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Homeless in Moraga . . . it can happen to anyone

By Vera Kochan

Most likely everyone's heard the phrase, "Living one paycheck away from the street." According to www.Marketwatch.com, millions of Americans are doing just that.

The recent fires throughout the state or other natural disasters often come to mind as possible causes for homelessness, but if the main breadwinner in an affluent town such as Moraga loses their job it could be catastrophic to their financial situation.

Many people live paycheck to paycheck due to rising insurance and healthcare costs, car payments, mortgage and rent and the everyday expenses of raising a family. According to a staff report presented Dec. 12 by Moraga Police Chief Jon King to the town council, "Each year, Contra Costa County conducts a 'point-in-time' count of homeless individuals throughout the county. In 2017, 1,607 persons in Contra Costa County were found to be homeless and living without shelter and reflected an 80 percent increase in the number of homeless seniors. Seven of these people were identified as Moraga residents who had lost their housing."

King added, "The homeless issue goes far beyond the individuals who are seen on the streets. There are individuals and families who are 'couch surfing,' or staying with friends when possible, because of their inability to find affordable housing in Contra Costa County."

Moraga has authorized the town's participation in the Homeless Emergency Aid Program, which provides state funding to local governments. The town would be able to access the funding and any services it provides to assist individuals in the community.

There are several organizations within the local area that can help with essential needs, such as food pantries that offer free food to local residents; utility and rental assistance programs, which offer money to help pay rent or utilities; temporary free homeless shelters; outlets offering free and reduced price clothes and household items; child care services, offering free diapers, clothing, formula and free or reduced cost daycare service for children with families in need; and pay day loan companies that make quick, easy loans to people in financial distress. However Suntopia, which publishes information about these differing services, stresses that loan companies "are not charitable organizations. They can have high interest rates. We do not recommend a loan to solve your financial problems. We offer this list because some people use them for immediate relief in times of financial distress."

For more detailed information visit www.Suntopia.org/Moraga/Ca.

Reach the reporter at: vera@lamorindaweekly.com

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