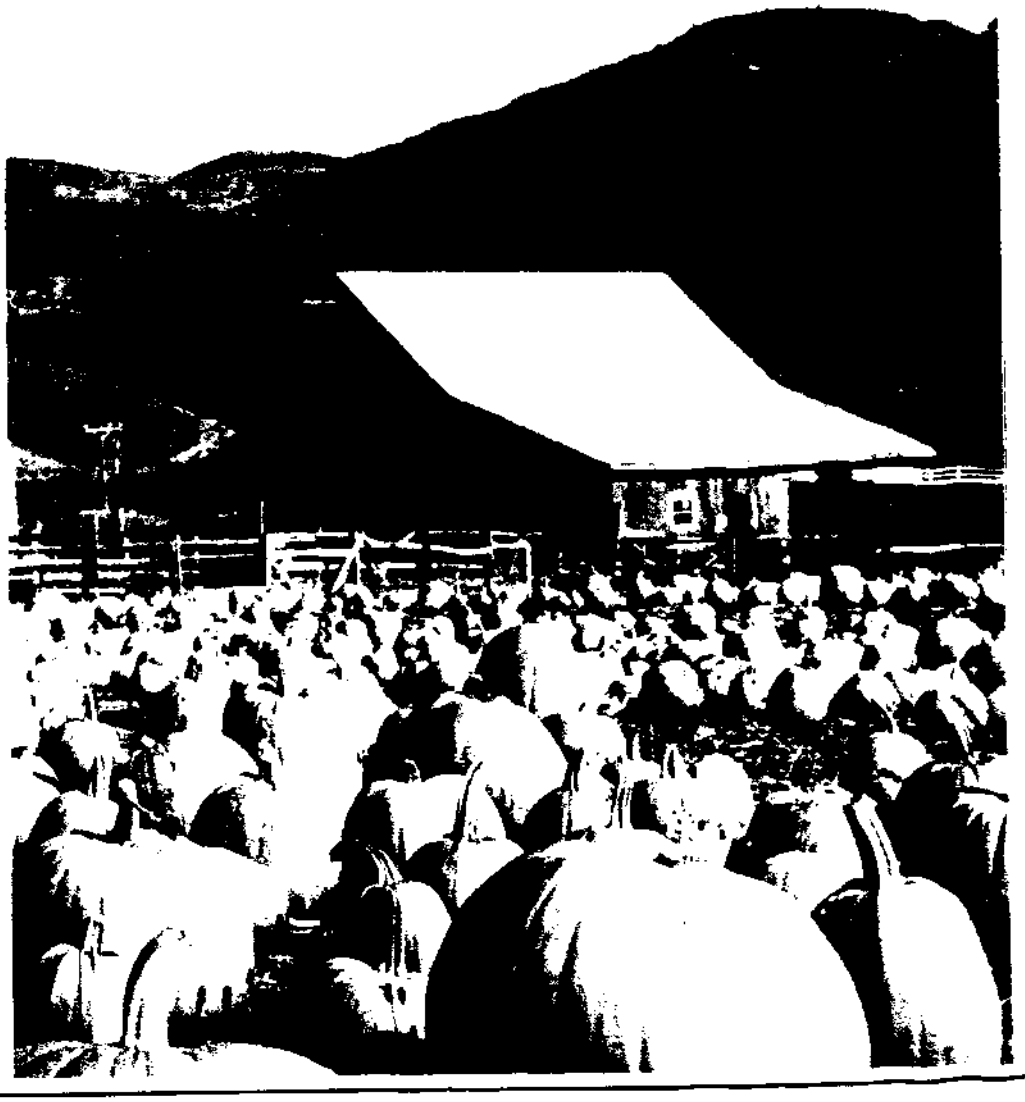
GOVERNMENTAL COSTS AND REVENUES ASSOCIATED WITH IMPLEMENTING COASTAL PLAN POLICIES IN THE HALF MOON BAY SUBREGION



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GOVERNMENT COSTS AND REVENUES ASSOCIATED WITH IMPLEMENTING COASTAL PLAN POLICIES IN THE HALF MOON BAY SUBREGION

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SUMMARY

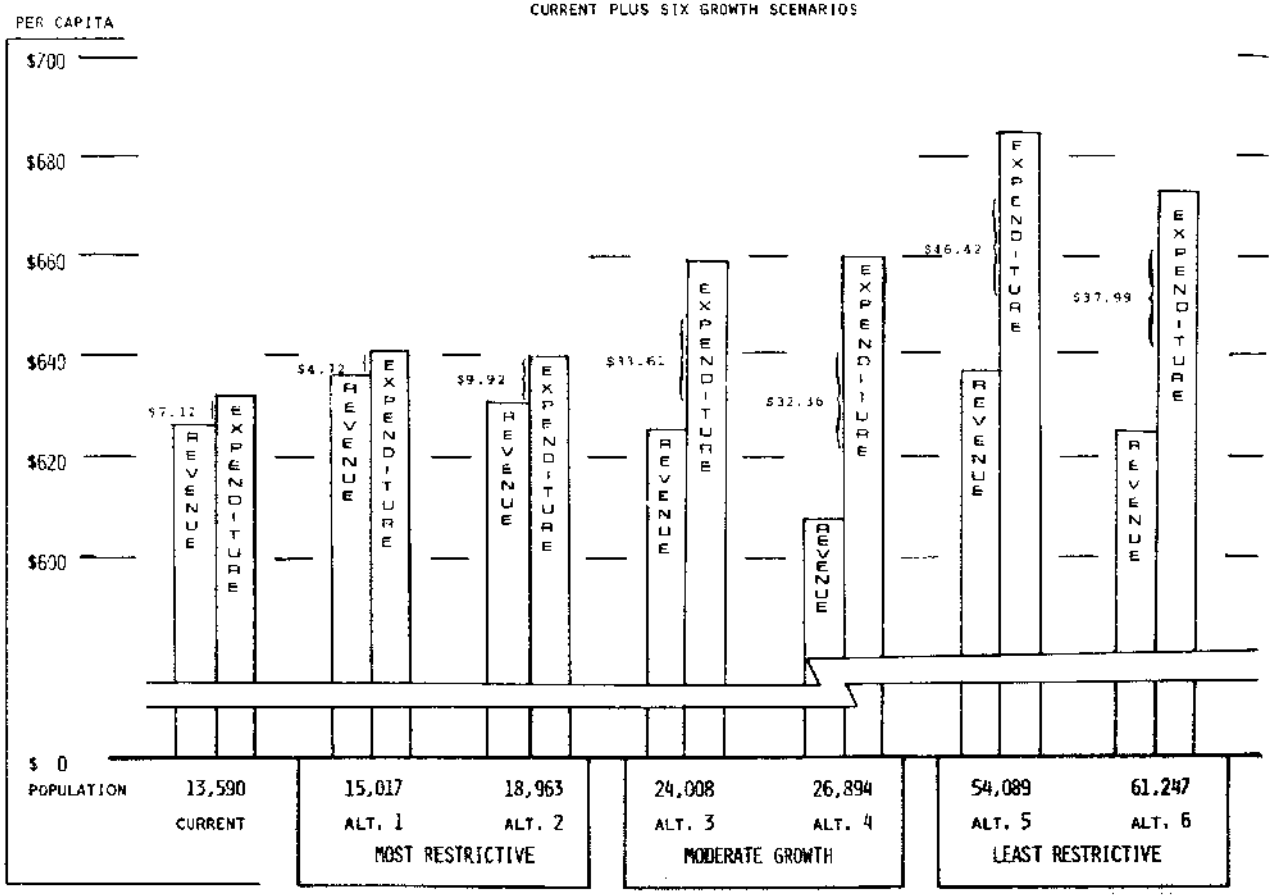
This study estimates the costs and revenue impacts to local government of six alternative growth patterns for the 58 square mile Half Moon Bay sub-regional area. Four low and moderate growth alternatives are based upon policies of the Coastal Plan; two less restrictive alternatives represent the general plans of San Mateo County and the City of Half Moon Bay.

Generally, the analysis indicates that the more growth there is, the more per person public service costs tend to exceed government revenues, as illustrated below:

FIGURE 1

NINE AGENCY AGGREGATE, PER PERSON REVENUE AND EXPENDITURE

CURRENT PLUS SIX GROWTH SCENARIOS

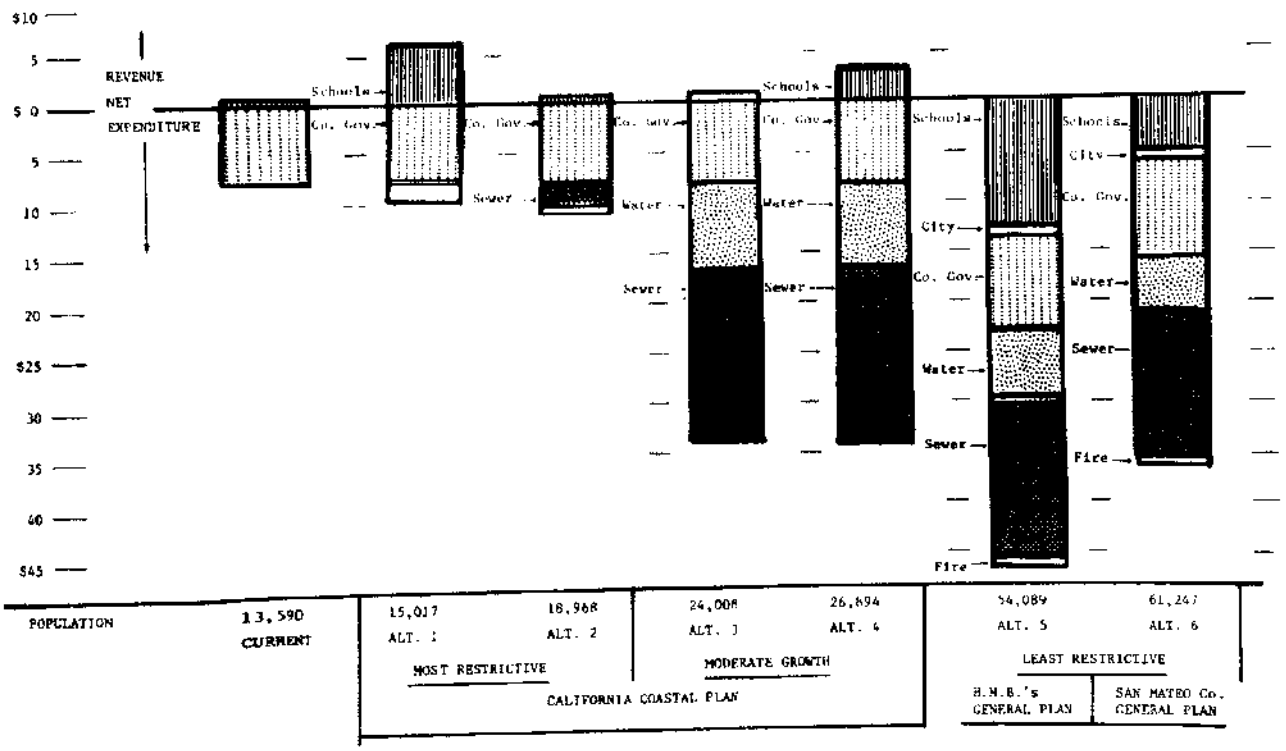


The principal cause of this widening gap is the major capital cost of sewer and water improvements to serve a population exceeding 19,000. (See Figure 2.) (Current population is estimated at 13,600.) Two other major capital costs would be incurred as a result of growth -- for school construction and roads -- but these were not considered in this study due to potential non-local funding sources.

Figure 2

PER PERSON REVENUE LESS EXPENDITURE EQUALING NET: BY AGENCY

Current Plus Six Growth scenerios (Based on table 17)



Although capital costs were the major factor in this study, significant fiscal impacts can also be attributed to the land use mix of various alternatives. As a predominantly residential community, the study area experiences a deficit relative to the county. Unless the nature of the community changes substantially toward much greater commercial and industrial development or almost exclusive multi-family units discouraging children, per person costs will continue to exceed per person revenues. This net deficit could be met by increasing new development cost or by increasing property tax rates.

The study found no increase in the fiscal burden to local governments in the Half Moon Bay area as a result of applying the Coastal Plan policies. Considerable increase in the local fiscal burden would be experienced in any alternative exceeding 19,000 population (which allows for a 40% increase).

It is not known whether similar results regarding the increasing cost of serving larger population growth would hold true in other communities. It would depend on the nature of capital improvements required, as well as on the nature of the community and its land use mix. But the methodology of this study could provide a means for testing the fiscal effect of land use decisions in a variety of situations.

INTRODUCTION

The purpose of this study is to evaluate the fiscal impacts to local government units of various land use alternatives in the Half Moon Bay area. It does not attempt to deal with impacts to the private sector* or costs to State or Federal governments (for example for roads, land acquisition, and aid to local programs).

The Half Moon Bay study area encompasses a fifty-eight square mile watershed basin surrounding the unincorporated areas of Montara, Moss Beach, Princeton, El Granada, and Miramar in San Mateo County and the incorporated City of Half Moon Bay. This area is shown in Figure 3. The 1974 population of the study area has been estimated at 13,590,[1] which represents 2.4 percent of the county's population. The assessed valuation of 47 million dollars for the fifty-eight square mile area amounts to 2.0 percent of the county total.

The six land use alternatives chosen for study test the fiscal implications of several "growth scenarios," based on parameters set forth in the California Coastal Plan and local plans. These six alternatives are described in detail in the report "Land Use Development Alternatives for the Half Moon Bay Subregion" published by the Sea Grant Project at the Institute of Urban and Regional Development, University of California at Berkeley.

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*The Coastal Plan's effects on the private sector is the subject of another study currently underway for the Half Moon Bay subregion. "Private Sector Impacts Associated with Implementing Coastal Plan Policies in the Half Moon Bay Subregion, California." Cooperative Extension, George Goldman and David Strong, May 1976.

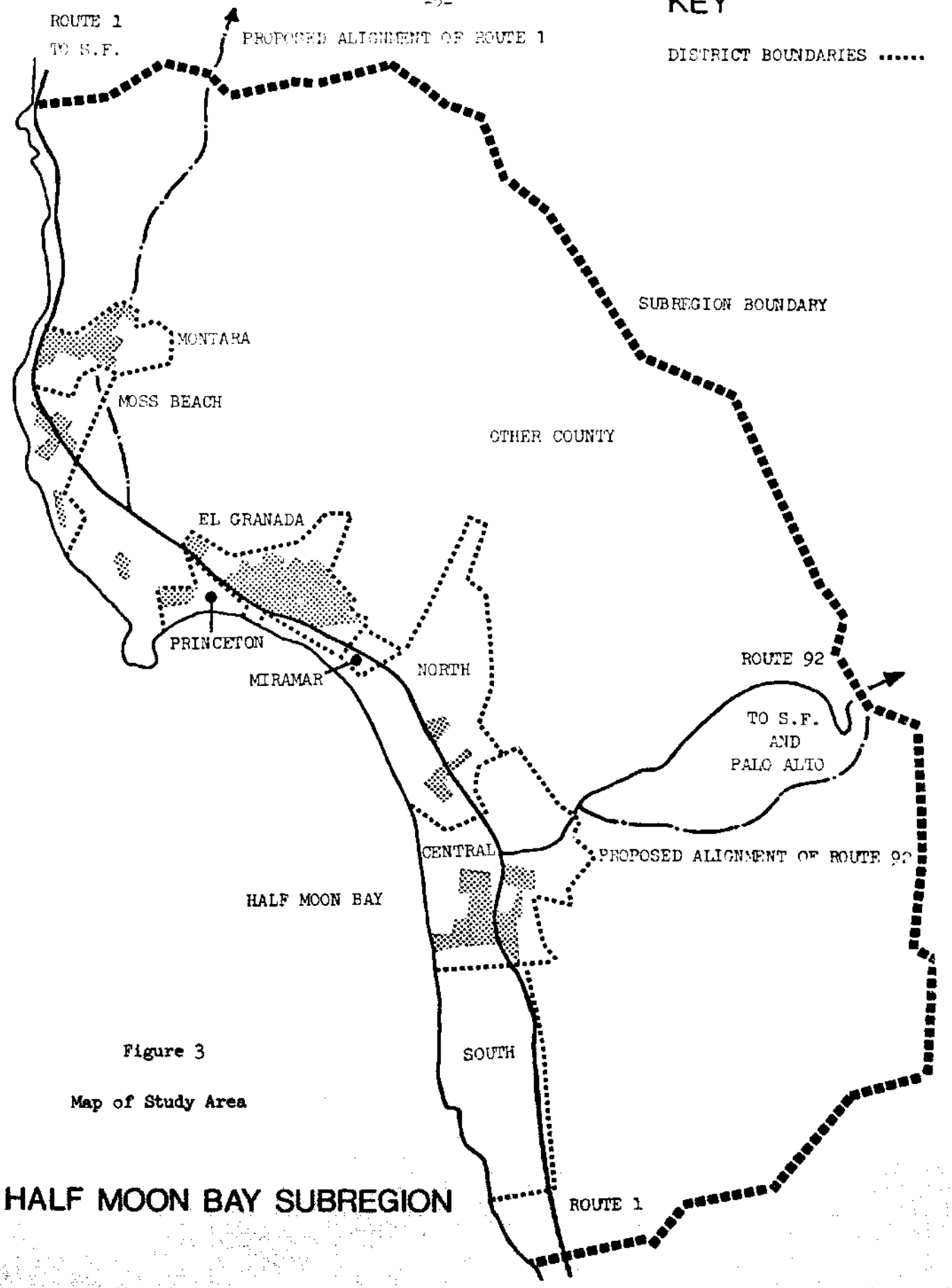

Figure 3

Map of Study Area

Briefly they are:

Alternative 1-A: This alternative takes a strict interpretation of the agricultural protection policies of the Coastal Plan, limiting conversions of prime lands to parcels of less than ten acres and infilling within already built-up areas. In those developable areas, development would be allowed in accordance with existing zoning. This alternative provides for a potential population growth of 10,400.

Alternative 1-B: This alternative is based on the same agricultural land protection policy as Alternative 1-A, but adds a constraint on the level of development in the developable areas based on the current limitations of the sewer and water systems of the subregion. Some land acquisition is also involved. This alternative allows a population growth of 5,400.

Alternative 1-C: Again, this preserves agricultural lands as called for in Alternative 1-A, but constrains the level of development in infilling areas based on the limited remaining road capacity of Highways One and 92. Some land acquisition is also involved. This alternative would accommodate an additional population of only 1,400.

Alternative 2-A: This alternative is based on a more flexible interpretation of the agricultural policies of the Coastal

Plan, allowing conversions of lands that are substantially surrounded by development and whose continued use for agriculture would be severely encumbered. Conversions and infilling would be in accordance with existing zoning. This alternative yields a population growth of 13,300.

Alternative 4-A: This alternative is based on full development in accordance with the San Mateo County General Plan, and the City of Half Moon Bay General Plan (as adopted in 1975). This is the most expansive the of six alternatives, with a potential population growth of 47,700.

Alternative 4-B: This is the same as Alternative 4-A but with the addition of some land use constraints that are called for in the new City of Half Moon Bay General Plan. This alternative would allow a growth of 40,500 people in the study area.

The first four alternatives are consistent with the resource protection concerns of the Coastal Plan, while the last two only reflect the local plans of San Mateo County and the City of Half Moon Bay. For each alternative, the Sea Grant study identifies the approximate population and numbers of single family, duplex, and multi-family units allowed and breaks these down for each subarea in the planning area. There is no time frame: total build-out is assumed to be obtained for each alternative.

For the purposes of this study, we have re-arranged the alternatives in terms of population growth in the following order:

	Approximate Population Growth	Approximate Total Population
Alternative 1 (1-C)	1,400	15,000
Alternative 2 (1-B)	5,400	19,000
Alternative 3 (1-A)	10,400	24,000
Alternative 4 (2-A)	13,300	26,900
Alternative 5 (4-B)	40,500	54,100
Alternative 6 (4-A)	47,700	61,300

To evaluate the fiscal impacts of these alternative land use patterns, this study first identified the current revenues and expenditures associated with local agency services to property and people within the study area. The effect of population growth and land use changes on those costs and revenues were then determined. Finally, these cost and revenue factors were applied to the six alternatives.

EXISTING COSTS AND REVENUES

There are several types of local agencies with taxing and/or service functions in the study area: (1) local governments (San Mateo County and City of Half Moon Bay); (2) educational agencies (Cabrillo Unified School District and San Mateo Junior College); (3) fire districts; (4) water districts; and (5) wastewater treatment districts.

Revenues and expenditures for these agencies come from or serve either property or people. Property-related functions can be further broken down by land use so that residential parcels are charged with water and sewage expense, and agriculture and open space are not; commercial and industrial parcels yield higher property tax revenues, etc. People-related functions can be divided into three categories: non-student residents, students, and tourists. Costs associated with people include health care, welfare, schools, and most police protection, while revenues are largely from sales tax, service fees, and State and Federal aid.

The costs and revenues associated with recreational uses have been broken out from the normal agency costs for residents and property to try to assign costs fairly to each sector. The non-recreation costs are then evaluated by agency and by geographic units with the study area.

A. Recreation Costs and Revenues

The fiscal impact of recreation involves the revenues from recreational sales and some allocation of the costs to local governments of providing visitor-related services. It is difficult to obtain definitive break-downs for either the costs or revenues associated with recreation, but, based on reasonable assumptions with the available information, it appears that the costs and revenues to local governments in the study area essentially offset each other.

San Mateo County has average commercial sales of $3,788 per person in 1973. In contrast, the City of Half Moon Bay, with income averages comparable to the County, experienced commercial sales of $5,518 per shopper. Since Half Moon Bay is largely a bedroom community, its resident population would, if anything, be more likely to do some major shopping outside the area and thus to generate lower average sales than the County-wide average. Thus, it seems conservative to assume that the difference between County-wide sales and City sales per resident is attributable to recreation-related sales.[2] The recreation impact within the City of Half Moon Bay would also be a conservative indication of the tourist influence throughout the study area. In terms of revenue, this amounts to $42,329 for the City of Half Moon Bay (30 percent of $141,097 sales tax and business-related revenues) and $22,804 for the San Mateo County portions of the study area (30 percent of $76,013) for a total of $65,133.

Expenditures attributable to the recreation sector have been estimated based on the average number of visitors per day and their proportional share of certain services. According to a Sea Grant visitor survey, there were 950,000 visitors to the Half Moon Bay area in 1974, or 2,604 per day. This daily average represents 16 percent of the <u>total</u> population (visitors plus residents).

Many of the government costs for serving this visitor population are borne by State agencies, such as costs of acquiring, improving, and maintaining State recreational areas, including payments to local fire and police and to sewer and water districts for services to State beaches. Sewer, water, and other service costs for the private businesses catering to the tourist are considered as property-related costs, offset by the corresponding property-related revenues from the commercial developments. Thus the only extra costs to local governments would appear to be the tourist population's proportion of local police costs and an equivalent proportion of local park acquisition and maintenance costs, as follows:

City of Half Moon Bay			
Police costs	$ 172,148		
Parks costs	15,492		
	$ 187,640 x 16%	=	$ 30,168
County of San Mateo			
Police costs	$137,115		
Parks costs	66,978		
	$204,093 x 16%	=	$ 32,814
			$ 62,982.

NOTE: This assumes visitors outside of State-owned areas will require about the same amount of police service as residents, per person, and that visitors will use local park and recreation services (which include many purely local costs such as baseball diamonds, meeting halls, etc.) in the same proportion as local residents.

Thus at the present time revenues from recreation ($65,133) are just slightly more than costs to local government ($62,982).

B. Costs and Revenues by Agencies

After separating out the impact of tourists to the area, it is possible to evaluate all of the revenues and expenditures of the various governmental agencies in relation to the resident or student population and to property.

1. San Mateo County Government. San Mateo County's 1973-74 revenue and expenditures are distributed into two categories: property and non-student population. First, the entire budget has been separated into property and population-related revenues and expenditures (see Appendix A). Expenditures are allocated according to the sub-agency within the county's government. Property-related expenses are: general administration, fire protection, inspection, roads, airports, land fill, agriculture extension, and bonds. The total expenditure allocated to property is about 20 percent of the budget. People-related expenditures represent the remaining 80 percent and include: judicial, sheriff, correction, health, sanitation, public assistance, hospital care, local recreation, and libraries.

The county's revenues are derived from local sources and aid from the State and Federal governments. Local revenue sources are (1) property tax (82% of property-related revenues) and (2) sales tax and fees charged for services (36% of people-related revenues). The balance of local revenues comes in the form of aid from the State and Federal governments. About 70 percent of this aid is designated

for specific programs, e.g., federal aid for children (people related) and state highway users' tax (property related). The remaining 30 percent of Federal and State contributions are general fund revenues and are allocated to the sub-agencies within the county government according to need.

As illustrated in Table 1 below, at the present time it costs the County less to supply services to property than revenue derived from property (net surplus of $1.26 per $100 of assessed valuation), while services for people exceed people-related revenues by $51.60 per resident. Thus, as a practical matter, the County government uses its property tax revenue surplus to subsidize its people-related costs.

2. City of Half Moon Bay. For the city government, the expenditures serve and the revenues are derived from property and non-student population.

Property related revenues are based on the county assessor's valuation of land improvements less the home owners exemption. The city's assessed valuation is 16.9 million dollars. The revenues derived from this assessment come from property tax, federal grants, and state aid. Those revenues are estimated at $2.29 per $100 of A/V and represent 2/3 of the City's income. The expenditures related to property come from general administration, 25% of police costs, building regulation and planning costs, plus street and sewer expenses. These expenditures for 1973-74 were estimated at $2.56

Table 1

San Mateo County Revenues and Expenditures
1973-74

	Revenue $	Expenditure $	
Property-Related Revenues (per $100 of A/V)			
Property tax	1.91		
State aid	.34		
Federal aid	.08		
Total	2.33		
Property-Related Expenditures (per $100 of A/V)			
General administration		.46	
Fire, flood protection		.02	
Inspection		.18	
Roads, land fill		.22	
Bonds, interest, reserve		.19	
Total		1.07	= 1.26
People-Related Revenues (per person)			
Sales tax, franchises, other taxes	18.62*		
Fees	26.82		
State aid	39.26		
Federal aid	43.30		
Total	128.00		
Less Recreation	<2.79>*		
Rev. per person	125.21		
People-Related Expenditures (per person)			
Judicial		12.36	
Sheriff		10.09*	
Correction		20.15	
Health and sanitation		19.77	
Public assistance		82.21	
Hospital care		21.26	
Recreation		3.74*	
Library		3.91	
Bond, interest, reserve		7.36	
Total, unadjusted		180.85	
Less Recreation		<4.05>*	
Total, adjusted		176.80	= <51.59>

*Recreation-related costs and revenues have been broken out, as discussed above.

per $100 of A/V. Thus property-related expenditures exceed revenues by 27¢/$100 A/V.

An estimated 5,454 people live in the City of Half Moon Bay. Revenues from this local population are in the form of sales taxes, licenses, and fees charged for services. After adjustment to exclude revenues from the tourist population, this amounts to $26.81 of revenue per local resident, representing 1/3 of the City's income. Costs of services to residents are for police protection (75%), civil defense, and local recreation. The total estimated expenditure is $20.83 per resident. Each resident currently generates an average of $6.00 more in revenue than he costs the city government to serve.

The property and people related costs and revenues are summarized in Table 2 below.

3. Education. Both Cabrillo Unified School District and San Mateo Junior College receive substantial revenues from State aid on a per student (Average Daily Attendance [ADA]) basis. In the case of Cabrillo Unified School District, 37 percent of revenues are supplied from the State, ($441.11 per ADA for the district's 3,289 ADA in 1973-74). The balance of revenues (63%) are supplied from property tax revenues, amounting to $5.21 per $100 of assessed valuation.

Expenditures for the Cabrillo Unified School District, on the other hand, are all allocated on a per-student (ADA) basis, for

Table 2

City of Half Moon Bay Revenues and Expenditures
1973-74

	Revenue $	Expenditure $	
Property-Related Revenues (per $100 of A/V)			
Property tax	1.19		
Federal grants	.35		
State aid	.75		
Total	2.29		
Property-Related Expenditures (per $100 of A/V)			
General administration		.87	
25% Police + building regulation		.35	
Public works: sewer, streets		.90	
Bonds, interest, reserve		.44	
Total		2.56	= <.27>
People-Related Revenues (per person)			
Sales tax	32.72*		
Fees	1.64		
Total, unadjusted	34.36		
Less Recreation	<7.55>*		
Total, adjusted	26.81		
People-Related Expenditures (per person)			
Public safety 75%		23.51*	
Parks		2.82	
Total, unadjusted		26.33	
Less Recreation		<5.50>*	
Total, adjusted		20.83	= 5.98

*See Table 11.

a total of $1,155 per ADA. These revenues and expenses are illustrated below:

Table 3

Cabrillo Unified School District Revenues and Expenditures
1973-74

		Revenue $	Expenditure $	Per $100 of A/V Revenue $	Per $100 of A/V Expenditure $
A/V	($46,458,450)	2,420,485		5.21	
				Per ADA	
ADA	(3,289)	1,450,811	3,797,447	441.13	1,154.59

For the San Mateo Junior College, revenues are similarly derived from both State aid (31%) and property taxes (69%). Expenditures are on a per ADA basis. For convenience, the per student costs and revenues could also be allocated as per person costs, based on the ADA-population ratio for the County of 2.86 percent, rather than on a per-ADA basis. Both of these are illustrated below:

Table 4

San Mateo Junior College Revenues and Expenditures
1973-74

		Revenue $	Expenditures $	Per $100 of A/V Revenue $	Per $100 of A/V Expenditure $
A/V	($2,336,295,188)	15,536,363		.665	
				Per ADA	
ADA	(15,939)	6,927,700	22,464,063	434.64	1,409.38
				Per Person	
Population	(557,251)	6,927,700	22,464,063	12.43	40.30

4. Fire Protection. Two fire districts serve the Half Moon Bay study area. The Montara Point Fire District's taxing and service area are the unincorporated areas of Montara and Moss Beach. Half Moon Bay Fire District serves the unincorporated areas of Princeton by the Sea, El Granada, Miramar and the incorporated City of Half Moon Bay. Both fire districts obtain revenues from property taxes. The services of these fire protection districts are distributed according to the assessed valuation of the property, as shown below:

Table 5

Fire District Revenues and Expenditures
1973-74

			Per $100 of A/V	
Half Moon Bay Fire District	Revenue $	Expenditure $	Revenue $	Expenditure $
A/V ($30,527,039)	320,537	320,537	1.05	1.05
Montara Point Fire District				
A/V ($8,823,707)	102,335	102,335	1.16	1.16

5. Water Districts. There are two water districts currently serving the study area's service needs. Coastal Utility Corporation serves the unincorporated communities of Montara and Moss Beach. It is a private company with income solely from service fees, not taxes. The CUC cannot buy water or water rights from government agencies. The county will not allow CUC to drill any additional wells and is in fact disputing CUC's ownership of its existing wells.

Thus, the Coastal Utilities Corporation is currently operating at its maximum capacity and does not have the jurisdiction to increase its limit.

The Coastside County Water District is a public agency servicing the unincorporated communities of Princeton, El Granada, Miramar, and the City of Half Moon Bay.

Operational revenues are derived from property taxes and user fees. The expenditures are for residential, commercial, industrial, and greenhouse usage. Thus both costs and revenues are property related, as shown below:

Table 6

Coastside Water District Operational Costs

	Revenue $	Expenditure $	Per $100 of A/V Revenue $	Per $100 of A/V Expenditure $
A/V ($30,484,141)	107,970		.354	
A/V* ($27,390,034)		107,970		.394

*A/V: residential, commercial, industrial, floriculture

6. Wastewater Districts. There are three wastewater utility districts within the Half Moon Bay study area: the City of Half Moon Bay, El Granada Sanitary District, and the Montara Sanitary District.

The City of Half Moon Bay's wastewater system is operated and administered through the city government and thus its revenues and expenditures are incorporated in the city's fiscal operations. The El Granada Sanitary District serves the unincorporated areas of Princeton, El Granada, Miramar, and the northern tip of the City of

Half Moon Bay. Montara Sanitary District serves the unincorporated areas of Montara and Moss Beach.

Wastewater operations revenues are property-related (from property tax and hookup fees) and are approximately proportional to assessed valuation. The expenditures are distributed by assessed valuation to those land use categories that use wastewater services: residential, commercial, and industrial. These costs and revenues are summarized as follows:

Table 7

Operation and Revenues and Expenditures

El Granada Sanitary District	Revenue $	Expenditure $	Per $100 of A/V Revenue $	Per $100 of A/V Expenditure $
A/V ($10,759,373)	123,577		1.15	
A/V* ($ 8,307,575)		123,577		1.49
Montara Sanitary District				
A/V ($12,261,048)	103,507		.84	
A/V* ($ 9,812,237)		103,507		1.05

*A/V: residential, commercial, industrial

In summary, each governmental agency's operations can now be viewed in terms of costs and revenues on a per property value basis and on a per person (resident or student) basis. Based on the property value and population within the study area, the total portion of each agency's revenues and costs attributable to the study area

can also be determined. For the nine relevant agencies, these operational revenues and expenditures are shown in Table 8.

As this table illustrates, the study area currently experiences a net loss of almost $100,000. The net gain and loss of the two educational agencies are nearly offsetting, and, as previously noted, the revenues and expenses of the recreation sector are similarly counterbalanced. The main deficit is from the County government operation, indicating that, at the present time, the rest of the county is subsidizing the study area (2.4% of its population) by over $7.00 per capita. The surplus of property tax income to pay people-related costs is not as great within the Half Moon Bay area as within the county as a whole.

C. Costs and Revenues by Subareas

The Half Moon Bay study area is broken down into nine subareas. The following listing indicates which of the various agencies tax and serve those sub-areas.

Table 8

OPERATION AREAS OF AGENCIES

	San Mateo County	City of HMB	Cabrillo Unified	Junior College	HMB Fire	Montara Fire	Coastside Water	Granada Sanitary	Montara Sanitary
Montara	X		X	X		X			X
Moss Beach	X		X	X		X			X
Princeton	X		X	X	X		X	X	
El Granada	X		X	X	X		X	X	
Miramar	X		X	X	X		X	X	
HMB, North	X	X	X	X	X		X	X	
HMB, Central	X	X	X	X	X		X		
HMB, South	X	X	X	X	X		X		
Other County	X		X	X	X		X		

TABLE 9 : Existing Agency Revenues and Expenditures

	Multiplier Revenue	Multiplier Expenditure	Estimated Revenue	Estimated Expenditure	Difference
San Mateo County Government 1973-74					
Areas served: All					
A/V $47,235,721	$ 2.33	$ 1.07	$ 1,100,592	$ 505,012	$ 595,580
Population 13,590	125.21	176.10	1,701,604	2,393,139	(691,535)
Recreation	22,804	32,814	22,804	32,814	(10,010)
County Total			$ 2,825,000	$ 2,930,965	$ (105,965)
City of Half Moon Bay					
Fiscal year 1973-74					
Areas served: HMB-North, Central, South					
A/V $16,901,442	$ 2.29	$ 2.56	$ 387,724	$ 431,748	$ (44,024)
Population 5,454	26.81	20.96	146,195	114,324	31,871
Recreation	42,329	30,176	42,329	30,176	12,153
City Total			$ 576,248	$ 576,248	$ -0-
Cabrillo Unified School District 1973-74					
Areas served: All (other County at 92% A/V)					
A/V $46,458,450	$ 5.21		$ 2,420,485		$2,420,485
ADA 3,289	441.11	$1,154.59	1,450,811	3,797,447	(2,346,636)
School Total			$ 3,871,296	$ 3,797,447	$ 73,849
San Mateo Jr. College 1973-74					
Areas served: All					
A/V $47,235,721	$ .665		$ 314,047		$ 314,047
Population 13,590	12.43	$ 40.30	168,879	547,615	(378,736)
Jr. College Total			$ 482,926	$ 547,615	$ (64,689)
Half Moon Bay Fire 1973-74					
Areas served: City of HMB, Princeton El Granada, Miramar, Other county (22%)					
A/V $30,527,039	$ 1.05	$ 1.05	$ 320,534	$ 320,534	-0-
Montara Point Fire 1973-74					
Areas served: Montara, Moss Beach					
A/V $8,823,707	$ 1.16	$ 1.16	$ 102,355	$ 102,355	-0-
Coastside Water 1973-74					
Areas served: City of HMB, Princeton El Granada, Miramar					
A/V $30,484,142/$27,390,034	$ .354	$ .394	$ 107,970	$ 107,970	-0-
El Granada Sanitary District 1973-74					
Areas served: Princeton, El Granada, Miramar, HMB,North (70%)					
A/V $10,759,373/$8,307,575	$ 1.15	$ 1.49	$ 123,577	$ 123,577	-0-
Montara Sanitary District 1973-74					
Areas served: Montara, Moss Beach					
A/V $12,261,043/$9,812,237	$ .84	$ 1.05	$ 103,507	$ 103,507	-0-
Total Area 1973-74					
A/V			$ 4,980,791	$ 1,694,703	$3,286,088
Population			2,016,678	3,055,138	(1,038,460)
ADA			1,450,811	3,797,447	(2,346,636)
Recreation			65,133	62,990	2,143
Area Total			$ 8,513,413	$ 8,610,278	$ (96,865)

Using the cost and revenue figures for each agency and aggregating the agencies serving the particular district, the total per property and per person costs of all services can be determined for each area. These are summarized in Table 10 below. Existing population and assessed valuation for each area are shown in Appendix B.

Table 10

Agencies by Area - Costs and Revenues

	Property-Related Revenue Per $100 of A/V	Property-Related Expend. Per $100 of A/V	Resident-Related Revenue Per Person	Resident-Related Expend. Per Person	Student-Related Revenue Per ADA	Student-Related Expend. Per ADA
Montara & Moss Beach:						
San Mateo County	$ 2.33	$1.07	$125.21	$176.80	$441.11	$1,154.59
Cabrillo Unified	5.21					
San Mateo Jr. College	.665		12.43	40.30		
Montara Fire	1.16	1.16				
* Coastside Water	.354	.394				
Montara Sanitary	.84	1.05				
Montara Total	$10.559	$3.674	$137.64	$217.10	$441.11	$1,154.59
Princeton, El Granada, Miramar & Other County:						
San Mateo County	$ 2.33	$1.07	$125.21	$176.80	$441.11	$1,154.59
Cabrillo Unified	5.21					
San Mateo Jr. College	.665		12.43	40.30		
Half Moon Bay Fire	1.05	1.05				
Coastside Water	.354	.394				
Granada Sanitary	1.15	1.49				
Mid-Coast Total	$10.759	$4.004	$137.64	$217.10	$441.11	$1,154.59
City of Half Moon Bay:						
San Mateo County	$ 2.33	$1.07	$125.21	$176.80	$441.11	$1,154.59
City of Half Moon Bay	2.29	2.56	26.81	20.83		
Cabrillo Unified	5.21					
San Mateo Jr. College	.665		12.43	40.30		
Half Moon Bay Fire	1.05	1.05				
Coastside Water	.354	.394				
Half Moon Bay Total	$11.899	$5.074	$164.45	$237.93	$441.11	$1,154.59

*Water service is assumed to be met by Coastside Water District.

FISCAL IMPACTS OF GROWTH

Both population and land use will be affected by the six alternative growth patterns being evaluated for the Half Moon Bay study area. But what fiscal impacts are associated with those changes? Several methods are available for estimating local government costs and revenues for land development alternatives, ranging from using average costs for the governmental agency under consideration to deriving costs specific to the land use or population change involved.

In this study, a combination of both techniques has been used. First, it has been assumed that a number of factors will remain relatively constant; that is, that cost and revenue changes can be averaged based on the same relative proportions as at present. Second, the study has identified specific costs and revenues that do change considerably, in non-average ways, to growth. The latter are referred to as "marginal costs"; the former as "average costs".

A. Average Costs/Revenues

The Sea Grant study has identified the specific numbers and types of residential expansion that would result under each alternative for each district. It has been calculated in a recent study for the Cabrillo Unified School District that there are 3.22 residents per single family unit, 2.46 per duplex, and 1.92 per multi-family unit within the study area. These same proportions are assumed to hold true for added units of these types, and yield

detailed population estimates for each alternative. All of the existing average costs and revenues per person discussed above (see especially Table 10) are assumed to remain constant, in 1974 dollars.[3]

The same school district study indicated the student to dwelling unit ratio: .848 students per single family unit, .454 per duplex, and .272 per multi-family unit. If these ratios are assumed to hold constant and if State aid per ADA also remains constant[4], average per student costs and revenues can be calculated for each alternative. There would, of course, be a need for new school facilities to be constructed as a result of substantial increases in student population. However, because of the mechanism used for financing capital expenditures for schools under the "State School Building Aid Law" of 1952, there is virtually no increase in annual costs to a district that is already bonded to its legal debt limit and continuing to expand, which is and will probably remain the case for Cabrillo Unified School District.[5] Thus, the capital expense of additional schools is borne by a combination of the State and the average operating costs, and does not result in extra "marginal" costs.

The assumption that the student per unit ratios would remain constant deserves some additional consideration. There can be considerable fluctuation in student population based on such factors as rapidly declining birth rate or the number of young families versus retired people in a community. In the study area, the ratios are already quite low compared to past or statewide figures and

undoubtedly already reflect a lower birthrate. As a "bedroom community", it is also unlikely that there will be any drastic change in the age distribution of the population. If, however, there were a substantial decrease (30%) in the number of students allocated to all the additional units in the six growth alternatives, the conclusions of this study would be completely different; the cost/expense gaps of the six alternatives would be almost negligible. On the other hand, a large increase in the number of students per unit would magnify the revenue/expense gap experienced with the increased growth. (See Appendix C .)

Another important consideration in the fiscal impacts of the growth alternatives is the ratio of commercial and industrial development to population. At present, the Half Moon Bay study area has 119 commercial parcels, of which 36, or 30 percent, are recreation-serving establishments according to a recent land use inventory conducted by the Sea Grant Project. The number of recreation-supported parcels has been projected to double for all six alternatives, as will be discussed under marginal costs below. The property-related costs and revenues of these parcels, however, are assumed to follow the current average for all commercial parcels on a per assessed valuation basis.

Excluding the parcels supported by recreation sales, there is at present one commercial parcel per 164 residents. There is also one industrial parcel for each 715 persons. If the study area

continues to serve as primarily a bedroom community, the level of local commercial and industrial growth will remain proportional to the population. This study has assumed that the growth alternatives will change the amount of development but will not affect the type of community that currently exists.

It is recognized that additional residential growth could, in some cases, stimulate more than a directly proportional growth in the commercial sector, but it is difficult to predict this effect. If it were to do so to a small degree, for example by 10 percent more commercial and industrial parcels per new resident for the moderate growth alternatives and by 20 percent per new resident for the more expansive alternatives, the magnitude of cost/revenue net loss for these alternatives would be slightly less, but the basic conclusions of this study would still hold true, with increasing deficits the greater the population growth. A large variation in the proportion of the commercial sector would, however, reflect a change in the basic nature of the community and could very likely change the results of the study.

Based on the assumption that the nature of the community - i.e. its present residential preponderance - will remain the same as it grows, it can also be surmised that the operating costs for providing most property-related services and the revenues from property will maintain similar proportions. In other words, the current per assessed valuation average costs and revenues presented in Table 10 are assumed to remain constant, in 1974 dollars.

It is possible that limited, moderate, or expansive growth could have a disproportionate impact on assessed valuation per parcel, but the effect could be either negative or positive at either end of the growth spectrum. (Controlled growth could inflate or depress property values; but so could extensive growth.) Such an impact is impossible to either predict or calculate for the purposes of a fiscal analysis of this type. The revenues associated with present per parcel or per unit assessed valuation are thus assumed to remain the same, while the numbers of parcels and units increase under the various alternatives. These average revenues are shown below, along with the population and ADA assumptions previously discussed:

Table 11

Assessed Valuation, Population, and Students - by Land Use Type

	Single Family Residence	Duplex (per unit)	3+ Units (per unit)	Commercial (per parcel)	Industrial (per parcel)
Average Value - Structure + Land	$50,000	$40,200	$24,500	$93,000	$137,500
x 25% (A/V)	$12,500	$10,050	$ 6,125	$23,250	$ 34,375
Less homeowners	(1,750)	(875)			
Less land (A/V) prior to development	(750)	(500)	(350)	(1,500)	(2,000)
Net gain A/V	$10,000	$ 8,675	$ 5,775	$21,750	$ 32,375
Population per D/U	3.22	2.46	1.92		
ADA per D/U	.848	.454	.272		

*The assessed valuation of residential, commercial, and industrial estimates being added to the tax roll was determined from interviews with Roland Giannini of the San Mateo County Assessor's Office, Don Walker, City Planner for the City of Half Moon Bay and the Redwood City Office of Grubb & Ellis, as well as judgements using the assessors tape as a guide.

**Population and ADA estimates came from a study done by the Office of Local Assistance for the Cabrillo Unified School District in 1972.

B. Marginal Costs/Revenues

While the operating costs for both people and property related services are assumed to maintain the same ratios, major capital expenditures would be incurred by several agencies, over and above their present budgets as a result of population growth. In addition, the growth alternatives involve other marginal costs: recreation services and the fiscal effect of possible acquisitions.

Increased capital costs to serve one or more of the growth alternatives would be incurred by three of the government services: water, wastewater treatment, and fire protection. New school construction, as discussed above, would be absorbed by the State and by current operating costs. New road construction would also be involved with all but the most limited of the growth scenarios, but it has been assumed that this cost would be borne by the State, from highway users' tax funds, and by private developers and would therefore not require local government revenues.

1. Water Districts

As discussed earlier in this report, the Coastal Utility Corporation serving the communities of Montara and Moss Beach is unable to expand service. The demand for additional water service will thus have to be met by the Coastside County Water District. CCWD's current water sources include: wells, diversions from Dennison Creek, and water from Pilarcitos Lake purchased from the San Francisco Water Department. The purchase contracts with the

SFWD expire in 1990; however, for the purposes of this study, we will assume that the contract can be renewed and that sufficient water for all of the growth scenarios can be provided by expanding the commitment for additional Pilarcitos Lake water supplies.

The supply of water will thus be adequate, but the ability of the current water system to handle the increased usage demands would be exceeded for all but the first two alternatives. Beyond an additional demand of 1.5 million gallons per day (MGD), the district would require an additional treatment plant, storage tank, and transmission pipeline. Thus Alternatives 3 through 6 would entail new capital costs, but these would vary depending on the size of the additional capacity needed.

The amount of new capacity for the growth alternatives has been estimated based on the usage per land use type, as follows:

Single Family Residence	@ 550 Gallon Per Day (GPD)
Duplex	@ 420 GPD
3+ Units	@ 325 GPD
Commercial Parcels	@ 662 GPD
Industrial Parcels	@ 980 GPD

For all six alternatives, it is assumed that present greenhouse water usage would not be increased, due to rising labor, materials, and land costs, reduced sales demand, and out of state competition. It should also be noted that the doubling of recreation activity in the study area would have only a very small impact on water

demand and would have virtually no influence on the need for new facilities.

Based on these consumption rates, additional demands ranging from 2.2 MGD to 11 MGD have been calculated for Alternatives 3 through 6. The estimated costs of all needed water system improvements (including a varying size for treatment plant and storage tanks and 20,000 line feet of transmission pipeline for all four alternatives) range from $2,144,000 to $3,550,000. We have assumed that the water district would be able to finance the capital expenditures at 8% interest for a 30 year payback period. The increased costs for the four alternatives have thus been determined as follows:

Table 12
Coastside Water District Capital Costs

	MGD Capacity	Capital Expenditures	Interest plus Capital 30 yrs. @8%	+30= Yearly Pay Back Rate	Yearly Cost per 100 Gal. Day
Alt. 3	2.2	$2,144,000	$5,713,380	$190,446	$8.66
Alt. 4	3.0	2,410,000	6,422,200	214,074	7.14
Alt. 5	8.5	3,550,000	9,460,122	315,337	3.71
Alt. 6	11.0	3,860,000	10,286,200	342,874	3.12

2. Wastewater Districts

All three of the wastewater utility agencies in the study area are currently planning to upgrade their systems to meet State and Federal pollution standards. This will also increase service

capacity enough to handle an additional 6,500 persons. The upgrading will cost a total of about $6 million. The State and Federal Clean Water Grant will cover $4 to $5 million of these costs. The remaining $1 to $2 million will be financed through hook-up charges and service fees. The local cost is not included in this study because it will be financed through current revenue channels (average per property costs).

The 6,500 increase service capacity will be able to handle the expansion outlined in Alternatives 1 and 2, along with a reasonable allowance to handle the recreational population. However, additional systems would be needed to implement the growth proposed in Alternatives 3 through 6.

Wastewater service needs are computed at 70 gallons per capita day. Costs for expanded wastewater systems are provided by the impact statement on the San Mateo Mid-Coastside Wastewater Management Plan. Capital payback rate is computed at 8% over a 30 year period. The increased wastewater system costs for the four larger growth alternatives are summarized as follows:

Table 13

Wastewater Capital Costs

	System Capacity	Capital Cost	Total Cost 30 years @ 8%	Cost Per Year (÷30)
Alt. 3	.8 MGD	$3,800,000	$10,126,320	$337,544
Alt. 4	1.0 MGD	4,600,000	12,258,180	408,606
Alt. 5	2.9 MGD	7,400,000	19,719,690	657,323
Alt. 6	3.4 MGD	8,150,000	21,718,320	723,944

3. Fire Protection Service

The additional manpower needs to provide adequate fire protection for most of the alternatives could be met by the increased tax base -- that is, costs would remain proportional to revenues and be covered by the average increases in both. However, it has been estimated that the two largest alternatives would require additions to the current fire equipment and stations, totalling $635,000 in capital costs for either Alternative 5 or 6.[8] At a payback rate of 8% interest over 20 years, the marginal costs associated with fire protection for these two alternatives amount to $63,737 per year.

4. Recreation

The Coastal Plan, the San Mateo General Plan, and the City of Half Moon Bay General Plan all have a strong commitment to recreational growth. The exact nature of growth in the recreation sector is, however, not yet determined; the Sea Grant Project is currently studying recreational growth scenarios in the study area. In the meantime, we have assumed for the purposes of this study that all six alternatives would be accompanied by a doubling of the current recreation use within the study area. The effect of this tourist population on the number of commercial parcels and, thus, on property-related costs and revenues has been considered under average costs.

The effect of tourists on people-related costs and revenues has been previously estimated, with the current revenues from sales taxes ($65,133)more than offsetting the tourist share of local

police and other incidental costs ($62,982). As the tourist population doubles, it is assumed the costs and incomes derived would also double, yielding a net revenue benefit of slightly over $2000 for all six of the growth alternatives.

5. Land Acquisition Impacts

The Coastal Plan proposes the possible purchase of some coastal lands where necessary to restrict development from inappropriate areas and to provide for additional public recreation. The Seagrant study has identified several areas that could be considered for acquisition under Alternatives 1 and 2, for a total purchase price of approximately $2,430,000 and $450,000 respectively. These acquisitions are taken from the Coastal Plan's recommended acquisition list. We have assumed that the purchase of such lands would be a State expense. The fiscal effects of such land acquisitions on local governments, however, will be considered.

The principal effects of putting additional lands into State ownership are: (1) to lower the property tax base of the local agencies, and (2) to reduce costs proportional to the amount of property value removed from the service areas, resulting in a net loss. Two additional effects are possible: (1) a raising or lowering of property values on private lands adjoining the State acquisitions; and (2) other additional revenue benefits to the localities, such as an increase in tourist sales. However, it is unknown at this time whether either of these secondary effects would occur, and only the more direct quantifiable impacts have been calculated, as shown

below:

Table 14

Net Revenue Loss from State Land Acquisitions

	Sale Value	A/V of Land Acquired	Net Revenue Loss*
Alternative 1			
Montara	$ 630,000	$ 133,875	$ 9,217
Miramar	450,000	95,625	6,459
Half Moon Bay	700,000	148,750	10,152
Other, County	650,000	138,125	9,330
Total	2,430,000	516,375	35,158
Alternative 2			
Miramar	450,000	95,625	6,459

*The net loss represents the difference between expenses related to property and the A/V revenues (from Table 10).

In summary, the additional average costs that will occur as a result of various growth patterns are assumed to follow the same per assessed value, per person, and per ADA rates as at present, within each of the subareas of the planning area, as set forth in Table 10. The additional marginal costs as a result of recreational growth for all six alternatives, land acquisition impacts for the first two alternatives, and various agency capital expenditures for the last four alternatives, are summarized in Table 15 below:

Table 15

MARGINAL COSTS, Recap by Alternative

	Revenue	Expenditure	Net Excess: Revenue (Expenditure)
	$	$	$
Alternative 1 (1-C)			
Recreation	65,133	62,982	2,151
Land Acquisition		35,158	(35,158)
Total			(33,007)
Alternative 2 (1-B)			
Recreation	65,133	62,982	2,151
Land Acquisition		6,459	(6,459)
Total			(4,308)
Alternative 3 (1-A)			
Recreation	65,133	62,982	2,151
Water		190,446	(190,446)
Wastewater		337,544	(337,544)
Total			(525,839)
Alternative 4 (2-A)			
Recreation	65,133	62,982	2,151
Water		214,074	(214,074)
Wastewater		408,606	(408,606)
Total			(620,529)
Alternative 5 (4-B)			
Recreation	65,133	62,982	2,151
Water		315,337	(315,337)
Wastewater		657,323	(657,323)
Fire		63,737	(63,737)
Total			(1,034,246)
Alternative 6 (4-A)			
Recreation	65,133	62,982	2,151
Water		342,874	(342,874)
Wastewater		723,944	(723,944)
Fire		63,737	(63,737)
Total			(1,128,404)

EVALUATION OF SIX ALTERNATIVES

The Half Moon Bay study area currently experiences an annual net loss of $7.12 per capita. This seems to be attributable principally to County government's estimated costs to serve the study area's population (2.4% of County total), not compensated by an equivalent revenue from property taxes (2% of County total). The study area's schools are presently in the black, but again this is based on property taxes having to compensate for student costs. The effect of almost any increasing residential growth of a largely suburban nature would be to increase the study area's net deficit proportionally.

However, the six alternatives evaluated do not all follow the same suburban model; there is a significant variation in the land use mix, and fiscal impacts, associated with the growth scenarios. Moreover, as previously discussed, growth brings with it several major capital costs.

The additional costs and revenues associated with the six alternatives are summarized in Tables 16 and 17, by land use and by agency respectively. A graphic summary of this information on a per capita basis is shown in Figures 1 and 2 at the beginning of this report. Detailed tabulations for each of the six alternatives are contained in Appendix D.

TABLE 16

ALTERNATIVE SUMMARY : BY LAND USE

Net Excess From Average, Marginal, and Base Line: Revenue, (Expenditure)

	Combined A/V	Average Costs Net excess	Marginal Costs (Distributed by A/V)	Base Line Net excess	Total Net excess by Land use
	$	$	$	$	$
Alternative 1 (1-C)					
S.F. Residence	30,863,626	(33,713)	(26,234)	(1,123,122)	(1,183,069)
2 Units	3,715,161	26,359	(3,158)	(31,607)	(8,406)
3+ Units	975,490		(829)	(84,715)	(85,544)
Commerical	2,948,930	66,381	(2,506)	137,061	200,936
Industrial	329,012		(280)	22,889	22,609
Other				982,629	982,629
Total	38,832,219	59,027	(33,007)	(96,865)	(70,845)
Alternative 2 (1-B)					
S.F. Residence	41,653,626	(228,324)	(3,462)	(1,123,122)	(1,354,908)
2 Units	5,398,111	39,354	(449)	(31,607)	7,298
3+ Units	975,490		(81)	(84,715)	(84,796)
Commerical	3,470,930	101,921	(289)	137,061	238,693
Industrial	329,012		(27)	22,889	22,862
Other				982,629	982,629
Total	51,827,169	(87,049)	(4,308)	(96,865)	(188,222)
Alternative 3 (1-A)					
S.F. Residence	54,523,626	(429,197)	(418,987)	(1,123,122)	(1,971,306)
2 Units	4,521,936	31,170	(34,748)	(31,607)	(35,185)
3+ Units	4,423,165	32,858	(33,990)	(84,715)	(85,847)
Commerical	4,145,180	148,021	(31,854)	137,061	253,228
Industrial	814,637	32,850	(6,260)	22,889	49,479
Other				982,629	982,629
Total	68,428,544	(184,298)	(525,839)	(96,865)	(807,002)
Alternative 4 (2-A)					
S.F. Residence	57,173,626	(497,232)	(455,000)	(1,123,122)	(2,075,354)
2 Units	6,430,436	50,324	(51,175)	(31,607)	(32,458)
3+ Units	8,910,340	78,935	(70,910)	(84,715)	(76,690)
Commerical	4,514,930	173,364	(35,930)	137,061	274,495
Industrial	944,137	41,732	(7,514)	22,889	57,107
Other				982,629	982,629
Total	77,973,469	(152,877)	(620,529)	(96,865)	(870,271)
Alternative 5 (4-B)					
S.F. Residence	146,533,626	(1,997,104)	(903,500)	(1,123,122)	(4,023,726)
2 Units	9,431,986	80,632	(58,156)	(31,607)	(9,131)
3+ Units	1,668,490	4,990	(10,288)	(84,715)	(90,013)
Commerical	7,994,930	410,597	(49,295)	137,061	498,363
Industrial	2,109,637	121,217	(13,007)	22,889	131,099
Other				982,629	982,629
Total	167,738,669	(1,379,668)	(1,034,246)	(96,865)	(2,510,779)
Alternative 6 (4-A)					
S.F. Residence	147,923,626	(2,022,659)	(876,340)	(1,123,122)	(4,022,121)
2 Units	7,775,061	64,082	(46,062)	(31,607)	(13,587)
3+ Units	23,191,915	224,673	(137,395)	(84,715)	2,563
Commerical	9,082,430	484,409	(53,807)	137,061	567,663
Industrial	2,498,137	147,764	(14,800)	22,889	155,853
Other				982,629	982,629
Total	190,471,169	(1,101,731)	(1,128,404)	(96,865)	(2,327,000)

Table 17

Alternative Summary

Agency Revenues and Expenditures

	Revenue	Expenditure	Difference	Base Line	Total
Alternative 1 (1-C)					
San Mateo County Govt.	$ 334,785	$ 346,325	$(11,540)	$ (106,025)	$(117,565)
City of Half Moon Bay	195,167	187,990	7,177	0	7,177
Cabrillo Unified School	437,909	366,005	71,904	73,849	145,753
San Mateo Jr. College	55,784	57,503	(1,719)	(64,689)	(66,408)
Coastside Water	20,253	22,542	(2,289)	0	(2,289)
Sanitary Districts	8,052	10,407	(2,355)		(2,355)
Land Acquisition			(35,158)	0	(35,158)
Total			26,020	(96,865)	(70,845)
Alternative 2 (1-B)					
San Mateo County Govt.	$ 1,132,270	$ 1,180,143	$(47,873)	$ (106,025)	$ (153,898)
City of Half Moon Bay	237,504	232,107	5,487	0	5,487
Cabrillo Unified School	1,552,450	1,525,213	27,237	73,849	101,086
San Mateo Jr. College	191,312	216,733	(25,421)	(64,689)	(90,110)
Coastside Water	66,255	73,742	(7,487)	0	(7,487)
Sanitary Districts	129,636	166,477	(36,841)	0	(36,841)
Land Acquisition			(6,459)	0	(6,459)
Total			(91,357)	(96,865)	(188,222)
Alternative 3 (1-A)					
San Mateo County Govt.	$ 2,150,141	$ 2,245,322	$(95,181)	$(106,025)	$(201,206)
City of Half Moon Bay	340,636	339,442	1,193	0	1,193
Cabrillo Unified School	2,932,360	2,877,238	55,122	73,849	128,971
San Mateo Jr. College	364,358	419,845	(55,487)	(64,689)	(120,176)
Coastside Water	125,024	329,597	(204,573)	0	(204,573)
Sanitary Districts	261,956	673,167	(411,211)	0	(411,211)
Total			(710,137)	(96,865)	(807,002)
Alternative 4 (2-A)					
San Mateo County Govt.	$ 2,733,894	$ 2,864,986	$ (131,092)	$ (106,025)	$ (237,117)
City of Half Moon Bay	641,059	648,556	(7,497)	0	(7,497)
Cabrillo Unified School	3,688,949	3,537,664	151,285	73,849	225,134
San Mateo Jr. College	463,705	536,152	(72,446)	(64,689)	(137,135)
Coastside Water	158,813	390,832	(232,019)	0	(232,019)
Sanitary Districts	259,779	741,416	(481,637)	0	(481,637)
Total			(773,406)	(96,865)	(870,271)
Alternative 5 (4-B)					
San Mateo County	$ 8,230,509	$ 8,633,553	$(403,044)	$ (106,025)	$(509,069)
City of Half Moon Bay	2,256,392	2,308,435	(52,043)	0	(52,043)
Cabrillo Unified School	11,629,325	12,074,702	(445,377)	73,849	(371,528)
San Mateo Jr. College	1,398,677	1,632,110	(233,433)	(64,689)	(298,122)
Coastside Water	476,582	845,770	(369,188)	0	(369,188)
Sanitary Districts	666,772	1,513,864	(847,092)	0	(847,092)
Fire, Capital Cost		63,737	(63,737)	0	(63,737)
Total			(2,413,914)	(96,865)	(2,510,779)
Alternative 6 (4-A)					
San Mateo County	$ 9,656,430	10,142,326	$ (485,896)	$ (106,025)	$ (591,921)
City of Half Moon Bay	2,978,187	3,049,901	(71,714)	0	(71,714)
Cabrillo Unified School	13,272,554	13,281,249	(8,695)	73,849	65,154
San Mateo Jr. College	1,638,822	1,920,577	(281,755)	(64,689)	(346,444)
Coastside Water	557,055	962,874	(405,819)	0	(405,819)
Sanitary Districts	662,560	1,575,086	(912,526)	0	(912,526)
Fire Capital Cost		63,737	(63,737)	0	(63,737)
Total			(2,230,142)	(96,865)	(2,327,007)

Alternative 1

In Alternative 1, residential growth is limited to infilling, and also limited in density. The result is not only a relatively small increase in population but a preponderance of new duplex units over single family homes. This significantly reduces the ratio of students, thus lowering costs of service, while still generating proportionally high revenues. The school district alone would experience a $70,000 net gain in this alternative (over their current net gain). Added to this is the assumption that recreation-supported commercial activity will double, which also creates a revenue "windfall" in property values, while the people-related net revenue gain of these commercial recreation parcels amounts to $53,000. The combined effect, before considering the impact of possible State acquisitions of the existing situation ("baseline"), is a large net gain of about $60,000, or $40,000 per person for the added population. Even with the impact of potential acquisitions (net loss of $35,158), there would still be a net surplus of $18 per new resident. With the addition of the baseline, however, the fiscal effect of this alternative is still a net loss, but at an average of only $4.72 per person for the entire study area rather than the current $7.12 per person.

Alternative 2

Alternative 2 is similar to Alternative 1 except that a much larger portion of the new residential units have been designated as single family homes (72% compared with 42% in Alternative 1).

This still yields more revenue than cost to the school district, but much less net gain than under Alternative 1. Agencies already experiencing a net loss increase these deficits. The increase in commercial-recreation property does not counterbalance the net increased costs associated with the residential property and population, and the impact of the tourist services/revenues is offset by potential property acquisition impacts, both relatively small. Thus this alternative results in a total net increase in local government costs to $9.92 per capita compared to the current $7.12.

Alternative 3

Starting with Alternative 3, two major capital costs are incurred, with overwhelming effects on the fiscal budgets: sewer and water improvements. Without the added major capital costs of providing these services for the larger growth scenarios, the revenues and costs would continue to rise in rough proportion to population, with some significant variations according to the ratio of single family to multi-family residential units. (With the larger growth scenarios, the effect of the added recreation-supported commercial parcels is negligible.)

For example, between Alternative 2 and Alternative 3, there is an approximate doubling of new population, but the percentage of new housing in single family units remains the same. Except for sewer and water, the fiscal effect under Alternative 3 is twice the total dollar costs and revenues but very similar per person net cost. (There is a slight decrease in the school district's surplus.) However, when sewer and water costs are added, the net loss skyrockets to $33.61 per capita.

Alternative 4

Alternative 4 varies from Alternative 3 principally in a larger multi-family unit mix in its new residential development, and thus a greater net revenue gain to the school district. But, like Alternative 3, this is far outweighed by the major capital costs of sewer and water. The net per person deficit would be $32.36.

Alternative 5

Alternative 5 involves an almost exclusively single-family home growth pattern -- a total of almost 12,000 homes, or 92% of all new units. Because of the higher student ratio of single family units, without a sufficient offsetting increase in assessed valuation, the school district experiences a net loss. The result is the largest net deficit of all the alternatives, combining the area-wide agency operating deficits experienced in almost all of the alternatives with school district losses and with the large sewer and water capital costs. This deficit totals $46.42 per person.

Alternative 6

Alternative 6, with a larger population growth but with single-family homes representing 72% of new units (rather than 92% as under Alternative 5), experiences no net loss for schools, but the margin of surplus is reduced to almost nothing. Both Alternatives 5 and 6 spread the capital costs of the major sewer and water improvements over more people (and assessed valuation) for some slight reduction of per capita costs, although this is partially offset by the added capital costs of necessary fire protection improvements for these two alternatives. Alternative 6 results in a $37.99 deficit per person.

The capital costs associated with growth beyond about 19,000 total population for the study area clearly are the single most important factor in the increasing deficits projected by this study. But these deficits should not overshadow the fiscal effects of the ratio of single-family to multi-family unit residential development. For the six alternatives, these ratios are:

Alternative	Single-family	Duplex	Multi (3+)
1	42%	58%	0
2	72%	28%	0
3	72%	11%	17%
4	59%	13%	28%
5	92%	7%	1%
6	72%	5%	23%

The three alternatives at 72% single-family homes show a slowly declining surplus in the school district budget; the two alternatives with a much higher ratio of multi-family units experience a dramatic increase in surplus; while the 92% single-family homes alternative results in a large deficit.

It has already been mentioned that a 30% decrease in students would totally alter the results of this study. A very high ratio of multi-family units, with their lower number of students per unit, could have similar results. However, for the net gain in

school revenues to offset the cost of the sewer and water for Alternatives 3-6, (without increasing the tax rate) would amount to a near exclusion of families with children from locating within the study area.

A more socially acceptable way to offset the high costs of the growth alternatives would be to increase the commercial and industrial tax base. A sensitivity analysis indicates, however, that this would have to be a major increase. There is some question as to whether Half Moon Bay could attract such enterprises or whether it is the appropriate location for such uses.

Barring such major changes in the nature of the community in the Half Moon Bay study area, the large growth alternatives would require some major new financing sources, such as substantially increasing the tax rate[9] or requiring private financing of the sewer and water system improvements as part of new developments. (This would of course be passed on in higher costs of new residential units.)

In contrast, the two lower growth alternatives avoid the major expenses of sewer and water expansions. They reap a moderate benefit from increased recreation activity (especially from the businesses these support), while perhaps experiencing some losses if large-scale State acquisitions occur. There would continue to be a slight subsidy from the County at large to support a largely residential community, but the subsidy would not increase significantly.

These alternatives would continue to take advantage of the fact that agricultural lands contribute to the tax base without contributing significantly to costs of services or to student population.

NOTES

[1]The 13,590 existing population estimate is based on San Mateo County Assessor's Office detailed information indicating the number and type of residential units within the study area and the Cabrillo Unified School District's 1972 study indicating population-to-dwelling unit ratios. A similar population figure of 13,175 has been estimated by the State Department of Finance.

[2]Recreation sales account for 30 percent of total commercial sales in the study area: $5,518 (City sales per shopper) - $3,788 (County sales per person) = $1,730, or 30 percent. This assumes that 37 percent of HMB residences shop locally as per school study.

[3]For the purposes of this study, 1974 dollars have been held constant throughout, based on an assumption that inflation will affect both revenues and expenditures to the same degree. Although the factors influencing inflation of revenues are somewhat different than those affecting governmental expenditures, the proportions have remained nearly constant in the past.

[4]State aid represents the effect of Senate Bill 90 and the companion Assembly Bill 1267. The factors used for determining the state's contribution are: (1) state budget restrictions; (2) inflation; (3) school growth or shrinkage rate; (4) district cost per ADA; and (5) assessed valuation per ADA. The A/V to ADA ratio fluctuates less than 10 percent in the growth scenarios; it is difficult to predict the effect of school growth or shrinkage; and the other factors are not controllable. Thus it has been assumed that the current amount of state aid will not be altered for the development alternatives tested.

[5]The State School Building Aid Law of 1952 allows school districts to borrow money from the state if the district is bonded to its "legal debt limit" (5 percent of A/V). The law states that the total payment possible from the school district will not exceed $.80 per $100 of A/V, bonds outstanding and state loans combined. Thus, if school district bonds, consistinge of 5 percent of the A/V or the legal debt limit, amount to a pay back rate of $.70 per $100, the state loan would be paid at a rate of $.10 per $100 so as not to exceed a total payment of $.80. The state loan run for 30 years or until the loan is paid off, whichever comes first. At the end of 30 years the balance is written off and considered a grant. There is no limit to an eligible district's borrowing limit under this law.

[6]The entire cost of expansion beyond a capacity of 1.5 MGD (adequate for a population up to 19,000) is considered as a local cost because the Association of Bay Area Governments (ABAG) will not approve State or Federal funding assistance beyond this level of growth.

[7]As with the water system, ABAG will not approve funding assistance for sewer expansion beyond the current improvement projects, so the entire capital cost would be borne at the local level.

[8]Additional equipment and facility expansion needs for Alternatives 5 and 6 are based on information supplied by Chief L.E. Centoni of the Half Moon Bay Fire District, as follows:

Main station and land	$ 350,000
Ladder truck	125,000
Substation	80,000
Truck and equipment for substation	80,000
Capital cost	$ 635,000
Total cost - 20 years @ 8%	$1,274,734
Cost per year (+ 20)	63,737

[9]The tax rate increase for the six alternatives would amount to: Alternative 1, $.09; Alternative 2, $.30; Alternative 3, $.98; Alternative 4, $.94, Alternative 5, $1.81; and Alternative 6, $1.14 per $100 assessed valuation.

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APPENDICES

Appendix A

Percent of Revenues and Expenditures Attributed to Residences, Property (A/V), and Recreation for the City of Half Moon Bay and the County of San Mateo

	San Mateo County		
	People	Property	Recreation
Revenue			
Property taxes		100%	
Sales tax	70%		30%
Licenses and permits			
Animal licenses	100%		
Business licenses	70%		30%
Construction permits		100%	
Zoning permits		100%	
Fines, forfeit and penalties (vehicle and court)	100%		
Money use of money and property (interest, rent)		100%	
From other governmental agencies:			
State			
Alcholic Beverage License fee	100%		
Aviation fuel tax		100%	
Highway uses tax		100%	
Motor Vehicle in-lieu tax	100%		
Trailer Coach in-lieu tax		100%	
Welfare	100%		
Home owners property tax exemption		100%	
Federal			
Welfare	100%		
Revenue sharing		100%	
Charges for current services	100%		
All other revenues		100%	
Expenditures			
General government		100%	
Public protection			
Judical	100%		
Police (sheriff)	84%		16%
Correction and detention	100%		
Fire, flood, inspection		100%	
Public ways and facilities		100%	
Health and sanitation	100%		
Sanitary land fill		100%	
Public Assistance	100%		
Library service	100%		
Recreation	84%		16%
Debt service		100%	

City of Half Moon Bay

	People	Property	Recreation
Revenue			
Property tax		100%	
Sales tax	70%		30%
Licenses and permits	100%		
Fines and penalties	100%		
Investment earnings		100%	
From other agencies			
State			
Vehicle in-lieu tax		100%	
Gasoline tax		100%	
Home owners exemption		100%	
Other state grants		100%	
Federal			
Revenue sharing and grants		100%	
Charges for services		100%	
Expenditures			
General government		100%	
Public safety			
Police	63%	25%	12%
Building regulations, civil defense		100%	
Public works			
Streets		100%	
Sewage		100%	
Recreation and parks	84%		16%

APPENDIX B

BASE LINE: A/V FROM ASSESSOR'S TAPE; POPULATION AND ADA FROM ASSESSOR'S TAPE

	Total	Single Family Residence	Duplex (units)	3+ units Mobile Home (units)	Commercial (parcels)	Industrial (parcels)	Other: Open Space Ag., Misc.
Montara - No. of units Population/ADA Assessed Valuation	2,019/519 $5,835,306	614 1,977/512 $4,870,740	10 25/5 $58,600	9 17/2 $37,500	(9) $78,040		$790,426
Moss Beach - No. of units Population/ADA Assessed Valuation	1,374/352 $5,172,237	410 1,320/342 $3,699,132	22 54/10 $127,200		(10) $83,075	(1)	$1,262,830
Princeton - No. of units Population/ADA Assessed Valuation	61/16 $610,382	19 61/16 $76,149			(7) $87,555	(3) $65,005	$381,673
El Granada - No. of units Population/ADA Assessed Valuation	3,079/771 $8,769,455	862 2,776/719 $6,685,490	92 226/41 $420,381	40 77/11 $174,300	(14) $170,460	(1) $2,300	$1,316,525
Miramar - No. of units Population/ADA Assessed Valuation	185/48 $648,748	56 180/47 $477,765	2 5/1 $11,200		(1) $2,555		$157,228
Other County - No. of units Population/ADA Assessed Valuation	1,518/280 $9,298,151	336 1,082/280 $2,171,325		* 227 436*/0* $235,175		(5) $211,232	$6,680,419
Unincorp.Total - No. of units Population/ADA Assessed Valuation	8,236/1,986 $30,334,279	2,297 7,396/1,916 $17,980,601	126 310/57 $617,381	276 530/13 $446,975	(41) $421,685	(10) $278,537	$10,589,100
HMB, North - No. of units Population/ADA Assessed Valuation	1,858/478 $5,976,296	566 1,823/472 $4,817,750	10 25/5 $86,950	5 10/1 $32,250	(7) $76,070		$963,276
HMB, Central - No. of units Population/ADA Assessed Valuation	3,104/765 $9,072,836	839 2,702/700 $5,851,065	76 187/35 $408,330	112 215/30 $221,840	(61) $952,465	(8) $50,355	$1,588,781
HMB, South - No. of units Population/ADA Assessed Valuation	392/60 $1,852,310	11 35/9 $74,210		186 357/51 $274,425	(10) $519,960	(1) $120	$983,595
HMB, Total - No. of units Population/ADA Assessed Valuation	5,354/1,303 $16.901,442	1,416 4,560/1,181 $10,743,025	86 212/40 $495,280	303 582/82 $528,515	(78) $1,548,495	(9) $50,475	$3,535,652
Study Area Total- No. of units Population/ADA Assessed Valuation	13,590/3,289 $47,235,721	3,713 11,956/3,097 $28,723,626	212 522/97 $1,112,661	579 1,112/95 $975,490	119 $1,970,180	19 $329,012	$14,124,752

APPENDIX C

School Costs - if ADA in the Cabrillo Unified School District - increased 30% - for the 6 growth scenarios
- decreased 30% " " "

	# of ADA's	ADA - Cabrillo Unified School District			Other Agencies	Total $	Per Capita
		Revenues @$441.11 plus A/V Rev.	Expenditures @ $1,154.59	Difference $	Net: Rev. Exp. $		
Alternative 1-C:							
Current (P. 41)	317	$ 437,909	$ 366,005	$ 71,904	$ (142,749)	$ (70,845)	$(4.72)
Current Plus 30%	412	479,814	475,691	4,123	(142,749)	(138,626)	(9.23)
Current Minus 30%	222	396,003	256,319	139,684	(142,749)	(3,065)	.20
Alternative 1-B:							
Current (P. 39)	1,321	$ 1,552,450	$ 1,525,213	$ 27,237	$(215,459)	$ (188,222)	$(9.92)
Current Plus 30%	1,717	1,727,130	1,982,431	(255,301)	(215,459)	(470,760)	(124.81)
Current Minus 30%	925	1,377,771	1,067,996	309,775	(215,459)	94,316	4.97
Alternative 1-A:							
Current (P. 37)	2,492	$2,932,360	$ 2,877,238	$ 55,122	$(862,124)	($ 807,002)	($33.61)
Current Plus 30%	3,240	3,262,310	3,740,872	(478,562)	(862,124)	(1,340,686)	(55.84)
Current Minus 30%	1,744	2,602,410	2,013,605	588,805	(862,124)	(273,319)	(11.38)
Alternative 2-A:							
Current (P. 43)	3,064	$ 3,688,949	$ 3,537,664	$ 151,285	($1,021,556)	($ 870,271)	($32.36)
Current Plus 30%	3,983	4,094,329	4,598,732	(504,403)	(1,021,556)	(1,525,959)	(56.74)
Current Minus 30%	2,145	3,283,569	2.476,596	806,973	(1,021,556)	(214,583)	(7.98)
Alternative 4-B:							
Current (P. 47)	10,458,	$11,629,325	$12,074,702	$(445,377)	($2,065,402)	($2,510,779)	($46.42)
Current Plus 30%	13,595	13,013,087	15,696,651	(2,683,564)	(2,065,402)	(4,748,966)	(87.80)
Current Minus 30%	7,321	10,245,563	8,452,753	1,792,810	(2,065,402)	(272,592)	(5.04)
Alternative 4-A:							
Current (P. 45)	11,503	$13,272,554	$13,281,249	$(8,702)	($2,318,298)	($2,327,000)	($37.99)
Current Plus 30%	14,954	14,794,825	17,265,739	(2,470,914)	(2,318,298)	(4,789,212)	(78.19)
Current Minus 30%	8,052	11,750,284	9,296,759	2,453,525	(2,318,298)	135,227	2.21

APPENDIX D

Alternative 1-C: In filling allowed with resource protection and transportation limitations as major considerations.

	# of Units	Pop.	ADA's	A/V $	Revenue (see Sched. A for multipliers) Pop. $	ADA $	A/V $	Total Revenue $	Expenditure (see Sched. A for multipliers) Pop. $	ADA $	A/V $	Total Exp. $	Net Excess: Revenue Exp.
Moss Beach:													
Commercial	3			65,250			6,890	6,890			2,397	2,397	4,493
Princeton:													
Commercial	30			652,500			70,202	70,202			26,126	26,126	44,076
HMB, North:													
Commercial	1			21,750			2,588	2,588			1,104	1,104	1,484
HMB, Central:													
S.F.Resid.	214	689	181	2,140,000	113,306	79,841	254,639	447,786	163,934	208,981	108,584	481,499	(33,713)
2 Unit	300	738	136	2,602,500	121,364	59,991	309,671	491,026	175,592	157,024	132,051	464,667	26,359
Commercial	11			239,250			28,468	28,468			12,140	12,140	16,328
Total	525	1,427	317	4,981,750	234,670	139,832	592,778	967,280	339,526	366,005	252,775	958,306	8,974
Alt. Total													
S.F.Resid.	214	689	181	2,140,000	113,306	79,841	254,639	447,786	163,934	208,981	108,584	481,499	(33,713)
2 Unit	300	738	136	2,602,500	121,365	59,991	309,671	491,026	175,592	157,024	132,051	464,667	26,359
Commercial	45			978,750			108.148	108,148			41,767	41,767	66,381
Total		1,427	317	5,721,250	234,670	139,832	672,458	1,046,960	339,526	366,005	282,402	987,933	59,027
Base Line Total		13,590	3,289	47,235,721	2,016,678	1,450,811	5,045,924	8,513,413	3,118,128	3,797,447	1,694,703	8,610,273	(96,965)
Marginal Total Sched. B)											33,007	33,007	(33,007)
Grand Total		15,017	3,606	52,956,971	2,251,348	1,590,643	5,718,382	9,560,373	3,457,654	4,163,452	2,010,112	9,631,213	(70,845)
Cost per person													(4.72)
Cost per $100 of A/V													(.13)

Alternative 2

Alternative 1-B: Protecting resources with a reallocation of population and no industrial growth. Water and wastewater held to current capacity.

	# of Units	Pop.	# of ADA's	A/V $	Revenue (see Sched. A for multipliers) Pop. $	ADA $	A/V $	Total Revenue $	Expenditure (see Sched. A for multipliers) Pop. $	ADA $	A/V $	Total Exp. $	Net Excess Revenue (Exp.)
Montara:													
S.F.Resid.	225	725	191	2,250,000	99,789	84,252	235,758	419,799	157,398	220,527	82,665	460,590	(40,791)
Commercial	2			43,500			4,593	4,593			1,598	1,598	2,995
Total				2,293,500	99,789	84,252	240,351	424,392	157,398	220,527	84,263	462,188	(37,796)
Moss Beach:													
S.F.Resid.	145	467	123	1,450,000	64,278	54,257	153,106	271,641	101,386	142,015	53,273	296,674	(25,033)
Commercial	6			130,500			13,779	13,779			4,795	4,795	8,984
Total				1,580,500	64,278	54,257	166,885	285,420	101,386	142,015	58,068	301,469	(16,049)
Princeton:													
Commercial	30			652,500			70,202	70,202			26,126	26,126	44,076
El Granada:													
S.F.Resid.	356	1,790	471	5,560,000	246,376	207,763	598,200	1,052,339	388,609	543,812	222,622	1,155,043	(102,704)
2 Unit	194	477	88	1,682,950	65,654	38,818	181,069	285,541	103,557	101,604	67,385	272,546	12,995
Commercial	10			217,500			23,401	23,401			8,709	8,709	14,692
Total				7,460,450	312,030	246,581	802,670	1,361,281	492,166	645,416	298,716	1,419,006	(75,017)
Miramar:													
S.F.Resid.	33	105	28	330,000	14,425	12,351	35,505	62,281	22,796	32,329	13,213	68,338	(6,057)
HMB,North:													
S.F.Resid.	75	242	64	750,000	39,797	28,231	89,243	157,271	57,579	73,894	38,055	169,528	(12,257)
Commercial	2			43,500			5,176	5,176			2,207	2,207	2,969
Total				793,500	39,797	28,231	94,419	162,447	57,579	73,894	40,262	171,735	(9,288)
HMB,Central													
S.F.Resid.	259	834	220	2,590,000	137,151	97,044	308,164	542,379	198,434	254,010	131,417	583,861	(41,482)
2 Unit	300	738	136	2,602,500	121,364	59,991	309,671	491,026	175,592	157,024	132,051	464,667	26,359
Commercial	19			413,250			49,173	49,173			20,968	20,968	28,205
Total		1,572	356	5,605,750	258,515	157,037	667,028	1,082,578	374,026	411,034	284,436	1,069,496	13,082
Alt. Total													
S.F.Resid.	1,293	4,163	1,097	12,930,000	601,816	483,898	1,419,996	2,505,710	926,202	1,266,587	541,245	2,734,034	(228,324)
2 Unit	494	1,215	224	4,285,450	187,018	98,809	490,740	776,567	279,149	258,628	199,436	737,213	39,354
Commercial	69			1,500,750			166,324	166,324			64,403	64,403	101,921
Total	1,856	5,378	1,321	18,716,200	788,834	582,707	2,077,060	3,448,601	1,205,351	1,525,215	805,084	3,535,650	(87,049)
Base Line Total		13,590	3,289	47,235,721	2,016,678	1,450,811	5,045,924	8,513,413	3,118,128	3,797,447	1,694,734	8,610,278	(96,865)
Marginal Total (Sched. B)											4,308	4,308	(4,308)
Grand Total		18,968	4,610	65,951,921	2,805,512	2,033,518	7,122,984	11,962,014	4,323,479	5,322,662	2,504,095	12,150,236	(188,222)
Cost per person													(9.92)
Cost per $100 of A/V													(.29)

Alternative 3

Alternative 1-A) Protecting resources, while allowing partially developed areas to be filled in.

	# of Units	Pop.	ADA's	A/V $	Revenue (see Sched.A for multipliers) Pop. $	ADA $	A/V $	Total Revenue $	Expenditure (see Sched.A for multipliers) Pop. $	ADA $	A/V $	Total Exp. $	Net Excess Revenue (Exp.)
Montara:													
S.F.Resid.	395	1,272	329	3,950,000	175,078	145,125	417,081	737,284	276,151	379,861	145,123	801,135	(63,851)
Commercial	1			21,750			2,297	2,297			799	799	1,498
Total		1,272	329	3,971,750	175,078	145,125	419,378	739,581	276,151	379,861	145,922	801,934	(62,353)
Moss Beach:													
S.F.Resid.	578	1,860	482	5,780,000	256,010	212,615	610,310	1,078,935	403,806	556,512	212,357	1,172,675	(93,740)
Commercial	5			108,750			11,483	11,483			3,995	3,995	7,488
Total		1,860	482	5,888,750	256,010	212,615	621,793	1,090,418	403,806	556,512	216,352	1,176,670	(86,252)
Princeton:													
S.F.Resid.	65	209	54	650,000	28,767	23,820	69,934	122,521	45,374	62,348	26,026	133,748	(11,227)
Commercial	25			543,750			58,502	58,502			21,772	21,772	36,730
Industrial	13			420,875			45,282	45,282			16,852	16,852	28,430
Total		209	54	1,614,625	28,767	23,820	173,718	226,305	45,374	62,348	64,650	172,372	53,933
El Granada:													
S.F.Resid.	1,043	3,358	870	10,430,000	462,195	383,766	1,122,164	1,968,125	729,022	1,004,493	417,617	2,151,132	(183,007)
2 Unit	170	418	77	1,474,750	57,534	33,965	158,668	250,167	90,748	88,903	59,049	238,700	11,467
3+ Units	120	231	33	693,000	31,795	14,557	74,560	120,912	50,150	38,101	27,748	115,999	4,913
Commercial	8			174,000			18,721	18,721			6,967	6,967	11,754
Total		4,007	980	12,771,750	551,524	432,288	1,374,113	2,357,925	869,920	1,131,497	551,381	2,512,798	(154,873)
Miramar:													
S.F.Resid.	119	383	99	1,190,000	52,716	43,670	128,032	224,418	83,149	114,304	47,648	245,101	(20,683)
HMB,North:													
S.F.Resid.	51	164	43	510,000	26,970	18,968	60,685	106,623	39,012	49,647	25,877	114,545	(7,922)
Commercial	19			413,250			49,173	49,173			20,968	20,968	28,205
Total		164	43	923,250	26,970	18,968	109,858	155,796	39,021	49,647	46,845	135,513	20,283
HMB, Central													
S.F.Resid.	329	1,059	274	3,290,000	174,153	120,864	391,477	686,494	251,968	316,358	166,935	735,261	(48,767)
2 Unit	223	548	101	1,934,525	90,119	44,552	230,189	364,860	130,386	116,614	98,158	345,158	19,702
3+ Units	477	916	130	2,754,675	150,636	57,344	327,779	535,759	217,944	150,097	139,772	507,813	27,946
Commercial	42			913,500			108,697	108,697			46,351	46,351	62,346
Industrial	2			64,750			7,705	7,705			3,285	3,285	4,420
Total		2,523	505	8,957,450	414,908	222,760	1,065,847	1,703,515	600,298	583,069	454,501	1,637,868	65,647
Alt. Total:													
S.F.Resid.	2,580	8,305	2,151	25,800,000	1,175,889	948,828	2,799,683	4,924,400	1,828,491	2,483,523	1,041,583	5,353,597	(429,197)
2 Unit	393	966	178	3,409,275	147,653	78,518	388,857	615,028	221,134	205,517	157,207	583,858	31,170
3+ Units	597	1,147	163	3,447,675	182,431	71,900	402,339	656,670	268,094	188,198	167,520	623,812	32,858
Commercial	100			2,175,000			248,873	248,873			100,852	100,852	148,021
Industrial	15			485,625			52,987	52,987			20,137	20,137	32,850
Total		10,418	2,492	35,317,575	1,505,973	1,099,246	3,892,739	6,497,958	2,317,719	2,877,238	1,487,299	6,682,256	(184,298)
Base Line Total		13,590	3,289	47,235,721	2,016,678	1,450,811	5,045,924	8,513,413	3,118,128	3,797,447	1,694,703	8,610,278	(96,865)
Marginal Total (Sched. B)											525,839	525,839	(525,839)
Grand Total		24,008	5,784	82,553,296	3,522,651	2,550,057	8,938,663	15,011,371	5,435,847	6,674,685	3,707,841	15,818,373	(807,002)
Cost per Person													(33.61)
Cost per $100 of A/V													(.98)

Alternative 4

(Alternative 2-A:) Using existing zoning and concentrating developments.

	# of Units	Pop.	ADA's	A/V $	Revenue (see Sched.A for multipliers) Pop. $	ADA $	A/V $	Total Revenue $	Expenditure (see Sched.A for multiplier) Pop. $	ADA $	A/V $	Total Exp. $	Net Excess: Revenue (Exp.)
Montara:													
S.F.Resid.	395	1,272	335	3,950,000	175,078	147,772	417,081	739,931	276,151	386,788	145,123	808,062	(68,131)
Commercial	1			21,750			2,297	2,297			799	799	1,498
Total		1,272	335	3,971,750	175,078	147,772	419,378	742,228	276,151	386,788	145,922	808,861	(66,633)
Moss Beach:													
S.F.Resid.	578	1,860	490	5,780,000	256,010	216,144	610,310	1,082,464	403,806	565,749	212,357	1,181,912	(99,448)
Commercial	4			87,000			9,186	9,186			3,196	3,196	5,990
Total		1,860	490	5,867,000	256,010	216,144	619,496	1,091,650	403,806	565,749	215,553	1,185,108	(93,458)
Princeton:													
S.F.Resid.	65	209	55	650,000	28,767	24,261	69,934	122,962	45,374	63,502	26,026	134,902	(11,940)
Commercial	21			456,750			49,142	49,142			18,288	18,288	30,854
Industrial	11			365,125			38,315	38,315			14,259	14,259	24,056
Total		209	55	1,462,875	28,767	24,261	157,391	210,419	45,374	63,502	58,573	159,873	42,970
El Granada:													
S.F.Resid.	1,043	3,358	884	10,430,000	462,195	389,941	1,122,164	1,974,300	729,022	1,020,658	417,617	2,167,297	(192,997)
2 Unit	170	418	77	1,474,750	57,534	33,965	158,668	250,167	90,748	88,903	59,049	238,700	11,467
3+ Units	120	231	33	693,000	31,795	14,557	74,560	120,912	50,150	38,101	27,748	115,999	4,913
Commercial	7			152,250			16,381	16,381			6,096	6,096	10,285
Total		4,007	994	12,750,000	551,524	438,463	1,371,773	2,361,760	869,920	1,147,662	510,510	2,528,092	(166,332)
Miramar:													
S.F.Resid.	119	383	101	1,190,000	52,761	44,552	128,032	225,300	83,149	116,614	47,648	247,411	(22,111)
HMB, North:													
S.F.Resid.	51	164	43	510,000	26,970	18,963	60,685	106,623	39,021	49,647	25,877	114,545	(7,922)
Commercial	16			348,000			41,409	41,409			17,658	17,658	23,751
Total		164	43	858,000	26,970	18,963	102,094	148,032	39,021	49,647	43,535	132,203	15,829
HMB, Central:													
S.F.Resid.	594	1,912	504	5,940,000	314,428	222,319	706,801	1,243,548	454,922	581,913	301,396	1,338,231	(94,683)
2 Unit	443	1,089	201	3,843,025	179,086	88,663	457,282	725,031	259,106	232,073	194,995	686,174	38,857
3+ Units	1,254	2,408	341	7,241,850	395,996	150,419	861,708	1,408,123	572,935	393,715	367,451	1,334,101	74,022
Commercial	68			1,479,000			175,986	175,986			75,000	75,000	100,986
Industrial	8			259,000			30,818	30,818			13,142	13,142	17,676
Total		5,409	1,046	18,762,875	889,510	461,401	2,232,595	3,583,506	1,286,963	1,207,701	951,984	3,446,648	136,858
Alt. Total:													
S.F.Resid.	2,845	9,158	2,412	28,450,000	1,316,164	1,063,957	3,115,007	5,495,128	2,031,445	2,784,871	1,176,044	5,992,360	(497,232)
2 Unit	613	1,507	278	5,317,775	236,620	122,628	615,950	975,198	349,854	320,976	254,044	924,874	50,324
3+ Units	1,374	2,639	374	7,934,850	427,791	164,976	936,268	1,529,035	623,085	431,816	395,199	1,450,100	78,935
Commercial	117			2,544,750			294,401	294,401			121,037	121,037	173,364
Industrial	19			615,125			69,133	69,133			27,401	27,401	41,732
Total		13,304	3,064	44,862,500	1,980,575	1,351,561	5,030,759	8,362,895	3,004,384	3,537,663	1,973,725	8,515,772	(152,877)
Base Line Total		13,590	3,289	47,235,721	2,016,678	1,450,811	5,045,924	8,513,413	3,118,128	3,797,447	1,694,703	8,610,278	(96,865)
Marginal Total (Sched. B)											620,529	620,529	(620,529)
Grand Total		26,894	6,353	92,098,221	3,997,253	2,802,372	10,076,683	16,876,308	6,122,512	7,335,110	4,288,957	17,746,579	(870,771)
Cost per Person													(32.36)
Cost per $100 of A/V													(.94)

Alternative 5

Alternative A-B: Existing commitment to growth as per the San Mateo General Plan and the Half Moon Bay General Plan. Coastal Commission restrictions are not considered.

	# of Units	Pop.	ADA's	A/V $	Revenue (see Sched.A for multipliers) Pop. $	ADA $	A/V $	Total Revenue $	Expenditure (see Sched.A for multipliers) Pop. $	ADA $	A/V $	Total Exp. $	Net Excess: Revenue ⟨Exp⟩
Montara:													
S.F.Resid.	615	2,045	538	6,350,000	281,474	237,317	673,037	1,191,828	443,970	621,169	238,893	1,303,032	⟨112,204⟩
Commercial	7			152,250			16,137	16,137			5,594	5,594	10,543
Total		2,045	538	6,502,250	281,474	237,317	689,174	1,207,965	443,970	621,169	244,487	1,309,626	⟨101,661⟩
Moss Beach:													
S.F.Resid.	1,169	3,764	991	11,690,000	518,077	437,140	1,239,023	2,194,240	817,164	1,144,199	429,491	2,390,854	⟨196,614⟩
Commercial	21			456,750			48,411	48,411			16,781	16,781	31,630
Industrial	17			550,375			58,334	58,334			20,221	20,221	38,113
Total		3,764	991	12,697,125	518,077	437,140	1,345,768	2,300,985	817,164	1,144,199	466,493	2,427,856	⟨126,871⟩
Princeton:													
S.F.Resid.	93	299	79	930,000	41,154	34,848	100,059	176,061	64,913	91,213	37,237	193,363	⟨17,302⟩
Commercial	27			587,250			63,182	63,182			23,513	23,513	39,669
Industrial	38			1,230,250			132,363	132,363			49,259	49,259	83,104
Total		299	79	2,747,500	41,154	34,848	295,604	371,606	64,913	91,213	110,009	266,135	105,471
El Granada:													
S.F.Resid.	1,216	3,916	1,031	12,160,000	538,988	454,784	1,308,294	2,302,076	850,164	1,190,382	486,886	2,527,432	⟨225,356⟩
2 Units	170	418	77	1,474,750	57,534	33,965	158,668	250,167	90,748	88,903	59,049	238,700	11,467
3+ Units	120	230	33	693,000	31,657	14,577	74,560	120,774	49,933	38,101	27,748	115,782	4,992
Commercial	45			978,750			105,304	105,304			39,189	39,189	66,115
Total		4,564	1,141	15,306,500	628,189	503,306	1,646,826	2,778,321	990,845	1,317,386	612,872	2,921,103	⟨142,782⟩
Miramar:													
S.F.Resid.	513	1,652	435	5,130,000	227,381	191,883	551,937	971,201	358,649	502,247	205,405	1,066,301	⟨95,100⟩
Commercial	7			152,250			16,381	16,381			6,096	6,096	10,285
Total		1,652	435	5,282,250	227,381	191,838	568,318	987,582	358,649	502,247	211,501	1,072,397	⟨84,815⟩
HMB, North:													
S.F.Resid.	2,048	6,581	1,737	20,480,000	1,082,245	766,208	2,436,915	4,285,368	1,565,817	2,005,523	1,039,155	4,610,495	⟨325,127⟩
Commercial	29			630,750			75,053	75,053			32,004	32,004	43,049
Total		6,581	1,737	21,110,750	1,082,245	766,208	2,511,968	4,360,421	1,565,817	2,005,523	1,071,159	4,642,499	⟨282,078⟩
HMB,Central:													
S.F.Resid.	1,833	5,893	1,554	18,330,000	969,104	685,485	2,181,087	3,835,676	1,402,121	1,794,233	930,064	4,126,418	⟨290,742⟩
2 Units	789	1,940	358	6,844,575	319,033	157,917	814,436	1,291,386	461,584	413,343	347,294	1,222,221	69,165
Commercial	141			3,066,750			364,913	364,913			155,607	155,607	209,306
Total		7,833	1,912	28,241,325	1,288,137	843,402	3,360,436	5,491,975	1,863,705	2,207,576	1,432,965	5,504,246	⟨ 12,271⟩
HMB,South:													
S.F.Resid.	2,212	7,121	1,876	22,120,000	1,171,048	827,522	2,632,059	4,630,629	1,894,300	2,166,011	1,122,369	4,982,680	⟨352,051⟩
Other County:													
S.F.Resid.	2,062	6,640	1,749	20,620,000	913,930	771,501	2,218,506	3,903,937	1,441,544	2,019,378	825,625	4,286,547	⟨382,610⟩
Alt. Total:													
S.F.Resid.	11,781	37,911	9,990	117,810,000	5,743,411	4,406,689	13,340,917	23,491,017	8,638,642	11,534,354	5,315,125	25,488,121	⟨1,997,104⟩
2 Units	959	2,358	435	8,319,325	376,567	191,883	973,104	1,541,554	552,332	502,247	406,343	1,460,922	80,632
3+ Units	120	230	33	693.000	31,657	14,559	74,560	120,772	49,933	38,101	27,748	115,782	4,990
Commercial	277			6,024,750			689,381	689,381			278,784	278,784	410,597
Industrial	55			1,780,625			190,697	190,697			69,480	69,480	121,217
Total	13,192	40,499	10,458	134,627,700	6,151,635	4,613,127	15,268,659	26,033,421	9,240,907	12,074,702	6,097,480	27,413,089	⟨1,379,668⟩
Base Line Total		13,590	3,289	47,235,721	2,016,678	1,450,811	5,045,924	8,513,413	3,118,128	3,797,447	1,694,703	8,610,278	⟨ 96,865⟩
Marginal Total (Sched. B)											1,034,246	1,034,246	⟨1,034,246⟩
Grand Total		54,089	13,747	181,863,421	8,168,313	6,063,938	20,314,583	34,546,834	12,359,035	15,872,149	8,826,429	37,057,613	⟨2,510,779⟩
Cost per Person													⟨46.42⟩
Cost per $100 of A/V													⟨1.81⟩

Alternative 6

(Alternative 4-A:) Existing commitment to growth as per the San Mateo General Plan. Coastal Commission restrictions are not considered

	# of Units	Pop.	ADA'S	A/V $	Revenue (see Sched.A for multipliers) Pop. $	ADA $	A/V $	Total Revenue $	Expenditure (see Sched.A for multipliers) Pop. $	ADA $	A/V $	Total Exp. $	Net Excess: Revenue (Exp.)
Montara:													
S.F.Resid.	635	2,045	538	6,350,000	281,474	237,317	670,497	1,189,288	443,970	621,169	233,299	1,298,438	(109,150)
Commercial	9			195,750			20,699	20,699			7,192	7,192	13,477
Total		2,045	538	6,545,750	281,474	237,317	691,166	1,209,957	443,970	621,169	240,491	1,305,630	(95,673)
Moss Beach:													
S.F.Resid.	1,169	3,764	991	11,690,000	518,077	437,140	1,234,347	2,189,564	817,164	1,144,199	429,491	2,390,845	(192,090)
Commercial	24			522,000			55,188	55,188			19,178	19,178	35,940
Industrial	9			291,375			30,766	30,766			10,705	10,705	20,061
Total		3,764	991	12,503,375	518,077	437,140	1,320,321	2,275,448	817,164	1,144,199	459,374	2,420,737	(145,289)
Princeton:													
S.F.Resid.	93	299	79	930,000	41,154	34,848	100,059	176,061	64,913	91,213	37,237	193,363	(17,302)
Commercial	32			696,000			74,883	74,883			27,868	27,868	47,015
Industrial	20			647,500			69,665	69,665			25,926	25,926	43,739
Total		299	79	2,273,500	41,154	34,848	244,607	320,609	64,913	91,213	91,031	247,157	73,452
El Granada:													
S.F.Resid.	1,216	3,916	1,031	12,160,000	538,998	454,784	1,308,294	2,302,076	850,164	1,190,382	486,886	2,527,432	(225,356)
2 Units	170	418	77	1,474,750	57,534	33,965	156,668	250,167	90,748	88,903	59,049	238,700	11,467
3+ Units	120	230	33	693,000	31,657	14,577	74,560	120,774	49,933	38,101	27,748	115,782	4,992
Commercial	53			1,152,750			124,024	124,024			46,156	46,156	77,868
Total		4,564	1,141	15,480,500	628,189	503,306	1,665,546	2,797,041	990,845	1,317,386	619,839	2,928,070	(131,029)
Miramar:													
S.F.Resid.	513	1,652	435	5,130,000	227,381	191,883	551,937	971,201	358,649	502,247	205,405	1,066,301	(95,100)
Commercial	9			195,750			21,061	21,061			7,838	7,838	13,223
Total		1,652	435	5,325,750	227,381	191,883	572,988	992,262	358,649	502,247	213,243	1,074,139	(81,877)
HMB, North													
S.F.Resid.	1,302	4,192	1,104	13,020,000	689,374	486,985	1,549,250	2,725,609	997,403	1,274,667	660,635	2,932,705	(207,096)
Commercial	34			739,500			87,933	87,933			37,522	37,522	50,471
Industrial	20			647,500			77,046	77,046			32,854	32,854	44,192
Total		4,192	1,104	14,407,000	689,374	486,985	1,714,289	2,890,940	997,403	1,274,667	731,011	3,003,081	(112,433)
HMB,Central:													
S.F.Resid.	1,296	4,173	1,099	12,960,000	686,250	484,780	1,542,110	2,713,140	992,882	1,268,894	657,590	2,919,366	(206,226)
2 Units	598	1,471	271	5,187,650	241,906	119,541	617,278	978,725	349,995	312,894	263,221	926,110	52,615
3+ Units	3,727	7,156	1,014	21,523,425	1,176,804	447,286	2,561,072	4,185,162	1,702,627	1,170,754	1,092,100	3,965,481	219,681
Commercial	166			3,610,500			429,613	429,613			183,197	183,197	246,416
Industrial	18			582,750			69,341	69,341			29,569	29,569	39,772
Total		12,800	2,384	43,864,325	2,104,960	1,051,607	5,219,414	8,375,981	3,045,504	2,752,542	2,225,677	8,023,723	352,258
HMB,South													
S.F.Resid.	3,634	11,701	3,082	36,340,000	1,924,229	1,359,501	4,324,097	7,607,827	2,784,019	3,558,446	1,843,892	8,186,357	(578,530)
Other County:													
S.F.Resid.	2,062	6,640	1,749	20,620,000	913,930	771,501	2,218,506	3,903,937	1,441,554	2,019,378	825,625	4,286,547	(382,610)
Alt. Total:													
S.F.Resid.	11,920	38,382	10,108	119,200,000	5,820,867	4,458,739	13,499,097	23,778,704	8,750,708	11,670,595	5,380,060	25,801,363	(2,022,659)
2 Units	768	1,889	348	6,662,400	299,440	153,506	775,946	1,228,892	440,743	401,797	322,270	1,164,810	64,082
3+ Units	3,847	7,386	1,047	22,216,425	1,208,461	461,843	2,635,632	4,305,936	1,752,560	1,208,855	1,119,848	4,081,263	224,673
Commercial	327			7,112,250			813,361	813,361			328,951	328,951	484,409
Industrial	67			2,169,125			246,818	246,818			99,054	99,054	147,764
Total	16,929	47,657	11,503	157,360,200	7,328,768	5,074,088	17,970,384	30,373,710	10,944,011	13,281,247	7,250,183	31,475,441	(1,101,731)
Base Line Total		13,590	3,289	47,235,721	2,016,678	1,450,811	5,045,924	8,513,413	3,118,128	3,797,447	1,694,703	8,610,278	< 96,865 >
Marginal Total (Sched. B)											1,128,404	1,128,404	< 1,128,404 >
Grand Total		61,247	14,792	204,595,921	9,345,446	6,524,899	23,016,308	38,887,123	14,062,139	17,078,694	10,073,290	41,214,123	< 2,327,000 >
Cost per Person													< 37.99>
Cost per $100 of A/V													< 1.14>