



Outdoor dining in Moraga Center

8

ECONOMIC VITALITY ELEMENT

The goal of the Economic Vitality Element is to revitalize Moraga's commercial districts in ways that support existing businesses, attract new business, provide goods and services for Moraga residents, improve the Town's fiscal health and stability, and create vibrant, attractive places to live, work, dine, and shop. The Town has a unique opportunity to transform its two commercial centers in ways that strengthen Moraga's sense of place and create a more complete community.

Improving economic vitality will make everyday activities, like dining out or shopping for groceries, better for residents. It will also increase Town revenues and the ability to maintain services like road repairs and public safety. Importantly, a more economically vital community also means better conditions for local businesses, more investment in Moraga, and increased eligibility for grants and new funding sources.

This Element advances policies around five key goals. These goals are to be a business-friendly community, attract new businesses to meet local needs, strengthen Moraga's identity as a college town, modernize the commercial districts, and promote fiscal stability. A combination of strategies is presented, providing a bridge between economic vitality and other elements of the General Plan such as Land Use, Community Design, Sustainability, and Transportation.

Summer concert at Commons Park



8.1 ECONOMIC CONDITIONS

Data in this section is excerpted from the Moraga General Plan Economic Vitality White Paper, an inventory of economic conditions in Moraga in 2024. The White Paper is a companion document to the General Plan and may be consulted for more information. The data below and in the White Paper may be periodically updated to reflect changed conditions and emerging trends during the lifetime of this Plan.

JOBS IN MORAGA

Census data from 2022 indicated there were 5,700 jobs in Moraga and 7,400 employed residents. The town is a net “exporter” of workers, meaning that more people leave Moraga to go to jobs in other cities than arrive to work at jobs in Moraga.

Moraga residents are predominantly employed in health care, educational services, professional, scientific, and management positions. Many households have two income earners and household incomes are well above the county and regional medians. By contrast, many of the jobs in Moraga are associated with retail sales, food service, child or adult care, and education, including public schools and Saint Mary’s College. Many of these jobs pay relatively low wages,

Rheem Park Commercial Area



making it difficult for the local workforce to find housing in Moraga. In 2018, 70 percent of all jobs in Moraga paid wages that were below \$75,000/annually.¹ The annual income required to afford the median priced home in Moraga is approximately \$450,000, making local home ownership impossible for much of the workforce.

The largest employers in Moraga are Saint Mary’s College, the Moraga and Acalanes School Districts, and the Town of Moraga. Data from the US Economic Census indicates that there are also over 200 private businesses, most of them clustered in the Moraga Center and Rheem Park commercial districts. According to the US Economic Census, Moraga has about 435 retail jobs, 285 food service jobs, and nearly 600 jobs in the health care and social service sectors.

RETAIL SPACE

Moraga has about 450,000 square feet of retail space, mostly in two shopping centers along Moraga Road. The Rheem Valley Shopping Center, developed in 1957, was one of the first large shopping centers in Central Contra Costa County. The Moraga Shopping Center, built in 1964, is about 1.7 miles south of Rheem Valley. Both centers are surrounded by other commercial businesses, including general merchandise stores, self-storage, a fitness club, a movie theater, gas stations, and several restaurants.

Retail space needs are changing due to global and national factors. Online shopping has grown significantly, with e-commerce sales increasing from 5.6% of all sales in 2013 to 15.3% in early 2023 and expected to surpass 20% by 2027. While some retail sectors like groceries and pharmacies remain strong, others, such as department stores and apparel shops, have struggled. Today’s successful retail environments focus more on experiences and entertainment rather than just the purchase of goods and services.

¹ American Community Survey, 2022, BAE, 2023



Moraga's retail sector is adjusting to these changes but is behind larger markets like Lafayette and Walnut Creek. At the local level, the Rheem Valley Shopping Center is a larger economic generator than the Moraga Shopping Center. In 2023, Rheem Valley had nearly six times the number of annual visits and three times the number of visits per square foot compared to Moraga Center. Rheem Valley Shopping Center features more national chain stores, while Moraga Center has more locally-owned businesses.

To address these challenges, the Town is working with property owners and tenants to modernize the shopping centers, improve infrastructure, and explore funding opportunities. Plans include a new grocery store at Rheem Valley and future mixed-use development, including housing. At Moraga Center, the Town is helping implement the Moraga Center Specific Plan. The Plan envisions a "Main Street" environment that expands existing retail and office space, adds new housing, and becomes Moraga's Downtown.

OFFICE SPACE

The General Plan land use inventory identified about 150,000 square feet of leasable office space across 20 buildings, with one-third in Rheem Park and the rest in Moraga Center. This excludes administrative offices for the Town of Moraga, Saint Mary's College, schools, and local retailers. Most of Moraga's offices were built in the 1970s and 1980s. Office buildings in the town are typically one- or two-story with surface parking and landscaped grounds. Most buildings have 4,000 to 10,000 square feet of floor space.

Moraga did not suffer high vacancies during the COVID 19 pandemic to the extent that larger markets such as Walnut Creek and Concord did. While the regional office markets are geared to corporate tenants, Moraga's office space market primarily serves small businesses such as dentists, accountants, realtors, engineers, architects, insurance brokers, and small consulting firms. Local offices provide a resource

for Moraga residents operating small businesses near their homes, and professionals providing services to Moraga residents. Given its distance from freeways and BART, the town is less well-positioned for larger firms and headquarters-type operations.



Moraga office space on Country Club Drive

HOSPITALITY

There are no hotels or motels located in Moraga or Orinda. In 2024, the only hotel in the three Lamorinda communities was the 138-room Lafayette Park Hotel in Lafayette. The largest concentration of hotel rooms in Central Contra Costa County is in Walnut Creek, with additional hotels along the I-680 corridor extending north through Pleasant Hill and Concord.



Chart 8-1: 2023 Retail and Food Taxable Sales by Jurisdiction, Central Contra Costa County

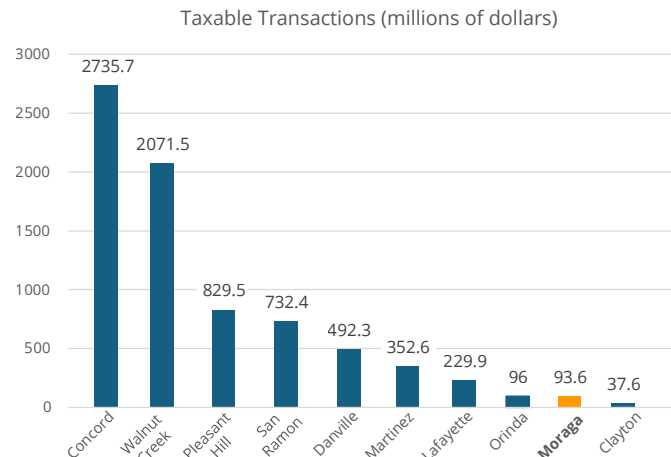
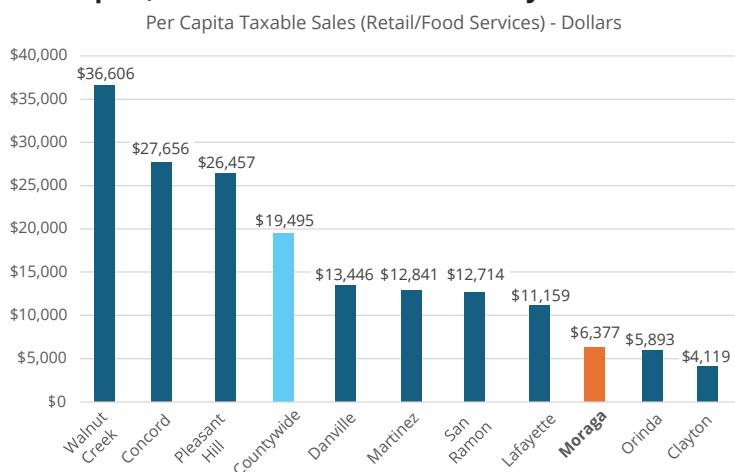
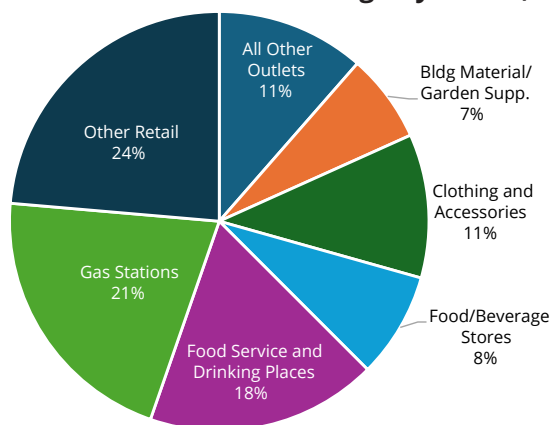


Chart 8-2: 2023 Retail and Food Taxable Sales Per Capita, Central Contra Costa County



California Dept of Tax and Fee Administration, Taxable Sales by City (2024), State Dept of Finance (2024)

Chart 8-3: Taxable Sales in Moraga By Sector, 2022



California Dept of Tax and Fee Administration, Taxable Sales by City (2024), State Dept of Finance (2024)

8.2 SALES TAX ACTIVITY AND LEAKAGE

Charts 8-1 and 8-2 show a comparison of sales tax volumes among Central Contra Costa cities and towns in 2023. Chart 8-1 shows total sales for all taxable transactions by jurisdiction. The highest grossing cities are Concord and Walnut Creek. Chart 8-2 shows total sales per capita, providing a more meaningful analysis of the data that accounts for population size. The highest sales per capita figures are in Walnut Creek and Pleasant Hill.² Chart 8-2 also includes the Contra Costa countywide average as a benchmark.

The data indicates that Moraga's retail and food services sector is underperforming relative to the county as a whole. Among the 10 cities in the central part of the County, only Clayton had a smaller volume of taxable retail sales than Moraga. Moraga's total sales were slightly lower than Orinda's, though on a per capita basis they were slightly higher. Still, the sales volume of \$6,377 per capita in Moraga was substantially lower than Lafayette (\$11,159) and less than half of Danville (\$13,466). Even Lafayette and Danville are below the countywide average (\$19,495), reflecting their roles as community-focused markets rather than regional centers.

Moraga has also seen a decline in sales tax revenue over time, with taxable sales declining by 7.7 percent between 2015 and 2023 when adjusted for inflation. Clothing and accessory sales in Moraga declined by 11 percent and food sales declined by 13 percent during this period. These declines are not unique to Moraga, as retailers faced the COVID-19 pandemic in 2020-2021 and continue to be challenged by on-line sales and changing consumer habits. Nearby cities such as Lafayette, Danville, and Orinda also saw declines in sales tax revenue during this period.

² Sales per capita represents the total sales expenditures in a jurisdiction divided by the population of the jurisdiction. It is a common measure of the standard of living in an economy.



Chart 8-3 shows the source of Moraga's sales tax revenue in Moraga by retail sector. About 21 percent of Moraga's sales tax revenue comes from gasoline, and 18 percent comes from restaurants. Only 8 percent comes from grocery stores, while 11 percent comes from clothing and accessories. About 8 percent comes from building materials and garden supplies. Roughly 24 percent comes from "other retail" sales, a category that includes general merchandise, motor vehicles, automotive products, home furnishings, and other miscellaneous items.

Moraga has a smaller share of restaurant and grocery sales compared to nearby communities. These sectors represent 26 percent of sales tax revenue in Moraga, compared to 40 percent in Lafayette and Orinda. Conversely, Moraga has more sales tax generated by clothing and accessories than the other two Lamorinda cities, as well as the County as a whole. The Town's gas stations represent a slightly higher percentage of total sales tax than Lafayette and Orinda, and more than double the percentage for Contra Costa County. Building materials and garden supplies are comparable to the countywide average.

An analysis of retail "leakage" conducted as part of the General Plan Update found that Moraga is capturing only about 33 percent of the retail and food service expenditures made by its residents. Many residents travel to Lafayette, Walnut Creek, and other nearby cities for dining, shopping, and entertainment. During the General Plan outreach process, community members shared their aspirations for more dining choices, grocery stores, and retail options in Moraga, as well as more attractive retail environments featuring amenities such as outdoor dining, entertainment, and activities for children.

The retail leakage analysis identified potential for additional food and beverage sales, home furnishings, and general merchandise in Moraga. Feedback from residents likewise suggested demand for a variety of business types

(bookstore, café, florist, brewpub, etc.). There is also untapped potential for businesses catering to Saint Mary's College students, faculty, and staff.

8.3 LOOKING AHEAD

The intent of the Economic Vitality Element is to define a path forward in response to the economic challenges and opportunities facing Moraga. Challenges include an underperforming retail sector, outdated commercial space, and aging infrastructure. Opportunities include high disposable income, available land, a safe, family-oriented atmosphere, and a population that is generally supportive of (and even actively advocating for) private investment in the two centers.

The Town is working proactively with the business community, property owners, and residents to revitalize Moraga's shopping centers and create commercial districts that are attractive, vibrant, and fun. Placemaking is an essential part of the Town's economic development strategy. Moraga's shopping districts should be more than transactional places for day-to-day purchases—they should be the heart of community life. Design elements such as landscaping, lighting, outdoor seating, common space, walkability, and architecture should strengthen Moraga's character and image as a great place to shop and dine.

Commercial space for lease at the Rheem Valley Shopping Center





Athletic events at Saint Mary's College bring thousands of visitors to Moraga

The addition of new housing in the two commercial centers over the next decade will create further opportunities. New residents will drive demand for additional retail, dining, and entertainment options. Many of these residents will be able to walk or bicycle to shops, reducing greenhouse gas emissions. Free parking will continue to be available, making the centers a convenient destination wishing to drive or living further away.

As the home of Saint Mary's College, Moraga has a unique opportunity for marketing, branding, and collateral economic benefits. In 2023, the college employed about 700 people and had an enrollment of more than 2,800 students. The campus draws significant numbers of visitors to special events and athletic activities. This presents the potential for complementary activities serving students, staff/faculty, and visitors, including casual dining, live music or arts venues, entertainment, and youth-oriented shopping experiences. Such businesses could solidify Moraga's identity as a college town while enhancing the student experience at Saint Mary's and creating new local activities for residents.

Moraga can also benefit from the growing share of the workforce that is working from home. Former Moraga commuters who once fueled demand for restaurants, business services, and shopping in places like Downtown San Francisco and Oakland are now spending their daytime hours in town. Future activities could include co-working and mobile office space as well as new restaurants, brewpubs, health and fitness establishments, and business-focused services in the two commercial centers.

Given its high disposable income, Moraga is also well positioned to attract businesses that sell experiences rather than simply merchandise. Day spas, restaurants, family-oriented entertainment centers, and similar activities can enliven existing shopping centers and provide collateral benefits for existing businesses. Major property owners will need to adapt their retail centers – including parking areas, tenant spaces, loading areas, and internal circulation – to make them more attractive and functional. Features that contribute to the shopping experience, such as public art, landscaping, and common open space, will become more critical. The Town can support



these efforts through planning, public works, and capital improvement programming.

At Rheem Valley Shopping Center, Center Street could be transformed from what is effectively a parking aisle into a real “Main Street” with outdoor dining, plazas, entertainment, and residential uses above active ground floor uses such as restaurants and shops. At Moraga Center, the 2010 Specific Plan laid out a vision for a “town center” north of Safeway, including an extension of School Street with mixed use development on both sides. These spaces can be uniquely designed and branded to differentiate Moraga from Lafayette, Orinda, and other nearby downtowns.

Office space is expected to remain an important component of Moraga’s commercial centers in the future, despite the trend toward telecommuting and working from home. The town is well-positioned to capture demand for executive suites serving local professionals, medical practitioners, and service providers. There may also be growing demand for space serving residents who work from home but

need the amenities and services of an office on a temporary or part-time basis. This could include coworking space, shared office space, or space with features such as gyms, coffee shops, and childcare. The General Plan also promotes expansion of the hospitality sector, including a small hotel and/or other types of specialty lodging.

The Town will continue to make sure its zoning and permitting processes support these activities. It will also look for grant opportunities and financing tools that can help catalyze private investment. Potential financing tools could include Business Improvement Districts, Community Facilities Districts, Enhanced Infrastructure Financing Districts, Community Revitalization and Investment Authority Districts, and Economic Resiliency Districts, among others. As noted in the Implementation section of this Element, an Economic Development Strategy is recommended to determine next steps, including actions related to funding.

Special events like Moraga’s 50th Birthday build a sense of community and can support local businesses



8.4 ECONOMIC VITALITY GOALS AND POLICIES

GOAL EV-1: BUSINESS-FRIENDLY ENVIRONMENT

MAINTAIN A BUSINESS-FRIENDLY ENVIRONMENT THAT SUPPORTS INVESTMENT IN MORAGA.

Policy EV-1.1: Technical Assistance

Provide technical assistance to businesses to facilitate permitting, licensing, code compliance, and orientation to Moraga. Work collaboratively with businesses to support tenant improvements, new construction, and site improvements.

Policy EV-1.2: Development Review Procedures

Provide a high level of certainty with regard to the Town's regulations, procedures, and expectations for businesses seeking to locate or expand in Moraga. This includes development and design standards, public hearing requirements, permitting processes, infrastructure improvements, and other requirements that may affect project costs and feasibility. Procedures and standards should be clearly communicated and remain consistent throughout the approval process.

Policy EV-1.3: Business Relations

Develop and sustain working relationships with local businesses, business organizations such as the Chamber of Commerce, and the real estate community. Regularly solicit input on local business needs and priorities, and potential ways the Town can support the business community. Where appropriate, amend Town policies and procedures in response to market changes.

Policy EV-1.4: Image and Messaging

Work with local media, business organizations, and retailers to promote Moraga's image as a business-friendly community. This could include marketing materials that support economic development in Moraga, on-line data bases listing leasing and development opportunities, and networking and outreach to potential retailers.

Policy EV-1.5: Partnerships

Encourage partnerships between local businesses, the Town of Moraga, business organizations such as the Chamber of Commerce, schools, and civic groups in support of the Town's economic development goals.

Policy EV-1.6: Business Continuity

Work with businesses who may be impacted by construction or demolition activities to minimize disruption and to support continuity of operations. This includes requirements to reduce the effects of construction on parking, access, and visibility, and assist businesses who may be displaced.

Policy EV-1.7: Shop Local Initiatives

Encourage initiatives to support local shopping and spending (e.g., "Shop Moraga First").

Policy EV-1.8: Workforce Housing

Support local affordable housing development and other housing programs that make it easier for persons working in Moraga to also live in Moraga. Explore community preference policies and other tools that match available housing units to the Moraga workforce.



GOAL EV-2: BUSINESS ATTRACTION

ATTRACT NEW BUSINESSES THAT MEET THE NEEDS OF MORAGA RESIDENTS AND ENHANCE THE TOWN'S CHARACTER.

Policy EV-2.1: Local-Serving Orientation

Maintain the local-serving orientation of Moraga's commercial districts. Focus on smaller-scale businesses that are primarily oriented to Moraga residents, workers, and visitors.

Policy EV-2.2: Reducing Retail Leakage

Encourage businesses that reduce the need for residents to travel outside of town for basic goods and services, such as additional grocery stores, restaurants, and entertainment venues. Develop business attraction strategies that are focused on uses that are currently missing or under-represented in Moraga.

Policy EV-2.3: Brand Identity

Establish a stronger brand identity for Moraga that recognizes the town's natural setting, demographics, excellent weather, small town charm, agricultural past, and proximity to regional parks and outdoor recreation. Use architecture, signage, and placemaking to define an image for the town that is distinctive, unique, and pedestrian-focused.

(See Goal EV-4 and the Community Design Element for additional guidance on shopping centers)

Policy EV-2.4: Celebrating Moraga's Heritage

Celebrate Moraga's heritage as an agricultural community through events such as the annual Pear and Wine Festival and the weekend Farmers Market. Promote the town as a prospective location for farm-to-table restaurants, equestrian activities, agritourism, and other businesses that spotlight Moraga's rural heritage and open spaces.



Moraga's agricultural heritage presents economic opportunities

Policy EV-2.5: Arts and the Local Economy

Recognize the economic contribution of arts and culture to the town, including local institutions such as the Rheem Theater and Saint Mary's College Museum of Art, cultural sites such as the Hacienda de las Flores, and local businesses such as dance schools and art galleries. Invest in arts programming and special events to attract visitors and support spending at local businesses.

Policy EV-2.6: Office Space

Maintain a sufficient supply of office space in Moraga to meet the needs of small firms, professionals, health care practices, and other locally oriented service providers. Support the inclusion of local-serving office space in new development, including mixed use projects with housing and commercial space.



Policy EV-2.7: Flexible Workspace

Encourage the development of flexible workspaces that can accommodate co-working, telework, start-ups, live-work, and entrepreneurial space, along with amenities and businesses supporting the remote workforce.

Policy EV-2.8: Visitor Accommodation

Support additional visitor accommodation in Moraga, such as a boutique hotel or specialty lodging. Adopt transient occupancy taxes that provide a municipal revenue source from such development.

Policy EV-2.9: Recreation, Sports, and Entertainment

Pursue the development of additional family-friendly recreation, sports, and entertainment facilities and activities oriented to families, children, and youth.

Policy EV-2.10: Medical and Health Care Services

Encourage the continued presence of medical/dental offices and other health-related services in Moraga to reduce the need to travel to regional centers for basic care services.

GOAL EV-3: COLLEGE TOWN STRENGTHEN MORAGA'S IDENTITY AS A COLLEGE TOWN.

Policy EV-3.1: Saint Mary's College as an Economic Driver

Recognize Saint Mary's College as a driver of economic activity and increase the economic benefits of the college to local businesses and the Town of Moraga.

Policy EV-3.2: Collaborations and Partnerships

Work with Saint Mary's College to address shared issues such as housing, transportation, fire safety, evacuation, and trail access.

Policy EV-3.3: College-Oriented Businesses

Consider potential opportunities for additional college-oriented businesses and activities that are oriented toward students, faculty, and staff. Such businesses might include youth-oriented restaurants and bars, student supplies, bookstores, recreation activities and coffee shops. Support programs such as student nights at local restaurants, and local business discounts for Saint Mary's students.

Policy EV-3.4: Town-Gown Connections

Provide outreach to Saint Mary's College for Town events and activities to foster a "hometown" connection between the college and Moraga. Students, faculty, and staff should feel vested in Moraga and be encouraged to experience community life. Consider agreements that support college access to Town facilities and reciprocal Town access to college facilities.



"State of the Town" annual event at Saint Mary's College



Policy EV-3.5: Transportation to the College

Pursue bicycle, pedestrian, transit, and street lighting improvements that better connect the college to the two commercial districts and nearby BART stations.

Policy EV-3.6: Internship Programs

Support student internships, tutoring, and training programs that build connections between Saint Mary's College and Moraga businesses and schools.

GOAL EV-4: REINVESTMENT AND PLACEMAKING

MODERNIZE MORAGA'S TWO COMMERCIAL DISTRICTS SO THAT THEY BECOME MORE VIBRANT TOWN CENTERS AND GATHERING PLACES.



Today's successful retail environments offer amenities like outdoor seating and live entertainment

Policy EV-4.1: Upgrading the Centers

Work with property owners and businesses to improve the economic performance of the Rheem Valley and Moraga Shopping Centers, including their accessibility, physical condition, design, and vitality.

Policy EV-4.2: Main Street Moraga

Create more of a "Main Street" character in the commercial centers by providing new pedestrian amenities, high-quality architecture and infill development, seating areas and plazas, public art, specialty uses, greater programming of events and activities, and other measures that enhance shopping and dining.

Policy EV-4.3: Mixed Use Development

Support mixed use development combining commercial and residential uses in the Rheem Park and Moraga Center areas, increasing the customer base for local businesses while creating new housing opportunities for residents and the workforce.

Policy EV-4.4: Development Opportunities

Monitor commercial development opportunities, including vacancies and leasing activity. Work with property owners, real estate brokers, and local businesses to attract new tenants and investment, and adapt vacant space to meet modern needs.

Policy EV-4.5: Circulation Improvements

Improve pedestrian and bicycle connectivity within the commercial centers, and between the centers and adjacent residential neighborhoods, parks, schools, Saint Mary's College, and other destinations.



Policy EV-4.6: Infrastructure

Pursue infrastructure improvements in the commercial centers to ensure that they remain economically viable and attractive to business. This could include grant applications, private investment, coordination with utility providers, and new financing tools such as Enhanced Infrastructure Financing Districts.

Policy EV-4.7: Activation of Outdoor Space

Support the use of outdoor spaces adjacent to restaurants and other commercial establishments for open air dining and entertainment.

Policy EV-4.8: Temporary and Mobile Uses

Encourage temporary events, displays, and pop-up or mobile activities at Moraga's shopping centers to fill vacant spaces, draw patrons, and create a more vibrant atmosphere. Temporary and mobile uses should be managed in ways that create synergy between different activities, while ensuring that existing businesses and residents are not adversely affected.

(See the Community Design Element for additional policy guidance on the design of commercial and mixed use buildings, and changes to the commercial districts to make them more walkable, pleasant, and successful.)

GOAL EV-5: FISCAL STABILITY

PROMOTE MORAGA'S FISCAL STABILITY AND CAPACITY TO PROVIDE ESSENTIAL SERVICES AND INFRASTRUCTURE.

Policy EV-5.1: Revenue-Generating Uses

Encourage economic activities that generate sales tax, property tax, and other revenues that enable the Town to provide a high level of service to Moraga residents and businesses. Consider the fiscal impacts of new businesses and developments on the Town during the development review process.

Policy EV-5.2: Prudent Fiscal Policies

Continue to implement prudent fiscal policies that avoid excessive debt. Use the Town's budget process to evaluate Moraga's fiscal health and develop cost-effective service delivery strategies.

Policy EV-5.3: Transparent Budgeting and Spending

Develop the capital improvement program, annual budget, fee schedule, and other Town financial tools in ways that are transparent, fiscally responsible, and responsive to input from residents and businesses.

Policy EV-5.4: Grants and External Funding

Regularly apply for grants and other funding sources to support economic development activities, including sustainability initiatives and infrastructure maintenance, repair, and modernization. Leverage the designation of Moraga Center and Rheem Park as priority development areas (PDAs) to support grant applications.

Policy EV-5.5: Fee Updates

Periodically update the Town's fees to reflect actual costs, maintain fiscal stability, provide Town services and operations, and implement budget priorities.

Policy EV-5.6: Lamorinda as a Market Area

Consider multi-jurisdictional approaches to economic development that engage Lafayette and Orinda and treat Lamorinda as a cohesive market area made up of complementary sub-markets.



8.5 ECONOMIC VITALITY IMPLEMENTATION PROGRAMS

Program EV-A: Economic Development Initiatives

Expand local economic development efforts, including collaborations with the Moraga Chamber of Commerce, communication and engagement with local businesses, outreach to developers, brokers, and retailers, shop local campaigns, and strategic planning.

Action EV-A1: Economic Development Strategy. Prepare a local Economic Development Strategy to identify goals, actions, strategies, and funding mechanisms aimed at improving Moraga's economy, reducing retail leakage, and supporting local businesses.

Action EV-A2: Staffing. As funds allow, consider retaining a part-time economic development specialist or "business concierge" to support business outreach and coordination, and to provide a single point of contact to assist with permitting, licensing, and networking.

Action EV-A3: On-Line Assistance. Provide a new business assistance page on the Town's website that clearly explains the process for starting and expanding a Moraga business.

Program EV-B: Shopping Center Revitalization

Work proactively with developers, property owners, and local businesses to improve and redevelop existing shopping centers, including new infill housing and mixed-use development.

Program EV-C: New Financing Mechanisms

Explore a range of financing mechanisms to facilitate infrastructure improvements and reinvestment in Moraga's commercial districts. These mechanisms could include, but are not limited to:

- **Enhanced Infrastructure Financing Districts (EIFD).** EIFDs authorize local agencies to use tax-increment financing to generate revenue for infrastructure, public facilities, and affordable housing. Infrastructure Financing Districts (IFDs) are similar to EIFDs and are also used to fund long-term infrastructure improvements.
- **Community Facilities District (CFD).** CFDs are special tax districts that provide funding for capital improvements, including infrastructure. CFD improvements and services are funded through a special tax levied on property which may be used to issue bonds or used on a "pay as you go" basis. CFDs include Mello-Roos districts.
- **Business Improvement Districts (BID).** BIDs are funded through voter- or property-owner approved assessments or fees. They typically cover marketing and promotional activities, special events, maintenance and security, landscaping, and capital improvements.
- **Climate Resilience Districts (CRD).** CRDs authorize local agencies to establish financing districts to fund projects that mitigate the impacts of climate change, such as wildfire hazards, and extreme heat. CRDs are governed by a Public Finance Authority and must adopt an annual expenditure plan, an operating budget, and a capital improvement budget.
- **Development Agreements.** State law authorizes cities and towns to negotiate formal agreements with developers to construct infrastructure improvements in exchange for development rights. The terms of each Agreement depend on construction costs, parking, market prices, and other factors related to the characteristics of the site and development project.

The Economic Development Strategy (See Action EV-A1) should identify the financing mechanisms that are best suited for Moraga.



Program EV-D: Grant Funding

Apply for grants that will facilitate the revitalization of Moraga’s two commercial centers, including grants supporting sustainable development and infrastructure improvements. Potential grantor agencies include but are not limited to the California Department of Housing and Community Development (HCD), the Energy Commission, the California Department of Parks and Recreation, the State Transportation Commission, the State Water Resources Control Board (SWRCB), and the California Infrastructure and Economic Development Bank (iBank).

Program EV-E: Joint Development and Public/Private Partnerships

Consider the feasibility of future joint development opportunities, such as projects on Town-owned property or collaborative projects with Saint Mary’s College.

Program EV-F: Private Sector Support

Encourage the donation of funds, goods, and services by the private sector according to the established guidelines and policies of the Town.

Program EV-G: Saint Mary’s Partnerships

Work with Saint Mary’s College to identify opportunities for collaboration. Areas of potential collaboration include the development of student and faculty/staff housing (including incentives for accessory dwelling units), local businesses oriented to the college and student population, and transportation improvements connecting the college to the commercial centers and BART. Other areas include coordination on calendars of events, Town participation in facility planning, and regular meetings to discuss issues of mutual concern.



