

# HOUSING NEEDS ASSESSMENT

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The purpose of the Housing Needs Assessment is to evaluate local demographics, housing conditions, and market dynamics in order to better understand local housing needs. This analysis is expressly required by State Government Code Section 65583(a) and the findings of the Needs Assessment provide a foundation for policies and action programs which ensure that the Housing Element responds to local—as well as regional—housing needs.

The San Francisco Bay Area (Bay Area) continues to see growth in both population and jobs, which means more housing of various types and sizes is needed to ensure that current and prospective residents across all income levels, ages, and abilities have a place to call home. While people have continued to be drawn to the region over the past 30 years, housing production has stalled, contributing to the housing shortage that communities are experiencing today. In many communities in the region, this has resulted in existing residents being priced out, increased traffic congestion caused by longer commutes, and fewer people across incomes being able to purchase homes or meet surging rents.

## Summary of Key Facts

- **Population.** Generally, the population of the Bay Area continues to grow because of natural growth and because the strong economy draws new residents to the region. The population of Moraga increased by only 2.9 percent from 2000 to 2020, which is well below the growth rate of the Bay Area.
- **Age.** In 2019, Moraga’s youth population (under the age of 18) was 3,769 and senior population (65 and older) was 3,734. These age groups represent 21.5 percent and 21.3 percent, respectively, of Moraga’s population.
- **Race/Ethnicity.** In 2020, 61.9 percent of Moraga’s population was White Non-Hispanic, while only 1.2 percent was Black Non-Hispanic, 18.9 percent was Asian, and 9.8 percent was Latinx. People of color in Moraga comprise a proportion below the overall proportion in the Bay Area as a whole.
- **Employment.** Moraga residents most commonly work in Financial & Professional Services or the Health & Educational Services industry. From January 2010 to October 2021, the unemployment rate for Moraga residents decreased by 4.3 percentage points. Between 2010 and 2019, the number of jobs located in the jurisdiction increased by 508 (13.9 percent). Additionally, the jobs to households ratio in Moraga has increased from 0.67 in 2002 to 0.79 jobs per household in 2018.
- **Number of Homes.** The number of new homes built in the Bay Area has not kept pace with the demand, resulting in longer commutes, increasing prices, and exacerbating issues of displacement and homelessness. The number of homes in Moraga increased 1.9 percent

from 2010 to 2021, which is below the growth rate for Contra Costa County and below the growth rate of the region's housing stock during this time period.

- **Home Prices.** A diversity of homes at all income levels creates opportunities for all Moraga residents to live and thrive in the community.
  - **Ownership.** The largest proportion of homes in Moraga had a value in the range of \$1 to \$1.5 million in 2019. Home prices increased by more than 100 percent from 2010 to 2020.
  - **Rental Prices.** The median contract rent for a rental unit in Moraga was \$2,001 in 2019. Rental prices increased by 19.7 percent from 2009 to 2019. To rent a typical apartment without cost burden, a household would need to have an income of \$80,040 per year, assuming the contract rent includes utilities.
- **Housing Type.** It is important to have a variety of housing types to meet the needs of a community today and in the future. In 2021, 66.5 percent of homes in Moraga were single-family detached units, 14.9 percent were single-family attached (townhomes), 5.2 percent were in small multifamily buildings (2-4 units), and 13.4 percent were in medium or large multifamily buildings (5+ units). Between 2010 and 2021, the number of single-family units increased more than multifamily units. Generally, Moraga has a higher share of detached single-family homes relative to all homes than other jurisdictions in the region.
- **Cost Burden.** The U.S. Department of Housing and Urban Development considers housing to be affordable if the household spends less than 30% of its income on housing costs. A household is considered “cost-burdened” if it spends more than 30 percent of its monthly income on housing costs, while those who spend more than 50 percent of their income on housing costs are considered “severely cost-burdened.” In Moraga, 19 percent of households spend 30 percent to 50 percent of their income on housing, while 13 percent of households are severely cost burdened and use the majority of their income for housing.
- **Displacement/Gentrification.** According to research from The University of California, Berkeley, no households in Moraga live in neighborhoods that are susceptible to or experiencing displacement, and none live in areas at risk of or undergoing gentrification. However, 87.1 percent of households in Moraga live in neighborhoods where low-income households are effectively excluded due to prohibitive housing costs. There are various ways to address displacement including ensuring new housing at all income levels is built.
- **Neighborhood Resources.** All residents in Moraga live in neighborhoods identified as “Highest Resource” or “High Resource” areas by State-commissioned research; none live in areas identified by this research as “Low Resource” or “High Segregation and Poverty” areas. These neighborhood designations are based on a range of indicators covering

areas such as education, poverty, proximity to jobs and economic opportunities, low pollution levels, and other factors.

- **Special Housing Needs.** Some population groups may have special housing needs that require specific program responses, and these groups may experience barriers to accessing stable housing due to their specific housing circumstances. In Moraga, 8.8 percent of residents report a disability of at least one kind and may require accessible housing. Additionally, 8.3 percent of Moraga households are larger households with five or more people, who likely need larger housing units with three bedrooms or more; 6.8 percent of households are female-headed families, which are often at greater risk of housing insecurity.

## Note on Data

Many of the tables in this report are sourced from published data from the Census Bureau’s American Community Survey<sup>1</sup> or the U.S. Department of Housing and Urban Development’s Comprehensive Housing Affordability Strategy (CHAS) data<sup>2</sup>, both of which rely on samples and as such, are subject to sampling variability. This means that data represent estimates, and that other estimates could be possible if another set of respondents had been reached. This analysis uses the five-year release to get a larger data pool to minimize this “margin of error” but particularly for smaller communities such as Moraga, the data will be based on fewer responses, and the information should be interpreted accordingly.

## Looking to the Future: Regional Housing Needs

### Regional Housing Needs Determination

The *Plan Bay Area 2050 Final Blueprint*<sup>3</sup> forecasts that the nine-county Bay Area will add 1.4 million new households between 2015 and 2050. For the eight-year time frame covered by this Housing Element Update, the Department of Housing and Community Development (HCD) has identified the region’s housing need as 441,176 additional units. The total number of housing units assigned by HCD is separated into four income categories that cover housing types for all income levels, from subsidized housing units affordable to very low-income households to market rate housing.<sup>4</sup> This calculation, known as the Regional Housing Needs Determination (RHND), is based on population projections produced by the California Department of Finance as well as adjustments that consider the region’s current housing need. The adjustments result from recent legislation requiring HCD to

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<sup>1</sup> Census data from the American Community Survey and many other Census programs can be found at <https://data.census.gov/cedsci/>

<sup>2</sup> CHAS data can be found at <https://www.huduser.gov/portal/datasets/cp.html>.

<sup>3</sup> Plan Bay Area 2050 is a long-range plan charting the course for the future of the nine-county San Francisco Bay Area. It covers four key issues: the economy, the environment, housing, and transportation. The Final Blueprint can be found at <https://www.planbayarea.org/2050-plan/plan-bay-area-2050-blueprint/plan-bay-area-2050-final-blueprint-documents>.

<sup>4</sup> HCD divides the RHND into the following four income categories: Very Low-income - 0-50% of Area Median Income; Low-income - 50-80% of Area Median Income; Moderate-income - 80-120% of Area Median Income; and Above Moderate-income - 120% or more of Area Median Income.

apply additional factors to the baseline growth projection from California Department of Finance, in order for the state’s regions to get closer to healthy housing markets. To this end, adjustments focus on the region’s vacancy rate, level of overcrowding and the share of cost burdened households.<sup>5</sup> These new laws governing the methodology for how HCD calculates the RHND resulted in a significantly higher number of housing units for which the Bay Area must plan compared to previous RHNA cycles.

## Regional Housing Needs Allocation

A starting point for the Housing Element Update process for every California jurisdiction is the Regional Housing Needs Allocation or RHNA. For the Bay Area, the share of the RHND is assigned to each jurisdiction by the Association of Bay Area Governments (ABAG). State Housing Element Law requires ABAG to develop a methodology that calculates the number of housing units assigned to each city and county and distributes each jurisdiction’s housing unit allocation among four affordability levels. The RHND increased by 135%, from 187,990 in the last cycle to 441,776 in this RHNA cycle. For more information on the RHNA process this cycle, see ABAG’s website: <https://abag.ca.gov/our-work/housing/rhna-regional-housing-needs-allocation>. Most jurisdictions in the Bay Area received a significantly larger RHNA this cycle compared to the last cycle.

On December 16, 2021, ABAG adopted the *Final Regional Housing Needs Allocation (RHNA) Plan: San Francisco Bay Area, 2023-2031*. This is the final step in ABAG’s RHNA process. For the Town of Moraga, the RHNA to be planned for this cycle is 1,118 units, a substantial increase from the last cycle’s allocation of 229 total units. The allocation for Moraga is broken down by income category as follows in Table 1.

**Table 1: Final Regional Housing Needs Allocation (RHNA)**

Income Category	Town of Moraga		Contra Costa County		Bay Area	
	Number	%	Number	%	Number	%
Very Low Income (<50% of AMI)	318	28.4%	13,346	27.2%	114,442	25.9%
Low Income (50%-80% of AMI)	183	16.4%	7,685	15.7%	65,892	14.9%
Moderate Income (80%-120% of AMI)	172	15.4%	7,807	15.9%	72,712	16.5%
Above Moderate Income (>120% of AMI)	445	39.8%	20,205	41.2%	188,130	42.6%
<b>Total</b>	<b>1,118</b>	<b>100%</b>	<b>49,043</b>	<b>100%</b>	<b>441,176</b>	<b>100%</b>

Source: Association of Bay Area Governments; HCD.

The Town of Moraga has limited ability to control economic pressures driven by regional housing supply and demand dynamics. However, ensuring that the Town adequately plans to accommodate its RHNA,

<sup>5</sup> For more information on HCD’s RHND calculation for the Bay Area, see [https://abag.ca.gov/sites/default/files/documents/2021-12/Final\\_RHNA\\_Allocation\\_Report\\_2023-2031-approved\\_0.pdf](https://abag.ca.gov/sites/default/files/documents/2021-12/Final_RHNA_Allocation_Report_2023-2031-approved_0.pdf).

including sites that can accommodate housing for lower-income households, is a key local responsibility established by the State of California. State law requires that the Town provide opportunities for development of housing that is suitable for households at all income levels and does not contribute to regional economic pressures by constraining the local supply of land available to meet housing demand.

## Population, Employment, and Household Characteristics

### Population

The Bay Area is the fifth-largest metropolitan area in the nation and has seen a steady increase in population since 1990. Many cities in the region have experienced significant growth in jobs and population. While these trends have led to a corresponding increase in demand for housing across the region, the regional production of housing has largely not kept pace with job and population growth. Based on recent Census data, in Moraga, population growth has been much slower. Between 2000 and 2020, Moraga’s population increased by only 2.9 percent; in contrast, Contra Costa County’s overall population has increased by 21.2 percent, indicating robust growth elsewhere in the county. Overall, the county population has increased faster than the region, which has seen growth of 14.2 percent over the same decade.

**Table 2: Population Trends, 2000-2020**

<b>Population</b>	<b>2000</b>	<b>2020</b>	<b>% Change 2000-2020</b>
Moraga	16,290	16,756	2.9%
Contra Costa County	948,816	1,149,853	21.2%
ABAG Region	6,784,348	7,748,930	14.2%

**Note:**

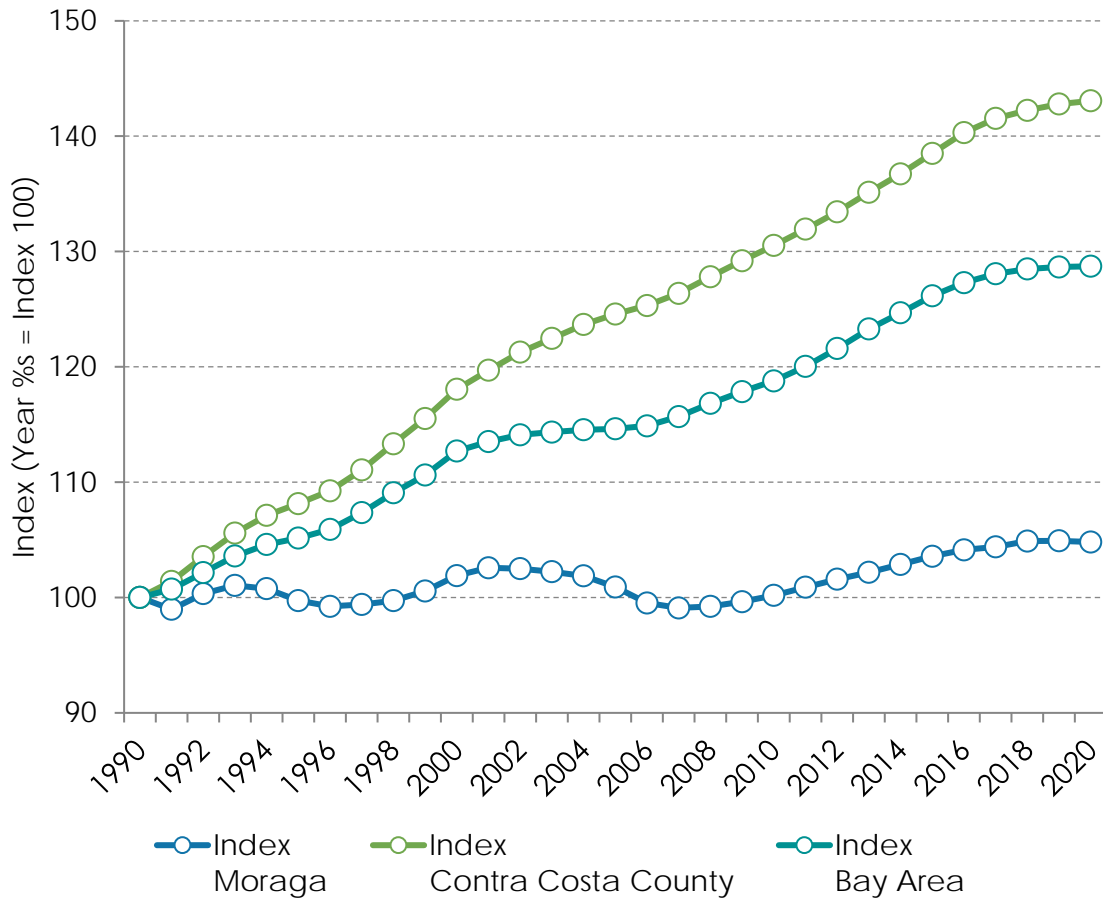
The nine-county ABAG Region includes Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano, and Sonoma Counties.

Sources: California Department of Finance, E-4 and E-5 Series; BAE, 2021.

In 2020, the population of Moraga was estimated to be 16,756 (see Table 1). The population of Moraga is only 1.5 percent of Contra Costa County. From 1990 to 2000, Moraga’s population increased by only 1.9 percent; from 2000 to 2010 the population actually showed a very slight decline, and between 2010 and 2020, it recovered to grow by 4.6 percent. Data from the recently released 2020 Census shows that Moraga’s actual 2020 population was 16,870, which is roughly the same as the Department of Finance estimate.

To compare the rate of growth across various geographic scales, Figure 1 shows population for the jurisdiction, county, and region indexed to the population in the year 1990. This means that the data points represent the population growth (i.e., percent change) in each of these geographies relative to their populations in 1990. As shown Moraga has exhibited much slower growth than the county or the Bay Area.

**Figure 1: Population Growth Trends**



Notes:  
 Universe: Total population.  
 The data shown on the graph represents population for the jurisdiction, county, and region indexed to the population in the year 1990. The data points represent the relative population growth in each of these geographies relative to their populations in 1990.

Source: California Department of Finance, E-4 and E-5 series.

**Household Trends**

As illustrated by Table 3, as Moraga’s population grew slowly between 2000 and 2020, the number of households was almost unchanged over the same period, leading to a slight increase in household size over the two decades. In contrast, the county showed strong growth in the number of households, growing at a faster rate than the ABAG Region; however, the population growth in the two geographies was slower than growth in the number of households, leading to an increase in average household size. As with population, the faster growth in the number of households countywide as compared to the change in Moraga alone indicates strong growth elsewhere in the county.

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**Table 3: Household Trends, 2000-2020**

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<b>Households</b>	<b>2000</b>	<b>2020</b>	<b>% Change 2000-2020</b>
Moraga	5,662	5,651	-0.2%
Contra Costa County	344,129	396,173	15.1%
ABAG Region	2,466,020	2,752,510	11.6%

<b>Average Household Size</b>	<b>2000</b>	<b>2020</b>
Moraga	2.59	2.66
Contra Costa County	2.72	2.88
ABAG Region	2.69	2.76

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Note:

The nine-county ABAG Region includes Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano, and Sonoma Counties.

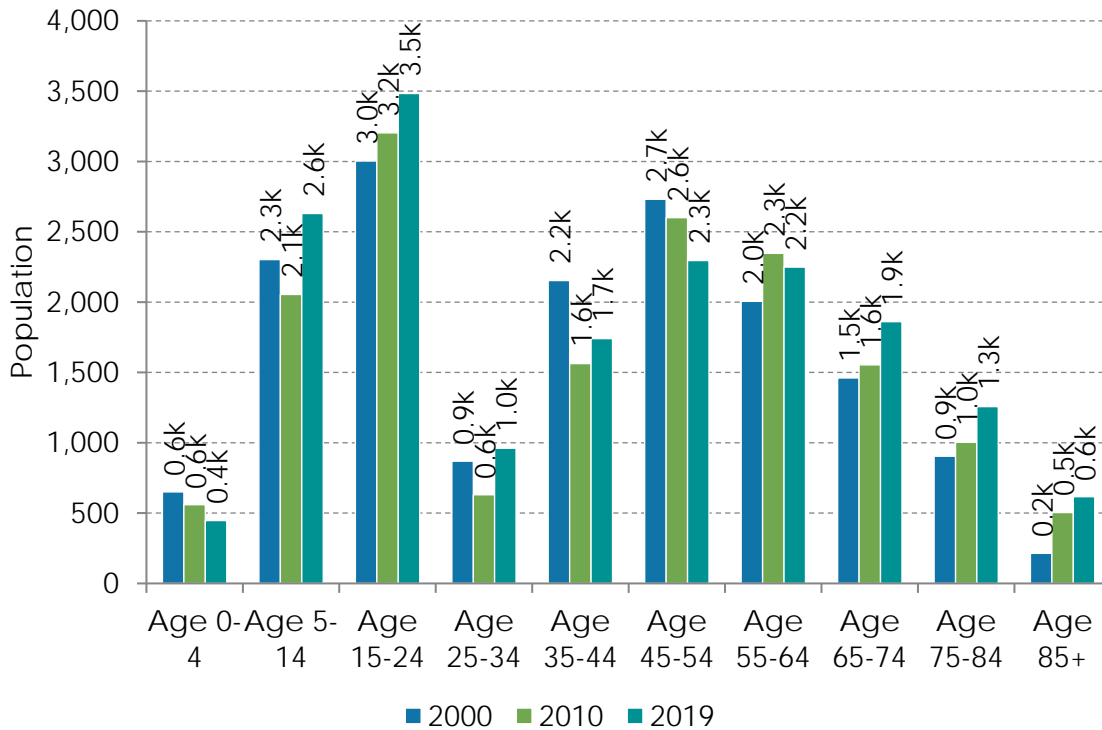
Sources: California Department of Finance, E-8 and E-5 Series; BAE, 2021.

## Age

The distribution of age groups in an area shapes what types of housing the community may need in the near future. An increase in the older population may mean there is a developing need for more senior housing options, while higher numbers of children and young families can point to the need for more family housing options and related services. There has also been a move by many seniors to age-in-place or downsize to stay within their communities, which can mean more multifamily and accessible units are also needed.

In Moraga, the median age in 2000 was 42.0; by 2019, this had increased slightly to 43.2. The population of school-age children increased while the preschool-age population decreased; the population from ages 35 to 54 decreased, and the population 55 and older increased. The elderly showed the greatest percentage increase, indicating the baby boom generation is aging in place in Moraga (see Figure 2).

**Figure 2: Population by Age, 2000-2019**



Universe: Total population

Source: U.S. Census Bureau, Census 2000 SF1, Table P12; U.S. Census Bureau, Census 2010 SF1, Table P12; U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001.

### Race and Ethnicity

Understanding the racial makeup of a locale and region is important for designing and implementing effective housing policies and programs. These patterns are shaped by both historic and current market factors and government actions, such as exclusionary zoning, discriminatory lending practices and displacement that has occurred over time and continues to impact communities of color today. Since 2000, the number and percentage of residents in Moraga identifying as non-Hispanic White has decreased by 18 percent, with that group population standing at 10,440 (see Figure 3 and Table 4). By the same token the percentage of residents of all other races and ethnicities has increased. In absolute terms, the Asian/Pacific Islander non-Hispanic population increased the most; the White Non-Hispanic population was the only major category that showed a decrease.



**Table 4: Moraga Population by Race, 2000-2020**

**Number**

<b>Year</b>	<b>American Indian or Alaska Native, Non-Hispanic</b>	<b>Asian / API, Non-Hispanic</b>	<b>Black or African American, Non-Hispanic</b>	<b>White, Non-Hispanic</b>	<b>Other Race or Multiple Races, Non-Hispanic</b>	<b>Hispanic or Latinx</b>
2000	10	2,024	161	12,760	560	775
2010	16	2,395	258	11,509	715	1,123
2020	13	3,182	197	10,440	1,386	1,652

**Percent of Total**

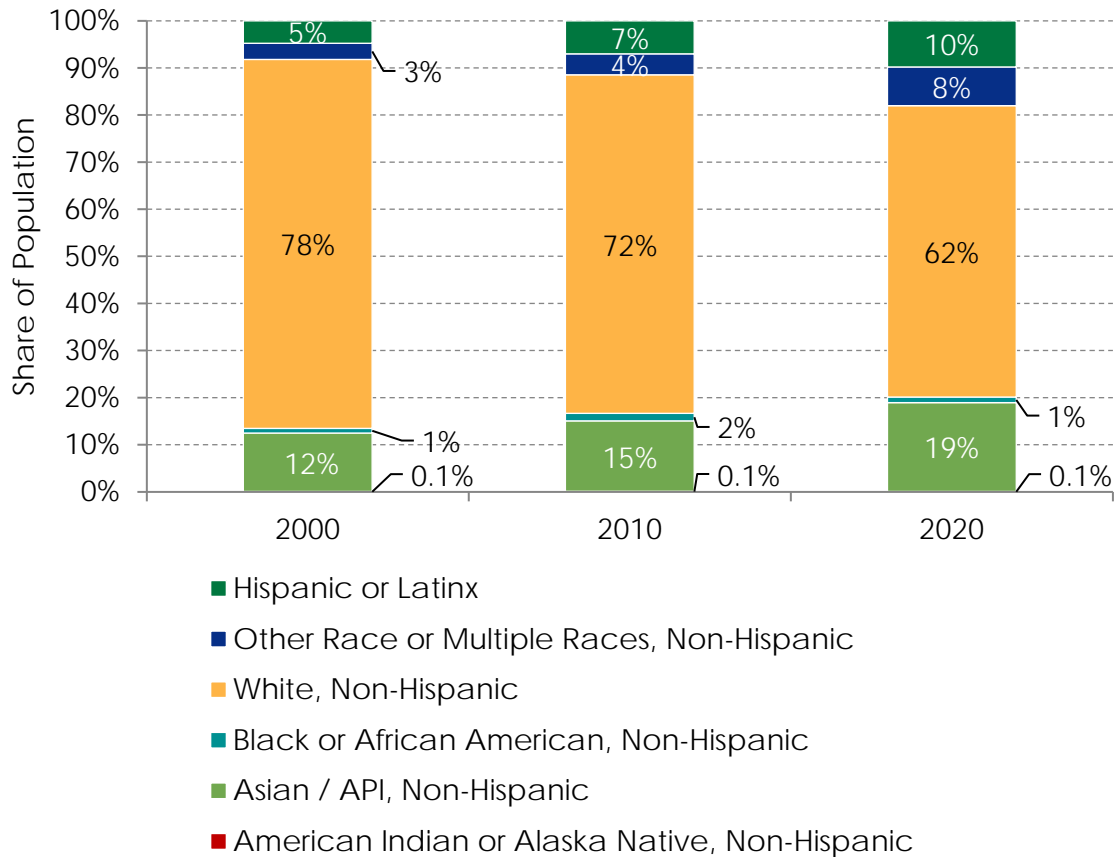
<b>Year</b>	<b>American Indian or Alaska Native, Non-Hispanic</b>	<b>Asian / API, Non-Hispanic</b>	<b>Black or African American, Non-Hispanic</b>	<b>White, Non-Hispanic</b>	<b>Other Race or Multiple Races, Non-Hispanic</b>	<b>Hispanic or Latinx</b>
2000	0.1%	12.4%	1.0%	78.3%	3.4%	4.8%
2010	0.1%	15.0%	1.6%	71.9%	4.5%	7.0%
2020	0.1%	18.9%	1.2%	61.9%	8.2%	9.8%

**Notes:**

The Census Bureau defines Hispanic/Latinx ethnicity separate from racial categories. For the purposes of this graph, the “Hispanic or Latinx” racial/ethnic group represents those who identify as having Hispanic/Latinx ethnicity and may also be members of any racial group. All other racial categories on this graph represent those who identify with that racial category and do not identify with Hispanic/Latinx ethnicity.

Sources: U.S. Census Bureau, Census 2000, Table P004; U.S. Census Bureau, Census 2010, Table P5; U.S. Census Bureau, Census 2020, Redistricting Data (PL 94-171) Table P2, Census 2020.

**Figure 3: Moraga Population by Race, 2000-2020**



Universe: Total population

**Notes:**

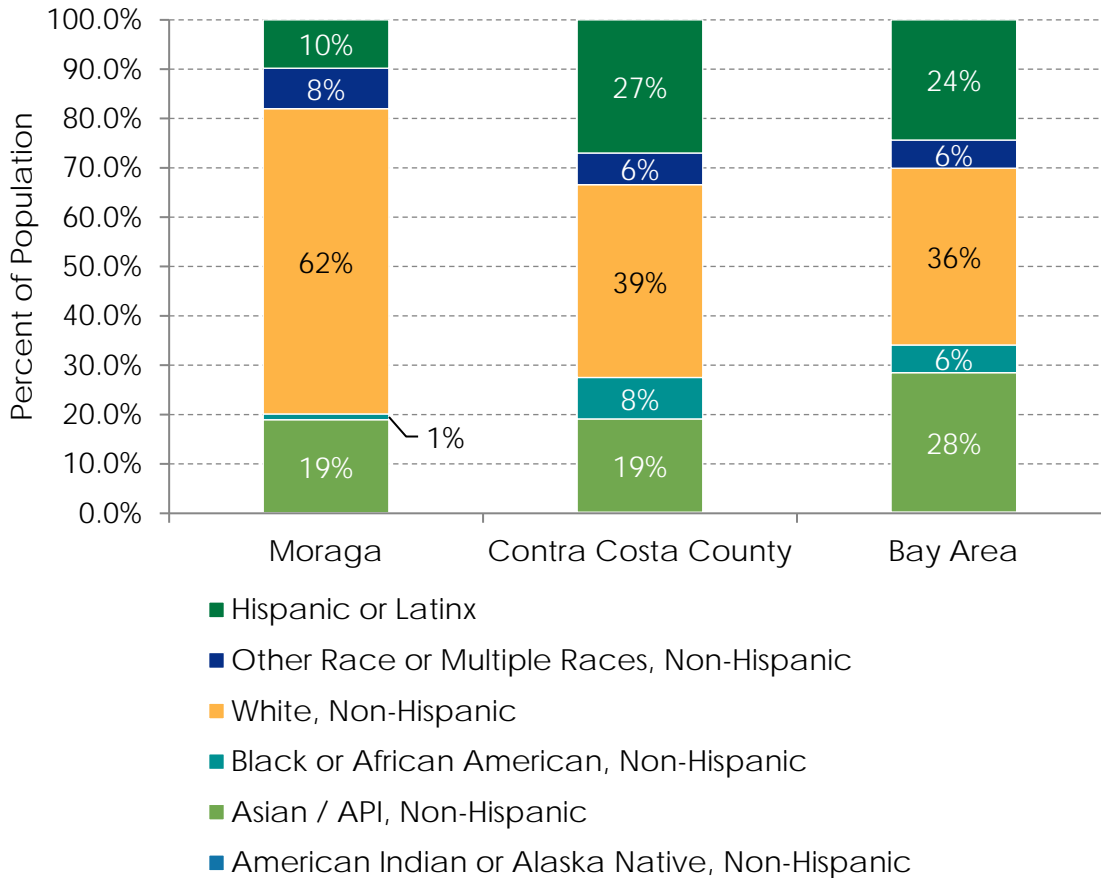
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Sources: U.S. Census Bureau, Census 2000, Table P004; U.S. Census Bureau, Census 2010, Table P5; U.S. Census Bureau, Census 2020, Redistricting Data (PL 94-171) Table P2, Census 2020.

While its population has become more diverse in recent years even though growth has been limited, Moraga is still less diverse than the county overall or the Bay Area region. Sixty-two percent of Moraga’s population is White Non-Hispanic, in comparison to only 39 percent for the county and 36 percent for the region (see Figure 4). This indicates that other areas of the county contain a higher proportion of the county’s minority population than Moraga. The largest minority group in Moraga and the Bay Area is the Asian/Pacific Islander non-Hispanic group, while the largest in Contra Costa County is the Hispanic/Latinx group. Moraga is slightly more diverse than the neighboring cities of Orinda and Lafayette. According to the Housing Elements produced for those cities, White Non-Hispanic residents account for 72 percent of the population in Orinda and 75 percent of the population in Lafayette. Moraga’s slightly larger non-White population may be due in part to the presence of St. Mary’s College in Moraga. Data on the St. Mary’s website indicates that 40 percent of undergraduates at the college

are White Non-Hispanic, indicating that the St. Mary’s student body is more diverse than the population of Moraga overall.

**Figure 4: Population by Race, Moraga, Contra Costa County, and the Bay Area, 2020**



Universe: Total population

**Notes:**

The Census Bureau defines Hispanic/Latinx ethnicity separate from racial categories. For the purposes of this graph, the “Hispanic or Latinx” racial/ethnic group represents those who identify as having Hispanic/Latinx ethnicity and may also be members of any racial group. All other racial categories on this graph represent those who identify with that racial category and do not identify with Hispanic/Latinx ethnicity.

Sources: U.S. Census Bureau, Census 2020, Redistricting Data (PL 94-171) Table P2, Census 2020.

Examining the senior and youth population by race adds an additional layer of understanding, as families and seniors of color are sometimes more likely to experience challenges finding affordable housing. In Moraga, people of color make up 15 percent of older adults and 29 percent of youth under 18 (see Table 5). This includes persons of Hispanic origin, who make up only three percent of seniors and seven percent of youth under 18. As persons of Hispanic origin make up eight percent of the total population, this indicates this group is underrepresented amount the elderly. The Hispanic youth population proportion is similar to the overall proportion. This is an indicator that the proportion of the population that is Hispanic/Latinx in Moraga may remain relatively stable.

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**Table 5: Senior and Youth Population by Race and Hispanic Origin**

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Race Category	Age 0-17		Age 65+		Total Population	
	Number	Percent	Number	Percent	Number	Percent
American Indian or Alaska Native (Hispanic and Non-Hispanic)	-	0%	-	0%	30	0%
Asian / API (Hispanic and Non-Hispanic)	629	17%	529	14%	3,029	17%
Black or African American (Hispanic and Non-Hispanic)	-	0%	15	0%	121	1%
Other Race or Multiple Races (Hispanic and Non-Hispanic)	454	12%	34	1%	1,332	8%
White (Hispanic and Non-Hispanic)	<u>2,686</u>	<u>71%</u>	<u>3,156</u>	<u>85%</u>	<u>13,027</u>	<u>74%</u>
<b>Total</b>	<b>3,769</b>	<b>100%</b>	<b>3,734</b>	<b>100%</b>	<b>17,539</b>	<b>100%</b>
Hispanic, Any Race	246	7%	119	3%	1,352	8%
Non-Hispanic, Any Race	3,523	93%	3,615	97%	16,187	92%

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**Notes:**

In the sources for this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity. The overlapping category of Hispanic/ non-Hispanic groups is shown separately to avoid double counting.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001(A-I).

## Employment Trends

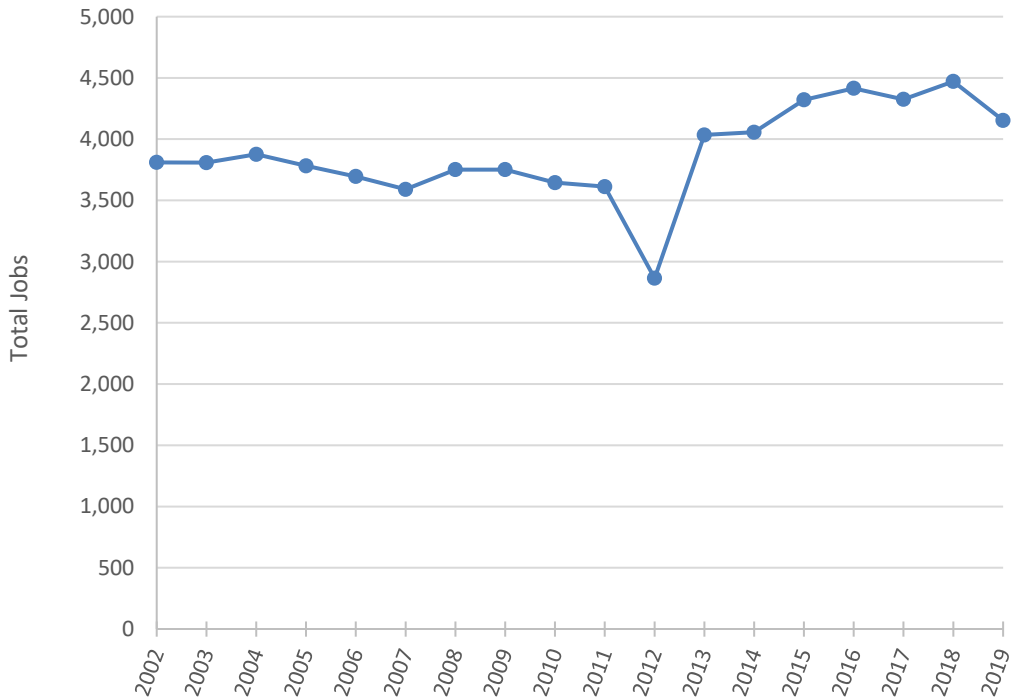
Following is a discussion of employment trends and their relationship to community housing needs.

### *Balance of Jobs and Workers*

A city houses employed residents who either work in the community where they live or work elsewhere in the region. Conversely, a city or town may have job sites that employ residents from the same city or town, but employ workers commuting from outside of it. Smaller cities or towns typically will have more employed residents than jobs there and export workers, while larger jurisdictions tend to have a surplus of jobs and import workers. To some extent the regional transportation system is set up for this flow of workers to the region's core job centers. At the same time, as the housing affordability crisis has illustrated, local imbalances may be severe, where local jobs and worker populations are out of sync at a sub-regional scale.

One measure of this is the relationship between workers and jobs. A jurisdiction with a surplus of workers "exports" workers to other parts of the region, while a jurisdiction with a surplus of jobs must conversely "import" them. Between 2002 and 2019, the number of jobs in Moraga has only grown by nine percent, albeit slightly outpacing population growth (see Figure 5).

**Figure 5: Jobs in Town of Moraga, 2002-2019**



Universe: Jobs from unemployment insurance-covered employment (private, state and local government) plus United States Office of Personnel Management-sourced Federal employment

Notes: The data are tabulated by place of work, regardless of where a worker lives. The source data are provided at the Census Block level. These are crosswalked to jurisdictions and summarized.

Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files, 2002-2019.

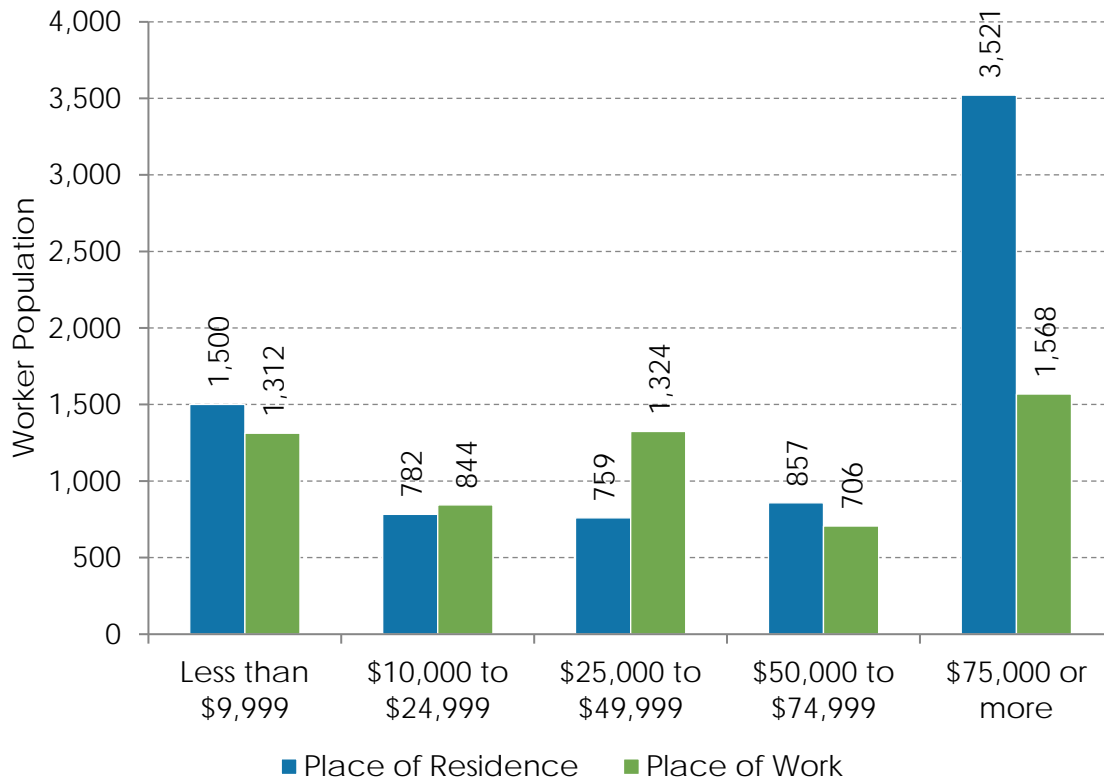
Based on American Community Survey data from 2015 to 2019, there are 7,419 employed residents, and 5,754 persons working<sup>6</sup> in Moraga. The ratio of jobs to residents working anywhere is 0.78; Moraga is thus a net exporter of workers.

Figure 6 shows the balance when comparing jobs to workers, broken down by different wage groups, offering additional insight into local dynamics. A community may offer employment for relatively low-income workers but have relatively few housing options for those workers or, conversely, it may house residents who are low wage workers but offer few local employment opportunities for them. Such relationships may cast extra light on potentially pent-up demand for housing in particular price categories. A surplus of jobs relative to residents in a given wage category suggests the need to import those workers, while conversely, surpluses of workers in a wage group relative to jobs means the community will export those workers to other jurisdictions. Such flows are not inherently bad, though over time, sub-regional imbalances may appear. The greatest imbalance in Moraga is for workers with

<sup>6</sup> Employed residents in a jurisdiction is counted by place of residence (they may work elsewhere) while jobs in a jurisdiction are counted by place of work (they may live elsewhere). The job totals may differ from those reported in Figure 5 as the source for the time series is from administrative data, while the cross-sectional data is from the American Community Survey.

high earnings; Moraga has far fewer jobs for workers earning \$75,000 or more than it has residents with earnings in that range.

**Figure 6: Workers by Earnings, by Place of Work and Place of Residence for Town of Moraga, 2018**

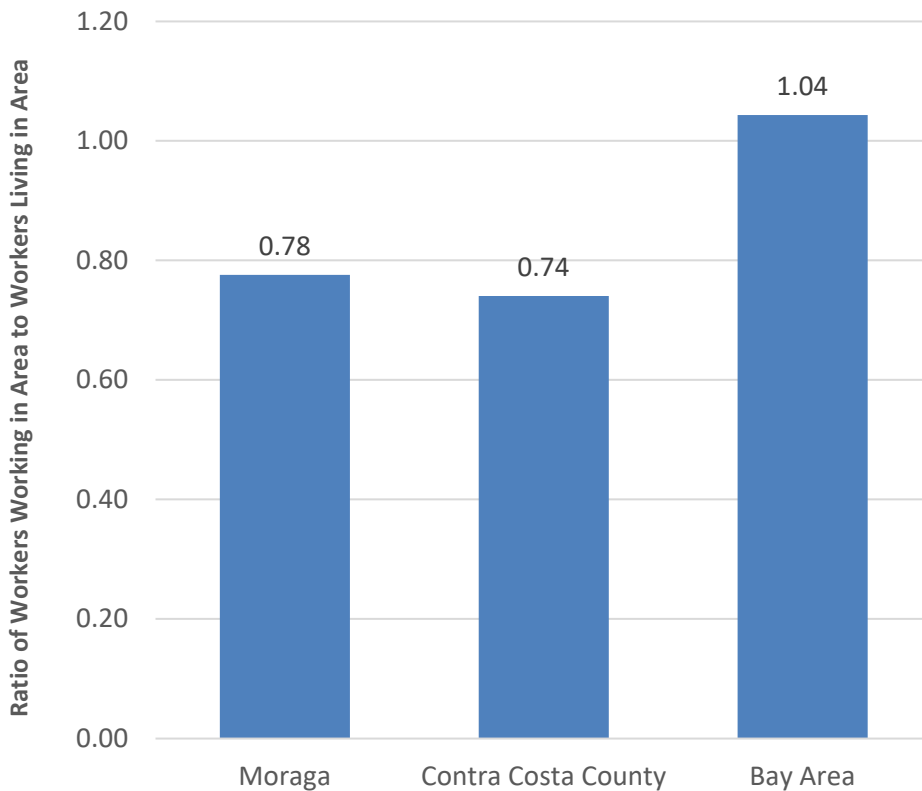


Universe: Workers 16 years and over with earnings

Source: U.S. Census Bureau, American Community Survey 5-Year Data 2015-2019, B08119, B08519

Figure 7 shows the balance of resident workers to the workers employed there for Moraga, Contra Costa County, and the Bay Area region, expressed as a ratio. A value of 1 means that a city has the same number of jobs in a wage group as it has resident workers - in principle, a balance. Values above 1 indicate a jurisdiction will need to import workers for jobs in a given wage group. For the Bay Area region, this ratio for all income levels is 1.04 workers working in the region for each worker living in the region, implying a modest import of workers from outside the region. For Moraga, this ratio is 0.78 and for Contra Costa County overall the ratio is 0.74, indicating that Moraga and the county are net exporters of workers to other parts of the Bay Area and beyond, and house more workers than they provide jobs for.

**Figure 7: Ratio of Workers Employed in an Area to Working Residents**



Universe: Workers 16 years and older

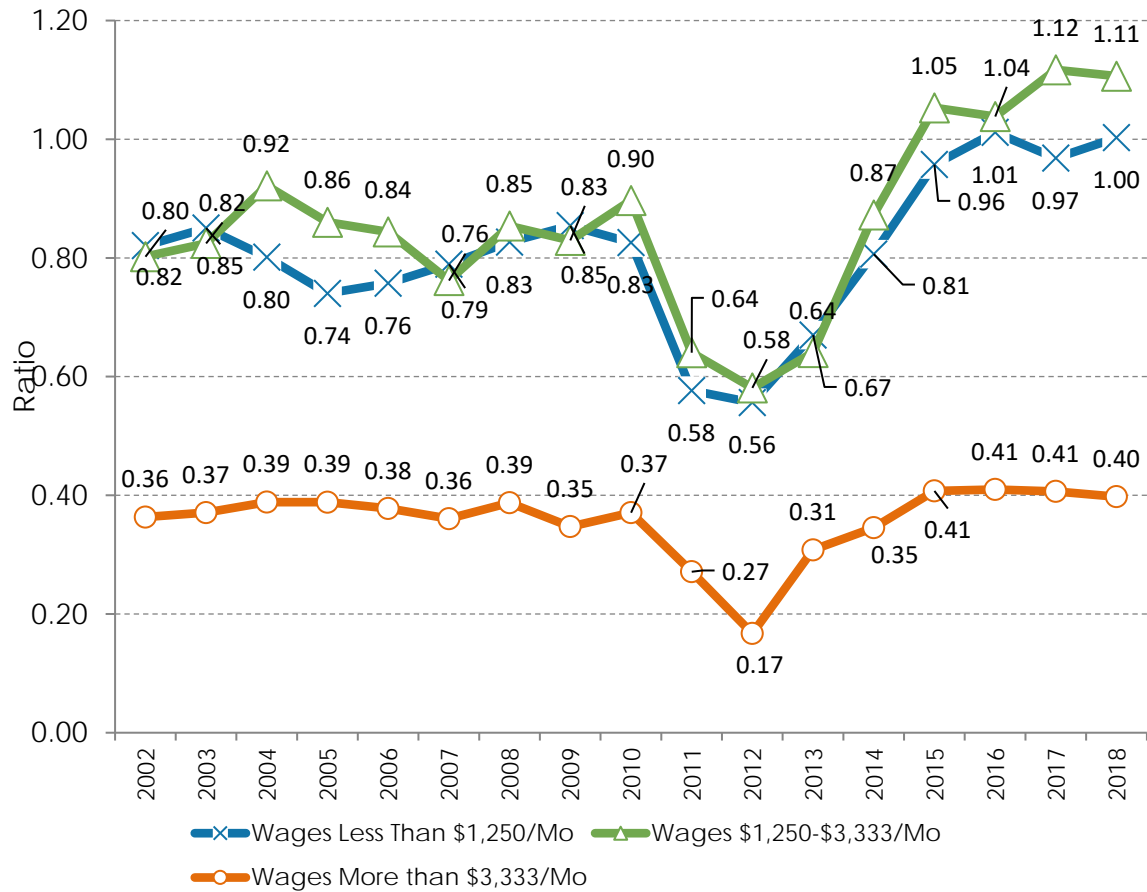
Notes:  
Data are for workers, not for jobs. A worker may hold more than one job.

U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Tables B08128 and B08604.

Figure 8 shows these ratios for Moraga broken out by different wage levels for years from 2002 through 2018. As shown, prior to 2015 each of the wage groups showed more workers living in the area than jobs in that wage category.<sup>7</sup> Beginning in 2015 and 2016, the two lower wage categories began to show more jobs or close to more jobs than local workers in those categories, while the ratio remained relatively unchanged for the highest wage category. This indicates in-commuting by lower wage workers and out-commuting by higher wage workers. In other words, there is an imbalance between the types of jobs found in Moraga and the types of workers living there. It also indicates a lack of local affordable housing for lower-wage workers., such as retail and restaurant workers.

<sup>7</sup> The source data for this table varies from the previous table. The source table is top-coded at \$75,000, precluding more fine grained analysis at the higher end of the wage spectrum.

**Figure 8: Jobs-Worker Ratios, By Wage Group**



Universe: Jobs in a jurisdiction from unemployment insurance-covered employment (private, state and local government) plus United States Office of Personnel Management-sourced Federal employment

Notes: The ratio compares job counts by wage group from two tabulations of LEHD data: Counts by place of work relative to counts by place of residence. See text for details.

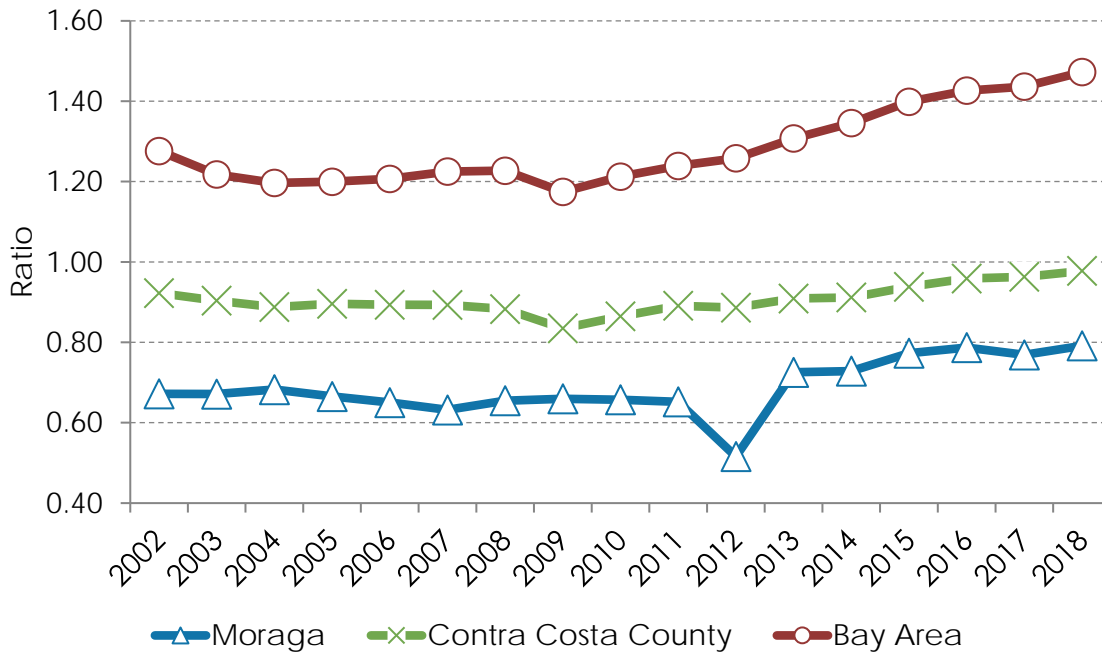
Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files (Jobs); Residence Area Characteristics (RAC) files (Employed Residents), 2010-2018

Imbalances between employed residents and jobs may directly influence the housing demand in a community. New jobs may draw new residents, and when there is high demand for housing relative to supply, many workers may be unable to afford to live where they work, particularly where job growth has been in relatively lower wage jobs. This dynamic not only means many workers will need to prepare for long commutes and time spent on the road, but in the aggregate, it contributes to traffic congestion and time lost for all road users.

If there are less jobs than employed residents, it means a locale is relatively jobs-poor, typically also with a low jobs to households ratio. Bringing housing into the measure, the jobs-household ratio in Moraga has increased slightly from 0.67 in 2002 to 0.79 jobs per household in 2018 (see Figure 9). As with the jobs to working residents ratios, the jobs to households ratio for Moraga is below that for the county and well below the regional ratio.



**Figure 9: Jobs-Household Ratio**



Universe: Jobs in a jurisdiction from unemployment insurance-covered employment (private, state and local government) plus United States Office of Personnel Management-sourced Federal employment; households in a jurisdiction

Notes: The data is tabulated by place of work, regardless of where a worker lives. The source data are provided at the Census Block level. These are crosswalked to jurisdictions and summarized. The ratio compares place of work wage and salary jobs with households, or occupied housing units. A similar measure is the ratio of jobs to housing units. However, this jobs-household ratio serves to compare the number of jobs in a jurisdiction to the number of housing units that are actually occupied. The difference between a jurisdiction's jobs-housing ratio and jobs-household ratio will be most pronounced in jurisdictions with high vacancy rates, a high rate of units used for seasonal use, or a high rate of units used as short-term rentals.

Sources: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files (Jobs), 2002-2018; California Department of Finance, E-8 and E-5 (Households)

### Sectoral Composition of Resident Employment

In terms of sectoral composition, the largest major industry sector in which Moraga residents work is Finance and Professional Services, which is also the largest sector for the county and the Bay Area (see Table 6). Moraga shows relatively high proportions of workers in health and educational services, due in part to the presence of Saint Mary's College. Moraga is notably lower in the proportion of residents working in the Construction sector and the Manufacturing, Wholesale, and Transportation sector. This confirms the town population's orientation toward higher-wage jobs.

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**Table 6: Resident Employment by Industry**

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Industry	Town of Moraga		Contra Costa County		Bay Area	
	Number	Percent	Number	Percent	Number	Percent
Agriculture & Natural Resources	39	0.5%	3,720	0.7%	30,159	0.7%
Construction	216	2.8%	39,996	7.2%	226,029	5.6%
Financial & Professional Services	2,364	30.9%	138,321	24.7%	1,039,526	25.8%
Health & Educational Services	2,069	27.1%	124,265	22.2%	820,281	20.4%
Information	176	2.3%	14,048	2.5%	160,226	4.0%
Manufacturing, Wholesale & Transportation	675	8.8%	79,885	14.3%	670,251	16.7%
Retail	789	10.3%	56,651	10.1%	373,083	9.3%
Arts, Entertainment, Recreation, Accommodation & Food Services	723	9.5%	50,725	9.1%	375,062	9.3%
Other	590	7.7%	51,755	9.3%	329,480	8.2%
<b>Total</b>	<b>7,641</b>	<b>100.0%</b>	<b>559,366</b>	<b>100.0%</b>	<b>4,024,097</b>	<b>100.0%</b>

---

Universe: Civilian employed population age 16 years and over

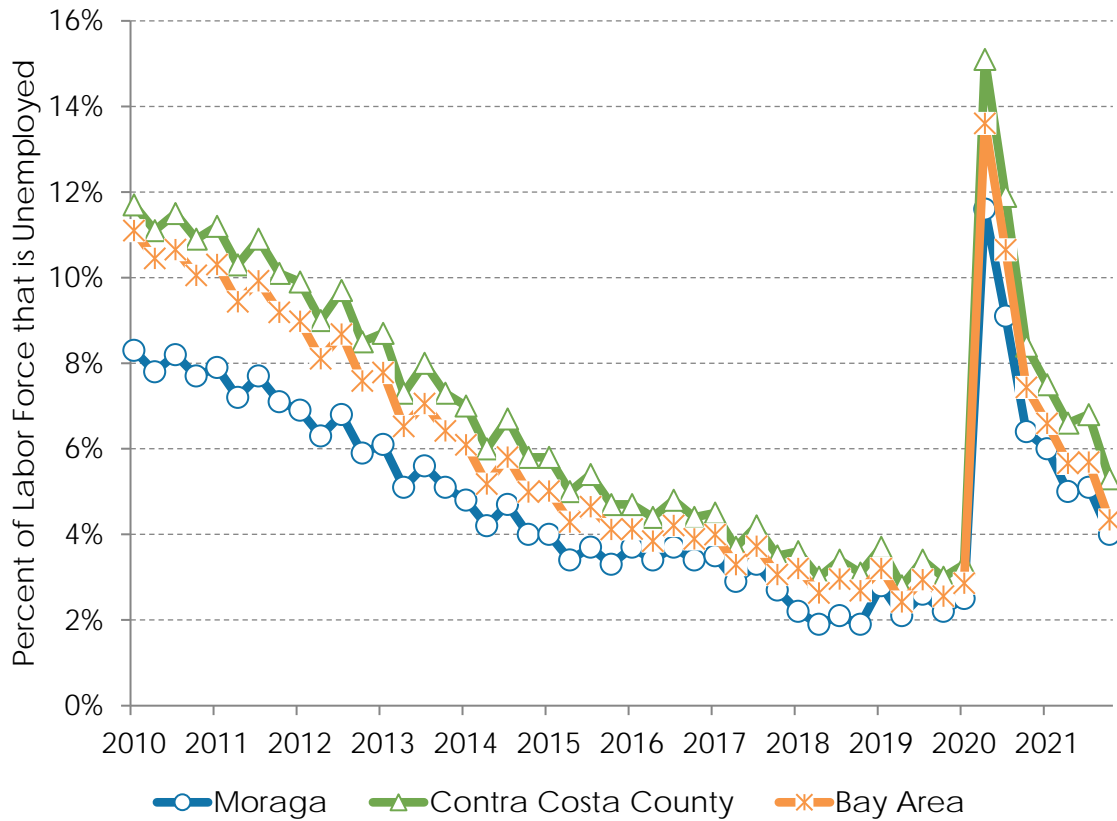
Notes: The data displayed shows the industries in which jurisdiction residents work, regardless of the location where those residents are employed (whether within the jurisdiction or not).

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table S2403.

### *Unemployment*

As shown in Figure 10, unemployment trends in Moraga mirror those for the county overall and the Bay Area region, declining gradually from the end of the Great Recession through the beginning of 2018. All three geographies showed a dramatic upward spike in unemployment due to impacts related to the COVID-19 pandemic, with a general improvement and recovery beginning in the later months of 2020.

**Figure 10: Unemployment Rate**



Universe: Civilian noninstitutional population ages 16 and older

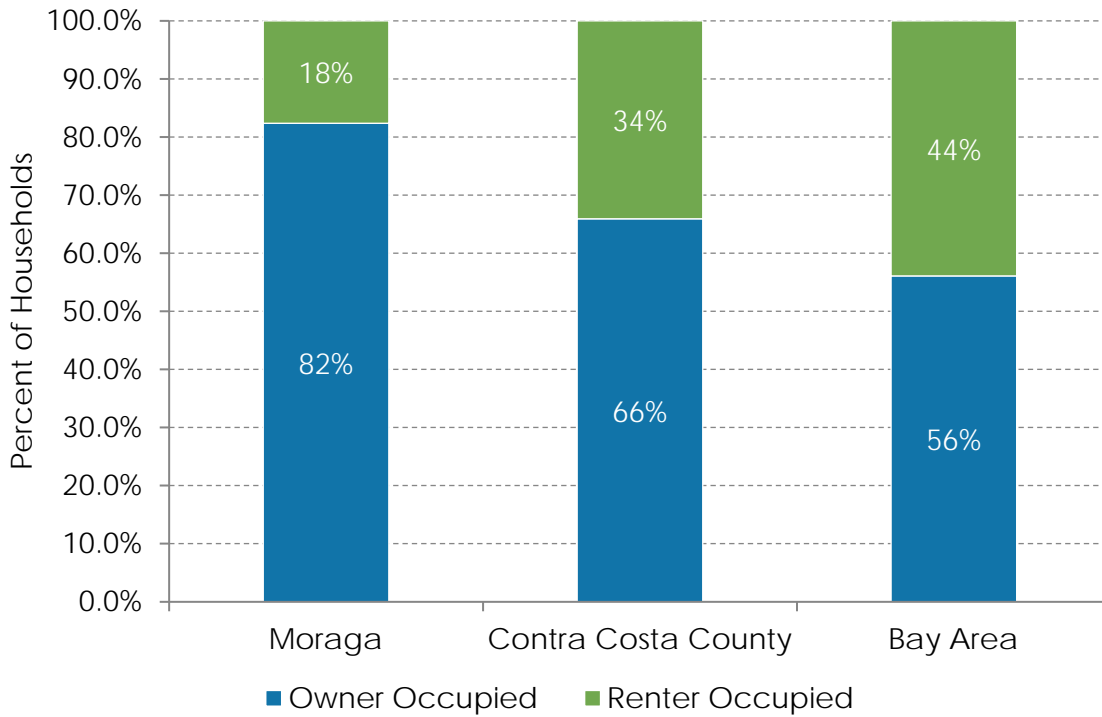
Notes: Unemployment rates for the jurisdiction level is derived from larger-geography estimates. This method assumes that the rates of change in employment and unemployment are exactly the same in each sub-county area as at the county level. If this assumption is not true for a specific sub-county area, then the estimates for that area may not be representative of the current economic conditions. Since this assumption is untested, caution should be employed when using these data. Only not seasonally-adjusted labor force (unemployment rates) data are developed for cities and CDPs.

Source: California Employment Development Department, Local Area Unemployment Statistics (LAUS), Sub-county areas monthly updates, 2010-2021.

### Current Tenure Patterns

The number of residents who own their homes compared to those who rent their homes can help identify the level of housing insecurity – ability for individuals to stay in their homes – in a locale and region. Generally, renters may be displaced more quickly if prices increase. In Moraga, there are approximately 5,900 housing units, and over 80 percent are owner-occupied (see Figure 11). In contrast, only 66 percent of households in Contra Costa County are owners, and only 56 percent of Bay Area households own their homes.

**Figure 11: Housing Tenure**



<b>Geography</b>	<b>Owner Occupied</b>	<b>Renter Occupied</b>	<b>Total</b>
Moraga	4,832	1,035	5,867
Contra Costa County	260,244	134,525	394,769
Bay Area	1,531,955	1,199,479	2,731,434

Universe: Occupied housing units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25003.

### Tenure Trends

Moraga has retained a high rate of homeownership exceeding 80 percent over the last two decades, as the number of rental and owner units has only increased slightly. The continued lack of affordable rental housing options is likely a factor in the high ratio of jobs to residents and households for lower-wage workers employed in the town.

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**Table 7: Housing Unit Trends, 2000-2019**

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<b>Tenure</b>	<b>2000</b>		<b>2010</b>		<b>2019</b>	
	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>
Owner Occupied	4,764	84%	4,673	84%	4,832	82%
Renter Occupied	<u>898</u>	<u>16%</u>	<u>897</u>	<u>16%</u>	<u>1,035</u>	<u>18%</u>
<b>Totals</b>	<b>5,662</b>	<b>100%</b>	<b>5,570</b>	<b>100%</b>	<b>5,867</b>	<b>100%</b>

---

Universe: Occupied housing units.

Source: U.S. Census Bureau, Census 2000 SF1, Table H04; U.S. Census Bureau, Census 2010 SF1, Table H04; U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25003

### Tenure by Race and Ethnicity

Homeownership rates often vary considerably across race/ethnicity in the Bay Area and throughout the country. These disparities not only reflect differences in income and wealth but also stem from historic federal, state, and local policies that limited access to homeownership for communities of color while facilitating homebuying for White residents. While many of these policies, such as redlining, have been formally terminated, the impacts of race-based policy are still evident across Bay Area communities.<sup>8</sup> In Moraga, over 80 percent of White and Asian/Pacific Islander households owned their homes, as shown in Table 8. Because of the small number and limited sample size, all other race/ethnic groups are combined in the table. The homeownership rate for this combined group was much lower, at only 56 percent; the differences in these rates may result in part from historic patterns of housing and economic discrimination but are based on a very limited sample size with a higher margin of error than for the White and Asian/Pacific Islander population. In Moraga, the lower rate of homeownership among some racial minority groups may also be attributable in part to the St. Mary's college student population, as these students are more racially and ethnically diverse than Moraga's population overall and college students tend to rent rather than own their homes. It is worth noting that based on Census sample data, the rate of home ownership reported for Hispanic/Latinx residents in Moraga is actually higher than for White residents.

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<sup>8</sup> See, for example, Rothstein, R. (2017). *The color of law: a forgotten history of how our government segregated America*. New York, NY & London, UK: Liveright Publishing.

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**Table 8: Housing Tenure by Race of Householder**

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<b>Racial / Ethnic Group</b>	<b>Owner Occupied</b>	<b>% Across</b>	<b>Renter Occupied</b>	<b>% Across</b>	<b>Total</b>
White	3,895	84%	765	16%	4,660
Asian / API	807	83%	169	17%	976
Other Race or Multiple Races	130	56%	101	44%	231
<b>Total</b>	<b>4,832</b>		<b>1,035</b>		<b>5,867</b>
Hispanic or Latinx	177	87%	27	13%	204

---

Universe: Occupied housing units

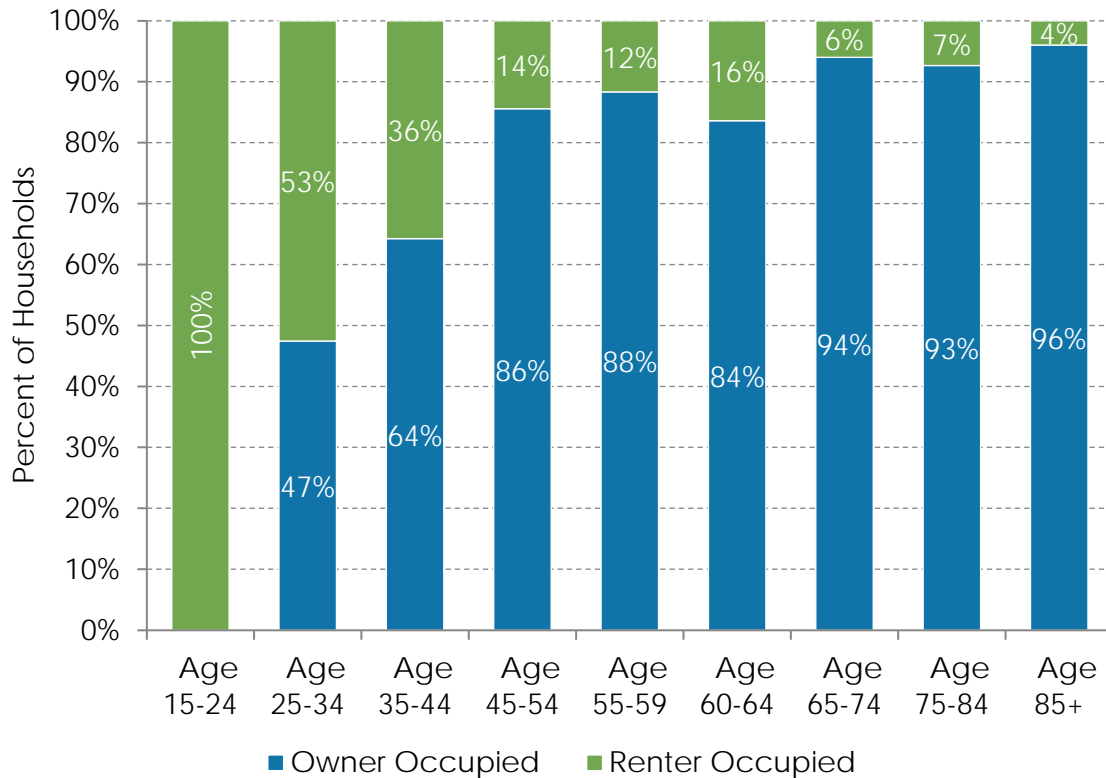
Notes: For this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity. Hispanic/Latinx ethnicity is counted separately from race, and thus should not be summed with race data presented. The racial/ethnic groups reported in this table are not all mutually exclusive. The number of American Indian or Alaska Native and Black or African American households was extremely small and not a statistically reliable sample, so they have been combined into the Other Race or Multiple Races category.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25003(A-I).

### Tenure by Age

The age of residents can also indicate the housing challenges a community is experiencing. Typically, younger households tend to rent and may struggle to buy a first home in the Bay Area due to high housing costs. At the same time, senior homeowners seeking to downsize may have limited options in an expensive housing market and may remain as “empty nesters” in a larger house suitable for a family with children, thus contributing to a shortage of housing suitable for families. and indicating a potential need for additional senior housing. Moraga follows this pattern, with ownership correlating strongly with the age of the householder. As shown in Figure 12, in Moraga, 53 percent of householders between the ages of 25 and 34 are renters, while only six percent of householders over 65 rent their homes. In addition to demonstrating a potential need for housing for seniors wishing to downsize, the high proportion of young renters may indicate a need for more affordable ownership housing for young families.

**Figure 12: Housing Tenure by Age of Householder**

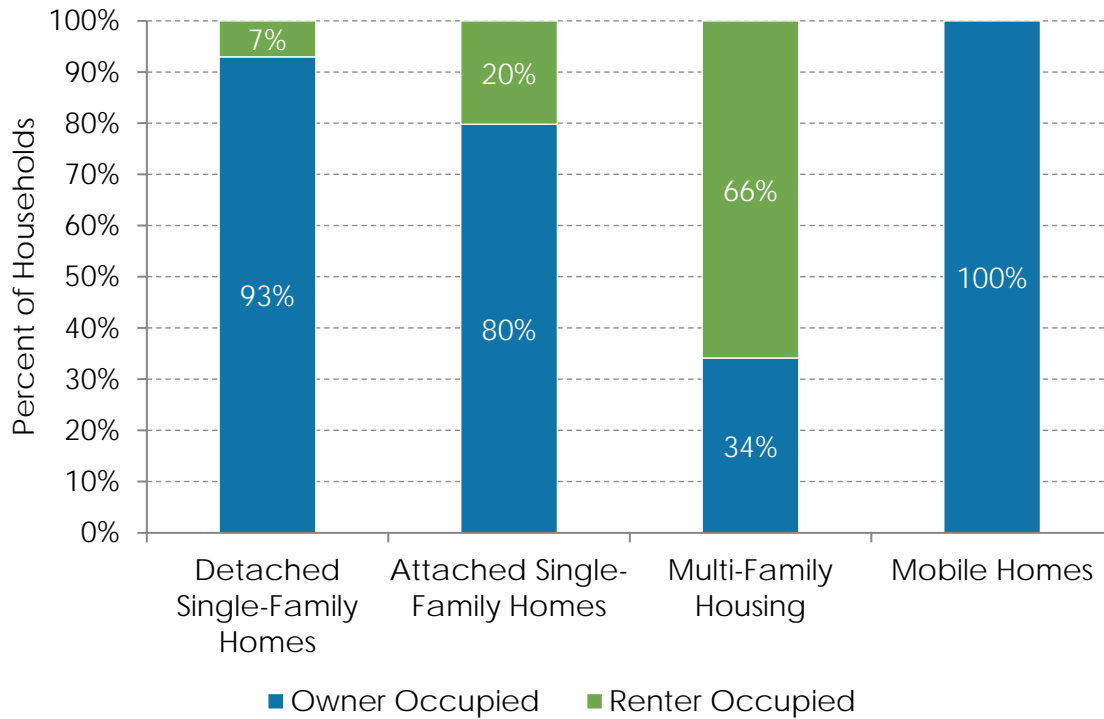


Universe: Occupied housing units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25007.

In most locales, homeownership rates for households in single-family homes are substantially higher than the rates for households in multifamily housing. This is the case in Moraga, where 93 percent of households in detached single-family homes are homeowners, while only 34 percent of households in multifamily housing are homeowners (see Figure 13). It is important to note that over 70 percent of the overall housing inventory in Moraga is detached single-family homes, thus limiting the affordable options available to renters and a need for a greater variety of housing. The Housing Plan chapter of this Housing Element Update includes several programs to increase the variety of housing in Moraga, including many actions that will facilitate the production of multifamily housing.

**Figure 13: Housing Tenure by Housing Type for Moraga**



Universe: Occupied housing units

Notes: Other includes boats, RVs, Vans, and Other.

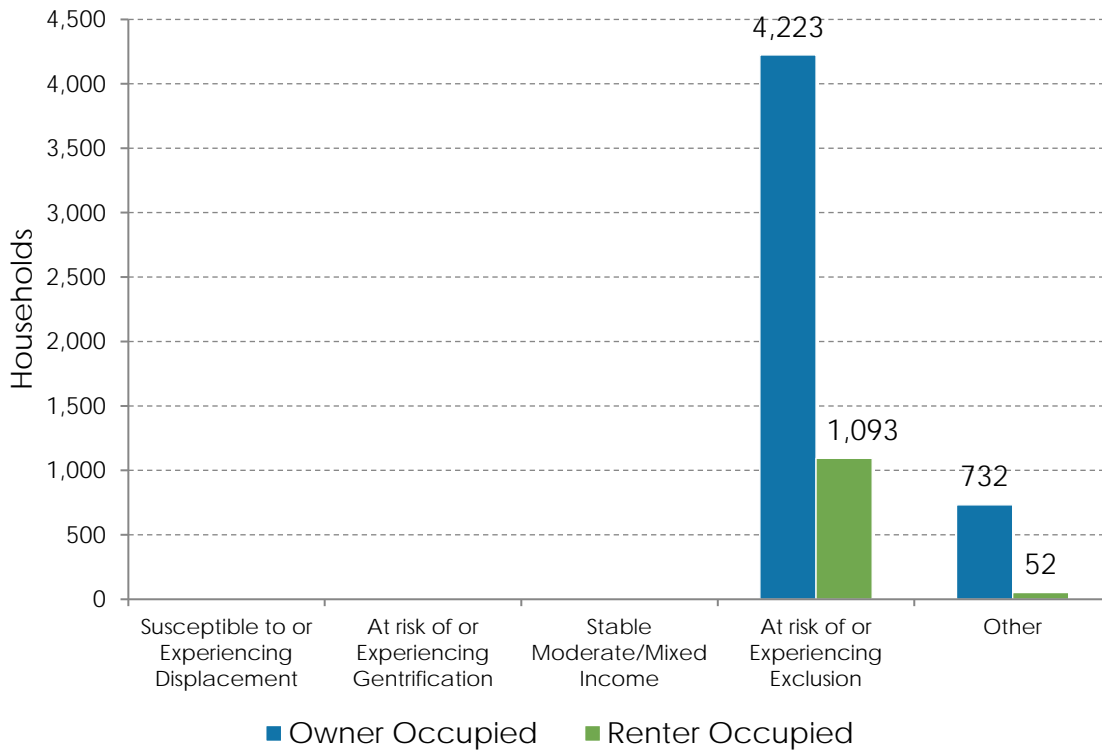
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25032.

## Displacement

Because of increasing housing prices, displacement is a major concern in the Bay Area. Displacement has the most severe impacts on low- and moderate-income residents. When individuals or families are forced to leave their homes and communities, they also lose their support network. The University of California, Berkeley has mapped all neighborhoods in the Bay Area, identifying their risk for gentrification. Their analysis finds that in Moraga, none of the town's households live in neighborhoods that are susceptible to or experiencing displacement, or in neighborhoods at risk of or undergoing gentrification (shown in Figure 14). This is likely due to the already-high housing costs in the town, as the town has a limited housing stock subject to potential gentrification. Equally important, however, some neighborhoods in the Bay Area do not have housing appropriate for a broad section of the workforce. UC Berkeley estimates that 87.1% of households in Moraga live in neighborhoods where low-income households are likely to be excluded due to prohibitively high housing costs.



**Figure 14: Households by Displacement Risk and Tenure**



Universe: Households

Notes: Displacement data is available at the census tract level. ABAG Staff aggregated tracts up to jurisdiction level using census 2010 population weights, assigning a tract to jurisdiction in proportion to block level population weights. Total household count may differ slightly from counts in other tables sourced from jurisdiction level sources. Categories are combined as follows for simplicity: At risk of or Experiencing Exclusion: At Risk of Becoming Exclusive; Becoming Exclusive; Stable/Advanced Exclusive At risk of or Experiencing Gentrification: At Risk of Gentrification; Early/Ongoing Gentrification; Advanced Gentrification; Stable Moderate/Mixed Income: Stable Moderate/Mixed Income Susceptible to or Experiencing Displacement: Low- Income/Susceptible to Displacement; Ongoing Displacement Other: High Student Population; Unavailable or Unreliable

Sources: Urban Displacement Project for classification, American Community Survey 5-Year Data (2015-2019), Table B25003 for Tenure.

## Extremely Low-Income Housing Needs

Due to their limited financial resources, extremely low-income households (those with incomes below 30 percent of the area median income) face particular challenges in securing suitable, affordable housing.

### Household Income

Despite the economic and job growth experienced throughout the region since 1990, the income gap has continued to widen. California is one of the most economically unequal states in the nation, and the Bay Area has the highest income inequality between high- and low-income households in the state.<sup>9</sup>

<sup>9</sup> Bohn, S.et al. 2020. Income Inequality and Economic Opportunity in California. Public Policy Institute of California.

The current (2021) area median income in Contra Costa County is \$125,600 per year.<sup>10</sup> For extremely low-income households, this translates to an income of \$41,100 or less for a four-person household or \$28,800 or less for a one-person household. Households with extremely low-income have a variety of housing situations and needs. For example, most families and individuals receiving public assistance such as supplemental security insurance (SSI) or disability insurance are considered extremely low-income households. Many households with multiple wage earners – including food service workers, full-time students, teachers, farm workers and healthcare professionals – can fall into lower AMI categories due to relatively low and stagnant wages in many industries. The following table shows examples of occupations with wages where the worker households could potentially qualify as extremely low-income households.

**Table 9: Examples of Low Wage Occupations**

<b>Occupation Title</b>	<b>Median Hourly Wage</b>
Hotel and Resort Clerk	\$14.45
Child Care Workers	\$13.83
Housekeepers	\$14.94
Manicurists and Pedicurists	\$13.34
Hosts and Hostesses	\$12.91
Education, Training and Library Workers	\$28.47
Agricultural Graders and Sorters	\$12.77
Waiters and Waitresses	\$13.16
Food Preparation and Serving Related Workers	\$13.47

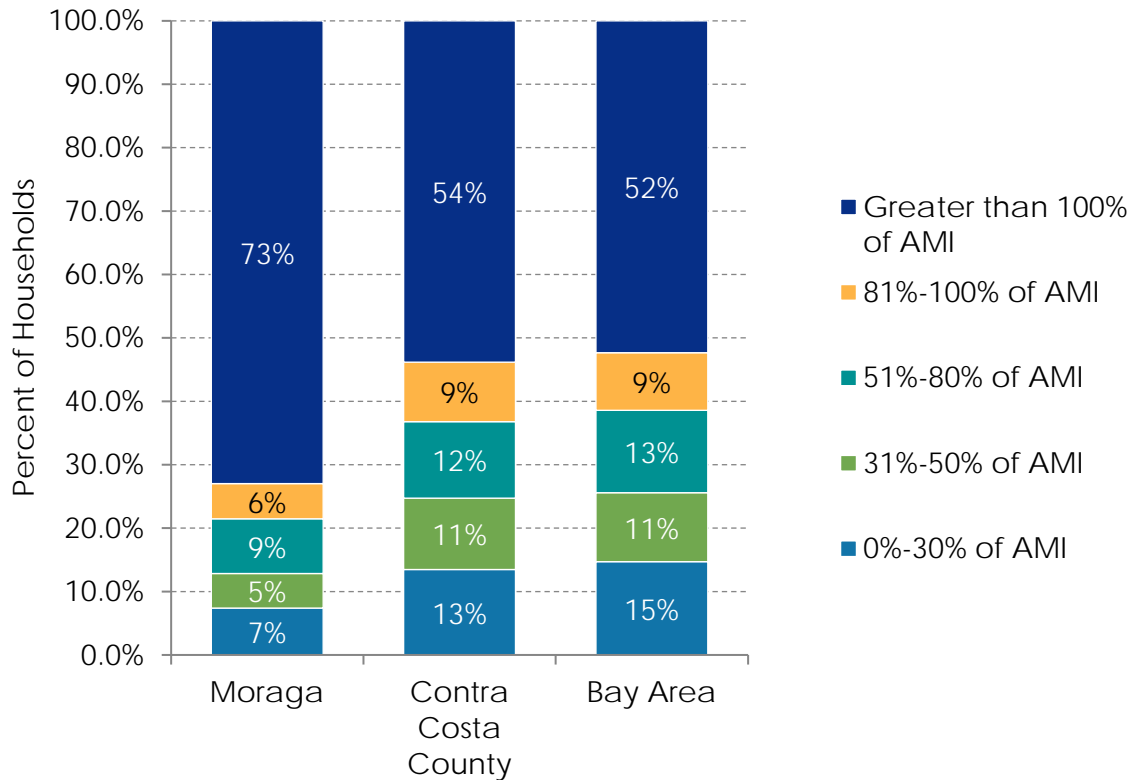
Source: Employment Development Department, 2020-2022 Occupational Employment Projections for California.

In Moraga, only seven percent of households fall in the extremely low-income category (see Figure 15). This is lower than the proportion for Contra Costa County overall, and below the 15 percent for the entire Bay Area. Seventy-three percent of Moraga households have incomes more than 100 percent of the Area Median Income (AMI)<sup>11</sup>, compared to only 52 percent regionally. However, even though Moraga is an affluent community, the town has a number of extremely low-income households, many of whom are likely to have a need for more affordable housing. The following discussion provides additional information profiling those households.

<sup>10</sup> Based on HCD Income Limits for 2021.

<sup>11</sup> Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located. Households making between 80 and 120 percent of the AMI are moderate-income, those making 50 to 80 percent are low-income, those making 30 to 50 percent are very low-income, and those with income less than 30 percent are extremely low-income. This is then adjusted for household size.

**Figure 15: Households by Household Income Level**



Universe: Occupied housing units

Sources: U.S. Department of Housing and Urban Development, 2013-2017 Comprehensive Housing Affordability Strategy (CHAS) data; BAE, 2020.

### Household Income Distribution by Race

Housing the extremely low-income population can be especially challenging. Table 10 below provides a breakdown of extremely low-income households by race and ethnicity. The race/ethnic category with the highest share of extremely low-income households in Moraga is the Asian/Pacific Islander group - 11.6 percent compared to 7.4 percent of all households. Among White, Non-Hispanic households, the rate was 6.9 percent. Almost no households in any other category were in the extremely low-income group. It should be noted that the number of households in these other categories is relatively limited and subject to statistical error as the data source uses a weighted sample of limited size.

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**Table 10: Extremely Low-Income Households by Race and Ethnicity, Town of Moraga**

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<b>Race/Ethnicity</b>	<b>Total Households</b>	<b>Households below 30% HAMFI</b>	<b>Share below 30% HAMFI</b>
American Indian or Alaska Native, Non-Hispanic	0	0	na
Asian / API, Non-Hispanic	1,034	120	11.6%
Black or African American, Non-Hispanic	53	0	0.0%
White, Non-Hispanic	4,245	295	6.9%
Other Race or Multiple Races, Non-Hispanic	85	0	0.0%
Hispanic or Latinx	<u>263</u>	<u>4</u>	<u>1.5%</u>
<b>Total</b>	<b>5,680</b>	<b>419</b>	<b>7.4%</b>

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Universe: Occupied housing units

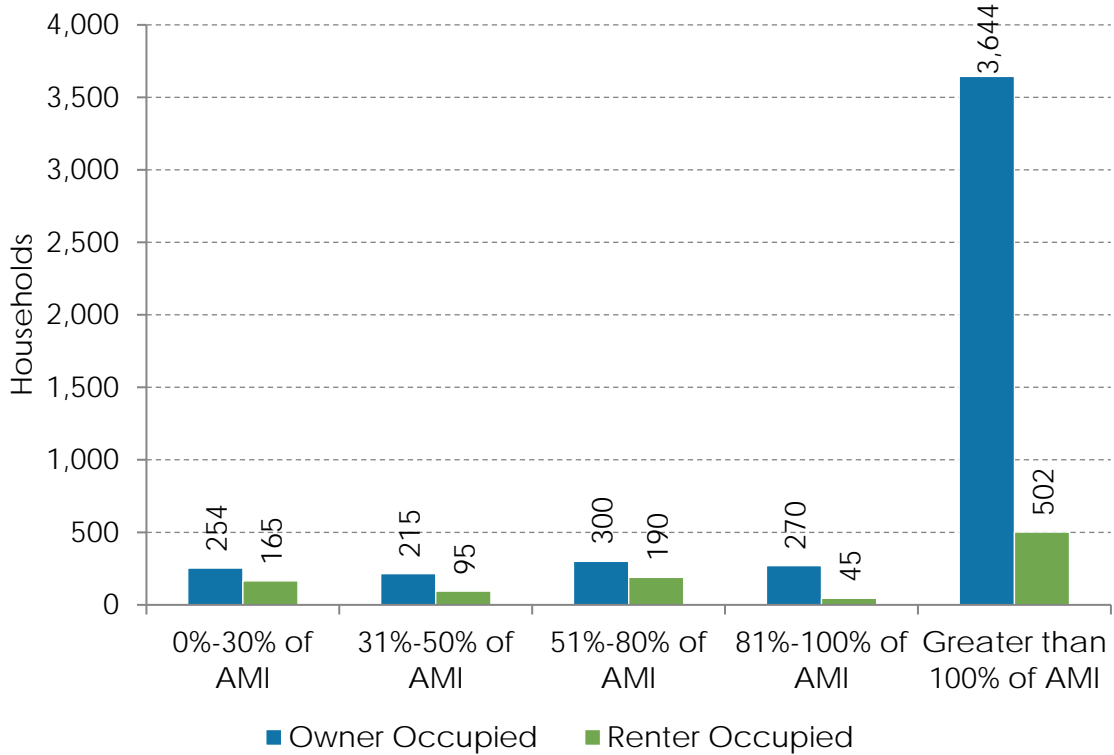
Note: Numbers may not match other tables due to independent rounding. HAMFI refers to HUD Area Median Family Income.

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release.

### Household Income Distribution by Tenure

Throughout the region, there are disparities between the incomes of homeowners and renters. Typically, the number of low-income renters greatly exceeds the amount of housing available that is affordable for these households. While the majority of both renters and owners in Moraga have incomes above the median level, renters are distributed somewhat more evenly across the income spectrum when compared to owners in Moraga; over three-fourths of owner households are in the Greater than 100 percent of AMI group, while just half of renters fall in this income category (see Figure 16). While there are more owner households than renters in all the lower income groups, this is due in large part to ownership housing accounting for over 80 percent of the area's housing stock. It is also attributable to the large number of senior homeowners in Moraga, as many of these households are considered lower income using state income limits. Retired homeowners with limited incomes may have limited resources and thus be less likely to invest in the maintenance of their homes.

**Figure 16: Household Income Level by Tenure**



Universe: Occupied housing units

Notes: Income groups are based on HUD calculations for Area Median Income (AMI). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release.

### Poverty Status by Race

People of color are more likely to experience poverty and financial instability as a result of federal and local housing policies that have historically excluded them from the same opportunities extended to White residents.<sup>12</sup> These economic disparities also leave communities of color at higher risk for housing insecurity, displacement, or homelessness. In Moraga, Asian/Pacific Islanders (both Hispanic and non-Hispanic) and Hispanic persons residents experience the highest rates of poverty. Other groups have relatively low poverty rates, or in some cases, show no persons in poverty (see Table 11). As noted above, these groups represent a very small portion of the Moraga population.

<sup>12</sup> Moore, E., Montojo, N. and Mauri, N., 2019. Roots, Race & Place: A History of Racially Exclusionary Housing the San Francisco Bay Area. Haas Institute.

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**Table 11: Poverty Status by Race**

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<b>Racial / Ethnic Group</b>	<b>% of Group Population</b>
Asian / API (Hispanic and Non-Hispanic)	7.2%
White (Hispanic and Non-Hispanic)	3.8%
Black or African American (Hispanic and Non-Hispanic)	3.0%
American Indian or Alaska Native (Hispanic and Non-Hispanic)	0.0%
Other Race or Multiple Races (Hispanic and Non-Hispanic)	0.0%
Hispanic or Latinx	6.8%
White, Non-Hispanic	3.5%

---

Universe: Population for whom poverty status is determined

Notes: The Census Bureau uses a federally defined poverty threshold that remains constant throughout the country and does not correspond to Area Median Income. For this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity. However, data for the white racial group is also reported for white householders who are not Hispanic/Latinx. Since residents who identify as white and Hispanic/Latinx may have very different experiences within the housing market and the economy from those who identify as white and non-Hispanic/Latinx, data for multiple white sub-groups are reported here. The racial/ethnic groups reported in this table are not all mutually exclusive. Therefore, the data should not be summed as the sum exceeds the population for whom poverty status is determined for this jurisdiction. However, all groups labelled "Hispanic and Non-Hispanic" are mutually exclusive, and the sum of the data for these groups is equivalent to the population for whom poverty status is determined.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B17001(A-I)

### **Projected Need for Housing for Extremely Low Income Households**

Local jurisdictions are required to provide an estimate for their projected extremely low-income households in their Housing Elements. HCD's official Housing Element guidance notes that jurisdictions can use their RHNA for very low-income households (those with incomes of zero to 50 percent AMI) to calculate their projected need to house extremely low-income households. HCD provides three methodologies for estimating this need: 1) allocate the percent of very low-income need to extremely low-income households based on the ABAG region's proportion; 2) allocate the percent of very low-income need to extremely low-income households based on the current proportion for Moraga; 3) assume that 50 percent of Moraga's very low-income RHNA is for extremely low-income households. The analysis here is based on the third option. Based on this method, 159 units of the projected housing need would be for extremely low-income households.

As discussed below (see Figure 26 in the section on overpayment and overcrowding), extremely low-income (ELI) households are likely to face housing affordability issues. Over three-fourths of Moraga's extremely low-income households spend the majority of their income on housing and an additional four percent spend between 30 percent and 50 percent.

Many extremely low-income households seek rental housing and likely face overpayment, overcrowding or substandard housing conditions unless they are able to secure subsidized housing that rents at below market rates. Some extremely low-income household residents may have mental or other disabilities and have special housing needs. In Moraga, a portion of the extremely low-income

population is likely comprised of St. Mary's students. ELI households in Moraga may require specific housing solutions including:

- Deeper income targeting for project-based subsidies
- Housing with supportive services
- Single-room occupancy and/or shared housing, as well as co-housing
- Rent subsidies (housing vouchers) provided to households

The housing types just mentioned are very limited within Moraga. This likely contributes to the high proportion of local extremely low-income households that have excessive housing cost burdens. Additionally, a substantial number of extremely low-income households may consist of seniors who are “aging in place” but living on fixed incomes in owner-occupied homes. These households can benefit from shared housing, accessory dwelling units, and other programs that reduce their cost burden.

The Housing Plan chapter of this Housing Element Update includes programs to facilitate access to affordable housing subsidies (including funding for affordable housing development and housing vouchers), support shared housing programs and the production of co-housing developments, promote rooms for rent, allow services by right on the ground floor of residential uses, as well as several programs to support the production of affordable housing, which could include units with deep income targeting for extremely low-income households.

## **Housing Stock Characteristics**

The supply of housing units and their physical characteristics have a considerable influence on local housing affordability. The following sub-sections discuss Moraga's housing stock and related housing issues.

### **Housing Unit Trends**

Moraga has seen very limited growth in its housing stock over the last decade. Based on California Department of Finance estimates, as of January 2021, Moraga held 5,864 housing units, or 1.4 percent of the Contra Costa County total (see Table 12). This represents an increase of only 110 housing units since 2010, less than one percent of the county's growth increment of over 20,000 units. This could suggest that there are barriers to the construction of residential units in Moraga. The Housing Plan portion of this Housing Element Update includes several programs to facilitate residential construction and address constraints to development.

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**Table 12: Housing Unit Trends, 2010-2021**

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<b>Date</b>	<b>Moraga</b>	<b>Contra Costa County</b>
4/1/2010	5,754	400,263
1/1/2011	5,756	401,389
1/1/2012	5,758	402,720
1/1/2013	5,760	404,007
1/1/2014	5,763	405,723
1/1/2015	5,763	407,556
1/1/2016	5,765	409,678
1/1/2017	5,770	412,093
1/1/2018	5,800	413,818
1/1/2019	5,809	415,957
1/1/2020	5,828	418,415
1/1/2021	5,864	420,751
<b>Change, 2010-2021</b>	110	20,488
<b>Percent Change, 2010-2021</b>	1.9%	5.1%

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Sources: California Department of Finance 2021 E-5 Report; BAE.

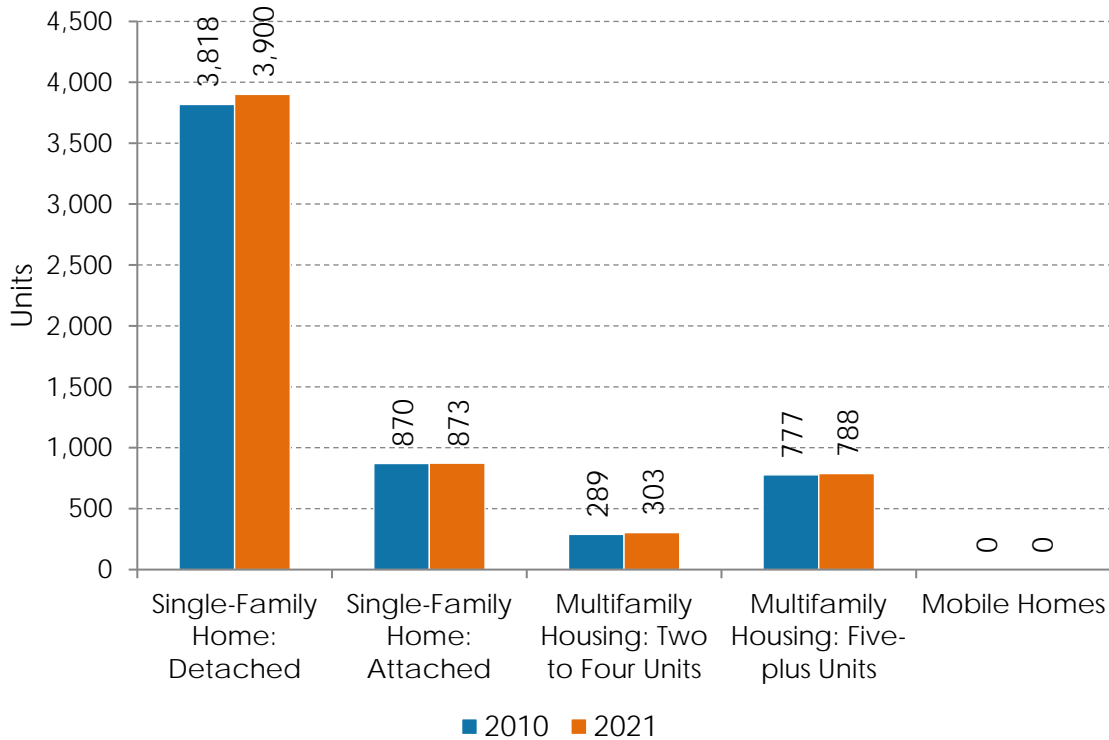
### **Housing Types, Year Built, Vacancy, and Permits**

In recent years, most housing produced in the region and across the state consisted of single-family homes and larger multi-unit buildings. However, some households are increasingly interested in “missing middle housing” – including duplexes, triplexes, townhomes, cottage clusters and accessory dwelling units (ADUs). These housing types may open up more options across incomes and tenure, from young households seeking homeownership options to seniors looking to downsize and age-in-place.

The housing stock of Moraga is largely single-family detached homes; this unit type makes up approximately two-thirds of the total in 2021 (see Figure 17). Of the remainder, 14.9 percent are single-family attached homes (townhomes), 5.2 percent units are in multifamily structures with two to four units, and 13.4 percent are in multifamily structures with five or more units. Comparison with 2010 data shows that these proportions are relatively unchanged, since few units have been added relative to the base year; however, the proportion of new units that are single-family detached homes is greater than the historical proportion. As a result, Moraga continues to have a limited supply of unit types affordable for middle- and lower-income households.



**Figure 17: Housing Type Trends, 2010-2021**



Universe: Housing units

Source: California Department of Finance, E-5 series.

Housing production has not kept up with housing demand for several decades in the Bay Area, as the total number of units built and available has not yet come close to meeting the demand from population and job growth experienced throughout the region. This is true in Moraga as well. In Moraga, the largest proportion of the housing stock by far was built between 1960 and 1979, with 4,251 units (over 70 percent of the total) constructed during this period (see Figure 18). Less than one percent of the total units have been built since 2010.<sup>13</sup>

Between 2015 and 2019, the Town issued permits for construction of 115 housing units in Moraga; over 98 percent were for above moderate-income housing, with the small remainder for moderate-income housing. No permits were issued for low- or very low-income housing (see Table 13).

<sup>13</sup> Note that this estimate is based on a sample, and other sources (e.g., DOF, building permits) indicate that more units than this have been added to the housing stock in Moraga since 2010, but the total number is still small relative to the total number of housing units in the town.

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**Table 133: Housing Permits Issued, 2015-2019**

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<b>Income Group</b>	<b>Permits Issued</b>	
	<b>Number</b>	<b>Percent</b>
Above Moderate Income	113	98.3%
Moderate Income	2	1.7%
Very Low Income	-	0.0%
Low Income	-	0.0%
<b>Total</b>	<b>115</b>	<b>100%</b>

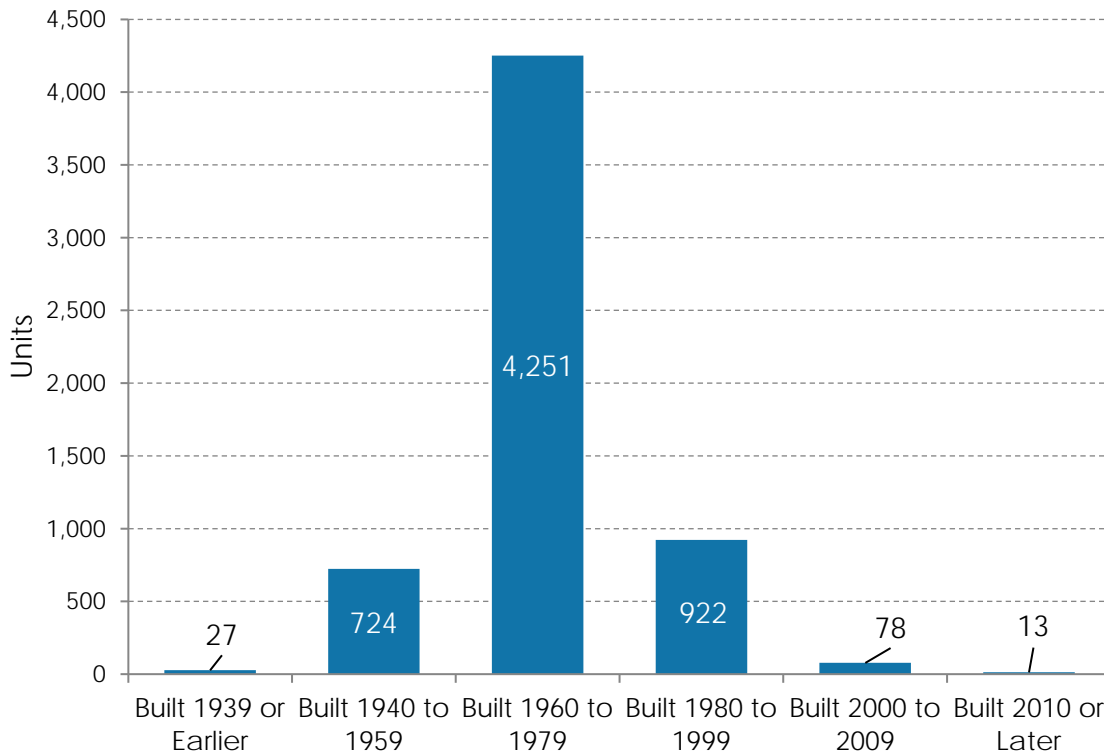
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Universe: Housing permits issued between 2015 and 2019

Notes: Percentage may not add to total due to independent rounding. HCD uses the following definitions for the four income categories: Very Low Income: units affordable to households making less than 50% of the Area Median Income for the county in which the jurisdiction is located. Low Income: units affordable to households making between 50% and 80% of the Area Median Income for the county in which the jurisdiction is located. Moderate Income: units affordable to households making between 80% and 120% of the Area Median Income for the county in which the jurisdiction is located. Above Moderate Income: units affordable to households making above 120% of the Area Median Income for the county in which the jurisdiction is located.

Source: California Department of Housing and Community Development (HCD), 5th Cycle Annual Progress Report Permit Summary (2020).

**Figure 18: Housing Units by Year Structure Built**



Universe: Housing units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25034.

As shown in Table 14, vacant units make up only two percent of the overall housing stock in Moraga, a lower percentage than for the county as a whole or for the Bay Area region. This reflects the high local proportion of ownership housing which turns over less often than rental housing, as well as a constrained local housing market.

**Table 14: Occupancy Status**

Geography	Occupied Housing Units		Vacant Housing Units		Total Housing Units	
	Number	Percent Across	Number	Percent Across	Number	Percent Across
Moraga	5,867	98%	148	2%	6,015	100%
Contra Costa County	394,769	95%	18,950	5%	413,719	100%
Bay Area	2,731,434	94%	172,660	6%	2,904,094	100%

Universe: Housing units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25002.

This constrained market is evidenced by both the low rental vacancy rate of 2.0 percent and the low ownership vacancy rate of 1.1 percent (as of the 2015-2019 period). Of the vacant units in Moraga, the most common type of vacancy is the “other vacant” category (see Figure 19). The Census Bureau classifies units as “other vacant” if they are vacant due to foreclosure, personal/family reasons, legal proceedings, repairs/renovations, abandonment, preparation for being rented or sold, or vacant for an extended absence for reasons such as a work assignment, military duty, or incarceration.<sup>14</sup>

Throughout the Bay Area, vacancies make up 6.3 percent of the total housing units, with homes listed for rent, units used for recreational or occasional use, and units not otherwise classified (other vacant) making up the majority of vacancies. The Census Bureau classifies a unit as vacant if no one is occupying it when Census interviewers are conducting the American Community Survey or Decennial Census, or if it is currently occupied by a household whose usual place of residence was elsewhere.<sup>15</sup> Vacant units classified as “for recreational or occasional use” are those that are held for short-term periods of use throughout the year. Accordingly, vacation rentals and short-term rentals like AirBnB are likely to fall in this category. In a region with a thriving economy and housing market like the Bay Area, units being renovated/repared and prepared for rental or sale may represent a large portion of the “other vacant” category. Additionally, the need for seismic retrofitting in older housing stock could also influence the proportion of “other vacant” units in some jurisdictions.<sup>16</sup>

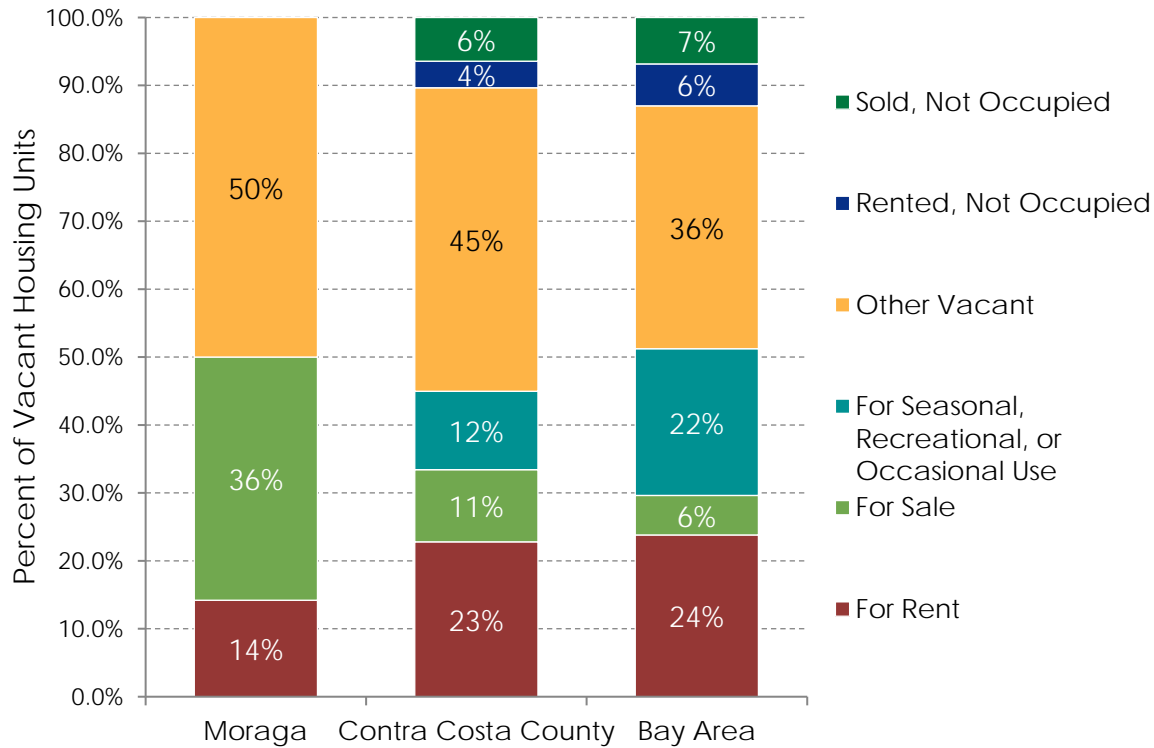
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<sup>14</sup> For more information, see pages 3 through 6 of this list of definitions prepared by the Census Bureau: <https://www.census.gov/housing/hvs/definitions.pdf>.

<sup>15</sup> There are slight differences in how the Census and the American Community Survey (ACS) enumerate units that may be temporarily occupied. The decennial Census counts the unit as occupied based on a usual place of residence definition, while the ACS counts the unit as occupied if it has been used as a place of residence continuously for two or more months.

<sup>16</sup> See Dow, P. (2018). *Unpacking the Growth in San Francisco’s Vacant Housing Stock: Client Report for the San Francisco Planning Department*. University of California, Berkeley.

**Figure 19: Vacant Units by Type**



Universe: Vacant housing units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25004.

### Assisted Housing Developments At-Risk of Conversion

While there is an immense need to produce new affordable housing units, ensuring that the existing affordable housing stock remains affordable is equally important. Additionally, it is typically faster and less expensive to preserve currently affordable units that are at risk of converting to market-rate than it is to build new affordable housing.

The data in the table below come from the California Housing Partnership’s Preservation Database, the state’s most comprehensive source of information on subsidized affordable housing at risk of losing its affordable status and converting to market-rate housing. However, this database does not include all deed-restricted affordable units in the state, so there may be at-risk assisted units in a jurisdiction that are not captured in this data table. There are no assisted units in Moraga in the Preservation Database, and thus no units at risk of conversion.<sup>17</sup>

<sup>17</sup> California Housing Partnership uses the following categories for assisted housing developments in its database: Very-High Risk: affordable homes that are at-risk of converting to market rate within the next year that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer. Moderate Risk: affordable homes that are at-risk of converting to market rate in the next 5-10 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer.

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**Table 15: Assisted Units at Risk of Conversion**

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<b>Geography</b>	<b>Low Risk</b>	<b>Moderate Risk</b>	<b>High Risk</b>	<b>Very High Risk</b>	<b>Total Assisted Units in Database</b>
Moraga	-	-	-	-	-
Contra Costa County	13,403	211	270	-	13,884
Bay Area	110,177	3,375	1,854	1,053	116,459

---

Universe: HUD, Low-Income Housing Tax Credit (LIHTC), USDA, and CalHFA projects. Subsidized or assisted developments that do not have one of the aforementioned financing sources may not be included.

Notes: While California Housing Partnership's Preservation Database is the state's most comprehensive source of information on subsidized affordable housing at risk of losing its affordable status and converting to market-rate housing, this database does not include all deed-restricted affordable units in the state. Consequently, there may be at-risk assisted units in a jurisdiction that are not captured in this data table.

Source: California Housing Partnership, Preservation Database (2020).

### **Substandard Housing**

Housing costs in the Bay Area region are among the highest in the country, which could result in households, particularly renters, needing to live in substandard conditions in order to afford housing. Generally, there is limited published data on the extent of substandard housing issues in a community. However, the Census Bureau data included in the table below shows no units in Moraga are substandard by the criteria available from the American Community Survey; no renters or owners reported lacking a kitchen or lacking complete plumbing.<sup>18</sup> Note that these two data points do not cover many traits of substandard housing, including the need for rehabilitation or replacement. The Contra Costa County Building Department reports that they receive some complaints about building conditions, but do not identify substandard conditions as a major issue in Moraga. As part of the Housing Plan that is included in this Housing Element Update, the Town will work to connect lower-income residents with the County's Neighborhood Preservation program, which provides low-income homeowners with low-interest loans for home repairs, energy efficiency improvements, and accessibility improvements.

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Low Risk: affordable homes that are at-risk of converting to market rate in 10+ years and/or are owned by a large/stable non-profit, mission-driven developer.

<sup>18</sup> Complete plumbing facilities are defined as hot and cold piped water, a bath-tub or shower, and a flush toilet.

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**Table 16: Substandard Housing Issues**

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<b>Building Amenity</b>	<b>Owner</b>	<b>Renter</b>
Kitchen	0.0%	0.0%
Plumbing	0.0%	0.0%

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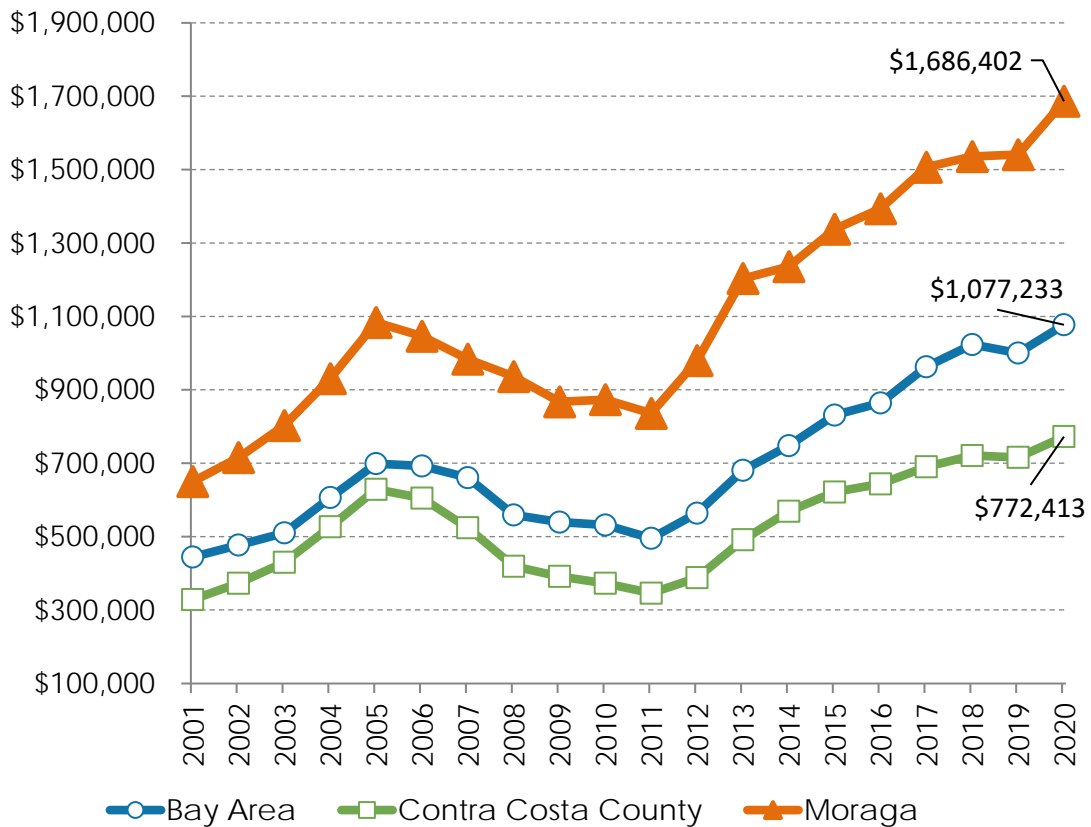
Universe: Occupied housing units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25053, Table B25043, Table B25049

### **Home Prices and Rent Levels**

Home prices reflect a complex mix of supply and demand factors, including an area’s demographic profile, labor market, prevailing wages, and job outlook, coupled with land and construction costs. In the Bay Area, the costs of housing have long been among the highest in the nation. Home values in Moraga are well above the Bay Area average (see Figure 20). The region’s home values have generally increased steadily since 2001, aside from a decrease during the Great Recession. The rise in home prices has been especially steep since 2012, with the median home value in the Bay Area nearly doubling during this time. Since 2001, the typical home value has increased 159 percent in Moraga. As of December 2020, the typical home value in Moraga was estimated at \$1,686,402 per data from Zillow. By comparison, the typical home value is \$772,413 in Contra Costa County and \$1,077,230 in the Bay Area. Moraga has not seen a decrease in home values since 2011.

**Figure 20: Zillow Home Value Index (ZHVI)**



Universe: Owner-occupied housing units

Notes: Zillow describes the ZHVI as a smoothed, seasonally adjusted measure of the typical home value and market changes across a given region and housing type. The ZHVI reflects the typical value for homes in the 35th to 65th percentile range. The ZHVI includes all owner-occupied housing units, including both single-family homes and condominiums. More information on the ZHVI is available from Zillow. The regional estimate is a household-weighted average of county-level ZHVI files, where household counts are yearly estimates from DOF's E-5 series. For unincorporated areas, the value is a population weighted average of unincorporated communities in the county matched to census-designated population counts.

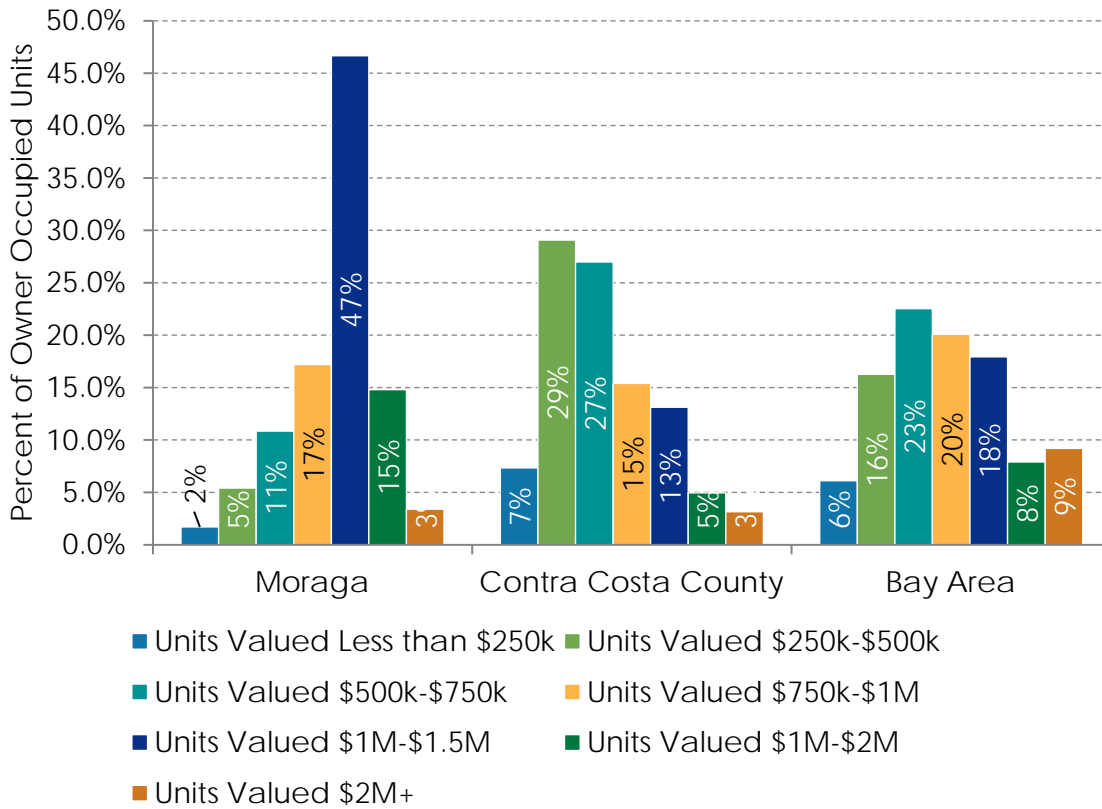
Source: Zillow, Zillow Home Value Index (ZHVI).

Based on somewhat older American Community Survey data from 2015-2019 (inflation-adjusted to 2019 values), nearly half of Moraga's homes were valued at between \$1 million and \$1.5 million<sup>19</sup> (see Figure 21). In contrast, for Contra Costa County overall the largest share of units (29 percent) was valued between \$250,000 and \$500,000. The limited number of lower-value homes in Moraga indicates a lack of units affordable to middle and lower-income households interested in home ownership in the town.

<sup>19</sup> Note that the values from the American Community Survey are based on residents estimating the current value of their home rather than actual sales data.



**Figure 21: Home Values of Owner-Occupied Units in Moraga**



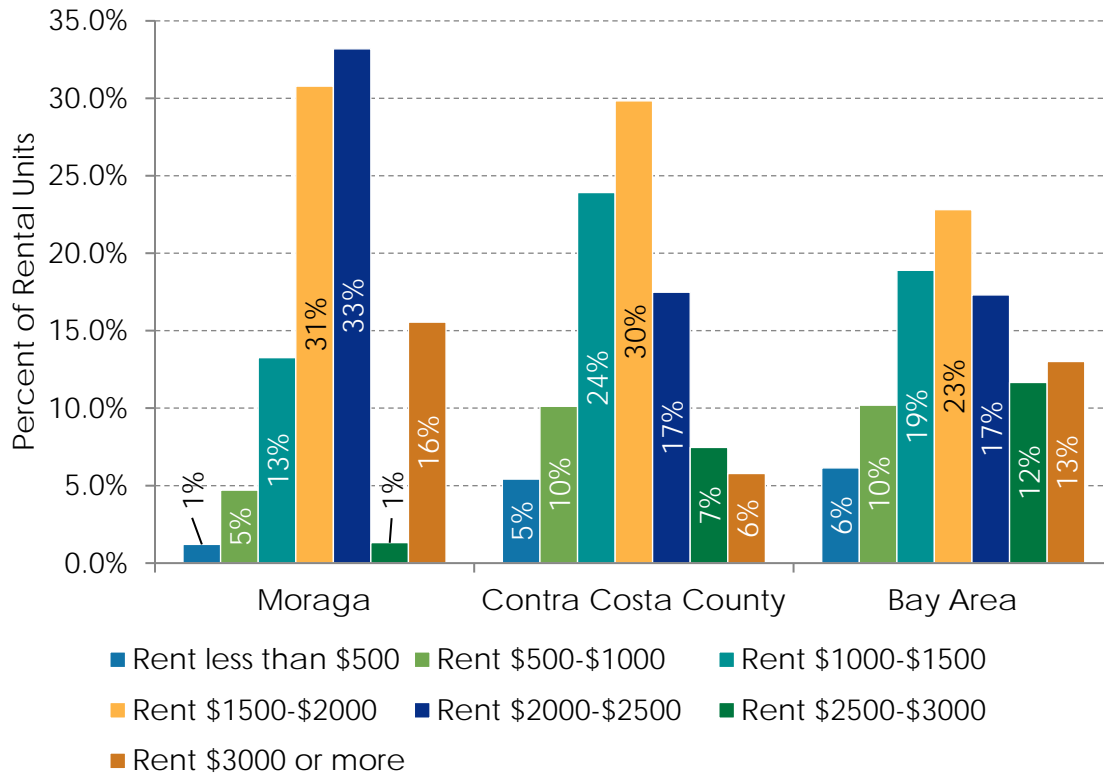
Universe: Owner-occupied units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25075.

Similar to home values, rents have also increased dramatically across the Bay Area in recent years. Residents finding themselves priced out, evicted, or displaced may have had to choose between commuting long distances to their jobs and schools or moving out of the region, and sometimes, out of the state.

In Moraga, the largest proportion of rental units (33 percent) rented in the \$2,000 to \$2,500 monthly rent category, followed by 31 percent of units renting in the \$1,500 to \$2,000 category (see Figure 22). Looking beyond Moraga, the largest share of rental units in the county overall and the Bay Area are in the \$1,500 to \$2,000 category. The relatively higher rents in Moraga reflect its desirability as a place to live as well as the larger size of the units and the limited number of rental units available.

**Figure 22: Monthly Contract Rents for Renter-Occupied Units**

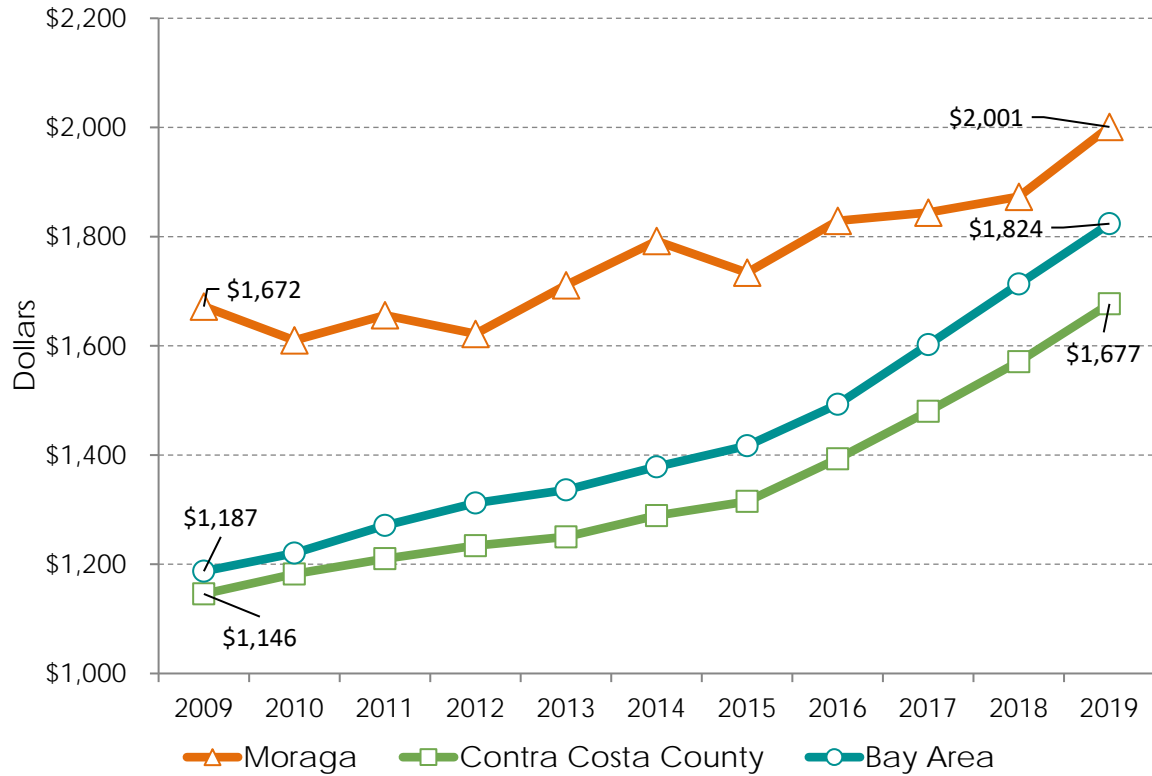


Universe: Renter-occupied housing units paying cash rent

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25056.

Rents in Moraga are on average higher than for Contra Costa County and the Bay Area overall. Between 2009 and 2019, the median monthly contract rent in Moraga increased by 20 percent; interestingly, this is below the rate of increase for the county or the Bay Area, each of which increased by approximately 50 percent (see Figure 23). The median increased from \$1,672 to \$2,001 in Moraga, from \$1,146 to \$1,677 per month in Contra Costa County, and from \$1,187 to \$1,824 in the Bay Area. This rent data comes from the U.S. Census Bureau’s American Community Survey, which does not fully reflect current rents. Following Figure 23 is a discussion of more recent trends in rents in Moraga.

**Figure 23: Median Contract Rent**



Universe: Renter-occupied housing units paying cash rent

Notes: For Bay Area, median is calculated using the distribution in ACS Table B25056.

Source: U.S. Census Bureau, American Community Survey 5-Year Data releases, starting with 2005-2009 through 2015-2019, B25058, B25056 (for Bay Area).

Table 17 presents more current rent data for Moraga as compiled by CoStar, a private data vendor tracking residential markets nationwide. As shown, the average market-rate monthly asking rent for the third quarter of 2021 in Moraga was reported at \$2,087. This was an increase of 1.5 percent year-over-year; showing that rents were holding at that level even as the pandemic continues. The 4.1 percent vacancy rate indicates a stabilized rental market with no excess vacancies. These results show likely ongoing affordability issues for any lower-income households seeking housing in Moraga.

Additionally, the rental data cited by CoStar is for multi-family units only. About 45 percent of the renter households in Moraga occupy single family homes (detached or attached). These housing units rent for considerably more than conventional apartments and are even less affordable.

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**Table 17: Summary for Market Rate Multifamily Rentals in Moraga, Q3 2021**

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<b>Multifamily Summary</b>	<b>Market/Market Affordable Units</b>
<b>Inventory, Q3 2021 (bldgs)</b>	39
<b>Inventory, Q3 2021 (units)</b>	581
Occupied Units	421
Vacant Units	24
Vacancy Rate	4.1%
<b>Avg. Inventory Size, Q3 2021 (sf)</b>	1,020
<b>Avg. Asking Rents</b>	
Avg. Asking Rent, Q3 2020	\$2,057
Avg. Asking Rent, Q3 2021	\$2,087
% Change, Q3 2020 - Q3 2021	1.5%
<b>Avg. Asking Rents per sf</b>	
Avg. Asking Rent per sf, Q3 2020	\$2.02
Avg. Asking Rent per sf, Q3 2021	\$2.05
% Change, Q3 2020 - Q3 2021	1.5%

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Sources: CoStar Group, 2021; BAE, 2021.

## Overpayment and Overcrowding

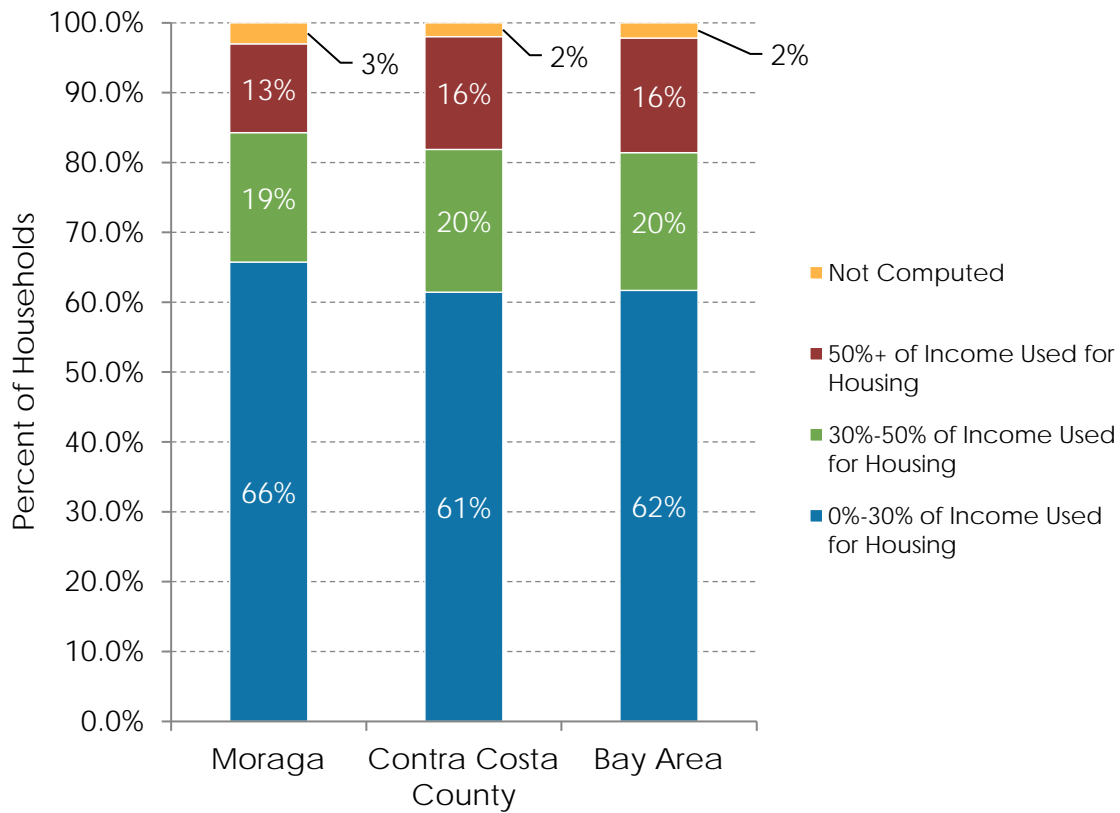
In addition to financial hardship, overpayment can indicate households at risk of displacement from their housing. Overcrowding can be a symptom of lack of suitable, affordable housing to accommodate the needs of households.

### Overpayment

Housing cost burden is most commonly measured as the percentage of gross income spent on housing. A household is considered to have a “moderate” housing cost burden if housing expenses are between 30 percent and 50 percent of income, and to have a “severe” cost burden when housing expenses exceed 50 percent of income. Low-income residents are the most impacted by high housing costs and experience the highest rates of cost burden. Spending such large portions of their income on housing puts low-income households at higher risk of displacement, eviction, or homelessness.

Moraga, Contra Costa County, and the Bay Area all have similar percentages of households (between 61 and 66 percent) facing acceptable housing costs of less than 30 percent of their income (see Figure 24). Similar proportions also have moderate housing cost burdens, at 19 percent for Moraga and 20 percent for the county and the region, and the pattern holds for severe cost burdens, with Moraga showing 13 percent of households and the county and region showing 16 percent of households at this level. These figures indicate that Moraga faces housing affordability issues despite its relative affluence. One-third or more of all households in all three areas appear to face excessive housing costs.

**Figure 24: Cost Burden Severity**



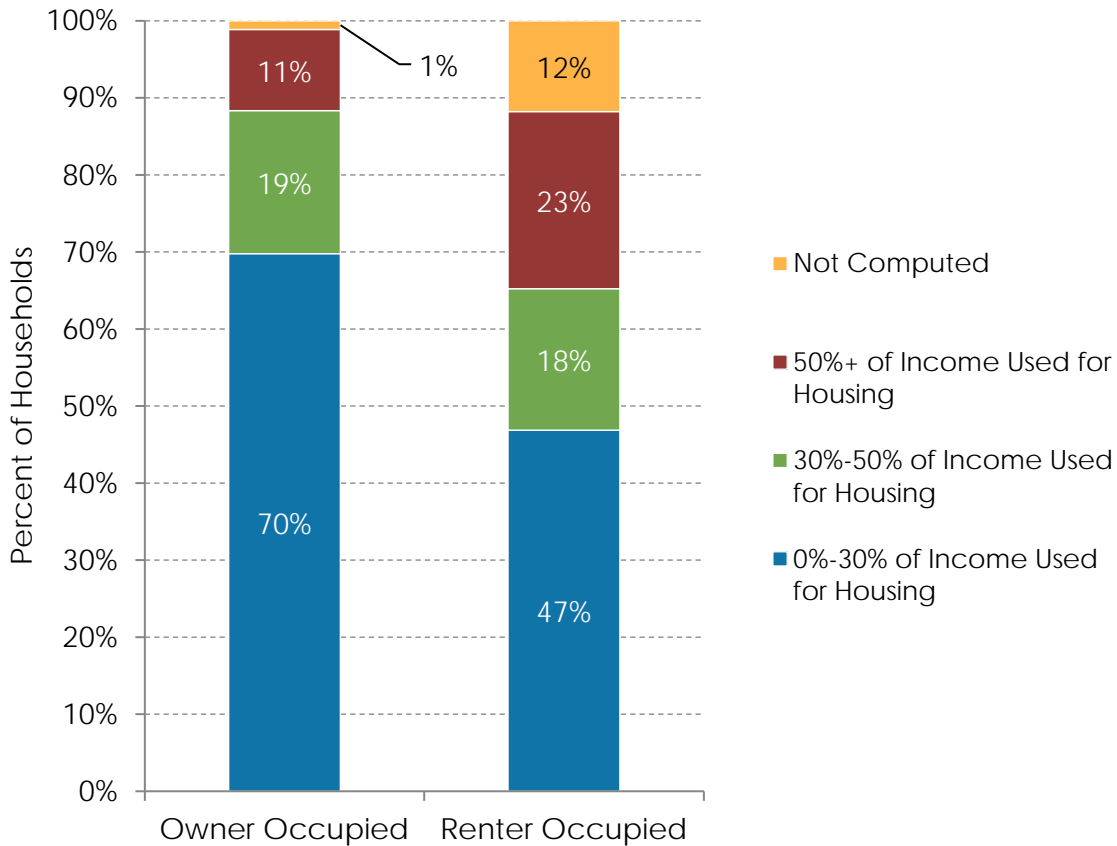
Universe: Occupied housing units

Notes: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25070, B25091.

Renters are often more cost-burdened than owners. While the housing market has resulted in home prices increasing dramatically, homeowners often have mortgages with fixed interest rates and some may own their homes with no debt, whereas renters are more likely to be impacted by market increases. This pattern is shown in Moraga, where 70 percent of owners spend 30 percent or less of income on shelter, while less than half of renters are in this category, as shown in Figure 25. In Moraga, the proportion of owners and renters with moderate housing cost burdens is similar, but the proportion of renters with severe housing cost burdens is over twice that of owners (23 percent versus 11 percent, respectively). Additionally, housing cost burden is not computed for households that report negative income, and these households make up 12 percent of renters and only one percent of owners. Given the lack of income, these households represent an additional group facing unaffordable housing costs.

**Figure 25: Cost Burden by Tenure**



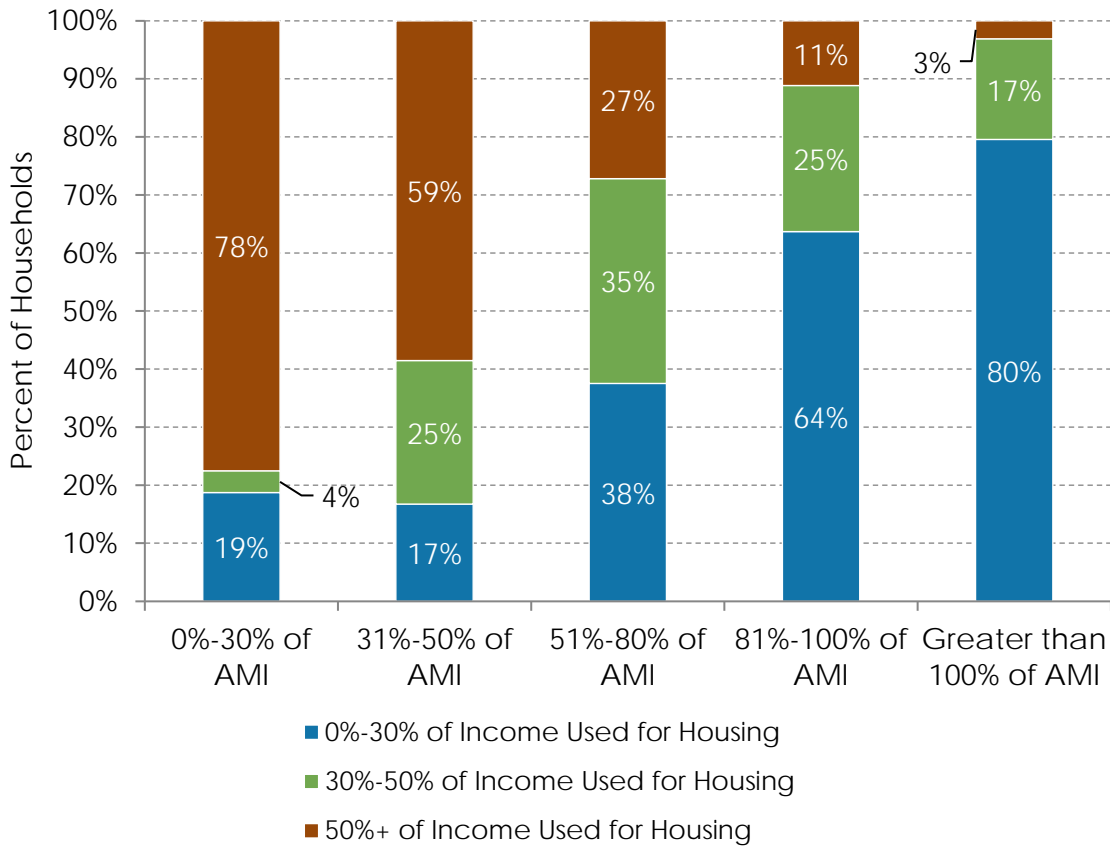
Universe: Occupied housing units

Notes: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is “select monthly owner costs,” which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25070, B25091.

In Moraga overall, 14 percent of households spend 50 percent or more of their income on housing, while 19 percent spend 30 percent to 50 percent. However, these rates vary greatly across income categories; not surprisingly, lower income households are more likely to have issues with housing affordability (see Figure 26). For example, 78 percent of Moraga households with incomes less than 30 percent of AMI spend the majority of their income on housing but only three percent of Moraga households with income greater than 100 percent of AMI are severely cost-burdened, and 80 percent of those with incomes more than 100 percent of AMI are not unduly cost-burdened, spending less than 30 percent of their income on housing.

**Figure 26: Housing Cost Burden by Income Level**



Universe: Occupied housing units

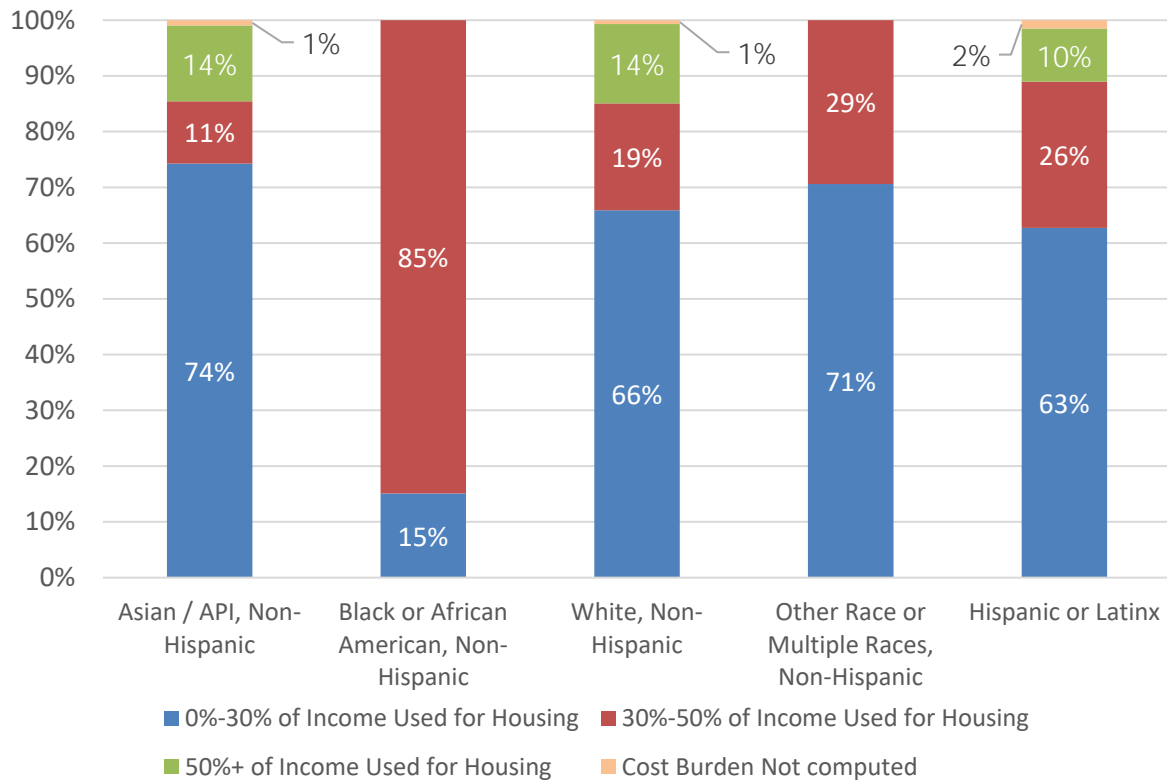
Notes: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is “select monthly owner costs,” which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income. Income groups are based on HUD calculations for Area Median Income (AMI). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release.

People of color often have lower incomes and spend a greater percentage of their income on housing, and in turn, are at a greater risk of housing insecurity and more likely to experience poverty and financial instability in part as a result of federal and local housing policies that have historically excluded them from the same opportunities extended to White residents.

In Moraga, the proportion of households with housing cost burdens of 30 percent or below of income ranges from 63 percent to 74 percent across most of the major race/ethnic groups in the town. The one exception is Black households where the data indicate that the majority pays between 30 and 50 percent of income for housing costs. This group, however, is extremely small (estimated at 53 households) and the findings may not be statistically reliable given the size of the sample used for the estimates. In any case, substantial portions of households (one fourth or more) in each of the categories pay 30 percent or more of income for shelter expenses.

**Figure 27: Cost Burden by Race**



Universe: Occupied housing units.

Notes: Other race includes but is not limited to American Indian/Alaska Native and Black/African American; there are too few households in these two racial groups for statistical reliability. Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is “select monthly owner costs,” which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income. For the purposes of this graph, the “Hispanic or Latinx” racial/ethnic group represents those who identify as having Hispanic/Latinx ethnicity and may also be members of any racial group. All other racial categories on this graph represent those who identify with that racial category and do not identify with Hispanic/Latinx ethnicity. No reported American Indian or Alaska Native, Non-Hispanic in Moraga.

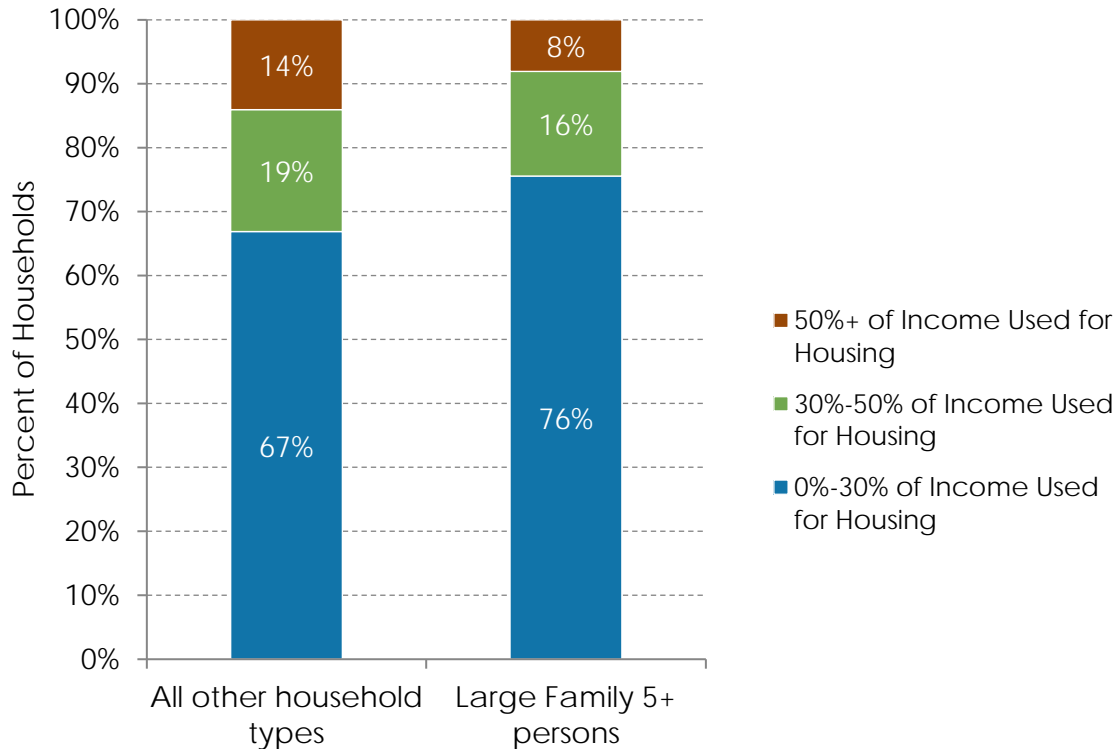
Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release.

Large family households often have special housing needs due to a lack of adequately sized affordable housing available and may bear higher cost burdens than other household types. However, in Moraga, fewer of the large-family households (i.e., those with five or more family members) experience moderate or severe cost burdens than other household types; 16 percent of large family households experience a cost burden of 30 percent to 50 percent and eight percent of large-family households spend more than half of their income on housing. For all other household types combined, 19 percent have a cost burden of 30 percent to 50 percent and 14 percent spend more than half of their income on housing (see Figure 28). It appears that for Moraga, the large family households may tend to be



more affluent than other household types, but it should be noted that a substantial portion of these households still face very high housing costs.

**Figure 28: Cost Burden by Household Size**



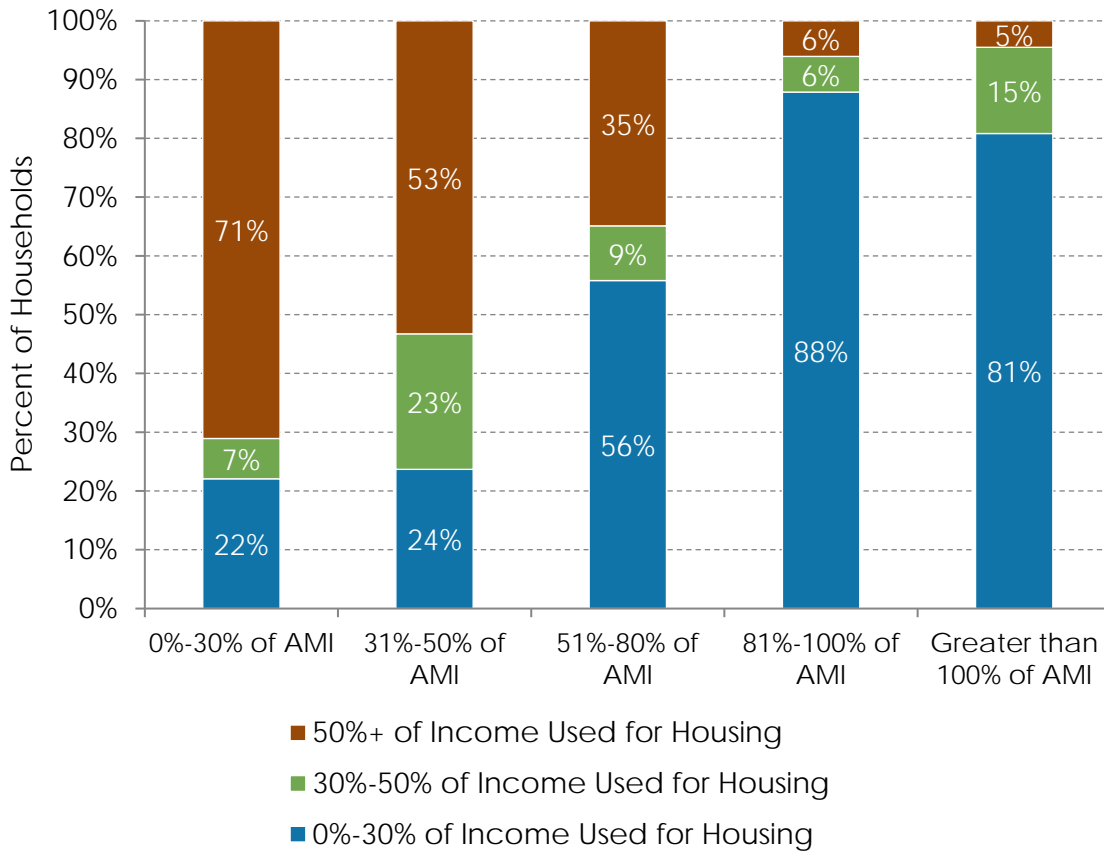
Universe: Occupied housing units

Notes: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is “select monthly owner costs,” which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income.

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

When cost-burdened seniors are no longer able to make house payments or pay rents, displacement from their homes can occur, putting further stress on the local rental market or forcing residents out of the community they call home. Understanding how seniors might be cost-burdened is of particular importance due to their special housing needs, particularly for low-income seniors, who tend to face modest or severe cost burdens. This is the case in Moraga, where over 70 percent of extremely low-income seniors are spending the majority of their income on housing. In contrast, for senior households with incomes of more than 100 percent of AMI, 81 percent are not cost-burdened and spend less than 30 percent of their income on housing; only 15 percent of this group have modest cost burdens and only five percent have severe cost burdens (see Figure 29).

**Figure 29: Cost-Burdened Senior Households by Income Level**



Universe: Senior households

Notes: For the purposes of this graph, senior households are those with a householder who is aged 62 or older. Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is “select monthly owner costs,” which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income. Income groups are based on HUD calculations for Area Median Income (AMI). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release.

### Overcrowding

Overcrowding is often related to the cost of housing and can occur when demand in a local jurisdiction or region is high. Overcrowding occurs when the number of people living in a household is greater than the home was designed to hold. This report uses the Census Bureau definition of overcrowding, which is more than one occupant per room (not including bathrooms or kitchens). Additionally, the Census Bureau considers units with more than 1.5 occupants per room to be severely overcrowded.

Overcrowding does not appear to be a significant housing problem in Moraga, either overall or for particular groups by tenure or race. As shown in Table 18, the 2015-2019 American Community

Survey reports that there are no overcrowded renter or owner-occupied units in the town.<sup>20</sup> In comparison, 3.5 percent of occupied housing units in Contra Costa County and 4.2 percent of occupied housing units in the Bay Area are overcrowded. For the county and Bay Area respectively, 1.5 percent and 2.7 percent of units are severely overcrowded.

**Table 18: Overcrowding Severity**

Geography	1.00 occupants per room or less		1.01 to 1.50 occupants per room		More than 1.50 occupants per room	
	Number	Percent Across	Number	Percent Across	Number	Percent Across
Moraga	5,867	100.0%	0	0.0%	0	0.0%
Contra Costa County	374,726	94.9%	13,950	3.5%	6,093	1.5%
Bay Area	2,543,056	93.1%	115,696	4.2%	72,682	2.7%

Universe: Occupied housing units

Notes: The Census Bureau defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens), and units with more than 1.5 persons per room are considered severely overcrowded.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25014.

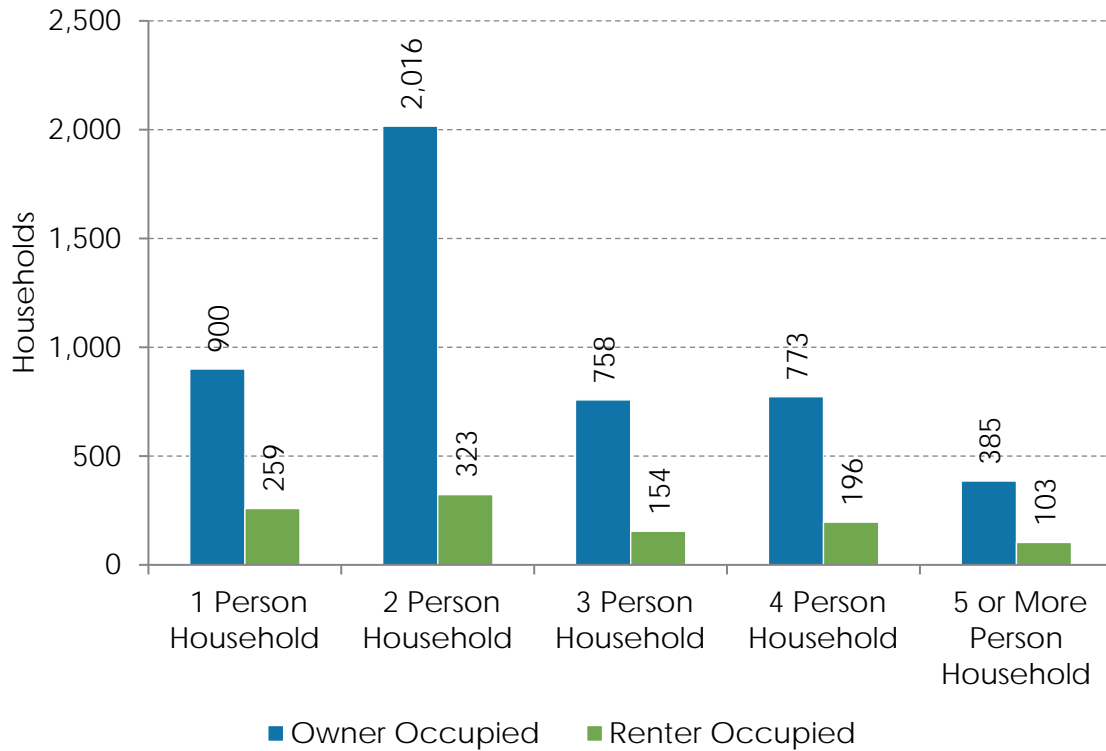
## Special Housing Needs

### Large Households

Large households often have different housing needs than smaller households. If an area’s rental housing stock does not include larger apartments, large households who rent could end up living in overcrowded conditions or unable to find housing locally at all. In Moraga, owners substantially outnumber renters across all household sizes, as shown in Figure 30. For large households with five or more persons, approximately one-fifth of units are renter-occupied, similar to the proportion for all household sizes. This high proportion is linked to the high proportion of single-family homes in Moraga, which tend to be owner-occupied and have the space to accommodate larger families. As a result, the number of large family renter households is constrained by the lack of available units.

<sup>20</sup> It should be noted that this result is based on a sample, where there is some margin of error in the estimates. In any case, the proportion and number of overcrowded units in Moraga is extremely small.

**Figure 30: Household Size by Tenure**

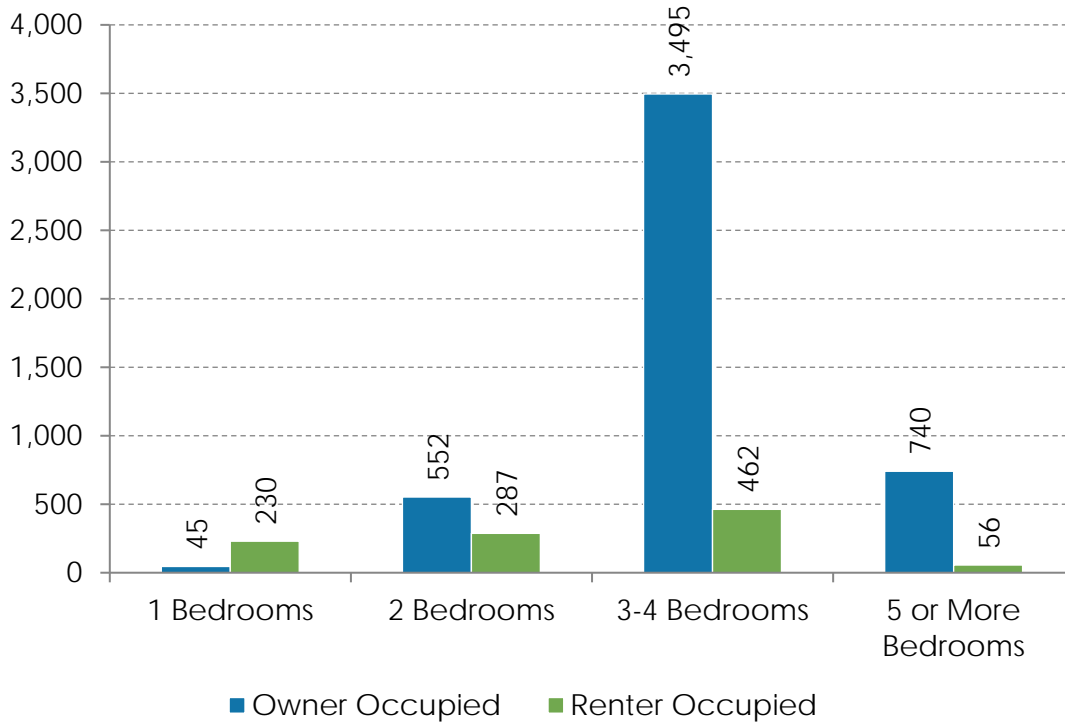


Universe: Occupied housing units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25009.

The unit sizes and types available in a community affect the household sizes that can access that community with appropriate housing. Large families are generally served by housing units with three or more bedrooms, of which there are 4,753 units in Moraga. Among these large units with three or more bedrooms, only 11 percent are renter-occupied (see Figure 31). This indicates a lack of housing units suitable for large-family lower-income renter households, thus limiting the ability of such households to obtain housing in Moraga.

**Figure 31: Housing Units by Number of Bedrooms**



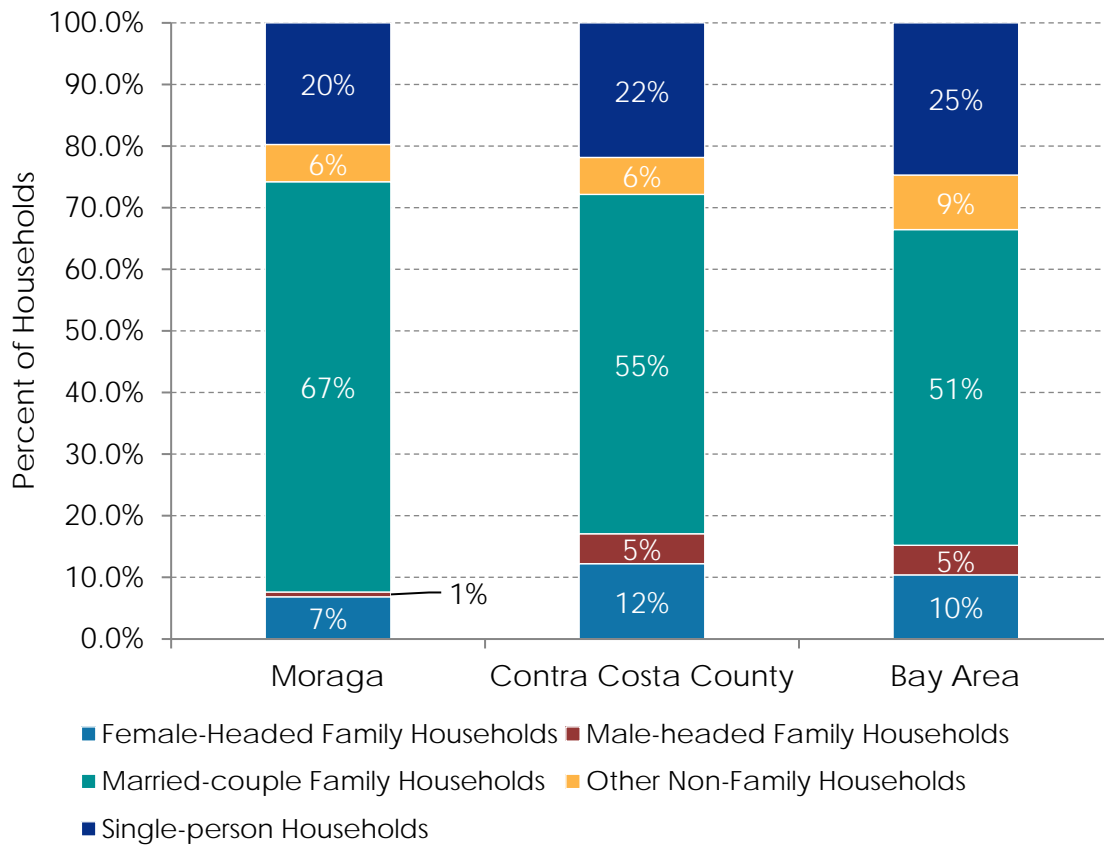
Universe: Housing units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25042.

### Female-Headed Households

Households headed by one person are often at greater risk of housing insecurity, particularly female-headed households, who may be supporting children or a family with only one income. In Moraga, the largest proportion of households is married-couple family households at 67 percent of total, as shown in Figure 32. This is a notably higher proportion than for Contra Costa County overall or the Bay Area region. Female-headed households make up only seven percent of all households in Moraga, a lower percentage than in the two larger geographies.

**Figure 32: Household Type**



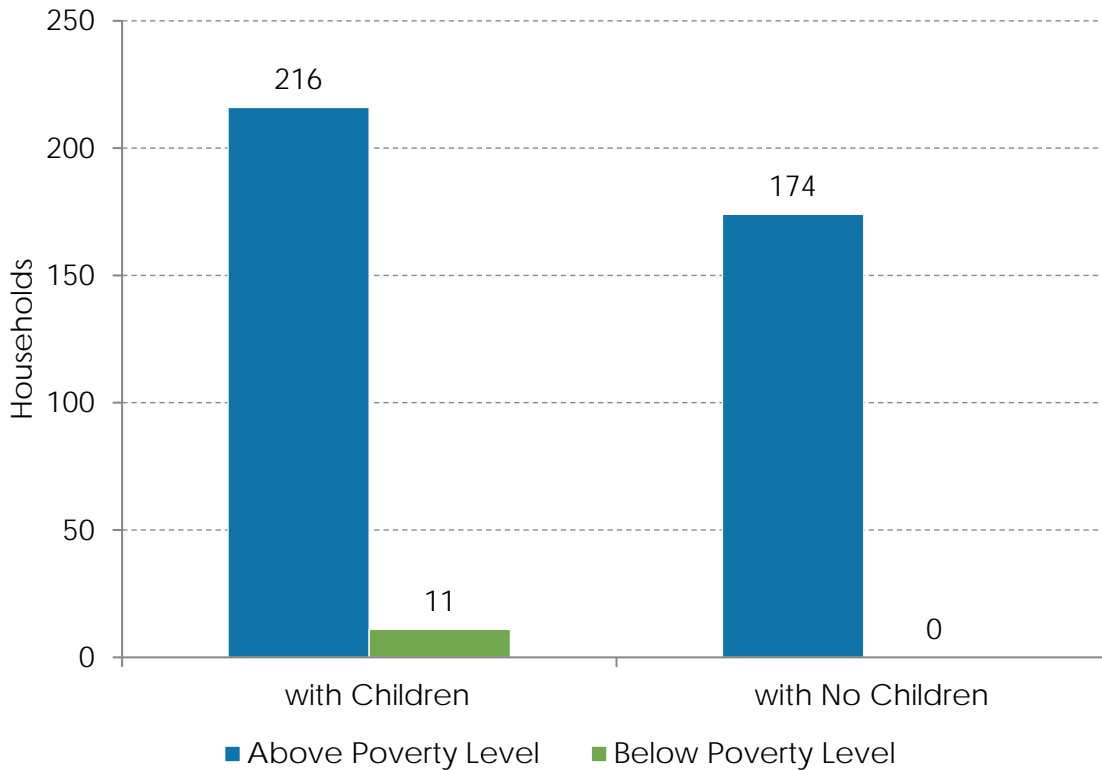
Universe: Households

Notes: For data from the Census Bureau, a “family household” is a household where two or more people are related by birth, marriage, or adoption. “Non-family households” are households of one person living alone, as well as households where none of the people are related to each other.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B11001.

Female-headed households with children may face particular housing challenges, with pervasive gender inequality resulting in lower wages for women. Moreover, the added need for and cost of childcare can make finding a home that is affordable more challenging. In Moraga, the 2015-2019 ACS reports 227 female-headed family households with children, with only 11 of these in poverty (see Figure 33). Given that the ACS results are based on a sample, these estimates are subject to statistical error, but do indicate a very limited number of female-headed households in poverty in Moraga.

**Figure 33: Female-Headed Households by Poverty Status**



Universe: Female-Headed Households

Notes: The Census Bureau uses a federally defined poverty threshold that remains constant throughout the country and does not correspond to Area Median Income.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B17012.

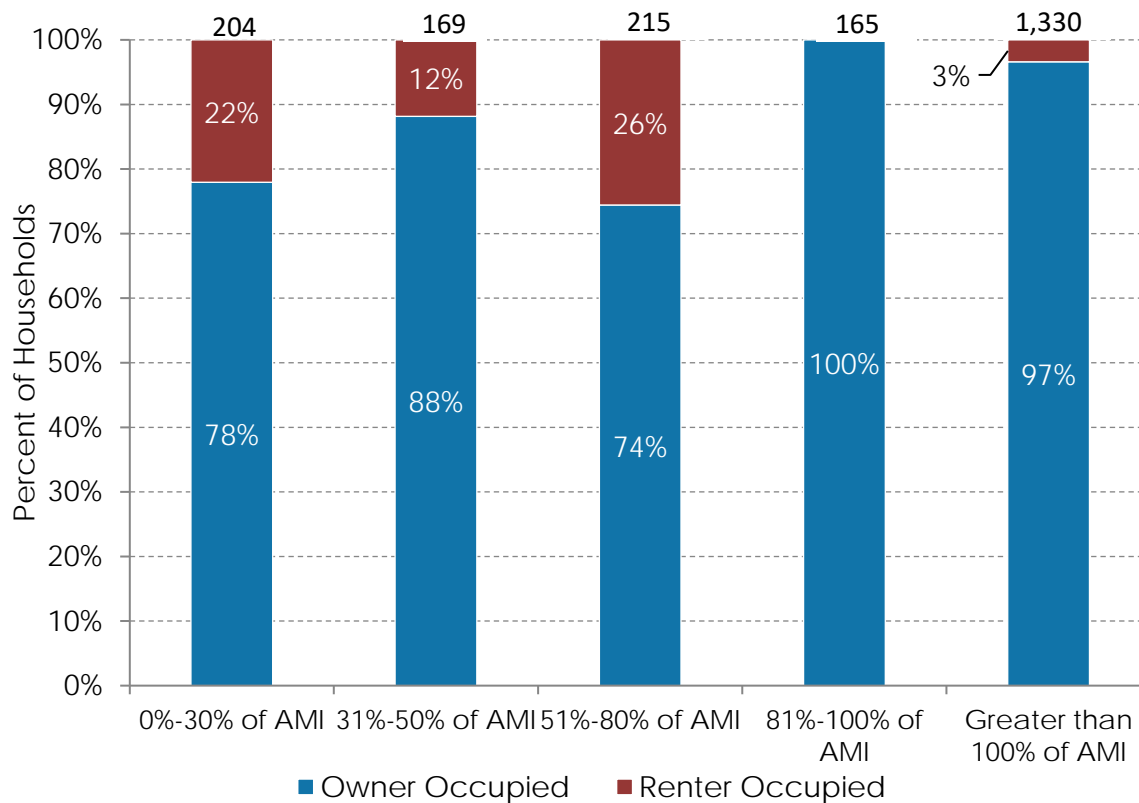
## Seniors

Senior households often experience a combination of factors that can make accessing or keeping affordable housing a challenge. They often live on fixed incomes and are more likely to have disabilities, chronic health conditions and/or reduced mobility. Seniors who rent may be at even greater risk for housing challenges, due to low or fixed income that do not escalate at the same rate as rental costs. While the large majority of senior homeowners have incomes greater than 100 percent of AMI, nearly one-fourth have low, very low, or extremely low incomes (see Figure 34). Only eight percent of Moraga’s senior households are renters, and only slightly above one-fourth of senior renters in Moraga have incomes greater than 100 percent of AMI; the remainder, nearly three-fourths, have low, very low, or extremely low incomes. The group most likely at risk for finding affordable housing is extremely low-income senior renters, who make up 27 percent of all senior renter households.

The Housing Plan chapter of this Housing Element Update includes several programs to address senior housing needs. These include supporting a shared housing program, meeting with senior housing developers to attract senior housing to the Town, and publicizing information about senior housing resources. In addition, the Housing Plan includes many actions that will facilitate the production of housing in Moraga in general, which would also facilitate the production of senior housing, such as

supporting the use of density bonuses, facilitating ADUs, and rezoning to increase the Town’s capacity to accommodate multifamily development.

**Figure 34: Senior Households by Income and Tenure**



Universe: Senior households

Notes: For the purposes of this graph, senior households are those with a householder who is aged 62 or older. The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release.

### People with Disabilities

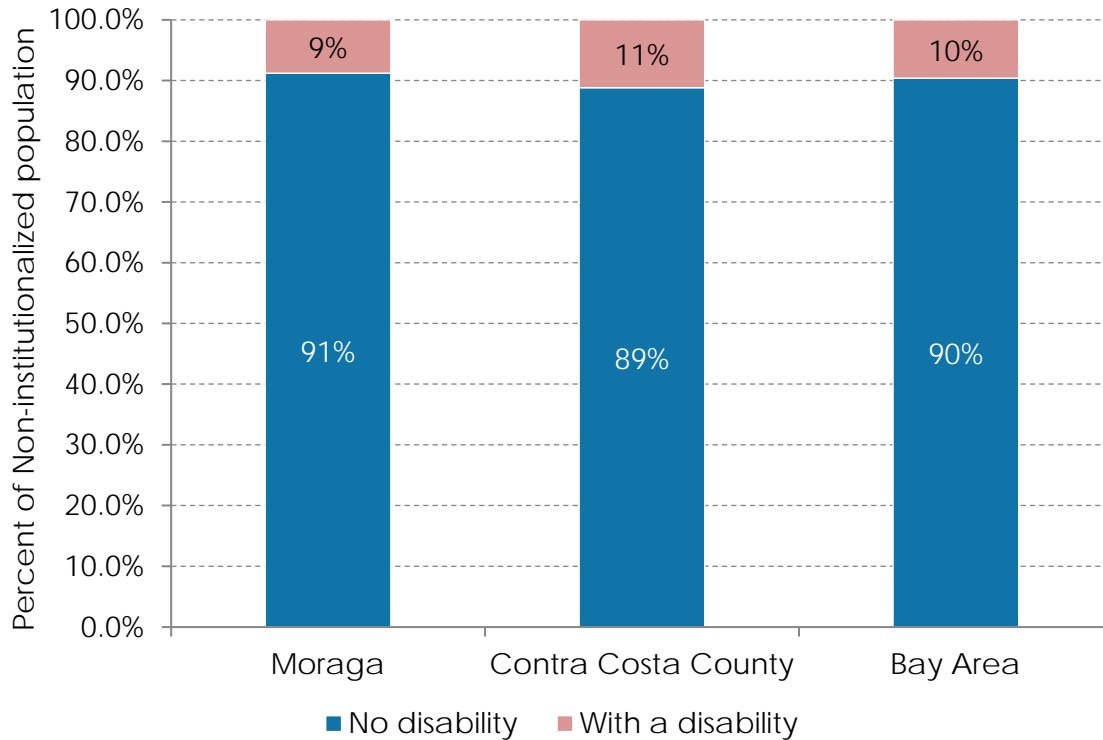
People with disabilities face additional housing challenges. Encompassing a broad group of individuals living with a variety of physical, cognitive, and sensory impairments, many people with disabilities live on fixed incomes and require specialized care, yet often rely on family members for assistance due to the high cost of care. Persons with disabilities are not only in need of affordable housing but may require accessibly designed housing, which offers greater mobility and opportunity for independence. Unfortunately, the need may outweigh what is available, particularly in a housing market with high demand. People with disabilities are at a high risk for housing insecurity, homelessness, and institutionalization, particularly if they lose aging caregivers.



### Population by Disability Status

For Moraga, approximately nine percent of the civilian noninstitutionalized population is estimated to have one or more of the six disability types specified below. As shown in Figure 35, this proportion is slightly lower than the proportions for Contra Costa County and the Bay Area.

**Figure 35: Population by Disability Status**



Universe: Civilian noninstitutionalized population

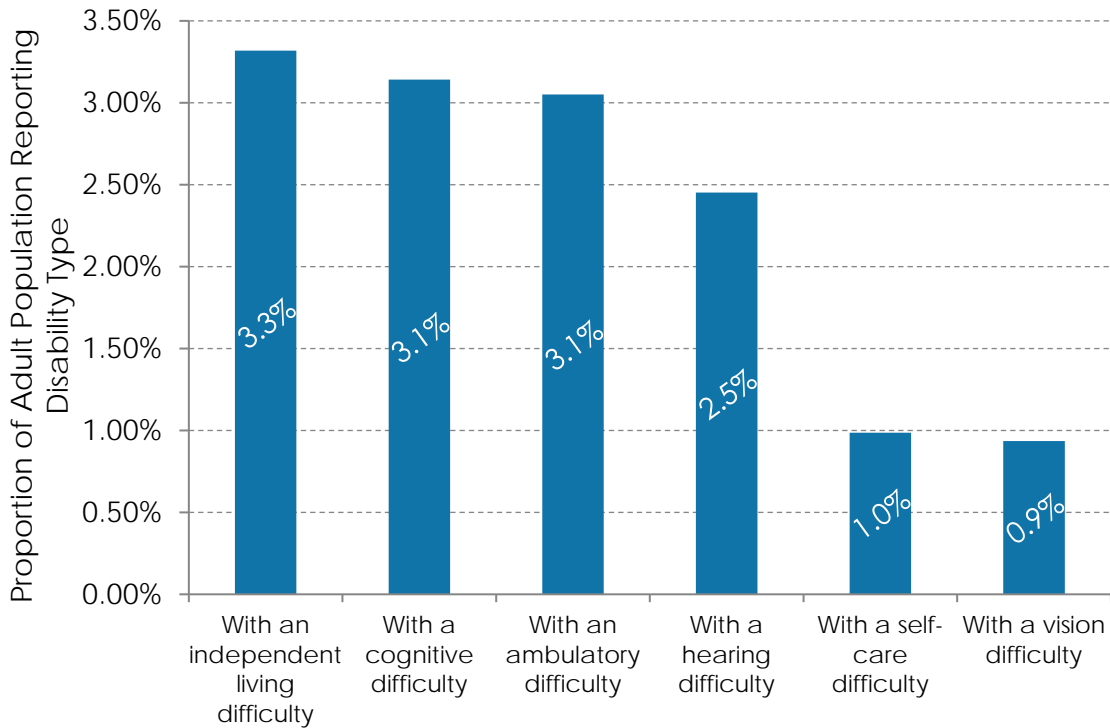
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B18101.

### Disability by Type

Figure 36 shows the rates at which different disabilities are present among residents of Moraga.<sup>21</sup> There are a broad range of disabilities present, for which varying housing solutions may be required. As an individual may report more than one disability, the percentages shown in Figure 36 may be counting the same individuals in each column—thus the total number of disabled persons is less than the sum of all columns.

<sup>21</sup> These disabilities are counted separately and are not mutually exclusive, as an individual may report more than one disability. These counts should not be summed.

**Figure 36: Disability by Type**



Universe: Civilian noninstitutionalized population 18 years and over

Notes: These disabilities are counted separately and are not mutually exclusive, as an individual may report more than one disability. These counts should not be summed. The Census Bureau provides the following definitions for these disability types:

Hearing difficulty: deaf or has serious difficulty hearing.

Vision difficulty: blind or has serious difficulty seeing even with glasses.

Cognitive difficulty: has serious difficulty concentrating, remembering, or making decisions. Ambulatory difficulty: has serious difficulty walking or climbing stairs.

Self-care difficulty: has difficulty dressing or bathing.

Independent living difficulty: has difficulty doing errands alone such as visiting a doctor's office or shopping.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B18102, Table B18103, Table B18104, Table B18105, Table B18106, Table B18107.

### *Developmental Disabilities by Age*

State law requires Housing Elements to examine the housing needs of people with developmental disabilities. Developmental disabilities are defined as severe, chronic, and attributed to a mental or physical impairment that begins before a person turns 18 years old. This can include Down's Syndrome, autism, epilepsy, cerebral palsy, and mild to severe mental retardation. Some people with developmental disabilities are unable to work and rely on Supplemental Security Income and live with family members. In addition to their specific housing needs, they are at increased risk of housing insecurity after an aging parent or family member is no longer able to care for them.

Contra Costa County's developmentally disabled community is served by the Regional Center for the East Bay for Alameda and Contra Costa Counties, which provides advocacy, services, support, and care coordination to children and adults diagnosed with intellectual and developmental disabilities and their families. As of December 2020, the regional center supported almost 20,000 individuals in Alameda and Contra Costa Counties.

In Moraga, children under the age of 18 make up 54 percent and adults make up 46 percent of the 67 persons reported as having a developmental disability, as shown in Table 19.

**Table 19: Population with Developmental Disabilities by Age**

<u>Age</u>	<u>Number</u>	<u>Percent</u>
0 - 17 Years	36	54%
18+ Years	31	46%
<b>Total</b>	<b>67</b>	<b>100%</b>

Universe: Population with developmental disabilities.

Notes: The California Department of Developmental Services is responsible for overseeing the coordination and delivery of services to more than 330,000 Californians with developmental disabilities including cerebral palsy, intellectual disability, Down syndrome, autism, epilepsy, and related conditions. The California Department of Developmental Services provides ZIP code level counts. To get jurisdiction-level estimates, ZIP code counts were crosswalked to jurisdictions using census block population counts from Census 2010 SF1 to determine the share of a ZIP code to assign to a given jurisdiction.

Source: California Department of Developmental Services, Consumer Count by California ZIP Code and Age Group (2020).

### *Population with Developmental Disabilities by Residence*

As shown in Table 20, the most common living arrangement by far for individuals with developmental disabilities in Moraga is the home of parent/family/guardian, at 85 percent of all such individuals. The Housing Plan chapter of this Housing Element Update includes a program that states that the Town will work with the Regional Center of the East Bay to inform residents with developmental disabilities and their families of the services that are available to them. The Town will also meet with disability service providers to identify additional opportunities for the Town to support service providers that serve residents with disabilities.

**Table 20: Population with Developmental Disabilities by Residence**

<u>Residence Type</u>	<u>Number</u>	<u>Percent</u>
Home of Parent /Family /Guardian	62	85%
Independent /Supported Living	6	8%
Foster /Family Home	5	7%
Other	0	0%
Community Care Facility	0	0%
Intermediate Care Facility	0	0%
<b>Total by Residence Type</b>	<b>73</b>	<b>100%</b>

Universe: Population with developmental disabilities

Notes: The California Department of Developmental Services is responsible for overseeing the coordination and delivery of services to more than 330,000 Californians with developmental disabilities including cerebral palsy, intellectual disability, Down syndrome, autism, epilepsy, and related conditions. The California Department of Developmental Services provides ZIP code level counts. To get jurisdiction-level estimates, ZIP code counts were crosswalked to jurisdictions using census block population counts from Census 2010 SF1 to determine the share of a ZIP code to assign to a given jurisdiction.

Source: California Department of Developmental Services, Consumer Count by California ZIP Code and Residence Type (2020).

## **Homelessness**

Homelessness remains an urgent challenge in many communities across the region and the state, reflecting a range of social, economic, and psychological factors. Rising housing costs result in increased risks of community members experiencing homelessness. Residents who have found themselves housing insecure have ended up unhoused or homeless in recent years, either temporarily or longer term.

Addressing the specific housing needs for the unhoused population remains a priority throughout the region; homelessness is disproportionately experienced by people of color, people with disabilities, those struggling with addiction and those dealing with traumatic life circumstances. As shown in Table 21, a total of 2,277 individuals were identified in Contra Costa County as homeless by the 2020 point in time count. According to the county’s publication of results, only four unsheltered persons were counted in Moraga.

In Contra Costa County, the most common type of household experiencing homelessness is those without children in their care. Among households experiencing homelessness that do not have children, three-fourths are unsheltered; of homeless households with children, 58 percent are in emergency shelters and 19 percent are in transitional housing (see Table 21).

**Table 21: Homelessness by Household Type & Shelter Status, Contra Costa County**

<b>Status</b>	<b>People in Households Composed Solely of Children &lt; 18</b>	<b>People in Households with Adults &amp; Children</b>	<b>People in Households without Children &lt; 18</b>
Sheltered - Emergency Shelter	-	152	398
Sheltered - Transitional Housing	-	49	108
Unsheltered	-	60	1,510

Universe: Population experiencing homelessness in Contra Costa County.

Notes: This data is based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January. Each Bay Area county is its own CoC, and so the data for this table is provided at the county-level. Per HCD’s requirements, jurisdictions will need to supplement this county-level data with local estimates of people experiencing homelessness.

Sources: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2020).

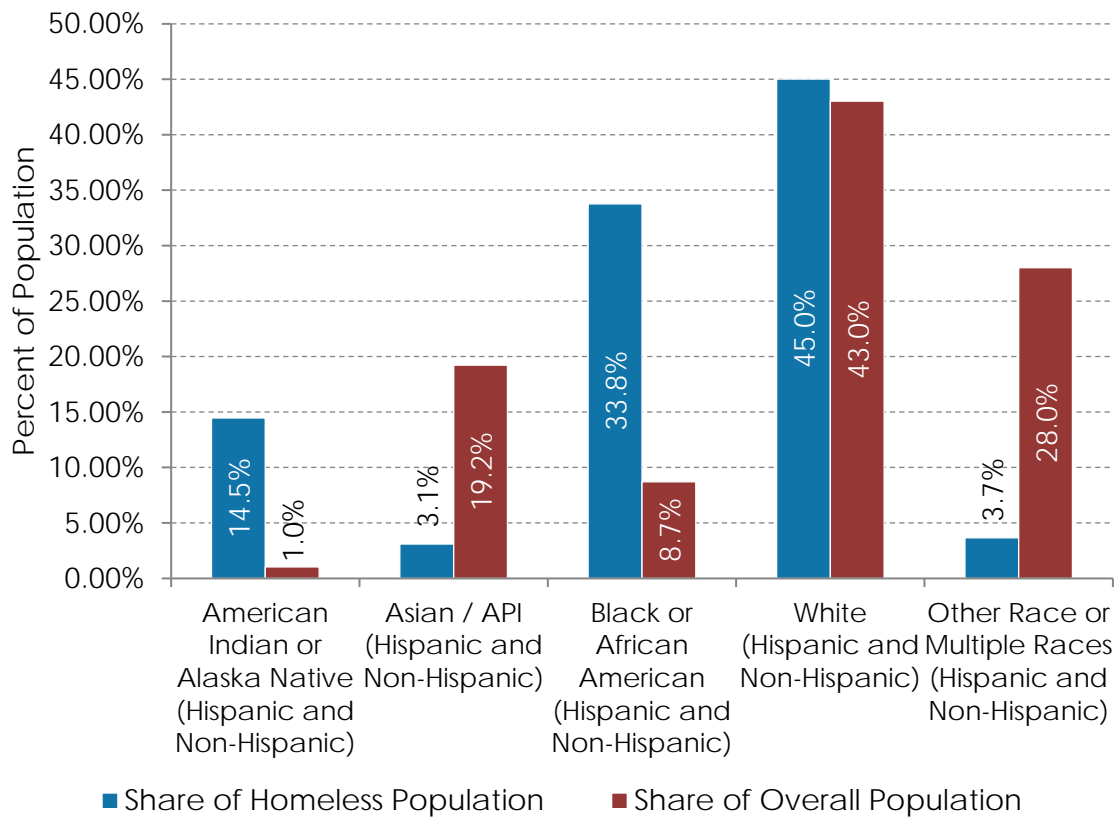
Shelter facilities and transitional housing are not available in Moraga. Moraga zoning provides for the development and operation of these uses, as discussed in the Governmental Constraints section of the Housing Element.

While people of color are more likely to experience poverty and financial instability resulting in homelessness, 45 percent of persons in Contra Costa County experiencing homeless are White (Hispanic or non-Hispanic), reflecting the overall proportion of the White population (43 percent).<sup>22</sup>

<sup>22</sup> Available data do not separate the non-Hispanic from the Hispanic population by race.

However, the American Indian/Alaska Native population and the Black population are over-represented in the homeless population relative to their prevalence in the total population, and the Asian/Pacific Islander and Other Race/Multiple Race populations are underrepresented (see Figure 37). The American Indian/Alaska Native population makes up 14.5 percent of the estimated homeless population but only one percent of the county’s overall population. Slightly more than one-third of the homeless population is Black, but they are less than nine percent of the overall population of the county.

**Figure 37: Racial Group Share of General and Homeless Populations, Contra Costa County**



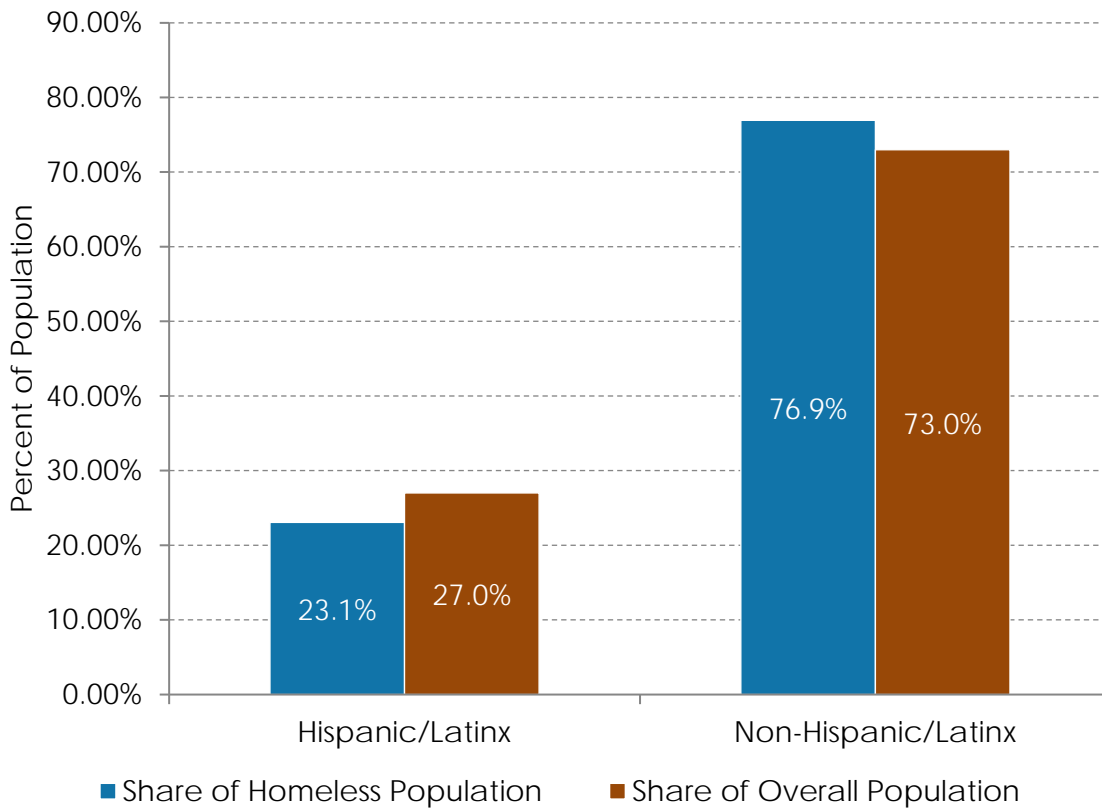
Universe: Population experiencing homelessness

Notes: Data based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January. Each Bay Area county is its own CoC, and so the data for this table is provided at the county-level. HUD does not disaggregate racial demographic data by Hispanic/Latinx ethnicity for people experiencing homelessness. Instead, HUD reports data on Hispanic/Latinx ethnicity for people experiencing homelessness in a separate table. Accordingly, the racial group data listed here includes both Hispanic/Latinx and non-Hispanic/Latinx individuals.

Sources: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2020); U.S. Census Bureau, 2020 Census PL 94-171, Table P1.

In Contra Costa County, Latinx residents represent 23.1 percent of the population experiencing homelessness, slightly lower than the 27.0 percent share of the general population, as shown in Figure 38.

**Figure 38: Latinx Share of General and Homeless Populations, Contra Costa County**



Universe: Population experiencing homelessness

Notes: See notes for Figure 37 above.

Sources: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2020); U.S. Census Bureau, 2020 Census PL 94-171, Table P1.

Many of those experiencing homelessness are dealing with severe personal issues – including mental illness, substance abuse and domestic violence – that are potentially life threatening and require additional assistance. In Contra Costa County, homeless individuals are commonly challenged by severe mental illness, with 926 persons reporting this condition (see Table 22). Of those, 80 percent are unsheltered, further adding to the challenge of handling the issue. A substantial number (873) also report having problems with chronic substance abuse, and 524 report being victims of domestic violence.

**Table 22: Characteristics for the Population Experiencing Homelessness, Contra Costa County**

<b>Status</b>	<b>Chronic Substance Abuse</b>	<b>HIV/AIDS</b>	<b>Severely Mentally Ill</b>	<b>Veterans</b>	<b>Victims of Domestic Violence</b>
Sheltered - Emergency Shelter	94	7	176	32	23
Sheltered - Transitional Housing	9	0	10	17	8
Unsheltered	<u>770</u>	<u>10</u>	<u>740</u>	<u>68</u>	<u>493</u>
<b>Total</b>	<b>873</b>	<b>17</b>	<b>926</b>	<b>117</b>	<b>524</b>

Universe: Population experiencing homelessness

Notes: This data is based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January. Each Bay Area county is its own CoC, and so the data for this table is provided at the county-level. Per HCD's requirements, jurisdictions will need to supplement this county-level data with local estimates of people experiencing homelessness. These challenges/characteristics are counted separately and are not mutually exclusive, as an individual may report more than one challenge/characteristic. These counts should not be summed.

Sources: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2020).

In recent school years, Moraga has not reported any homelessness among its public school student population. Countywide, 2,209 public school students and regionwide approximately 13,700 public school students reportedly experienced homelessness during the 2019-2020 school year (see Table 23). Students facing homelessness face added undue burdens on learning and thriving, with the potential for longer term negative effects.

**Table 23: Students in Local Public Schools Experiencing Homelessness**

<b>Geography</b>	<b>School Year</b>			
	<b>2016-17</b>	<b>2017-18</b>	<b>2018-19</b>	<b>2019-20</b>
Moraga	-	-	-	-
Contra Costa County	2,116	2,081	2,574	2,209
Bay Area	14,990	15,142	15,427	13,718

Universe: Total number of unduplicated primary and short-term enrollments within the academic year (July 1 to June 30), public schools

Notes: The California Department of Education considers students to be homeless if they are unsheltered, living in temporary shelters for people experiencing homelessness, living in hotels/motels, or temporarily doubled up and sharing the housing of other persons due to the loss of housing or economic hardship. The data used for this table was obtained at the school site level, matched to a file containing school locations, geocoded and assigned to jurisdiction, and finally summarized by geography.

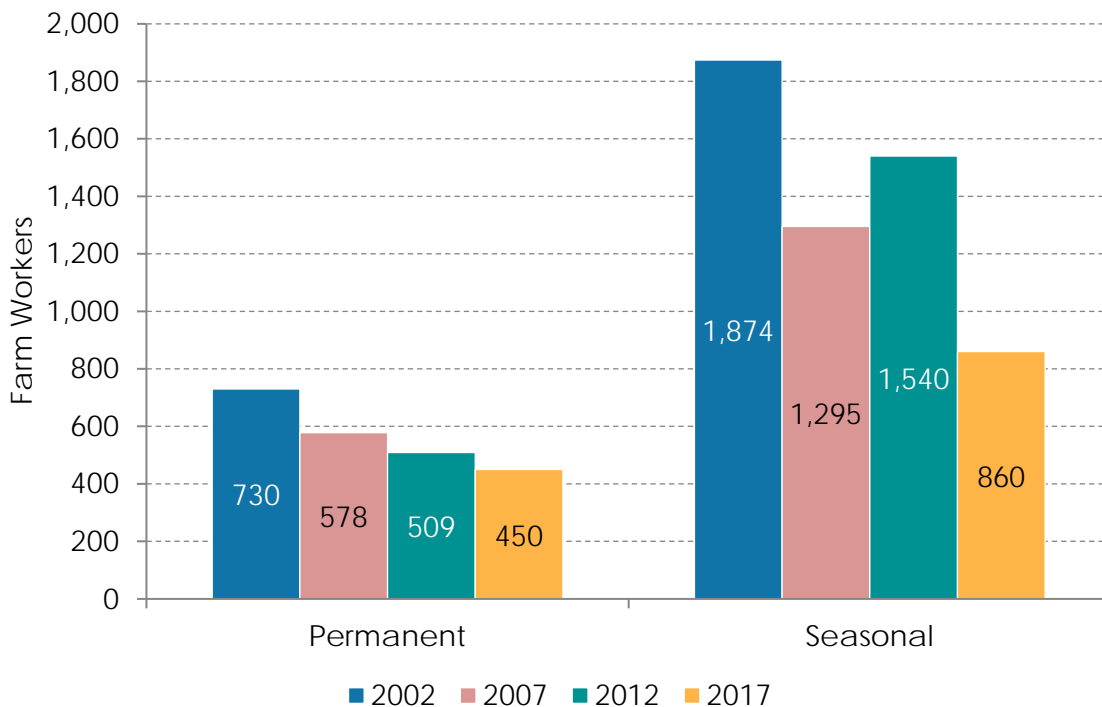
Source: California Department of Education, California Longitudinal Pupil Achievement Data System (CALPADS), Cumulative Enrollment Data (Academic Years 2016-2017, 2017-2018, 2018-2019, 2019-2020); ABAG.

## Farmworkers

Across the state, housing for farmworkers has been recognized as an important and unique concern. Farmworkers generally receive wages that are considerably lower than other jobs and may have temporary housing needs. Finding decent and affordable housing can be challenging, particularly in the current housing market. Farmworkers can have a variety of special housing needs in terms of affordability, location, and duration of residence.

Contra Costa County has a substantial but gradually shrinking agricultural economy. According to the U.S. Department of Agriculture’s Census of Agriculture, the number of permanent and temporary farm workers in Contra Costa County has been in decline since 2002, falling from 730 to 450 permanent workers between 2002 and 2017, while the number of seasonal farm workers has decreased from 1,874 to 860 over the same period. Most of the remaining farm economy is in the eastern portions of the county with little activity in the Moraga area.

**Figure 39: Farm Labor in Contra Costa County**



Universe: Hired farm workers (including direct hires and agricultural service workers who are often hired through labor contractors)

Notes: Farmworkers are considered seasonal if they work on a farm less than 150 days in a year, while farm workers who work on a farm more than 150 days are considered to be permanent workers for that farm.

Source: U.S. Department of Agriculture, Census of Farmworkers (2002, 2007, 2012, 2017), Table 7: Hired Farm Labor.



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**Table 24: Migrant Worker Student Population**

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<b>Geography</b>	<b>School Year</b>			
	<b>2016-17</b>	<b>2017-18</b>	<b>2018-19</b>	<b>2019-20</b>
Moraga	-	-	-	-
Contra Costa County	-	-	-	-
Bay Area	4,630	4,607	4,075	3,976

---

Universe: Total number of unduplicated primary and short-term enrollments within the academic year (July 1 to June 30), public schools

Notes: The data used for this table was obtained at the school site level, matched to a file containing school locations, geocoded and assigned to jurisdiction, and finally summarized by geography.

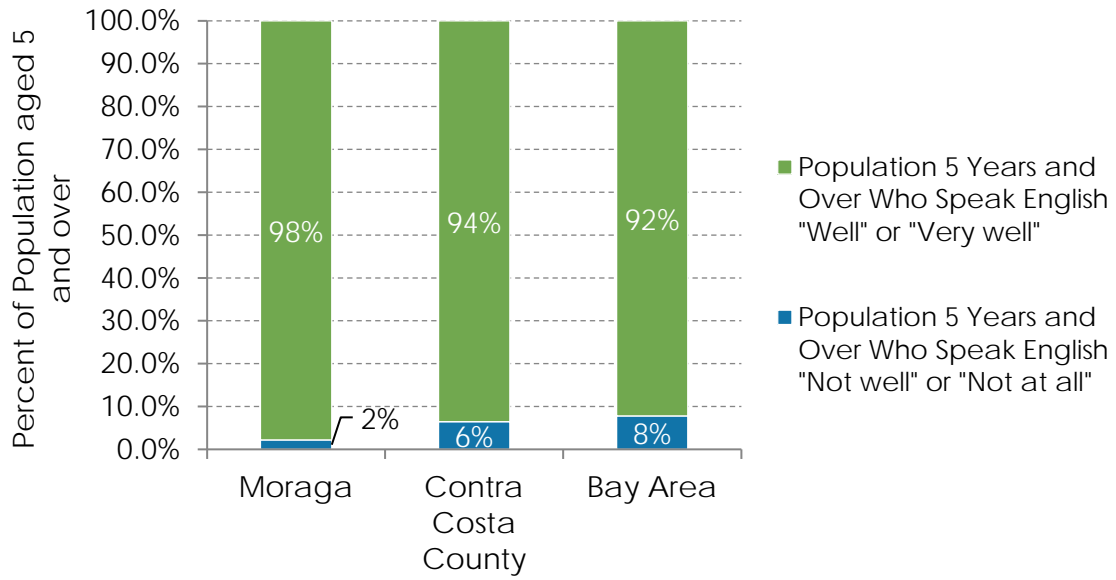
Source: California Department of Education, California Longitudinal Pupil Achievement Data System (CALPADS), Cumulative Enrollment Data (Academic Years 2016-2017, 2017-2018, 2018-2019, 2019-2020).

The findings above indicate that housing for farmworkers is not a critical issue for Moraga; most of the county’s agricultural activity is well to the east, and agricultural employment in the county is in a long-term decline.

### **Non-English Speakers**

California has long been an immigration gateway to the United States, which means that many languages are spoken throughout the Bay Area. Since learning a new language is universally challenging, it is not uncommon for residents who have immigrated to the United States to have limited English proficiency. This limit can lead to additional disparities if there is a disruption in housing, such as an eviction, because residents might not be aware of their rights or they might be wary to engage due to immigration status concerns. Regionwide, the proportion of residents five years and older with limited English proficiency is eight percent; in the county it is six percent. The proportion is lower in Moraga, at only two percent. Census data indicates the principal languages spoken by those with limited English are Asian languages; based on place of birth data for foreign-born Moraga residents, Chinese is likely the most commonly spoken foreign language.

**Figure 40: Population with Limited English Proficiency**



Universe: Population 5 years and over

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B16005.