

## 3. Population, Employment, and Housing Characteristics

### 3.1 OVERVIEW

This chapter of the Housing Element profiles demographic and housing conditions in Orinda in order to assess the city's future housing needs. Pursuant to California Government Code requirements, data on population, household characteristics, income and employment, special needs groups, housing stock characteristics, building condition, and housing value is presented.

The analysis in this section primarily utilizes data compiled by the Association of Bay Area Governments (ABAG) in the Data Profiles for Housing Elements workbook, released in January 2014. ABAG data is primarily from the 2000 and 2010 US Census and the American Community Survey (ACS). ACS figures are estimates based on samples; for a small city like Orinda, reported figures may be subject to large margins of error, meaning that the actual figure may fluctuate up or down from the estimate provided. In some cases the margin of error may be as high as twenty to thirty percent. For this reason, the analysis focuses primarily on trends and percentages, rather than specific individual figures. In addition, data from sources including the City of Orinda, the California Department of Finance (DOF), or anecdotal evidence has also been used where appropriate.

### 3.2 POPULATION TRENDS

#### 3.2.1 Population Growth

The city has experienced limited growth in recent years. Population increased by just 0.3 percent between 2000 and 2010 compared to 5.8 percent between 1990 and 2000 (see Table 3.1). In 2010, the city's population of 17,643 represented 1.7 percent of Contra Costa County's total.

More recent data from the DOF showed a population of 18,089 as of 2014. According to DOF estimates, the increase is attributable to a slight increase in the average number of persons per household and some new housing development. Even with the slight increase since 2010, the annual growth rate is still less than 1 percent a year.

The growth rate of the neighboring cities of Lafayette and Moraga (collectively forming the "Lamorinda" area) were nearly flat from 2000 to 2010 as well. The area's growth rate can be contrasted with Contra Costa County and state figures of 10 percent for the same period (see Table 3.2).

In its 2013 projections, ABAG forecast continued slow population growth in Orinda. ABAG projects a population of 20,200 in the city in 2040, equivalent to an increase of approximately 0.5 percent per year in the 30-year period from 2010 to 2040.

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Table 3.1: Population Growth Trends in Orinda				
Year	Population	Numerical Change	Percentage Change	Average Annual Growth
1990	16,642			
2000	17,599	957	5.8	96
2010	17,643	44	0.3	4
2014	18,089	446	2.5	111

Source: 2000 and 2010 US Census (ABAG Data Profiles for Housing Elements, 2014); DOF 2014

Table 3.2: Population Growth Trends – Neighboring Jurisdictions					
Jurisdiction Name	2000	2010	Change (2000–2010)		2014
			Number	Percentage	
City of Orinda	17,599	17,643	44	0.3	18,089
City of Lafayette	23,908	23,893	(15)	-0.1	24,659
City of Moraga	16,290	16,016	(-274)	-1.7	16,348
Contra Costa County	948,816	1,049,025	100,209	10.6	1,087,008
California	33,871,648	37,253,956	3,382,308	10.0	38,340,074

Source: 2000 and 2010 US Census (ABAG Data Profiles for Housing Elements, 2014); DOF 2014

### 3.2.2 Age Composition

The median age of Orinda residents increased by 2.6 years between 2000 and 2010, from 45.2 to 47.8. Some 37 percent of the city's residents were age 55 and over in 2010, compared to 31 percent in 2000. Orinda had the second highest median age of the 19 cities in Contra Costa County. The highest median was 47.9 in Walnut Creek, where the total is skewed upward by a retirement community with 10,000 residents. Seniors are the fastest-growing segment of Orinda's population and will continue to be so in the next decade as baby boomers reach age 65.

Based on the 2010 Census, the city's age composition was somewhat different than the county and state profiles. The proportions of the city population under 18 years of age, as well as 18 to 54 years of age, were slightly lower than the county and state levels. Conversely, both the city's median age and the population that was 55 years and older were considerably higher than the corresponding figures for Contra Costa County and California (see Table 3.3 and Figure 3.1).

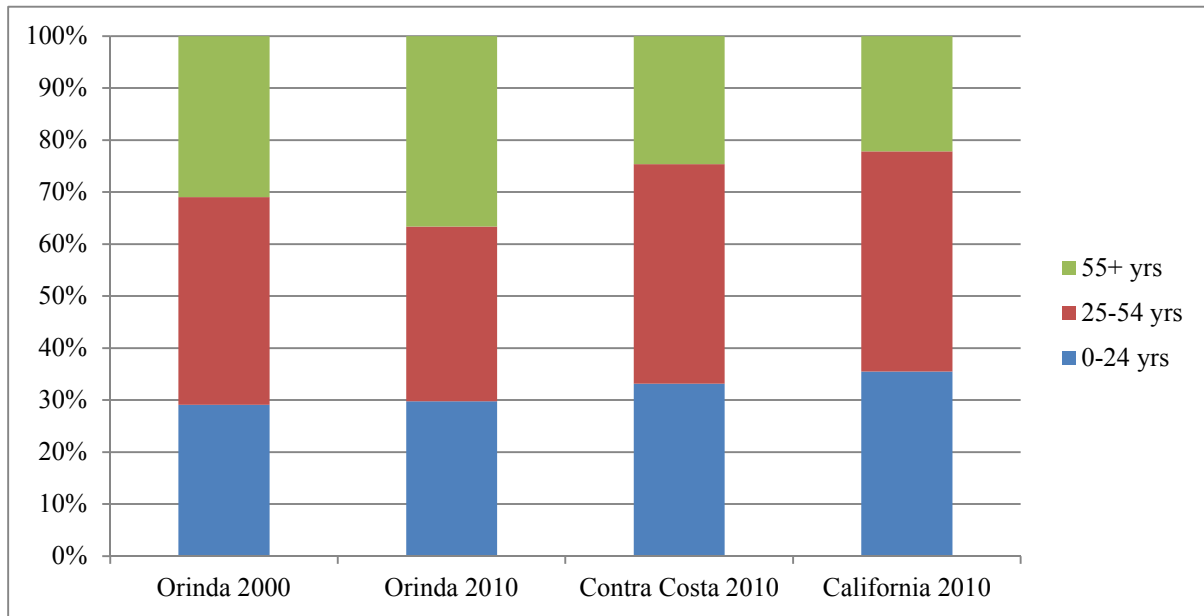
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<b>Table 3.3: Population by Age</b>						
<b>Age Group</b>	<b>Orinda</b>				<b>Contra Costa County</b>	<b>California</b>
	<b>2000</b>		<b>2010</b>		<b>2010</b>	
	<b>Number</b>	<b>Percentage</b>	<b>Number</b>	<b>Percentage</b>	<b>Percentage</b>	<b>Percentage</b>
0–9 years	2,310	13.1	2,136	12.1	13.3	13.5
10–19 years	2,487	14.1	2,647	15.0	14.1	14.6
20–24 years	333	1.9	458	2.6	5.7	7.4
25–34 years	928	5.3	694	3.9	12.4	14.3
35–44 years	2,676	15.2	2,047	11.6	14.1	13.9
45–54 years	3,410	19.4	3,186	18.1	15.6	14.1
55–59 years	1,306	7.4	1,492	8.5	6.6	5.9
60–64 years	937	5.3	1,433	8.1	5.7	4.9
65–74 years	1,701	9.7	1,859	10.5	6.7	6.1
75–84 years	1,236	7.0	1,171	6.6	3.8	3.7
85+ years	275	1.6	520	2.9	1.8	1.6
<b>Total</b>	<b>17,599</b>	<b>100</b>	<b>17,643</b>	<b>100</b>	<b>100</b>	<b>100</b>
Median Age	45.2		47.8		38.5	35.2

Source: 2000 and 2010 US Census

Note: Percentage totals may not equal 100 percent due to rounding.

Figure 3.1: Population by Age of Orinda, Contra Costa County, and California



Source: 2000 and 2010 US Census

### 3.2.3 Racial and Ethnic Composition

Orinda's racial and ethnic diversity increased slightly between 2000 and 2010 (see Table 3.4). However, the racial and ethnic composition of the city, as documented by the 2010 Census, differs from that of the county and the state. About 80 percent of Orinda residents were white, contrasted with 40 percent and 48 percent for the state and county, respectively.

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**Table 3.4: Racial Composition of Orinda, Contra Costa County, and California**

Racial Composition	Orinda				Contra Costa County	California
	2000		2010		2010	
	Number	Percentage	Number	Percentage	Percentage	Percentage
White alone	14,857	84.4	13,910	78.8	47.8	40.1
Black or African American alone	79	0.5	143	0.8	8.9	5.8
American Indian and Alaska Native alone	11	0.1	16	0.1	0.3	0.4
Asian alone	1,613	9.2	2,009	11.4	14.2	12.8
Native Hawaiian and Other Pacific Islander alone	7	0.0	24	0.1	0.4	0.3
Some Other Race alone	52	0.3	55	0.3	0.3	0.2
Two or More Races	420	2.4	679	3.8	3.8	2.6
Hispanic or Latino	560	3.2	807	4.6	24.4	37.6
<b>Total</b>	<b>17,599</b>	<b>100</b>	<b>17,643</b>	<b>100</b>	<b>100.0</b>	<b>100</b>

Source: 2000 and 2010 US Census (ABAG Data Profiles for Housing Elements, 2014)

Note: Percentage totals may not equal 100 percent due to rounding.

### 3.3 PERSONS WITH SPECIAL NEEDS

Consistent with California planning and zoning law, the Housing Element must include an analysis of special housing needs. This includes the needs of seniors, persons with physical and developmental disabilities, large families, farmworkers, families with female heads of households, and extremely low-income households. In addition to an analysis of these required special needs groups, this section examines the potential special housing needs of veterans in Orinda.

#### 3.3.1 Senior Households

According to the 2010 Census, 33.9 percent of the housing units in Orinda are occupied by individuals 65 years of age or older (see Figure 3.2 and Table 3.5). This compares to approximately 20 percent for Contra Costa County and California as a whole. Table 3.5 shows senior citizen occupancy of owner- and renter-occupied housing units. The owner-occupied and renter-occupied percentages for the 65 and older group are higher than the county and state percentages.

In Orinda Senior Village, there are 150 housing units set aside exclusively for senior citizens including units for persons with disabilities. Based on the total number of units occupied by seniors (2,221 units), these dedicated units may represent only a fraction of the potential demand for housing that is specifically designed for seniors. A majority of Orinda's seniors reside in large single-family homes, many of which are located on steep, narrow, and twisting roads, far from

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transit and the amenities of Downtown. These residents choose to remain in the city because of the high quality of life and their attachment to the community, but some may prefer housing that requires less maintenance, easier navigation (e.g., fewer stairs), and better access to health care and other services.

According to the Senior Housing and Service Needs Study for the City of Orinda prepared by Bay Area Economics in June 2000, its housing recommendations for Orinda's seniors are summarized as follows:

Integrate senior housing into the community rather than in separate projects or enclaves, isolated from other families and typical/ traditional residential housing.

Integrate low- and moderate-income senior housing with market-rate units.

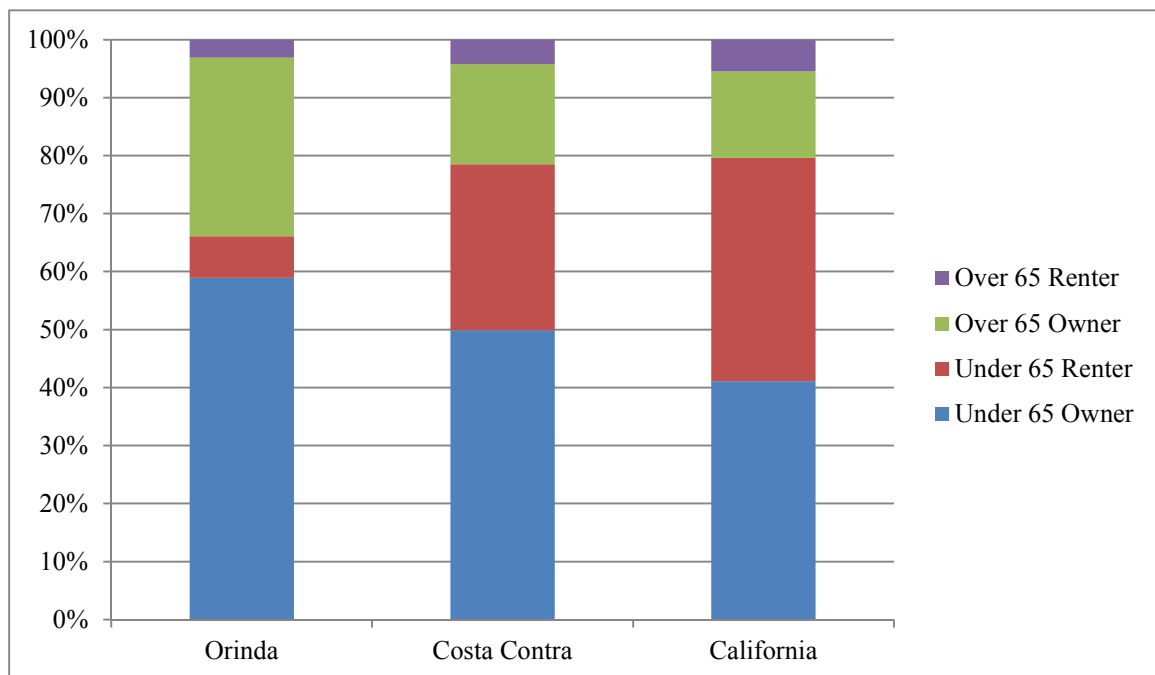
Provide a mixture of rental and for-sale housing to accommodate a range of financial situations.

The Bay Area Economics Study cited additional factors affecting the number of future senior housing units:

Existing sites in the city would be appropriate for high-density senior housing, but they are not currently zoned for this use.

Empty nester households present a potential source of additional housing via shared housing for seniors.

**Figure 3.2: Senior Citizen Occupancy of Owner- and Renter-Occupied Housing Units**



Source: US Census Bureau, QT-H2: Tenure, Household Size, and Age of Householder: 2010

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<b>Table 3.5: Senior Citizen Occupancy of Owner- and Renter-Occupied Housing Units</b>						
<b>Age of Householder</b>	<b>Owner-Occupied</b>		<b>Renter-Occupied</b>		<b>Total Occupied</b>	
	<b>Number</b>	<b>Percentage</b>	<b>Number</b>	<b>Percentage</b>	<b>Number</b>	<b>Percentage</b>
<b>California</b>						
Under 65	5,164,121	73.3	4,847,428	87.3	10,011,549	79.6
65 or Older	1,871,250	26.6	694,699	12.5	2,565,949	20.4
Total	7,035,371	100	5,542,127	100	12,577,498	100.0
<b>Contra Costa County</b>						
Under 65	187,151	74.4	107,877	87.3	295,028	78.6
65 or Older	64,753	25.7	15,583	12.6	80,336	21.4
Total	251,904	100	123,460	100	375,364	100.0
<b>Orinda</b>						
Under 65	3,859	65.7	473	69.9	4,332	66.1
65 or Older	2,017	34.3	204	30.1	2,221	33.9
Total	5,876	100	677	100	6,553	100

Source: 2000 and 2010 US Census

The City of Orinda provides a limited number of senior services and programs, and works with other agencies and nonprofit organizations to meet the needs of seniors in the community. The Orinda Recreation Department sponsors fitness, recreational, and social programs, and provides referrals to the Contra Costa County Agency on Aging and Adult Services. The City has a Senior Service Committee, which meets monthly. Local churches also sponsor programs to assist seniors, and Orinda in Action sponsors an annual community service day that may include initiatives to help local seniors.

Senior health care counseling is provided through a volunteer health insurance and advocacy program at Orinda Senior Village. The County Connection Link program provides paratransit service. This service is supplemented by the Orinda Association's Seniors Around Town program, providing free door-to-door rides to seniors who are unable to drive and may not qualify for the County Connection Link program. The Council on Aging, Lamorinda Group, Spirit Van, the Library and Community Center, and the recently established Lamorinda Village also offer programs for seniors.

These programs are an important resource for Orinda's growing senior population, but they are primarily oriented around transportation, health care, and recreational needs rather than housing. The aging of the population is expected to fuel additional demand for senior housing in the future, along with programs to assist Orinda residents who wish to age in place.

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Consistent with the 2013 Housing Element, the City worked with Eden Housing to successfully secure financing for the development of 66 affordable senior residences (plus a moderate-income manager unit) on the City-owned former library site (Monteverde Senior Apartments). Construction is under way as of this writing, and the project is scheduled for completion and occupancy in December 2014.

### 3.3.2 Individuals with Disabilities

As reported by the 2000 Census, 17.7 percent of the non-institutionalized civilians 5 years old and over in the city had one or more disabilities (see Table 3.6). Based on the 2000 Census, 46 persons with disabilities residing in Orinda were institutionalized. While the needs of certain disabled individuals (i.e., blind, deaf, or experiencing nervous disorders) may be met without special housing accommodations, persons with ambulatory disabilities often require specially designed barrier-free housing. Affordability of housing is also a concern, as the wages and benefits received by disabled residents are often not sufficient to meet the cost of living.

Disability status was not counted in the 2010 US Census, and ACS data for small cities such as Orinda has an unacceptably high margin of error. As such, 2000 data is the best available and is retained in this analysis as a proxy for current disability figures.

<b>Table 3.6: Disability Status of the Civilian Non-Institutionalized Population 5 Years and Over, 2000</b>				
<b>Age</b>	<b>Total</b>	<b>Number with a Disability</b>	<b>Percentage with a Disability</b>	<b>Percentage with Disability that are Employed</b>
<b>California</b>				
5 to 15 years	5,786,880	373,407	1.1	
16 to 64 years	22,002,129	7,241,881	21.4	8.2
65 years and over	3,595,658	2,977,123	8.8	
<b>California Total Population</b>	<b>33,871,648</b>	<b>10,592,411</b>	<b>31.3</b>	
<b>Contra Costa County</b>				
5 to 15 years	157,673	10,073	1.1	
16 to 64 years	617,743	168,698	17.8	6.7
65 years and over	107,272	84,726	8.9	
<b>Contra Costa County Total Population</b>	<b>948,816</b>	<b>263,497</b>	<b>27.8</b>	
<b>Orinda</b>				
5 to 15 years	3,045	136	0.8	
16 to 64 years	10,383	1,680	9.5	3.7
65 years and over	107,272	1,295	7.4	
<b>Orinda Total Population</b>	<b>17,599</b>	<b>3,111</b>	<b>17.7</b>	

Source: US Census 2000, P041 Total disabilities for the civilian non-institutionalized population 5 years and over



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### Developmental Disabilities

In 2010, the California legislature adopted Senate Bill (SB) 812, requiring local housing elements to include an evaluation of the needs of persons with developmental disabilities. Developmental disabilities occur before an individual reaches 18 years of age and typically constitute a lifetime handicap. They include mental retardation, cerebral palsy, autism, and epilepsy, among others.

The California Department of Developmental Services provides community-based services to approximately 243,000 persons with developmental disabilities and their families through a statewide system of regional centers, developmental centers, and community-based facilities. The Regional Center of the East Bay (RCEB) is one of 21 regional centers in California that provides point of entry services for people with developmental disabilities. The center is a private, nonprofit community agency that contracts with local businesses to offer a wide range of services to individuals with developmental disabilities and their families.

RCEB provides services to developmentally disabled persons throughout Alameda and Contra Costa counties and acts as a coordinating agency for multiple service providers in the region. They provide a resource to those needing counseling, day care, equipment and supplies, behavior intervention, independent living services, mobility training, nursing, residential care facilities, supportive living services, transportation, vocational training, and other services.

In a letter dated January 30, 2014, Housing Consortium of the East Bay (HCEB), in collaboration with RCEB, provided data to East Bay jurisdictions regarding the number of individuals with developmental disabilities (including RCEB clients and those unaffiliated with RCEB) and the estimated number of housing units needed to serve developmentally disabled persons by 2023. According to HCEB, there are 96 Orinda residents with a developmental disability. Approximately 75 percent (62 persons) are age 22 or younger. The remaining 25 percent are 23 to 54 years of age. HCEB estimated the need for 34 housing units to serve this population by 2023.

A number of housing types are appropriate for people living with a developmental disability: rent-subsidized homes, licensed and unlicensed single-family homes, Section 8 vouchers, special programs for home purchase, HUD housing, and SB 962 homes (SB 962 homes are adult residential homes for persons with specialized health care needs). Supportive housing and group living opportunities for persons with developmental disabilities can be an important resource for those individuals who can transition from the home of a parent or guardian to independent living.

The design of housing-accessibility modifications, the proximity to services and transit, and the availability of group living opportunities represent some of the types of considerations that are important in serving this need group. Incorporating barrier-free design in all new multi-family housing (as required by California and federal fair housing laws) is especially important to provide the widest range of choices for disabled residents. Special consideration should also be given to the affordability of housing, as people with disabilities may be living on a fixed income.

Housing resources for persons with developmental disabilities and other disabilities in Orinda are limited. Orinda Senior Village includes 15 units that are designed for persons with disabilities. In

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addition, the 47-bed Orinda Rehabilitation and Convalescent Hospital provides long-term care for disabled elderly residents. Most single-family homes are not designed for persons with mobility or sensory limitations. The City works with residents wishing to retrofit their homes to install grab bars, wheelchair ramps, handicapped bathrooms, and other modifications that meet the needs of persons with mobility limitations. It will also continue to support the development of small group homes that meet the needs of developmentally disabled residents.

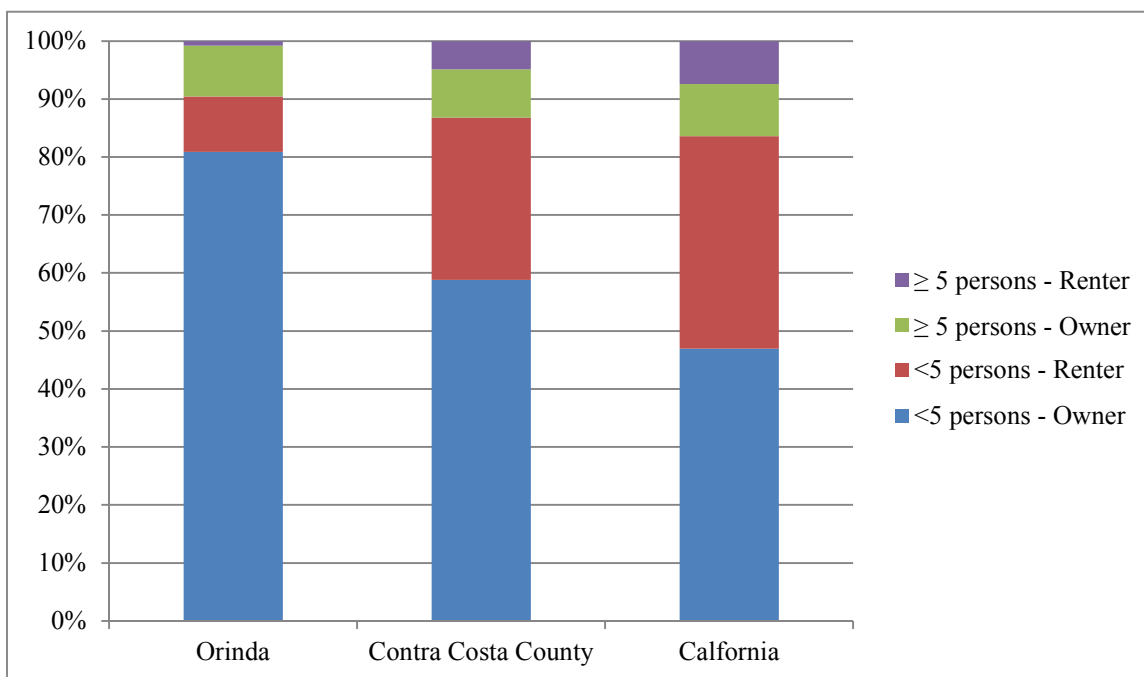
### 3.3.3 Large Families

According to the 2010 US Census, there were 6,553 households (5,202 family and 1,351 non-family) in Orinda, of which 9.6 percent (626 households) comprised five or more persons (see Figure 3.3 and Table 3.7). More than 90 percent of the large families are homeowners. Just 52 households with five or more persons were living in rental housing.

As noted in a later section of this chapter, none of the city's households (large or otherwise) were estimated to be living in overcrowded conditions (i.e., more than 1 person per room). It appears that large families living in the city are adequately housed.

A majority of the city's rental housing stock consists of individual single-family homes for rent, rather than apartment buildings. In fact, less than 4 percent of the city's housing stock consists of multi-family units, and a majority of these units are in Orinda Senior Village. Orinda's large families, including both renter and owner households, generally reside in single-family homes. American Community Survey data for 2007–2011 indicates that 88.2 percent of the dwelling units in the city contain three or more bedrooms.

**Figure 3.3: Tenure by Household Size, 2010**



Source: US Census, QT-H2: Tenure, Household Size, and Age of Householder: 2010

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**Table 3.7: Tenure by Household Size, 2010**

Tenure & Size	Orinda	Percentage	Contra Costa County	Percentage	California	Percentage
<5 persons – Owner	5,302	80.9	220,618	58.8	5,904,279	46.9
<5 persons – Renter	625	9.5	105,059	28.0	4,606,228	36.6
≥5 persons – Owner	574	8.5	31,286	8.3	1,131,092	9.0
≥5 persons – Renter	52	0.8	18,401	4.9	935,899	7.4
<b>Total</b>	<b>6,553</b>	<b>100</b>	<b>375,364</b>	<b>100</b>	<b>12,577,498</b>	<b>100</b>

Source: 2010 US Census (ABAG Data Profiles for Housing Elements, 2014)

Note: Percentage totals may not equal 100 percent due to rounding.

### 3.3.4 Single-Parent Households

According to the 2010 US Census, Orinda had a total of 5,826 family households residing in occupied housing units. Of these, 529 were headed by single parents. This represents approximately 8.1 percent of all family households in Orinda (see Figure 3.4). Table 3.8 shows the number of these single-parent households that are male-headed and the number that are female-headed. Approximately 83 percent of the city’s single-parent households are homeowners, while 17 percent (86) are renters.

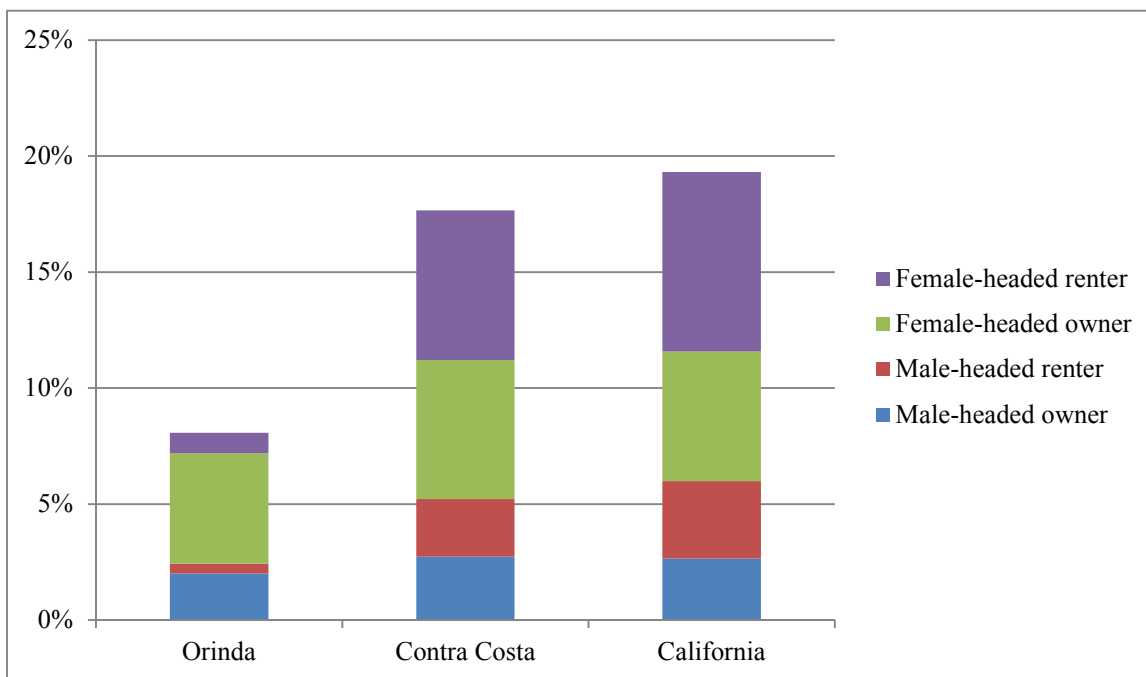
Single-parent households, particularly those headed by women, are likely to have greater demand for childcare and other social services than two-parent households. Because single-parent households often have limited incomes, these households may experience difficulty in finding adequate, affordable housing.

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<b>Table 3.8: Single-Parent Households in Orinda</b>						
	<b>Owner-Occupied</b>		<b>Renter-Occupied</b>		<b>Total Family Households</b>	
	<b>Households</b>	<b>Percentage</b>	<b>Households</b>	<b>Percentage</b>	<b>Households</b>	<b>Percentage</b>
<b>Orinda</b>						
Male-Headed Households	131	2.2	28	4.1	159	2.4
Female-Headed Households	312	5.3	58	8.6	370	5.6
Total Single-Parent Households	443	7.5	86	12.7	529	8.1
<b>Total Households</b>	<b>5,876</b>		<b>677</b>		<b>6,553</b>	
<b>Contra Costa County</b>						
Male-Headed Households	10,231	4.1	9,322	7.6	19,553	5.2
Female-Headed Households	22,519	8.9	24,187	19.6	46,706	12.4
Total Single-Parent Households	32,750	13.0	33,509	27.1	66,259	17.7
<b>Total Households</b>	<b>251,904</b>		<b>123,460</b>		<b>375,364</b>	
<b>California</b>						
Male-Headed Households	333,606	4.7	418,741	7.6	752,347	6.0
Female-Headed Households	702,935	10.0	973,881	17.6	1,676,816	13.3
Total Single-Parent Households	1,036,541	14.7	1,392,622	25.1	2,429,163	19.3
<b>Total Households</b>	<b>7,035,371</b>		<b>5,542,127</b>		<b>12,577,498</b>	

Source: US Census Bureau, QT-H3: Household Population and Household Type by Tenure: 2010

**Figure 3.4 Single-Parent Households as a Percentage of All Households**



Source: US Census Bureau, QT-H3: Household Population and Household Type by Tenure: 2010

**3.3.5 Farmworker Housing**

The California Government Code requires that the City of Orinda consider local farmworker housing needs in its Housing Element. According to the 2007–2011 American Community Survey, 26 persons, or 0.3 percent of the city’s employed persons 16 years of age and over, reported farming, fishing, and forestry occupations in the city. However, the persons counted most likely work for corporate employers in this sector and are not farmworkers. The California Employment Development Department has indicated that there are no farmworker households residing in Orinda. Recognizing that Orinda is located in an urbanized area in which farming operations do not exist, the City has determined that it does not need to provide land use designations specifically targeted to farmworker housing within the city limits.

**3.3.6 Extremely Low-Income Households**

An extremely low-income household is defined as a household with an income less than 30 percent of the area median. According to HCD, the median income for a four-person household in Contra Costa County was \$93,500 in 2013. For single-person households, the median income was \$65,450. Based on the above definition, an extremely low-income four-person household earns less than \$28,050 a year and an extremely low-income one-person household earns less than \$19,650 a year. Employees earning the minimum wage in California (\$9 per hour) and working 40 hours a week would be considered extremely low income, as their total annual earnings would be \$18,720.

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Because Orinda is a relatively affluent community, the number of extremely low-income households in the city is small. Data from the 2007–2011 American Community Survey indicated there were an estimated 122 households with incomes below \$10,000 a year, 115 households with incomes of \$10,000–\$15,000 a year, and 202 households with incomes between \$15,000 and \$25,000 a year. The 439 households earning less than \$25,000 a year represent approximately 6.9 percent of the city’s households.

Data on the income earning characteristics of Orinda’s families suggests that many of these households are senior citizens living alone. The percentage of families earning less than \$25,000 is substantially less than the percentage of overall households. ACS data reports 76 families earning less than \$25,000, or 1.8 percent of the city’s total. The ACS further indicates there were 2,090 households receiving Social Security benefits and 120 receiving Supplemental Security Income. Only 10 households in the city received CalFresh benefits (formerly food stamps).

Table 3.9 indicates the tenure characteristics of extremely low-income households and the percentage of income these households spend on housing. The data is from the 2007–2011 ACS. The data indicate that of the 439 extremely low-income households in the city, 283 (65 percent) are homeowners and 156 (35 percent) are renters. Among the extremely low-income homeowners, 250 of the 283 spent more than 30 percent of their incomes on housing. Among the extremely low-income renters, 127 of the 156 spent more than 30 percent of their incomes on housing.

ACS data further indicates that 139 of the 283 extremely low-income homeowners, or about half, are living in homes with no mortgages. It is likely that these are senior households on fixed incomes who have lived in Orinda for many years. Although these households have paid off their mortgages, they may still face high home utility bills and taxes. The ACS data also suggests that most of the extremely low-income renters are also seniors. This is likely, since 52 percent of the total rental households paying more than 30 percent of their incomes on housing in Orinda are seniors. Much of this population resides in Orinda Senior Village, a rent-subsidized complex for low-income seniors.

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<b>Table 3.9: Tenure and Overpayment for Orinda's Extremely Low-Income Households</b>		
<b>Annual Income</b>	<b>Owners</b>	<b>Renters</b>
Less than \$5,000	51	22
\$5,000–\$9,999	19	30
\$10,000–\$14,999	60	55
\$15,000–\$19,999	128	35
\$20,000–\$24,999	25	14
TOTAL	283	156
<b>Percentage of Income Spent on Housing</b>		
Annual Income Less than \$20,000	207	120
Less than 20%	0	14
	0	15
	207	91
Annual Income \$20,000 to \$34,999*	112	48
Less than 20%	15	0
	34	0
	63	48

Source: 2007–2011 American Community Survey

Note: \* ACS does not provide this data for the \$20,000–\$24,999 interval. It is estimated that approximately two-thirds of the households in the \$20,000–\$34,999 bracket fall in the \$20,000–\$24,999 interval, based on the proportions in the upper part of this table (76 of the 112 owner households, and 36 of the 48 renter households).

Households with extremely low incomes have a variety of housing situations and needs. This population includes persons who are homeless, persons with disabilities, college students, seniors living on fixed incomes, and the long-term unemployed. As noted above, this population also includes minimum wage workers. For some extremely low-income residents, housing may not be an issue—for example, domestic workers and students may live in in-law units at low (or no) rents. Other extremely low-income residents spend a substantial amount of their monthly incomes on housing or may alternate between homelessness and temporary living arrangements with friends and relatives.

As a small community, the City has limited resources to meet the housing needs of extremely low-income households. There are no emergency shelters in Orinda. The City works with the Contra Costa Housing Authority and with the local faith community to assist those in need and to help residents locate suitable housing in the area.

### 3.3.6 Veterans

Veterans may have a variety of housing needs. Like other households, they may have trouble locating a safe, appropriately sized home at an affordable price. Some may face more severe limitations due to disabilities. According to the 2008-2012 ACS, there were an estimated 1,107 veterans residing in Orinda (approximately 10 percent of the civilian population age 18 or older). The majority of these veterans, approximately 80 percent, served in Vietnam, the Korean War, or

## POPULATION, EMPLOYMENT, AND HOUSING CHARACTERISTICS

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World War II and most, nearly 90 percent, are age 55 or older. These veterans may be served by senior organizations and facilities.

### 3.4 EMPLOYMENT TRENDS

The 2007–2011 American Community Survey indicates that 78 percent of Orinda’s working residents were employed in white collar occupations, such as professional, technical, executive, administrative, managerial, clerical, and sales positions (see Table 3.10). Based on the 2008–2012 ACS, the average commuting time to work was about 29.8 minutes. Based on Census “Journey to Work” data, the great majority of residents worked outside of Orinda.

According to ABAG’s Projections 2013, there were 5,530 jobs in Orinda in 2010. There were 6,553 households in the city in 2010, resulting in a jobs to housing ratio of 0.89. This is comparable to the Contra Costa County ratio of 0.91 jobs per household. Most Orinda residents work outside the city, often commuting to jobs in San Francisco, Oakland, and other East Bay and South Bay employment centers. Within the city, the largest employer is the Orinda Union School District.

Future job and housing growth is an important regional policy issue. The city has little capacity for housing growth and likewise has little capacity for job growth. An increasing number of residents are telecommuting or working from home, helping to reduce traffic congestion and related greenhouse gas emissions.

ABAG’s Projections 2013 indicate that the number of jobs in Orinda will increase to 6,940, or just under 1 percent per year between 2010 and 2040. The number of households in Orinda is projected to increase to 7,340 during the same period. Thus, the jobs to housing ratio is expected to increase slightly to 0.95 over the next 30 years, with a growing share of job growth associated with home-based businesses.

Because the city does not expect to add major new employment centers, additional housing demand associated with locally occurring job growth will be very low.



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<b>Table 3.10: Employment by Industry</b>						
<b>Industry</b>	<b>California</b>		<b>Contra Costa County</b>		<b>Orinda</b>	
	<b>Number</b>	<b>Percentage</b>	<b>Number</b>	<b>Percentage</b>	<b>Number</b>	<b>Percentage</b>
Agriculture, forestry, fishing and hunting, and mining	370,146	2.2	2,669	0.6	26	0.3
Construction	1,087,881	6.6	35,919	7.4	376	4.9
Manufacturing	1,694,975	10.2	34,917	7.2	477	6.2
Wholesale trade	545,225	3.3	13,296	2.7	212	2.7
Retail trade	1,831,603	11.0	53,806	11.1	417	5.4
Transportation and warehousing, and utilities	783,588	4.7	25,187	5.2	182	2.4
Information	488,366	2.9	14,746	3.0	358	4.6
Finance and insurance, and real estate and rental and leasing	1,120,432	6.7	48,139	10.0	1,347	17.5
Professional, scientific, and management, and administrative and waste management services	2,049,341	12.3	70,367	14.6	1,680	21.8
Educational services, and health care and social assistance	3,409,551	20.5	102,391	21.2	1,765	22.7
Arts, entertainment, and recreation, and accommodation and food services	1,563,669	9.4	36,815	7.6	352	4.6
Other services, except public administration	877,768	5.3	24,422	5.1	297	3.8
Public administration	780,872	4.7	20,910	4.3	228	3.0
<b>Total</b>	<b>16,603,417</b>	<b>100</b>	<b>483,584</b>	<b>100</b>	<b>7,717</b>	<b>100</b>

Source: 2007–2011 American Community Survey (ABAG Data Profiles for Housing Elements, 2014)

Note: Percentage totals may not equal 100 percent due to rounding.

### 3.5 HOUSEHOLD CHARACTERISTICS

This section of the Needs Assessment describes certain characteristics of the city's housing supply, including type, condition, ownership, vacancy, and costs.

#### 3.5.1 Household Growth Trends

According to the US Census, the number of housing units in Orinda grew by 0.7 percent from 2000 to 2010. The growth in the previous decade (1990 to 2000) was over 4 percent.

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At the same time, the number of households increased by 121 between 1990 and 2000 and decreased by 43 between 2000 and 2010. The decrease was due to a higher vacancy rate at the time of the 2010 Census. Whereas only 2.2 percent of the city's housing units were vacant in 2000, 3.7 percent were vacant in 2010 (see Table 3.11).

**Table 3.11: Household Growth Trends (1990–2010)**

Year	Occupied Housing Units	Vacant Housing Units	Total Housing Units	Numerical Change	10-Year Percentage Change	% Vacant Total	% Vacant Owner	% Vacant Renter
1990	6,305	170	6,475			2.7		
2000	6,605	148	6,753	300	4.8	2.2		
2010	6,553	251	6,804	51	0.7	3.7	1.2	4.2

Source: 1990, 2000, and 2010 US Census (ABAG Data Profiles for Housing Elements, 2014)

### 3.5.2 Tenure

According to US Census data, owner-occupied units declined from 97.7 percent of the city's occupied housing units in 1990 to 88.7 percent in 2010. Conversely, renter-occupied units increased from 2.3 percent in 1990 to 10.3 percent in 2010 (see Table 3.12). Most of this change can be attributed to the rental of existing single-family housing units and second units (in-law apartments) rather than the construction of rental apartment buildings.

**Table 3.12: Occupied Households by Tenure (1990–2010)**

Tenure	1990		2000		2010	
	Number	Percentage	Number	Percentage	Number	Percentage
Owner	6,326	97.7	6,042	91.6	5,876	89.7
Renter	149	2.3	554	8.4	677	10.3
Total	6,475	100	6,596	100	6,553	100

Source: 1990, 2000, and 2010 US Census (ABAG Data Profiles for Housing Elements, 2014)

The percentage of owner-occupied housing units is still much higher than county or state totals (see Table 3.13). Whereas almost 90 percent of the city's households are homeowners, 67 percent of the county's households and 56 percent of the state's households are homeowners.

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	Orinda		Contra Costa County		California	
	Number	Percentage	Number	Percentage	Number	Percentage
Owner	5,876	89.7	251,904	67.1	7,035,371	55.9
Renter	677	10.3	123,460	32.9	5,542,127	44.1
Total	6,553	100	375,364	100	12,577,498	100

Source: 2010 US Census (ABAG Data Profiles for Housing Elements, 2014)

### 3.6 TYPE AND SUPPLY OF HOUSING UNITS

#### 3.6.1 Units in Structure

The California Department of Finance indicated there were 6,829 housing units in Orinda in 2014. This is an increase from 6,804 units in 2010. In 2010, approximately 94 percent of the city's housing stock was made up of single-unit, detached structures (see Table 3.14). This compares to 67 percent and 58 percent for the county and the state.

About 6 percent of the city's housing units are in multi-unit structures. There are no mobile homes in the city.

Units In Structure	Orinda			Contra Costa County			California		
	2000	2010	% Change	2000	2010	% Change	2000	2010	% Change
1, detached	6,252	6,374	2.0	232,050	266,693	14.9	6,883,493	7,959,089	15.6
1, attached	188	159	-15.4	29,965	31,594	5.4	931,873	966,437	3.7
2 to 4 units	87	9	-90.0	24,930	28,482	14.2	1,024,803	1,110,623	8.4
5 or more units	219	262	20	60,064	66,120	10.1	2,804,712	3,076,511	9.7
Mobile homes	7	0	-100	7,120	7,374	3.5	538,423	557,644	3.6
Other	0	0	—	437	0	—	31,245	0	—
<b>Total (excluding other)</b>	<b>6,753</b>	<b>6,804</b>	<b>0.8</b>	<b>354,140</b>	<b>400,263</b>	<b>13.0</b>	<b>12,214,549</b>	<b>13,670,304</b>	<b>11.9</b>

Source: 2000 US Census; DOF 2010 (ABAG Data Profiles for Housing Elements)

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### 3.6.2 Housing Age

Approximately 85 percent of Orinda's total housing stock is 30 years old or older (i.e., was constructed prior to 1979). As noted in Table 3.15, this compares to 60 percent for Contra Costa County and 63 percent for California. About 52 percent of the homes in Orinda were built before 1960, compared to 36 percent in the county and 44 percent in California. The housing stock age in Orinda is similar for renter- and owner-occupied units.

Although a high percentage of the city's homes are more than 50 years old and as such may require more regular maintenance and repair, the majority of the city's housing stock is well maintained. The homes in need of rehabilitation and replacement are not concentrated in any one geographic area.

Because of high home prices, homes that require rehabilitation or replacement are typically purchased by households with above moderate incomes. These homes are then rehabilitated, eliminating the substandard condition. Residential additions and major remodels over 1,000 square feet are subject to Design Review under City codes and regulations. Design Review is also required for all new single-family homes. The purpose of these regulations is to help ensure the proposed residential additions blend in with their surroundings and reflect the dominant visual character of the immediate neighborhoods.

	<b>Orinda</b>		<b>Contra Costa County</b>		<b>California</b>	
	<b>Estimate</b>	<b>Percentage</b>	<b>Estimate</b>	<b>Percentage</b>	<b>Estimate</b>	<b>Percentage</b>
Built 2000 to 2011	199	3.0	47,528	12.0	1,535,026	11.3
Built 1990 to 1999	198	3.0	46,868	11.4	1,439,356	10.6
Built 1980 to 1989	616	9.4	67,213	16.8	2,104,767	15.4
Built 1970 to 1979	919	14.0	77,745	19.5	2,519,509	18.5
Built 1960 to 1969	1,217	18.5	57,848	14.5	1,894,809	13.9
Built 1950 to 1959	2,041	31.1	53,155	13.3	1,926,133	14.1
Built 1940 to 1949	838	12.8	29,984	7.5	901,178	6.6
Built 1939 or earlier	535	8.2	18,574	4.7	1,310,351	9.6
<b>Total</b>	<b>6,563</b>	<b>100</b>	<b>398,915</b>	<b>100</b>	<b>13,631,129</b>	<b>100</b>

Source: 2007–2011 American Community Survey (ABAG Data Profiles for Housing Elements, 2014)

Note: Percentage totals may not equal 100 percent due to rounding.

### 3.6.3 Vacancy Rates

The residential vacancy rate is a good indicator of the balance between housing supply and demand in a community. When the demand for housing exceeds the available supply, the vacancy rate will be low. When there is an excess supply, the rate will be high. A vacancy rate of 3 percent to 5 percent is generally indicative of a healthy market. When vacancy rates fall below 3 percent, there is upward pressure on home prices and rents.

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In 2000, Orinda's vacancy rate was 2.2 percent. The Bay Area economy was especially strong at the time, with the tech boom driving historic inflation in home prices. The vacancy rate increased to 3.7 percent at the time of the 2010 Census. Of the 251 units reported by the Census as "vacant" in 2010, 30 were for rent, 69 were for sale, and 21 were sold or rented but not yet occupied. There were also 54 units reported as "seasonal, recreational, or occasional use" and 77 units reported as "other." Even with the increase in vacancies between 2000 and 2010, the data indicates a strong real estate market, with very little rental and sales inventory.

The Census disaggregates the vacancy rate for owner-occupied units and rental units. In 2010, the owner vacancy rate (e.g., homes for sale) was 1.2 percent, while the rental vacancy rate was 4.2 percent.

The California Department of Finance reported Orinda's vacancy rate as 3.7 percent in 2014, or roughly the same as it was at the time of the 2010 Census. By contrast, the county's vacancy rate was 6.2 percent and the state's vacancy rate was 8.1 percent.

### 3.6.4 Overcrowding

Overcrowding is typically defined as more than one person per room, based on the Census Bureau's definition of "room," which excludes bathrooms, porches, balconies, foyers, halls, or half-rooms. Severe overcrowding occurs when there are more than 1.5 persons per room. Overcrowding can result when there are not enough adequately sized units within a community, or when high housing costs relative to income lead individuals or families to share housing. Overcrowding may also create secondary problems, such as deterioration of housing stock from overuse.

Though 1.00 or more persons per room is the general measure of overcrowding, the actual level of perceived overcrowding will vary according to household size and structure. Houses with fewer rooms and non-related adult residents may seem more overcrowded than larger, family households. According to the 2006–2010 American Community Survey, the city had no overcrowded households (more than one person per habitable room), compared to 3.8 percent for the county. A review of more recent ACS data for 2007–2011 indicates the number of overcrowded units in the city today continues to be zero. This is at least partially due to the relatively large size of Orinda homes. ACS data for 2007–2011 indicates only 1.1 percent of the city's housing stock consists of one-bedroom and studio units. The median number of rooms per home in Orinda is 7.2, and 88 percent of the homes have three or more bedrooms.

Overcrowding is more typical for renter-occupied units than owner units. However, the ACS data for 2006–2010 and for 2007–2011 showed no overcrowding in rental units in either period.

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### 3.6.5 Housing Condition

Orinda's housing stock is in excellent condition. According to 2007–2011 American Community Survey data, less than 0.3 percent of the housing stock lacked complete kitchen and plumbing facilities (roughly 20 housing units). However, the ACS indicates that its sampling methodology results in a margin of error of  $\pm 25$  units, which means it is possible that there are no housing units lacking complete plumbing and kitchen facilities. The City is unaware of any occupied housing units lacking plumbing or kitchens, with the exception of those that may currently be under renovation or under construction.

Based on visual reconnaissance of Orinda neighborhoods, it is believed that fewer than 20 homes in the city are dilapidated, abandoned, or in poor condition. Because it would not be a prudent use of City resources to do a physical conditions survey of each of Orinda's approximately 6,800 homes given the very small number that are substandard, the City has researched various indicators to estimate housing condition. These are shown in Table 3.16 and are primarily based on code enforcement cases and resident complaints. Only one-tenth of one percent of all properties in the city have been the subject of a code enforcement case in the last three years. The code inspection program is primarily complaint driven and by request only.

Another indicator of housing condition is the level of reinvestment in Orinda's existing housing stock. The valuation of work authorized by residential building permits between 2009 and 2012 (three fiscal years) was roughly \$51.3 million. The total amount was between \$16 and \$19 million each fiscal year. Of the three-year total, 77 percent represented reinvestment in existing homes and 23 percent was related to new construction. Almost \$40 million in valuation was added to existing homes through residential alterations and additions in just three years.

The City has included an action program in this Housing Element to advertise the availability of home maintenance and repair loans through Contra Costa County to Orinda residents and consider pursuing additional funding for home repairs and improvements. In addition, the City will respond on a complaint basis to code enforcement violations to ensure that the Orinda housing stock remains safe and in good repair.

<b>Table 3.16: Code Enforcement Cases Relating to Property Condition, 2010–2012</b>			
	<b>2010</b>	<b>2011</b>	<b>2012</b>
Overgrown Vegetation	4	0	4
Debris	6	10	8
Dilapidated Structure	0	1	3
Total	10	11	15
<b>Total as a Percentage of All Homes in Orinda</b>	<b>0.1</b>	<b>0.1</b>	<b>0.1</b>

Source: City of Orinda 2013

### 3.7 HOUSING COST

#### 3.7.1 Housing Values and Costs

Housing in Orinda is expensive. The city’s median home sales price, as reported by DataQuick, was \$1,017,000 in 2013.

In 2003, the average price of homes was \$1,010,644 and the average price per square foot was \$419. The rate of increase in home prices began to accelerate in 2003 and, according to City-data.com, an online data source, the market peaked in the second quarter of 2007, when the median sales price was over \$1.2 million. According to Multiple Listing Service (MLS) data for the period from January 1, 2009, to April 27, 2009, the average sales price for detached single-family homes in Orinda was \$997,963. Average sales price per square foot in the first four months of 2009 was \$421.

Table 3.17 shows median home sales prices for Orinda and Contra Costa County from 2010 to 2013. Median prices decreased from 2010 to 2011 for Orinda and the county and then increased annually from 2011 to 2013. Prices continued to climb through the first half of 2014. While home prices in Orinda increased between 2010 and 2013, the rate of increase was a modest average annual increase of 3 percent. In contrast, countywide the average increase was 14 percent per year.

Year	City of Orinda		Contra Costa County	
	Median Sales Price	Percentage Change	Median Sales Price	Percentage Change
2010	\$932,500	--	\$275,000	--
2011	\$882,000	-5.42	\$255,000	-7.27
2012	\$925,000	4.88	\$295,000	15.96
2013	\$1,017,000	9.95	\$392,500	33.05

Source: DataQuick 2010-2013 ([www.dqnews.com](http://www.dqnews.com))

Rents in Orinda are also well above the state and county medians, in part because most of the rental properties are large detached single-family homes.

A survey of the craigslist.com website in June 2014 indicated there were 21 properties in Orinda advertised for rent. These included eight one-bedroom units, with rents from \$1,450 to \$2,100 per month, and 12 units with three or more bedrooms with rents ranging from \$3,250 to \$5,500 per month. Advertised rents ranged from \$1,450 to \$6,900 per month (see Table 3.18).

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<b>Table 3.18: Rental Price Survey</b>			
<b>Number of Bedrooms</b>	<b>Number of Units</b>	<b>Lowest Advertised Rent</b>	<b>Highest Advertised Rent</b>
1	8	\$1,450	\$2,100
2	1	\$2,300	\$2,300
3	8	\$3,250	\$5,500
4+	4	\$4,200	\$6,900
<b>Total</b>	<b>21</b>	-	-

Source: Craigslist, June 2014

Based on the analyses presented in this section of this element, housing units are available for purchase at prices that often exceed affordability limits for moderate-income households. One-bedroom market-rate apartment rents are often affordable to low- and moderate-income households, but these units are typically only suitable for one- and two-person households.

Orinda's history of development followed a course of single-family detached homes in a semi-rural environment. Orinda's development pattern contributes to its continuing attractiveness as a place to live and its quality of life.

Information regarding the ability of local residents to pay for housing costs is presented later in this chapter.

### 3.7.2 Income

According to the US Census, the city's median family income in 2000 was \$132,531. The 2007–2011 American Community Survey for Orinda indicates that the estimated median family income increased to \$183,279. This is approximately double the median for Contra Costa County as a whole and is 160 percent higher than the State of California median. Moreover, family income grew faster in Orinda during 2000–2011 than it did in either the county or the state. The ACS data show a 38.3 percent rise in median income, compared to 27.9 percent for the county and 32.4 percent for the state.

More than one-third of Orinda's households had annual incomes exceeding \$200,000. On the other hand, an estimated 900 households in the city—or about 14 percent of the city's households—have annual incomes of less than \$50,000 a year. As noted in the Persons with Special Needs section of this chapter, some 6.9 percent of the city's households earn less than \$25,000 a year. While some of these households may be single seniors with very low monthly housing costs, the figure also includes families and others who may spend large portions of their incomes on housing. Moreover, even seniors with low housing costs (e.g., no mortgage) may face expensive utility bills or home repair and maintenance costs beyond their means.



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<b>Table 3.19: Median Household Income (2011 inflation adjusted dollars)</b>						
	<b>Orinda</b>		<b>Contra Costa County</b>		<b>California</b>	
	<b>Estimate</b>	<b>Percentage</b>	<b>Estimate</b>	<b>Percentage</b>	<b>Estimate</b>	<b>Percentage</b>
Total Households	6,372	100	370,925	100.0	12,433,172	100.0
Less than \$10,000*	122	1.9	14,639	3.9	660,724	5.3
\$10,000 to \$14,999*	115	1.8	14,083	3.8	636,825	5.1
\$15,000 to \$24,999	202	3.2	24,532	6.6	1,165,436	9.4
\$25,000 to 34,999	121	1.9	26,719	7.2	1,129,943	9.1
\$35,000 to \$49,999	340	5.3	38,189	10.3	1,542,541	12.4
\$50,000 to \$74,999	480	7.5	59,214	16	2,155,425	17.3
\$75,000 to \$99,999	486	7.6	47,280	12.7	1,568,927	12.6
\$100,000 to \$149,999	1,083	17.0	68,928	18.6	1,884,614	15.2
\$150,000 to \$199,999	1,082	17.0	36,131	9.7	830,245	6.7
\$200,000 or more	2,341	36.7	41,210	11.1	858,492	6.9
2009 Median Household Income	\$157,500		\$79,135		\$61,632	
2009 Median Family Income	\$183,279		\$93,437		\$70,231	
2000 Median Family Income	\$132,531		\$73,039		\$53,025	
Family Income Growth	+\$50,748		+\$20,398		+\$17,206	
Family Income Increase 2000–2009 as a Percentage	38.3		27.9		32.4	

Source: 2005–2009 American Community Survey 5-Year Estimates

**3.7.3 Percentage of Income Spent on Housing**

Federal and state agencies regard 30 percent of gross annual income as a reasonable expenditure for housing. Based on this guideline, the maximum unit price affordable to each income group can be estimated.

Table 3.20 provides HCD income limits as of 2014 for Contra Costa County. The table indicates the maximum sales or rent price for an “affordable” unit serving each of the income groups listed here. This table presumes a four-person household and a three-bedroom unit. HCD’s affordability guidelines vary depending on the size of the household and the size of the unit.

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<b>Income Category</b>	<b>Income Range</b>	<b>Max. Annual Household Income<sup>1</sup></b>	<b>Max. Unit Purchase Price<sup>2</sup></b>	<b>Max. Monthly Rent<sup>3</sup></b>
Extremely Low	30% or less of median	\$28,050	\$100,081	\$701
Very Low	31–50% of median	\$46,750	\$174,323	\$1,169
Low	51–80% of median	\$67,600	\$257,093	\$1,690
Median	100% of median	\$93,500	\$359,926	\$2,338
Moderate	81–120% of median	\$112,200	\$434,215	\$2,805

Source: California Department of Housing and Community Development, memorandum dated February 28, 2014 – “State Income Limits for 2014”; RealtyTrac sales price calculator (<http://www.realtytrac.com/vcapps>)

1. Based on a four-person household. Limit varies based on household size.

2. Assumes a 5.25% interest rate and 20% down.

3. Gross rent, including a utility allowance.

Assuming a 5.25 percent interest rate, a 30-year fixed rate, and a 20 percent down payment, the monthly mortgage payment on the median priced (\$1,017,000) home in Orinda (including 1.25 percent property tax) would be \$5,552. An annual income of approximately \$200,000 would be required for this home to be considered “affordable.” As noted above, less than 40 percent of the city’s households have an income of \$200,000 or more. One outcome of the city’s high housing costs is that many owner-occupied households pay more than 30 percent of their annual incomes on their mortgages.

Based on data from the 2007-2011 ACS, the 74 percent of Orindans with a mortgage had median monthly housing costs exceeding \$4,000. Over 90 percent of Orinda residents with a mortgage had monthly housing costs exceeding \$2,000. Approximately 42 percent of the city’s homeowners were paying more than 30 percent of their incomes on housing (mortgage, insurance, taxes, etc.). This included 31 percent who were paying more than 35 percent of their incomes on housing.

While high monthly mortgage payments are resulting in many instances of overpayment among homeowner households, a relatively large number of Orinda households are living mortgage free. Table 3.21 indicates that 1,492 homes—almost 26 percent of the total number of homes in the city—have no mortgage. While these households are not making a mortgage payment, they still incur monthly housing costs through insurance, taxes, and other expenses. The median monthly housing cost for the mortgage-free households was \$720. ACS data indicates that this cost, though relatively low, represented more than 35 percent of household income for about 11 percent of the households (primarily seniors on fixed incomes).

Housing cost is also an issue for renters. The 2007–2011 ACS indicates that more than half of the city’s renters spent more than 30 percent of their incomes on rent in 2011. Approximately 47 percent spent more than 35 percent of their incomes on rent in 2011.

Table 3.22 also presents data on housing payments as a percentage of income in Orinda. It is based on CHAS data (from the 2006–2010 American Community Survey and looks specifically at payment greater than 30 percent of income among households earning 80 percent or less of

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areawide median (e.g., low income). ACS data indicates that 62 percent and 38 percent of low-income households are paying more than 30 percent and 50 percent of their income on housing, respectively. Data for Orinda is compared with data for Contra Costa County. In general, the incidence of payment greater than 30 percent in the city is comparable to the county.

Even though median income in Orinda is relatively high, housing costs remain a challenge for a substantial number of the city's residents. This can be an issue for some seniors as well as for working families, single parents, and others who face changing life circumstances. The sudden loss of employment, a health care emergency, or a family crisis can quickly result in a heavy cost burden, with few affordable options available within the city.

<b>Table 3.21: Percentage of Income Spent on Housing by Tenure and Mortgage Status in Orinda, 2007–2011</b>						
<b>Tenure and Mortgage Status</b>	<b>Percentage of Monthly Income Spent on Housing</b>					<b>Total</b>
	<b>Less than 20%</b>	<b>20–24.9%</b>	<b>25.0–29.9%</b>	<b>30.0–34.9%</b>	<b>35% or more</b>	
Orinda Homes with a Mortgage	1,581	496	447	434	1,339	4,297
Orinda Homes without a Mortgage	1,218	76	38	0	160	1,492
Orinda Rental Units	157	57	71	32	266	583

Source: 2007–2011 American Community Survey (numbers in rows may not add to total due to ACS sampling errors and households not computed)

<b>Table 3.22: Lower-Income Households Overpaying in Orinda and Contra Costa County, 2010</b>						
<b>Households</b>	<b>Total Renters</b>	<b>Total Owners</b>	<b>Total Households</b>	<b>Total Renters</b>	<b>Total Owners</b>	<b>Total Households</b>
	<b>Orinda</b>			<b>Contra Costa County</b>		
Total Households	490	5,930	6,420	112,280	255,805	368,085
Total Households Overpaying (Cost Burden >30%)	285	1,804	2,089	56,013	107,673	163,686
<b>Lower-Income Households (≤80% Median Family Income)</b>						
Total Lower-Income Households	275	650	925	65,675	61,745	127,420
Lower-Income Households Overpaying (30% of Income)	225	350	575	49,535	40,670	90,205
Lower-Income Households Overpaying (50% of Income)	140	210	350	28,465	29,345	57,810

Source: CHAS 2006–2010 Data Sets Table S10708 (ABAG Data Profiles for Housing Elements, 2014)

### 3.8 AT-RISK HOUSING

As required by Government Code Section 65583, the Housing Element must analyze the extent to which below market rate units are at risk of converting to market-rate housing. If there are at-risk units, the element should include programs to encourage preservation of these units or to replace any that are converted to market rate. The units to be considered are any units that were constructed using federal assistance programs, state or local mortgage revenue bonds, redevelopment tax increments, in-lieu fees or an inclusionary housing ordinance, or density bonuses. Housing is considered to be “at risk” if it is eligible to be converted to non-low-income housing due to: (1) the termination of a rental subsidy contract; (2) mortgage prepayment; or (3) the expiration of affordability restrictions. The time period applicable in making this determination is the 10-year period following the last mandated update of the Housing Element, which in the case of Orinda is 2015 to 2025.

Federally subsidized rental housing in Orinda is currently being provided by the 150-unit Orinda Senior Village. This project was developed with the use of HUD 202 funds. The Senior Village provides housing for disabled persons (15 units) and persons 62 years of age and older. The 20-year financing term of the Senior Village is complete, but the affordability restrictions were renewed with HUD for 20 years in late November 2008. The 20-year term is currently the longest-term agreement available with HUD.

In addition, 67 affordable units are currently being constructed in the Montreverde Senior Apartments, developed by Eden Housing. The project is financed through Low Income Housing Tax Credits, HOME, CDBG, and a City land contribution of \$2.5 million, funding for which was received from the developer of the Wilder residential project in Gateway Valley. The project will be subject to an affordability restriction of 30 years to comply with the requirements associated with Low Income Housing Tax Credit financing.

Affordable units are also being developed as part of the Orinda Grove project, which is a 73-unit single-family subdivision. Building permits have been issued for all units in the development, and 22 homes were completed in the first half of 2014. Eight of the homes will be deed restricted for purchase and occupancy by moderate-income households.

No other low-income, multi-family rental units in the city have been constructed with the use of federal assistance programs, state or local mortgage revenue bonds, redevelopment tax increments, in-lieu fees or an inclusionary housing ordinance, or density bonuses.

### 3.9 REGIONAL HOUSING NEEDS ALLOCATION (RHNA)

Orinda’s housing allocation is determined by the Association of Bay Area Governments (ABAG), consistent with the requirements of state housing law. While the process of determining each locality’s share of regional housing needs has evolved over the years, the most recent estimates are contained in the Regional Housing Needs Allocation (RHNA) for the 2014 to 2022 period (note that the RHNA period varies slightly from the Housing Element planning period, which is 2015–2023).

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ABAG periodically prepares housing needs estimates for all cities in the Bay Area. According to estimates prepared by ABAG (RHNA, 2014–2022), Orinda’s “fair share” of the regional housing need during the current planning period is 227 housing units (see Table 3.23). This translates into an average of 26 housing starts per year between January 1, 2014 and October 31, 2022. By comparison, 196 residential units were constructed or permitted in the city from 2007 and 2013, or approximately 28 units per year.

Per state law, the RHNA has two primary purposes: identification of housing needs and allocation of the housing needs to every community. The identification of need refers to the number of housing units necessary to house every household at an affordable price and to replace all dilapidated housing units. The RHNA refers to the number of additional households in each income category which should have housing opportunities available in a particular community. The model strives to obtain an equitable distribution of low- and moderate-income housing throughout the region by allocating units for lower-income households to each jurisdiction and by allocating a greater percentage of lower-income housing units to jurisdictions with a relatively small number of lower-income households, as compared to the countywide distribution.

Six major criteria are used in determining the fair share for each community:

1. Market demand for housing.
2. Employment opportunities.
3. Availability of suitable sites and public facilities.
4. Commuting patterns.
5. Type and tenure of housing needs.
6. Housing needs of farmworkers.

In addition, an impact avoidance factor is considered in an attempt to avoid further impact on jurisdictions with relatively high proportions of lower-income households.

As indicated earlier, ABAG has forecast the need to house 227 additional households in Orinda by 2022. Using the methodology outlined above, ABAG has broken this projection down by income category. The distribution of this projected need by income category is shown in Table 3.23.

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<b>Table 3.23: ABAG Distribution of Assigned New Construction by Household Income – 2014 to 2022</b>		
<b>Income Category</b>	<b>Additional Units per RHNA</b>	<b>Percentage of Total</b>
Extremely Low (30% or less of AMI)	42	19
Very Low (less than 50% of AMI)	42	19
Low (50 to 80% AMI)	47	21
Moderate (80 to 120% of AMI)	54	24
Market (over 120% of AMI)	42	18
<b>Total</b>	<b>227</b>	<b>100</b>

*Source: Association of Bay Area Governments, Regional Housing Needs Allocation*

*Note: Percentage totals may not equal 100 percent due to rounding.*

The 227 units assigned to Orinda include 84 very low-income units, 47 low-income units, 54 moderate-income units, and 42 above moderate-income units. The 84 very low-income units further can be divided into those serving extremely low-income households (about 42 units) and those serving households with 30 to 50 percent of median income.

Under state law, the intent of the RHNA is to meet housing needs generated from within the community during the period. The production of 131 units for extremely low-, low-, and very low-income households would serve to help those lower-income households currently facing a housing cost burden (e.g., paying more than 30 percent of their incomes on rent) or other housing needs that are not being met by the private market. The needs assessment in this chapter indicates that the largest segment of the lower-income population with housing needs may be Orinda seniors. Even those who live in homes without mortgages may be cost burdened by homes they cannot afford to maintain.

### 3.10 ENERGY CONSERVATION AND HOUSING

To the extent energy costs continue to rise, or for other reasons, some homeowners are becoming increasingly interested in energy conservation and efficiency measures to reduce these costs. While the opportunity to use alternative energy sources may be most advantageous in brand new homes, there may also be opportunities to retrofit existing homes with energy-conserving technology, including the use of renewable energy sources. Some of the most readily available and financially feasible measures are described below. These measures are further described in Tables 3.24 and 3.25.

*Insulation and Weatherproofing.* Most homes in Orinda are over 30 years old. Many of these homes have single-pane windows and uninsulated walls, attics, and roofs. These homes can be insulated, and windows and doors can be replaced or recaulked to improve heating and cooling efficiencies and reduce utility bills.

*Natural Lighting.* Daytime interior lighting costs can be significantly reduced with the use of skylights. Skylights can be installed at a reasonable cost in most existing homes.

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*Solar Energy.* Solar energy may provide a cost-effective way to heat and cool a home and may produce environmental benefits as well. Solar heating and cooling systems are of three general types: passive, active, or a combination thereof. In passive solar systems, the building structure is designed to collect and store the sun's energy, and then re-radiate the stored heat. Passive buildings typically have a southerly orientation to maximize solar exposure and are constructed with dense materials that have the ability to absorb heat. Active systems convert the sun's energy into electricity through photovoltaic panels that are either roof or ground mounted. Active systems can also heat water directly. The front-end cost of installing solar panels is typically amortized in 3 to 10 years through lower utility bills.

<b>Table 3.24: Energy Efficiency Measures for New Homes and Home Addition and Rehabilitation Projects</b>	
<b>Energy-Efficient Equipment</b>	
	Energy-efficient gas ranges with pilotless ignitions Energy-efficient gas built-in surface units with pilotless ignitions Energy-efficient gas built-in ovens with pilotless ignitions Energy-efficient gas water heaters Energy-efficient gas forced air furnaces with pilotless ignitions Energy-efficient gas wall furnaces with automatic thermostats Energy-efficient gas clothes dryers with pilotless ignitions Gas outlets for energy-efficient gas clothes dryers
<b>Energy-Efficient Support Measures</b>	
	Gas heating thermostats with setback capability Clogged filter indicators for gas heating systems Fireplace dampers with exposed handles Heat exchangers in fireplace or freestanding solid fuel units Humidifiers added to gas heating system Flue dampers as integral part of forced air heating system
<b>Energy-Efficient Equipment</b>	
	Double-glazed windows and doors Glass area less than 12% of heated space Foam-filled (or equivalent) insulated exterior doors Insulation in attic increased to R-22 or R-30 Insulation in walls increased to R-19 Slab perimeter insulation R-7 or greater Hot water pipe insulation in unheated areas R-19 insulation installed under wood floors
<b>Energy-Efficient Solar and Gas Installations</b>	
	Energy-efficient solar/gas water heating Energy-efficient solar gas space heating Energy-efficient solar/gas pool heating

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**Table 3.24: Energy Efficiency Measures for New Homes and Home Addition and Rehabilitation Projects**

<b>Energy-Efficient Electrical Equipment</b>	
	<p>Air economizers in conjunction with cooling system</p> <p>Dishwashers with power-saving drying cycles</p> <p>Air conditioning or room units with energy efficiency rating of 9 or more</p> <p>Fluorescent lighting fixtures in kitchen, baths, and recreation rooms</p>

Source: Pacific Gas & Electric

**Table 3.25: Energy Conservation Measures Suggested for Residents**

<b>A. Heating</b>
<ol style="list-style-type: none"> <li>1. Keep room temperature at 65 degrees or lower. Turn heating control down at night or when away from home. Install a thermostat with a night setback feature, which does this automatically.</li> <li>2. Draw draperies at night to limit heat loss; open them on sunny days to let the heat in.</li> <li>3. Close damper when fireplace is not in use.</li> <li>4. Check the furnace filter monthly, and replace it when dirty. To check filter, hold it to the light; if light does not pass through readily, replace filter. Cleaning is not recommended (unless equipped with a permanent filter).</li> <li>5. Turn off furnace pilot at end of heating season.</li> <li>6. Weather-strip windows and doors.</li> <li>7. Caulk cracks around windows and doors.</li> </ol>
<b>B. Water Heating</b>
<ol style="list-style-type: none"> <li>1. Take fast showers.</li> <li>2. Repair leaky faucets.</li> <li>3. Install water-saving showerheads, which restrict water flow.</li> <li>4. Operate dishwashers only for full loads.</li> <li>5. Set water heater thermostat below "normal." Turn to "pilot" position when away for extended periods of time (one week or longer).</li> <li>6. Use cold water for operating food waste disposer and for pre-rinsing dishes.</li> <li>7. When hand washing dishes, avoid rinsing under continuous hot running water.</li> <li>8. Insulate water heater with an insulation blanket.</li> </ol>
<b>C. Laundry</b>
<ol style="list-style-type: none"> <li>9. Wash and dry full loads of clothes, or adjust water level for the size of the load.</li> <li>10. Wash clothes in warm or cold water.</li> <li>11. Do not over-dry clothes; follow manufacturer's instructions for drying time.</li> </ol>
<b>D. Cooking</b>
<ol style="list-style-type: none"> <li>12. Reduce burner flame to simmer after cooking starts.</li> <li>13. Cook by time and temperature; avoid opening oven door while food is cooking.</li> <li>14. Use one-place cooking when possible; prepare meals using only the oven, broiler, or top burner.</li> <li>15. Check to make sure all burners are off when not in use.</li> </ol>

Source: Pacific Gas & Electric



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*Energy Audits.* Pacific Gas and Electric (PG&E) provides energy audits to local residents on request. The City's role in this process is to supply the public with information regarding this resource, including the appropriate contacts. Energy audits are helpful in pinpointing sources of energy loss and providing recommendations to remedy energy inefficiencies. Sources of energy loss could include old furnaces and condensing units, poor ductwork, and lack of insulation. The audit presents an opportunity for PG&E to identify and qualify homeowners for energy efficiency programs, such as installation of energy-efficient refrigerators and window re-caulking. PG&E offers rebate programs for residents and businesses to implement some of these measures:

- *New Construction.* The City of Orinda will continue to require the incorporation of energy-conserving appliances, fixtures, and other devices into the design of new residential units, consistent with Title 24 and the California Building Code. The City will also continue to review new subdivisions to ensure that each lot optimizes solar access and orientation to the extent possible
- *Water Conservation.* Simple water conservation techniques can save thousands of gallons of water per household, thus reducing costs. Many plumbing products eliminate unnecessary water waste by restricting the volume of water flow from faucets, showerheads, and toilets. The use of drought-resistant and native plant materials can also measurably contribute to water conservation. A household can also save water by simply fixing dripping faucets and using water more conservatively. The East Bay Municipal Utility District provides residents with tools to conserve water, such as water-saving hose nozzles and showerheads.

### 3.11 SUMMARY OF HOUSING NEEDS

Data from the 2000 Census, the 2010 Census, the 2005–2009 American Community Survey, the 2007–2011 American Community Survey, the California Department of Finance, and the Contra Costa County Comprehensive Housing Affordability Strategy indicate several noteworthy findings about housing supply and type in the city. These are summarized below.

1. The city has experienced limited population and household growth in the last 14 years. The biggest factor influencing population size has been the vacancy rate, rather than births, deaths, or new construction.
2. The number of seniors residing in Orinda has steadily increased as residents age in place. More than one-third of Orinda's homes now have a head of household over 65, and the city's median age is among the highest in the entire Bay Area. The percentage of senior-headed households is likely to grow even higher as the baby boom generation reaches retirement. The city's greatest unmet housing need may be less expensive units for Orinda seniors, some of whom may no longer be able to remain in their homes due to mobility limitations, declining health, or diminished incomes.
3. The city has a relatively large number of families with five or more members, but there is no evidence of overcrowding based on Census data. Orinda homes tend to be larger than other

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homes in the county and state, resulting in relatively low average numbers of persons per room.

4. The number of extremely low-income households in the city is small relative to other cities in the county. Most extremely low-income Orinda households consist of single seniors. However, an estimated 439 households in the city have annual incomes of less than \$25,000, and other residents may find themselves facing homelessness because of a sudden loss of income, illness, or a change in life circumstances. The Orinda real estate market does not currently meet the housing needs of such families and individuals, which means very large shares of household income must be spent on housing to remain in the community.
5. The number of renters in the community has increased in the last 20 years. Most Orinda rentals are large single-family homes or second (in-law) units. Second units are “affordable by design” to many households meeting the HUD definition of lower income (80 percent of areawide median). Four of the eight Orinda one-bedroom units advertised for rent on Craigslist in June 2014 were second units. Second units have relatively low impacts on the community and will be increasingly important as a source of affordable housing in the future.
6. Orinda’s housing stock is aging, with more than half of the city’s homes now over 50 years old. However, the high cost of housing in the city results in very high levels of reinvestment and a housing stock that is in excellent condition. There are only one or two code enforcement cases related to substandard housing in a given year.
7. The city has historically had vacancy rates that are well below the county and state averages, indicating a very high demand for housing.
8. A household income of almost \$200,000 is needed to afford the median priced Orinda home. This threshold makes it difficult for many of those who work in Orinda to find suitable housing in the community. High housing costs also limit the ability of existing residents to relocate to a smaller dwelling in Orinda as they age; thus forcing long-time residents to relocate outside Orinda.
9. The findings suggest that the following policies and actions be considered in the coming years:
  - a. A continued high priority on meeting the needs of seniors, including those who wish to age in place and those who need to relocate to less expensive units specifically designed for seniors.
  - b. More opportunities for young adults to find housing in the community after leaving home.
  - c. More opportunities for empty nester households within the community.
  - d. More opportunities for Orinda seniors who may now be living alone to rent rooms or share their homes with others in similar circumstances.

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- e. More opportunities for context-appropriate multi-family units in the Downtown area for those who work in the community but cannot afford to live there (teachers, child care workers, nurses, retail and service workers, etc.).
- f. A commitment to seek community input on how to meet the housing needs of the community in a way that best reflects the context of Orinda.
- g. Programs to assist low-income Orinda seniors with home repair and maintenance.
- h. Programs to preserve and enhance housing for families with school-age children.

Implementation of the housing policies and programs in this Housing Element should further enhance the city's ability to achieve its long-range housing goals, including accommodating the housing needs of seniors, young professionals, and those locally employed in lower-paying occupations.

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