
- I pay about $650/month and so do my 5 other roommates.
- Not too sure
- paying room and board at SMC
- not sure
- over 3,000/month for all of us but 800 each
- 3k divided by 4 plus utilities

Discussion: Fully one-half of respondents report monthly housing cost in the range of $1,000 to $2,500 per month; an additional 17% report housing costs over $2,500 per month. The comments suggest some students are able to mitigate high housing costs by sharing expenses with roommates.

Q9. What type of housing would best meet your future needs?



Answer Choices	Responses*	
Dormitory	17.14%	24
University-owned apartment designed for groups of 2-4 students	47.86%	67
Off-campus studio and 1-bedroom apartments	39.29%	55
Off-campus 2–3-bedroom apartments	55.00%	77
Private homes	21.43%	30
In-law units (garage apartments, basement apartments in homes, etc.)	10.71%	15
Other (please specify)	4.29%	6
	Answered	**140**
	Skipped	**3**

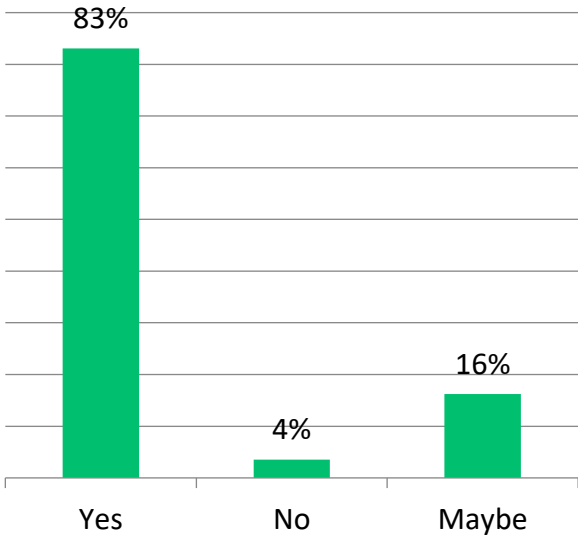
* Total exceeds 100% because people were allowed to choose multiple answers.

"Other (please specify)" Responses:

- On campus apartments for the terms required on campus would be great.
- Affordable grad school housing for grads with families.
- Privately owned student housing designed with students in mind and for students only. School like Gonzaga and UNR do this very well.
- Something realistically affordable for low-income students. Most who attend seem to be from affluent communities and can afford the higher cost. I had to quit my job to complete an unpaid internship to meet graduation requirements. An opportunity to have some kind of sliding scale, work study housing would have been life changing to have.
- On campus town-house suite.
- I need to be in a single bedroom.

Discussion: When asked what type of housing would best meet their future needs, students expressed by a large margin a preference for college-owned student housing or off-campus apartments of varying sizes and configurations. Less popular options included dormitories, private homes and in-law units.

Q10. Would you be interested in affordable (subsidized) apartments for students if they were available?



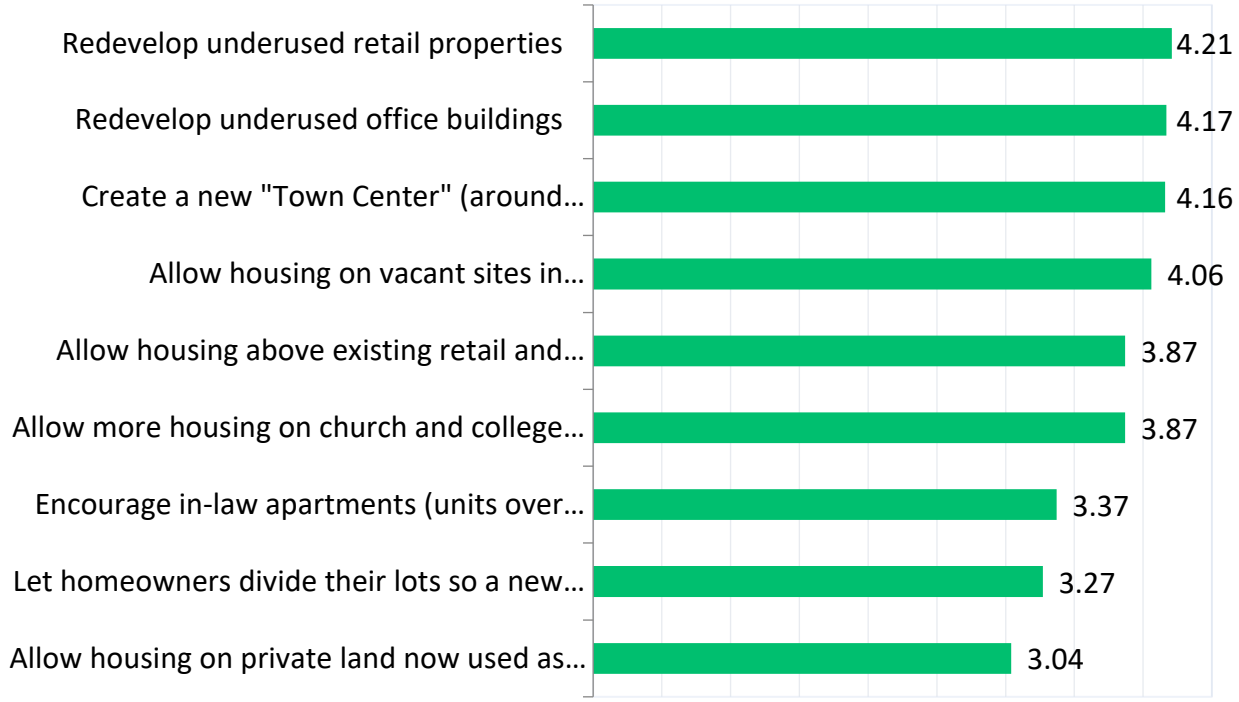
Q10. Answer Choices	Responses	
Yes	83.10%	118
No	3.52%	5
Maybe	16.20%	23
Other (please specify)	0.70%	1
	Answered	**142**
	Skipped	**1**

"Other (please specify)" Responses:

- I don't think that I would be able to afford it on my own while working and attending school full time.

Discussion: A large majority of respondents expressed potential interest in subsidized housing, should it ever become available. This is not surprising, considering the importance of cost as a primary factor affecting students' overall housing experiences.

Q11. What solutions would you support (or oppose to add more housing in Moraga?



Support for Housing Solutions Weighted Averages
In decreasing order, where 5 is high and 1 is low.

Q11. Data for Weighted Averages of Support for Housing Solutions:

	Strongly oppose	Moderately oppose	Neutral/ no opinion	Moderately support	Strongly support	Weighted Average
Redevelop underused retail properties	1	3	26	46	64	4.21
Redevelop underused office buildings	1	5	25	48	62	4.17
Create a new "Town Center" (around Moraga Way and Moraga	1	1	37	36	64	4.16
Allow housing on vacant sites in neighborhoods	2	9	25	45	58	4.06

	Strongly oppose	Moderately oppose	Neutral/ no opinion	Moderately support	Strongly support	Weighted Average
Allow housing above existing retail and office uses	4	11	35	40	51	3.87
Allow more housing on church and college properties	4	10	38	36	52	3.87
Encourage in-law apartments (units over garages, in backyards, etc.)	6	21	50	39	23	3.37
Let homeowners divide their lots so a new home can be added on the second lot	13	15	57	28	25	3.27
Allow housing on private land now used as open space (grazing, ranchland, etc.)	30	18	33	30	27	3.04
				Answered		**141**
				Skipped		**2**

Discussion: When asked about their support for various housing options, students strongly favored converting unused retail and office spaces into housing, as well as creating a new Moraga Town Center. Unlike those who responded to the larger, all-resident survey, students favored allowing new housing to be built on vacant sites in existing residential neighborhoods, whereas many Moraga property owners did not. Generally speaking, unlike Moraga homeowners, students tended to be fairly open to most options for creating new housing, with the possible exception of building housing on open space and vacant lands.

Q12. Please use the space below to share any other thoughts you'd like to share about housing in Moraga:

(Note: Highlighted items reflect some general themes. A few comments have been lightly edited for clarity.)

- Moraga should put some more importance to the fact it is a town with a nationally known college and to boost economy, support resources for students. Moraga can still maintain its value as a small town, but it can support students more especially if the town wants more diversity and give students a chance to succeed.
- Housing affordable availability is needed.
- *Watch out not to undermine the character of Moraga when developing housing. Open spaces are important.*
- More affordable housing would be great, but the city needs to retain its scenic environment that makes it so special.
- Old living, especially apartments. Not a lot of new developments.
- I understand that housing keeps going up because both the demand and the housing market in general keeps rising, but college students do not make the kind of money to support that. *We need support from this community because not all of us have parents or super wealthy parents who can support our housing in general.*
- please add a stop sign for cross traffic leaving SMC; that particular spot feels dangerous as people frequently drive 40+ and the visibility is awful.
- I just want affordable, decent housing for each family. The focus ought to be on affordable housing, not on university, business, or public profit.
- *It is really hard to live off-campus in Moraga, because there is no area where just students live.* Even living on the streets that most students who live off-campus occupy, (like Donald or Ascot), we are still living around older families who do not want us there.
- Landlords should be more flexible with allowing college students rent. My roommates and I have been turned away because they didn't want college students living in their units.
- Generally, as a college student that is working three jobs on top of academics just to pay for housing, utilities, and other necessities, I would like much more affordable housing that is specifically meant for students such as myself and not for others that are either retired or have already well-established jobs/occupancies.
- I wrote a lot above. I know the residents here get upset and oppose housing for students, but *it's honestly so difficult to be a college student right now and I think they have little concept of that. We are in more debt than ever before and struggling a lot. Providing student housing in Moraga or designated subsidized apartments would actually help the*

local economy. Not sure why it's such an issue. For instance, If Ascot or Rheem was deemed only student housing then we would be separated from the residents (which I know they want) and it would create more living options for us. SMC doesn't guarantee housing junior and senior year. They refuse to build more and only 25 percent get a kitchen. Most cannot afford the ridiculous costs of a meal plan and need the kitchen. Since SMC has not stepped up, it would be extremely beneficial to students if Moraga did.

- *No matter how much community members get upset with SMC students, we are a crucial part to this community.* Creating more student orientated housing would put other community members at ease as well as lowering the overly cost for students.
- There is no affordable housing which is a deterrent in allowing me or making me desire to stay/ feel like I belong in Moraga.
- *Saint Mary's and the Town of Moraga should coordinate a dumping service to ease student's trash and dumping needs during move-out seasons.* This would avoid large piles of litter, furniture, mattresses, and other dumping sites from forming in Moraga neighborhoods.
- The Bay Area is already expensive enough, please build housing that is reasonable for low-income students. The current college housing is already ridiculously priced, please think about the students and all that we bring to the community and to the Saint Mary's reputation. Housing access is already challenging enough. Thank you for hearing my feedback.
- There should be a balance of keeping Moraga's character and business and allowing housing.
- Newer more affordable housing needs to be offered. *Housing in common college areas such as Ascot and Rheem are so crowded, old, way outdated, and way to overpriced.*
- Leave the open hills alone.
- Allow single bedrooms in the Lower and Upper townhouses at Saint Mary's College.
- Create more room for parking.
- My roommate and I were looking to life off campus next year but everyone we talked to said there was a very long waitlist. *There is very limited affordable housing in Moraga for college students.*
- it's way too expensive for college students to live in Moraga unless you are already well off, make cheaper housing for students.
- As a person from out of state I have come to love Moraga. We all live in a beautiful little town nestled into lovely green hills. I would love to live in a place that was able to present the beauty that is around me. I live in a dorm room on ground level, my roommate prefers our one window to be closed to the outside world, and I just need a view. I hope the town

creates apartments on the side of one of our beautiful hills to overlook the bay, Mt Diablo, and Moraga.

- *Subsidized housing for students please*
- NO MORE SINGLE-FAMILY HOMES
- Housing there seems to be for the privileged and the rich. It is a town that supports exclusivity for the upper class. If it values inclusivity, then a student or a couple or even a single parent should be able to live there and go to the college there as well as be able to meet the household costs and needs and save for its family or self. Anyone making a salary of $85k still can't even afford to live in the town of Moraga and when you include children, it's even more of a far reach for them. The town of Moraga is almost all white and all privileged for a reason because the town was always created like that-exclusivity for persons of color by excluding the upper lower and middle classes.
- Too liberal.
- I think there could be a lot of cool things in Moraga that Saint Mary's students leave town to seek in other places. I think there could be some more opportunities for things to be open late like bakeries or stuff. We want to be able to support Moraga, but it is difficult with everything being so expensive and closing super early except for Safeway.
- I cannot afford to live in Contra Costa County, let alone Moraga. I have struggled with homelessness my entire life and could not afford to live on campus or relatively close to campus regardless of having the highest amount of financial aid distributed to my tuition costs. I go to school at Saint Mary's and work in Orinda but have had to live in my car or couch surf because I cannot afford to rent a space for myself, even if it is a shared space. Please make housing more accessible to students and alumni, especially those who are at risk of houselessness and have sufficient proof they are need of financial assistance. This is crucial to maintaining the legacy of Saint Mary's as Lasallian education.
- Overpriced for what you get out of it. *With the wealth flowing through Moraga, there should be more emphasis on apartment living and communities that are updated and not so costly.*

APPENDIX E: BALANCING ACT REPORT

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MORAGA 2023-2031 HOUSING ELEMENT

APPENDIX E HOUSING SITE "BALANCING ACT" SURVEY

Barry J. Miller, FAICP
June 15, 2022

Introduction

The Town of Moraga was one of 25 Bay Area jurisdictions that received a grant from the Association of Bay Area Governments (ABAG) for a license to use "Balancing Act" software. Balancing Act is an on-line application that enables users to allocate a community's regional housing needs allocation (RHNA) to different properties or sub-areas. It was designed to be a fun and engaging simulation "game" that challenged residents to determine how and where each jurisdiction should meet its housing assignment for 2023-2031. The neighboring cities of Lafayette and Orinda also used the Balancing Act program.

The Town launched its version of the program on March 7, 2022 and kept it operational through May 10, 2022. The Balancing Act page was visited more than 1,000 times during this period and 108 users submitted on-line maps. Use of the Balancing Act tool was promoted through the About Town newsletter, the Town's electronic message board, a pop-up event at the Farmers Market, and several meetings with civic organizations. The Town also hosted a walking tour to familiarize residents with the Balancing Act opportunity sites and convened two workshops (one in person and one on-line) to engage the public in the site selection exercise. In addition, the Balancing Act tool was promoted through word of mouth and announced at several Town Council and Planning Commission meetings.

How it Works

Moraga's Regional Housing Needs Allocation for 2023-2031 is 1,118 units. This total is divided into four income categories: above moderate, moderate, low, and very low. The "above moderate" need is generally associated with single family housing. The Town determined that it already had sufficient capacity to meet its above moderate assignment but needed to rezone additional land to meet its moderate, low, and very low-income targets. These targets are typically met on sites zoned for multi-family housing. The Town determined that it needed adequate sites to accommodate 800 multi-family units during the planning period. This includes the "base" assignment plus a buffer in the event some of the sites become unavailable.

Some of the 800-unit capacity already exists (based on current zoning) and some of it requires rezoning property to allow higher density housing. The Town did not differentiate between multi-family zoned sites and sites needing rezoning, but simply asked the question "where would you put 800 units of multi-family housing in Moraga"? The Town narrowed the field of possible answers by focusing the choices entirely on the Town's two commercial districts: Moraga Center and the Rheem Center. The former area is approximately 190 acres and is governed by a Specific

Plan adopted in 2010. The latter area is approximately 70 acres and is largely zoned for commercial uses, with no current allowances for housing. However, Town policy has been to support housing in this area, and to prepare a Specific Plan that provides greater land use and development guidance.

Both the Moraga Center and Rheem Center have distinctive subareas, largely defined by roads and natural features such as Laguna Creek. For the Balancing Act app, the Moraga Center was divided into seven subareas and the Rheem Center was divided into four subareas. In other words, users of Balancing Act were tasked with allocating 800 units to 11 subareas using an on-line map.

When opening the program, a map appears on the screen showing the location of the 11 subareas. App users are invited to click on an icon next to each area to learn more about where it is, what currently exists, and what zoning changes would be needed to add housing. App users can then point and click on each of the 11 subareas and use "plus" and "minus" tools to add housing units to each area until they reach 800 units. The number of units that can be assigned to each subarea is capped to avoid putting all the units in one zone. Once a player reaches 800 units, they receive the message "You Have a Housing Plan!" and may submit their map. The site also had images from similar jurisdictions showing what various densities look like.

The Balancing Act program includes opportunities for users to submit written comments along with their maps. Comments may be provided for the exercise as a whole, or on individual sites or areas on the map. About half of those using the app submitted comments.

A map of the 11 subareas is included on the following page. Table 1 shows the average number of units assigned to each subarea by the public. Table 2 shows the "realistic capacity" estimates for the 11 subareas that were developed by staff and included in the March 2 staff report to the Town Council and Planning Commission.

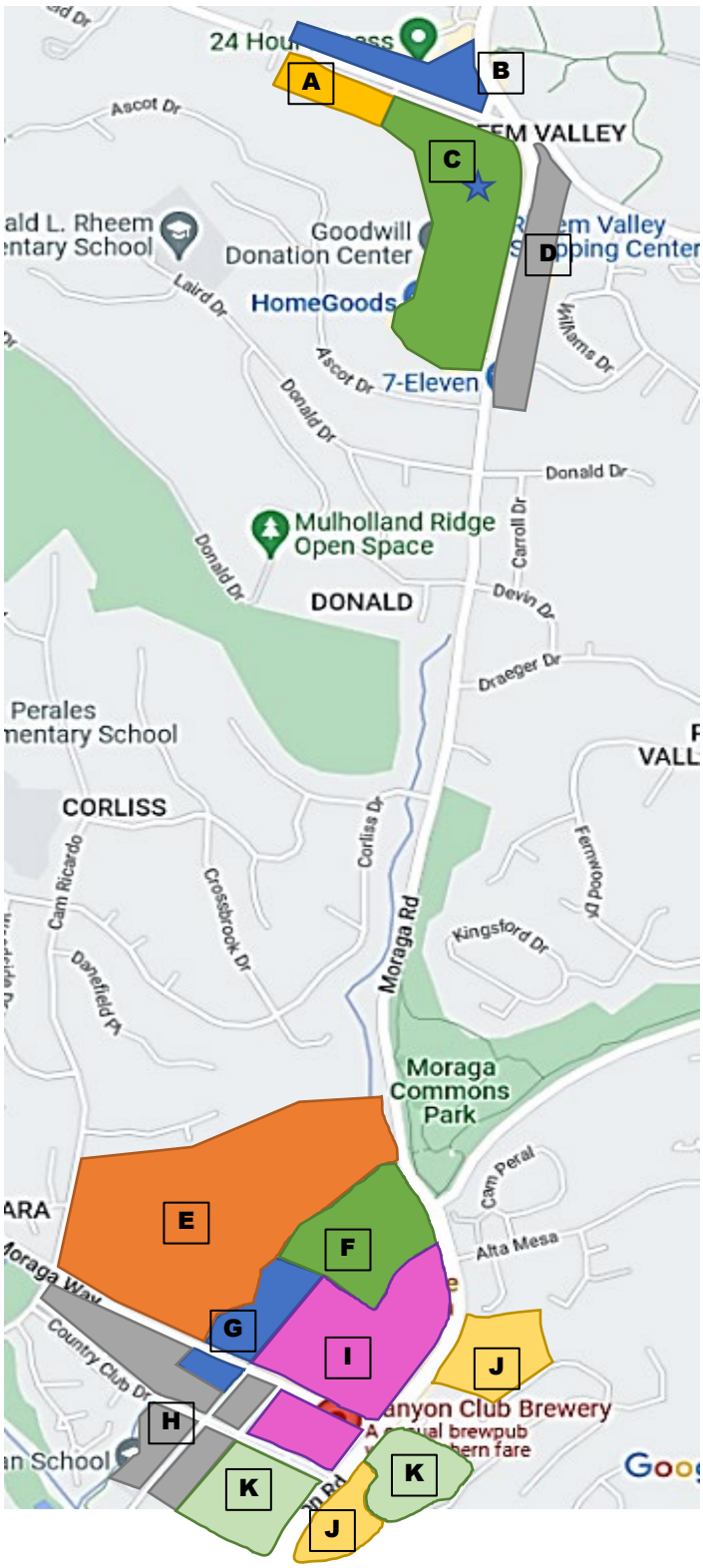


Table 1: Balancing Act unit counts

Area	Average from 108 submittals	Average from 5 small groups at Workshops (25 attendees)
A	81	68
B	83	108
C	158	172
D	38	28
E	116	172
F	111	198
G	60	60
H	27	44
I	93	58
J	44	10
K	--	--
Total	807	918
Rheem	*44%*	*41%*
MCSP	*56%*	*59%*

Table 2: Consultant-Generated Estimates of "Realistic Capacity[1]

Area	Units
A	82
B	160
C	
D	28
E	366
F	230
G	40
H	142
I	84
J	0
K	N/A(*)
Total	1,132
Rheem	*24%*
MCSP	*76%*

(*) There are 156 units located in Area K in the pre-application phase. No additional potential exists.

[1] *The figures in Table 2 reflect staff's February 2022 assessment of each area using metrics such as vacant land, the assessed value of improvements on each site, and the square footage of building space relative to what is allowed by zoning.*

Table 3: Mean vs Median Number of Units Assigned by Balancing Act Users

Area	Mean (average)	Median
A	81	90
B	83	80
C	158	150
D	38	50
E	116	100
F	111	100
G	60	50
H	27	50
I	93	80
J	44	50
K	--	--
Total	807	800
Rheem	*44%*	*46%*
MCSP	*56%*	*54%*

Table 3 (above) shows the mean vs median number of units assigned to each subarea in the app. In some respects, the median provides a better indicator of the results. This is because some users of the app loaded their units heavily into some areas while leaving others with zero units or very few units. This tended to skew the averages a bit. The mean and median are fairly close in most cases. The greatest differences are in areas D and H. In the case of Area H, a number of submittals showed "zero" units and added text urging the Town to look elsewhere. These responses cited traffic and noise concerns along School Street and the adjacent residential neighborhood.

Overall, the split between the Moraga Center and School Street areas was roughly 55/45 (55% of units in Moraga Center and 45% in Rheem). The share assigned to Rheem was significantly larger than what staff had anticipated, particularly since the area is less than half as large. On the other hand, the Moraga Center share excludes 156 units in Area "K" which were in the pre-application stage at the time the app was rolled out.[2] Adding these units to the total, the split is 63/37 (Moraga Center/Rheem Center).

[2] Area K is commonly referred to as MCSP Area 14 and Area 15. Two projects (123 units and 33 units) were in the pre-app stage at the time the Balancing Act program was run. Neither of these projects is currently active.

As shown in Table 2, the consultant team developed estimates of how the units might be allocated prior to the launch of Balancing Act. Relative to these estimates, the public put far fewer units in Area "E", which is the 40+ acre orchard in the MCSP area west of Laguna Creek. The internal estimate for this area was 366 units, but the public responses only favored 100-120 units here. It is worth noting that much of this area had already been assigned high-density multi-family zoning (20 units/acre) in 2010 and is envisioned as an area for senior housing, townhomes, and apartments. Likewise, the public assigned less housing to Area "F" than the consulting team estimates (about 100-110 units in most submittals, compared to double that in the staff estimates). This also is an area that is currently zoned for higher density housing. The project team also estimated substantially more capacity in Area H than was supported by the public—again, another area currently zoned for higher densities.

Conversely, the public favored substantially more housing at the Rheem Shopping Center than was estimated by the project team. The team's estimate for the entire Rheem area was 270 units. The median number of units assigned by the public to this area was 320. The public also assigned more units to Area J in the MCSP and tended to favor housing in Area G. Some of the written commentary and workshop feedback suggested that housing be allowed in the Moraga Ranch area, and that housing be sited on the RV storage area north of the Ranch property.

Ultimately, the feedback provided by the public was used to shape the identification of housing sites and the decisions about which sites to rezone. As a result of public input, a greater emphasis was placed on sites in the Rheem Center than was initially proposed. The initial proposal to increase density from 20 units to 24 units per acre in the MCSP orchard area east of Laguna Creek was reduced in scope to only apply to the R-20A parcel (not the R-20B parcel). Further discussions with the Town Council, Planning Commission, and public resulted in the elimination of housing sites in much of Area I and all of Area G. The northern part of Area J was also added as a housing site in response to public comment.

Verbatim Comments submitted with maps

- We should maximize the usage of core Moraga Center (mixed use housing above retail) AND Rheem Center BEFORE we go tearing up hillsides and openspace
- I would like the Rheem Area developed for retail and housing. The land at Rheem is flat and has 3 possible exits from town. I think this would make this town a college town.
- Put more housing in existing commercial areas and not block scenic corridors and ridgelines.
- Build as many units as possible in Zones A, B, C, and D to keep traffic to a minimum in Moraga. Additional required units can be built in Zones J and K which, although deeper into Moraga and adding traffic because people have to leave, the units are at least on the perimeter and don't create congestion in the Safety/town center.
- What a challenge and what a picture of how the Town will look if it comes to be.
- The thought of this makes me ill. This many additional units is a disaster. There are so many example of horrible unintended consequences of government housing projects--such as redevelopment, etc. I fear this will be one of them. Especially horrible for traffic and a disaster in a fire or other emergency. I'm horrified if even half of the required units are developed!
- Town should resist as much as possible, then concentrate new units to avoid what happen in other cities, first one or two apartment houses, then more and eventually single family neighborhood lost. People who have homes here want to preserve the low crime low density good schools etc. that brought them here. High density housing is in every way the opposite of that. Do as little as possible as slowly as possible. Minimum compliance. Go on record against this and other state laws, ABAG rules that seek to destroy single family housing.
- If you can't count the parcel with 130 or so already allocated, the plan I propose increases density to a breaking point. If they are allowed, a scaled back version would work better. We have plenty of available space to accommodate a total of 800.
- Concentrate the housing and drive better commercial activity, restaurants and a center of gravity in Rheem because there are plenty of public transport options.
- I live near the Moraga Center Northwest area, I think affordable housing is a very important issue that should be stressed in the community, as the town of Moraga has a duty to assist in the housing crisis throughout the Bay Area and United States as a whole.
- I sure wish you had more variety of housing - smaller units - some only one story
- Additional units are a severe fire hazard. Very unsafe in an emergency. Insane.
- The clustering in the two central areas makes sense. Need more? Ranch is best due to location near shopping, transit in 2 directions and recreation.
- Let's create visually appealing high density housing. What is here currently is so depressing. It's unclear whether any repurposing of commercial land will become mixed use. I know it is for the Moraga Specific Plan, but what about the Rheem area? Will any displaced schools be offered new space? These specialty private schools very much contribute to Moraga being a destination. What is happening with the space off Bollinger Canyon? This should be included as options
- I don't think our town can support all this additional housing. With only 3 main ways to get out of town two of which have high schools on them that make traffic insane during school drop off pick up times. An additional 1500+ cars traveling at that time means roadway improvements need to be made first. 2 lanes roads are needed to get out of town. Also concerned that housing in the shopping areas will really effect parking, yes some can be removed but not all. We moved to Moraga for smaller town living and not to become Lafayette or city living.

- Hi: I was disappointed to see that all your housing examples are for single use housing. Can we consider more mixed use housing with shops on the ground floor and housing above. Ideally 3-5 stories in height with underground parking, or a level dedicated to parking. More like the Emeryville development and every other cute city in Europe. Let's make a walkable community and build on top of Safeway! I want my kids to be able to move back home. We need places for city staff and teachers to live in this community. Let's get housing costs and rental rates down. - 30 year Moraga resident, Campo class of 1990.
- I hope I am not a resident of Moraga when all of this is completed! Too much congestion for the roads.
- Stay away from hillside areas, commercial to mix-use, office to residential. Rheem redevelopment to create better walkability a town center feel.
- I focused units on flat land, mostly where I have heard indications that the property owner might be interested in developing/redeveloping housing. Given that I heard that Area E cannot be developed at the highest densities already in the MCSP, I did not assign any of our 800 MF units there.
- Sites to consider for 3 story buildings: Site D's vacant lot and site A's vacant lot - Both have a high hillside at the back of the property so a taller building would look suitable.
- The housing element housing should not be built close to a location with current single family housing such as the School Street location. Instead it should be built near the commercial/retail areas of town. School Street is already a heavily traveled street due to drop off and pick up of students at Saklan School, the use of the trail head next to the Serbian Church, JM students who bike and walk to school and use the pathway at the end of School Street, parents who pick up their JM children in cars at the end of School street, commuters who take School street to De La Cruz to access Canyon Rd and/or Moraga Way to avoid the traffic lights and congestion on Moraga Rd and the seniors from the two senior centers who walk on School Street. For all of these reasons the development that is likely to go in on Country Club drive should also not be allowed to have an exit onto School Street which would be right next to Saklan School where there is a lot of traffic and children.
- Good luck!
- BUILD MORE HOUSING!!! STOP NIMBYS!!!
- PLEASE PLEASE do not ruin our existing School St neighborhood with traffic and parking. Peak times load our street with cars for school pickup and drop off, pedestrian access to trail and schools and churches and events and cafes already. We have overflow parking in front of homes already. Kids on foot and bikes use this as a major route to and from schools (JM and Saklan). Please protect existing residential areas. Please help your existing community too.
- As you build out our town PLEASE be mindful that we're in a fire hazard area with limited ways to leave our community. Widen Moraga Way? Rheem Blvd? Canyon?
- How will we handle the increased car load on our congested streets? how will these added cars affect our ability to evacuate in case of fire?
- Please consider that The School St area is already impacted with traffic and parking from the Saklan School and the traffic from JM commuters.
- There are only two roads leaving Moraga (to Lafayette and Orinda), and these two roads are VERY congested in rush hours. Therefore, retirement housing for seniors is the ONLY option. It will not increase the congestion in the roads. Question: Can Valle Vista area be used for extra housing?
- This too many units for Moraga. The construction traffic and noise will last for years. It is already very difficult to get out of Moraga at many times during the day. Adding this many units puts our

lives at risk in the event of a fire. I can't imagine the fire department thinks this is a good idea. Please value the lives of current Moraga residents and their children over possible future residents. Thank you.

- Very concerned about emergency evacuations and overloaded schools and town services Way too many units.
- My main concern is the impact on schools and number of additional teachers and resources that will be needed to accommodate the additional influx of new students.
- Adding these homes will ruin the character, livability and quality of life in Moraga. The City should be legally fighting this requirement from the State
- Thanks for incorporating our feedback. I hope local amenities (restaurants, grocery stores, bakeries, cafe's, etc.) at Moraga shops are improved to meet the needs of a growing population; amenities in Moraga have been sub par for far too long.
- I am writing this for my dad who is in his 90's and has been a long time home owner in Moraga. He doesn't think any of the high density housing should butt up against single family neighborhoods so the majority of it should be In the commercial area near Safeway and the commercial area near Rheem. He thinks exiting Moraga if there is an emergency will be very difficult and that it is a life safety hazard over building in Moraga like this. There is a lot of open space in Moraga and a lot of land owned by the town. You said you were going to spread out housing so it's not all in one area, but we only see two areas on the map where you show development. Please do a new map that shows land owned by town or individuals who wish to develop their land to spread housing around and not just in these two areas.
- While I understand the need for more housing, I do not believe our roads can accommodate this level of development. The current residents are already struggling, especially during morning and afternoon school hours. If there were a need for a mass evacuation (i.e. fire), there would be serious issues. 800 more units would cause a massive increase in traffic and safety concerns that could not be managed with our current road structure. I do believe most development should revolve around the 2 shopping centers so people can walk to services and hopefully keep a certain amount of cars off the road. Development that butts up against current single family neighborhoods should be kept to a minimum to preserve the character of those neighborhoods.
- Unsafe for fire evacuation, limited resources for emergency services, schools in neighborhoods, traffic will get worse ,schools maxed out for enrollment, not enough jobs for population moving in thus traffic congestion, potential employees living outside Moraga will not be willing to come here for employment. Basically more people with less services.
- Thanks for letting the public participate
- Building up commercial zones with mixed residential and commercial will bring a unique element and promote quality retail tenants vs the vacancies experienced currently.
- It would seem easier and more sustainable to build multifamily units along access routes and within retail infrastructure than up a hill on undeveloped land that would be more suitable for the single family homes that already dot our landscape. Developing the mixed retail and multifamily residential along flat ground will bring a certain centricity to the town vs spread out on section E
- I'd like to see some nice but even a bit higher density / smaller unit options - maybe closest to / in the shopping centers - then also some that are less dense. Not everyone has the same need or desire for space. And, smaller units would be more affordable for those who need it. Variety will also be more appealing looking. This was a bit hard to convey as presented as I also don't want to encourage a bunch of demolition. I'd prefer focus on the available spaces (especially excess parking lots) / vacant

buildings within these largely defined areas to the extent possible. That meant putting more modestly sized projects in most of the areas.

- I am concerned about fire safety with this development given limited roads that exit out of Moraga.
- Rheem seems to be the ideal area of multiple access points to connecting roads and great access to St. Mary's College for great student / faculty / staff housing. It would be so nice to have a college center for living in the middle of a commerce area
- My preference is to build "up" in Rheem Center - residential above commercial/retail on ground floor.
- Increase student housing at SMC and find assisted living facilities that might want to build in Moraga. Perhaps the Town Council can provide these organizations with some type of creative incentives to bring them here. These will add many new "units" without substantive strain on our schools and roadways. 800 families will greatly strain our schools. 800 families will greatly increase traffic and will make emergency fire evacuation impossible. Before building these units, we MUST insist that any developers pay for expanded roadways to ensure that emergency fire evacuation is possible. Lastly, if there is any land on the other side of the Canyon Bridge that is part of the town of Moraga then we should propose units there.
- I love the Rheem area and would love to see the area developed well!
- The back side of town can use revitalization and there is more infrastructure there to support a community, like Safeway and banks.
- Concerned about how elementary and middle schools will be able to absorb the add'l children. Looks like Rheem & LP will be the 2 schools receiving all of the new kids. Is there a thought to having some of the Moraga Center kids (where there is the biggest amount of housing opportunity) go to CP?
- Very efficient tool to get the community involved.
- Overall concerns still include safe access and egress in and out of Moraga in case of an emergency, parking, and public transportation options to limit traffic.
- There needs to be more housing for students and housing that is affordable for them too. Students have to basically fight for housing off campus and in seeing that we are major contributors to the city of Moraga, that is majorly unfair.
- Good luck with this - messaging seems crucial, that the Town is not a builder, and these changes would happen over time, when a developer is interested.