Plan Bay Area 2050+



The Wrong Plan... By the Wrong People.. And what to do about it...

A Preliminary Review of Concerns

Gregg Dieguez Tom Rubin November 15, 2025

Why are we talking about this?



- Plan Bay Area 2050+ is a link in a chain that leads to funding massive regional government programs
 - Plans are required every four years...
 - Projects in an approved plan can then proceed to funding and spending.
- This Plan is produced by the Transit and Housing Industrial Complex (THIC)...
 - And it wants to spend…
 - √ \$500 Billion on Traditional Transit, \$89 Billion more than MTC can identify
 - ✓ \$500 Billion on Housing, \$339 Billion more than MTC can identify
 - √ \$474 Billion on Environmental and Economic programs, \$434 Billion more than MTC can identify, including ... \$205 Billion on Universal Basic Income
 - And it wants to tax residents more to fund parts, with other funding unknown.
- > Part of the impetus is because Traditional Transit is failing
- > We find this Plan atrocious in direction, execution, and justification
- > We ask for your suggestions and help in defeating it.

Plan Bay Area 2050+ & the DEIR



- > Plan Bay Area 2050+ -
 - Vision: Affordable, connected, diverse, healthy, vibrant
 - 4 Focus Areas: Transportation, Housing, Economy, the Environment
 - 35 Strategies 56 transit projects
 - ~1,500 pages in multiple documents
- ➤ The **Draft Environmental Impact Report (DEIR)** in compliance with the CEQA Statues, the DEIR analyzes the potential environmental impacts of the 35 strategies and ranks them as insignificant to significant and unavoidable.
 - This report is open for comment through Dec. 18th
 - It will be voted on early in 2026

PBA 2050+: Research Resources



- https://catalystsca.org/plan-bay-area-2050-2/
 - Plan Bay Area 2050+ October 2025 Full Document (.PDF)
 - Plan Bay Area 2050+ October 2025 Executive Summary (.PDF)
 - Plan Bay Area 2050+ Draft Environmental Impact Report (.PDF)
 - Plan Bay Area 2050+ Draft Project Performance and Draft Transit Network July 2024 (<u>.PDF</u>)
 - Catalysts Call recording November 3, 2025
 - Presenter Slides (pdf and PPTX)
 - "Plan Bay Area's draft report appears built on false narrative," Susan Kirsch, Marin Voice, Marin Independent Journal, Nov. 10.
 - Marin Voice sent to City Council clerks in 101 cities and 9 counties

What's Going On Here?



"It must always be remembered how cost-effectiveness works in the public sector:
...the cost IS the benefit."

- author unknown

Discussion Outline



- Basic Errors Population
- > Transit \$500B
- ➤ Housing \$500B
- Economic and Environmental \$474B
- Systemic Flaws
- ➤ So What, and Now What?

Population Drives The Plan

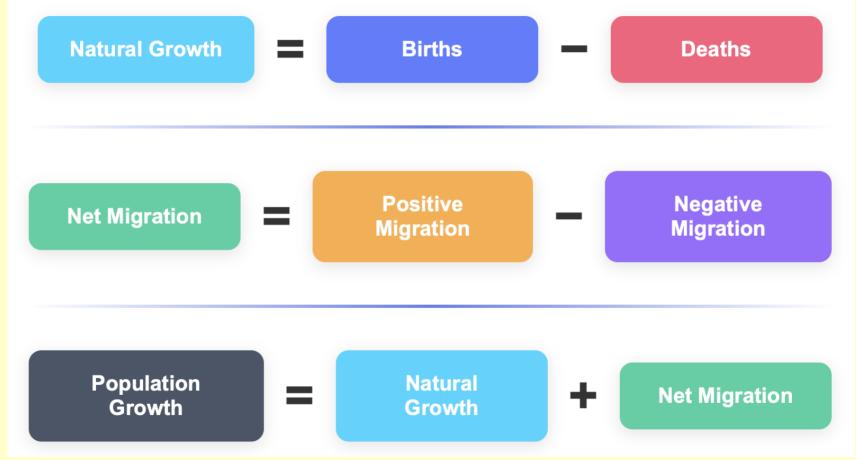


- > ... and once again, the MTC has proven it cannot do proper math...
 - As we saw with the now-defeated Regional Measure 4
- ➤ PBA2050+ population increase projection is 1,268% of a somewhat reasonable 1.9% alternative forecast...
 - And 10 times what the Calif. DRU projects for rest of Calif.
- > ... if the population doesn't continue to decline...
- ➤ This is a Bad Faith effort to influence people to subsidize special and bureaucratic interests.

Special Thanks to Gaetan "Guy" Lion for most of the following slides

Demographics Model Components





SEQUENCE #1: What They Say (Technical Flow)







"Employment drives population"

SEQUENCE #2: What They Actually Did (Reverse Engineering)



"Iterate until housing target is met"

PBA2050+ = Backwards Thinking

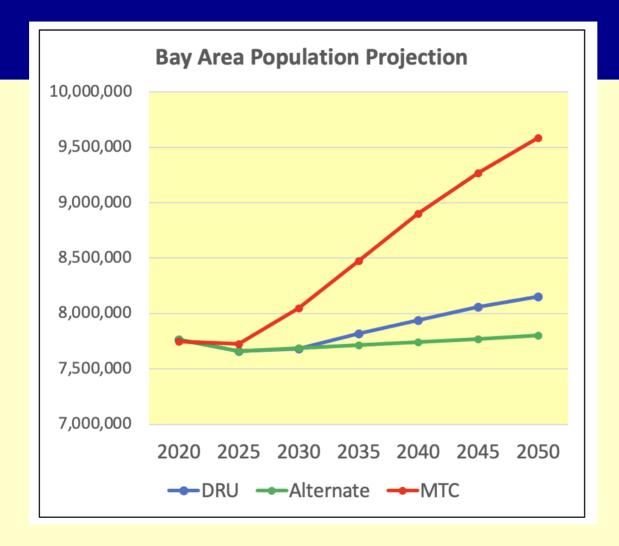


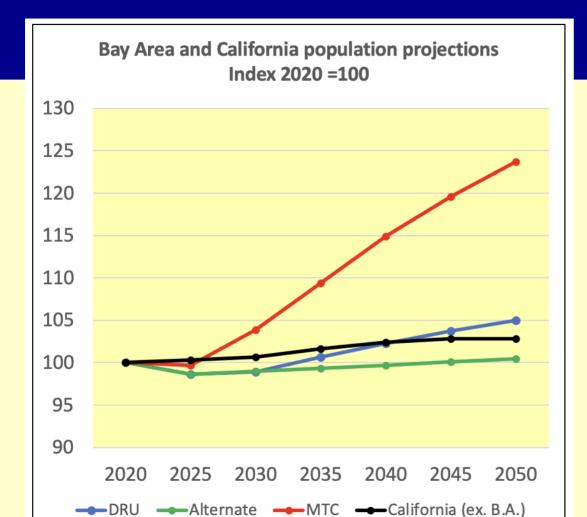
"To implement this feedback impact, housing strategies were tested in BAUS2 to find a package that would allow for the construction of sufficient low-income deed-restricted units and market-rate units by 2050."

Source: Page 7 of Plan Bay Area 2050 + Forecasting and Modeling Report October 2025

MTC's modeling methodology is basically shooting an arrow at a wall, drawing a bull's eye around it, and then congratulating yourself on your perfect shot.







Population projecte	d % growth	2025 - 2050
DRU	6.4%	
Alternate	1.9%	
MTC	24.1%	

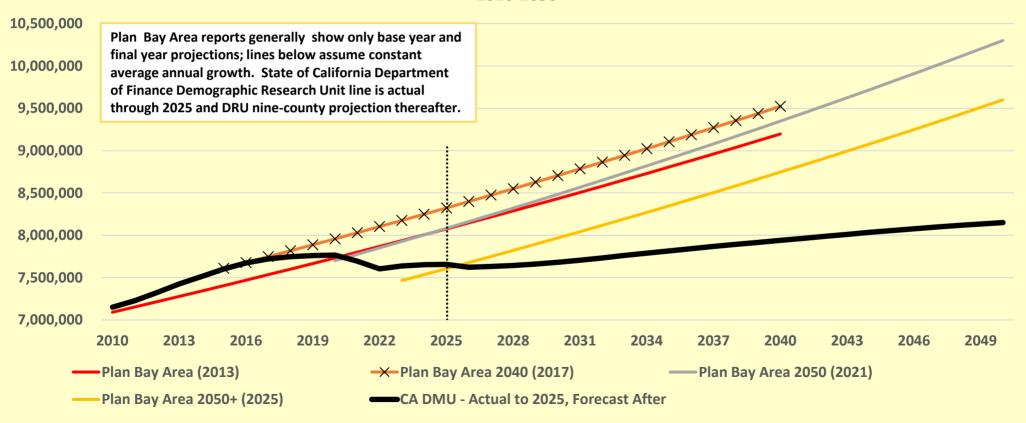
2.5%

California (ex. B.A.)

MTC has a TERRIBLE Record of Forecasting



PLAN BAY AREA POPULATION PROJECTIONS AND DEMOGRAPHIC RESEARCH UNIT ACTUAL/PROJECTIONS 2010-2050



PLAN BAY AREA 2025+ NEW TAX BURDE

➤ Notice of Preparation, Page A-4:

Total "Strategy Investment:"

Less: "Existing Revenues (42%):"

"New Revenues (58%):"

Divided By: 25 years (2026-2050)

"New Revenues" (Taxes/fees) per year:

Average Population, 2026-2050:

Average Annual New Taxes/Person

Note: Many of the "Existing Revenues" appear far from guaranteed.

Even if some of these due come into being, it will take years; therefore, there will be less, if any, new costs in the short term, but the annual costs

if these were to be fully implemented would be much higher.

1,475 Billion

615) Billion

860 Billion

34.4 Billion

8,734,894

What you will hear from the PBA proponents ...

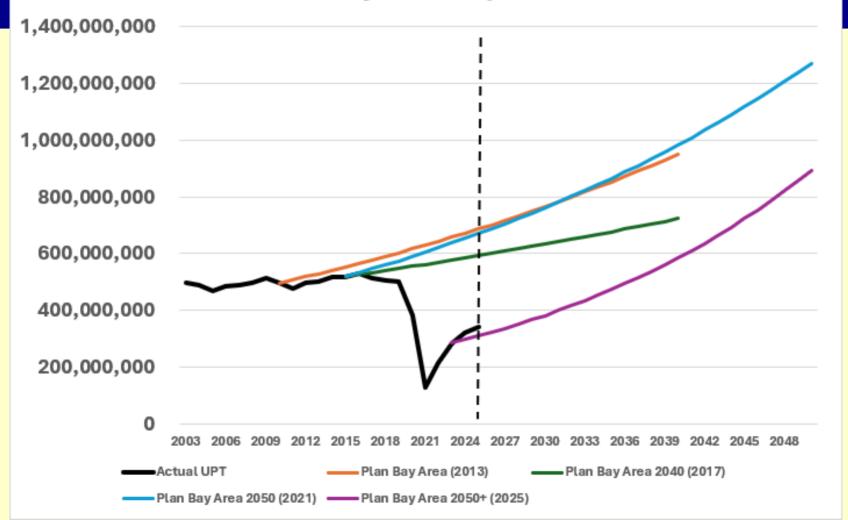


- Shiri. bay Alea
- "It is incorrect to say that all of the "New Revenues" will come from Bay Area Taxpayers"
 - Grants from the Federal and State governments are local tax dollars sent to Washington and Sacramento for a haircut – and sent back wrapped in red tape
 - "Statewide Guaranteed Income" (DEIR p. 2-8) providing \$205 billion to Bay Area families will NOT have major subsidies from non-Bay Area taxpayers; if anything, the Bay Area will likely be paying in more than it gets back
 - Washington and Sacto are both broke and DC doesn't like us at all
- "Part of the 'New Revenues" will be self-generating by the growth from all the wonderful things that Plan Bay Area 2050+ will accomplish"
 - This is already counted in the "Existing Revenues."
 - REALLY?!? Name three places that's ever happened.
- PBA does NOT factor in many costs of growth and change in urban form, such as housing capital replacement and operating subsidies, utilities, first responders, and construction and operation of new schools

- Use MTC's own clearly articulated "New Revenues" requirement in PBA2025+ to open your meetings with elected officials:
 - "Do you support what MTC is recommending and adopting in Plan Bay Area 2025+?"
 - "So you will support raising taxes and fees on each Bay Area resident an average of \$4,000 a year for the next 25 years?"
 - "These can't be separated; you cannot support Plan Bay Area 2025+ without supporting the \$860 Billion in "New Revenues" that MTC says will be needed to implement it that is, assuming that MTC's projections in the Plan, which is not something it is noted for.
- If this doesn't get the attention of a local elected official, I don't know what will.

Bay Area Annual Transit Unlinked Passenger Trips Actual and Plan Bay Area Projections 2003-2050





MTC's Transportation Modeling Is Poor



- Standard transportation modeling practice is to first model the base year to "prove" the model and assumptions, then input the inputs to project for the forecast year
- > MTC has big problems even loading base year (2023) data:
 - Their base year daily passenger trips is shown as 1,042,000 (p. 2-26), but MTC ITSELF REPORTED this 881,000 the MTC projection was overstated by 17.3%
 - (Actual was 888,000 the biggest difference was that MTC somehow didn't include the Bay Area vanpool program – which MTC operates)
- MTC's planning and modeling practices are poor, inconsistent, and often unlikely – one is very tempted to ask if the MTC modeling technique is to fire an arrow at a wall, draw circles around where it hits, and then claim a bullseye

MTC/ABAG Projections of Population, Jobs, Households, and Housing Units



	Actual	Forecast	Change	
Category	2020	2050	in unit	in %
Population	7,749,000	9,586,000	1,837,000	23.7%
Jobs	4,025,000	5,436,000	1,411,000	35.1%
Households	2,798,000	3,796,000	998,000	35.7%
Housing units	2,875,000	3,996,000	1,121,000	39.0%

Source: MTC/ABAG





PLAN POPULATION/JOB GROWTH IS CONSTANT

SHIFT: Bay Area

Table 4-5: Forecasted Employment Counts by Alternative and County in 2050

Tubio 4 of Forest and Timple y months by Attendance and County in 2000								
County	Proposed	d Plan	No Project Alternative		Alternative 1		Alternative 2	
	Total	Share	Total	Share	Total	Share	Total	Share
Alameda	1,109,000	20%	1,139,000	21%	1,109,000	20%	1,117,000	21%
Contra Costa	526,000	10%	528,000	10%	526,000	10%	533,000	10%
Marin	126,000	2%	135,000	2%	126,000	2%	130,000	2%
Napa	72,000	1%	75,000	1%	72,000	1%	72,000	1%
San Francisco	960,000	18%	986,000	18%	960,000	18%	967,000	18%
San Mateo	593,000	11%	588,000	11%	593,000	11%	602,000	11%
Santa Clara	1,621,000	30%	1,566,000	29%	1,621,000	30%	1,605,000	30%
Solano	160,000	3%	149,000	3%	160,000	3%	150,000	3%
Sonoma	268,000	5%	269,000	5%	268,000	5%	259,000	5%
Regional total	5,436,000	100%	5,436,000	100%	5,436,000	100%	5,436,000	100%

Note: The number of forecasted jobs is rounded.

Source: Data provided by MTC and ABAG in 2025; compiled by Ascent in 2025.

No matter what the alternative, the total 2025 jobs are the same; just minor shifts between jurisdictions

Ridiculous to assume, for example, without MTC's assumed extreme jobs / population concentration, no road capacity growth, and assumed transit growth that the extreme growth could occur without ability to move around

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Siloing and No Feedback Loop



- What this shows is that the impacts of changes in assumptions that have major impacts in outputs **DOES NOT** result in the output changes impacting other outcomes
- ➤ MTC has over 400 employees, many of them involved in various different types of planning and there is a lot of evidence that the different offices simply to not have strong lines of communications so that what one office is recommending, or doing, that impact what another office is involved in, is not factored in perhaps not even known in some cases (example follows)

TRANSPORTATION CHANGES RIDICULOUS



Facility Type	Base Year, 2023	Proposed Plan, 2050	Change, 202	23 to 2050
			Numerical	Percent
Freeway Lane Miles				
	5,100	5,200	130	3%
Priced Freeway Lane Mile Share	14%	100%	86	614%
Expressway Lane Miles	1,100	1,100	50	4%
Arterial Lane Miles	8,700	8,600	-80	-1%
Collector Lane Miles	5,500	5,500	10	0%
Total Roadway Lane Miles	21,000	21,100	130	1%
Daily Local Bus Seat Miles	9,177,000	12,786,000	3,609,000	39%
Daily Express Bus Seat Miles	1,457,000	2,891,000	1,434,000	98%
Daily Light Rail Seat Miles	1,922,000	3,173,000	1,251,000	65%
Daily Heavy Rail Seat Miles	12,523,000	21,199,000	8,676,000	69%
Daily Commuter Rail Seat Miles	5,495,000	7,322,000	1,827,000	33%
Daily Ferry Seat Miles	852,100	2,149,000	1,297,000	152%
Total Daily Transit Seat Miles	31,425,000	49,520,000	18,096,000	58%

- > Almost no new growth in road miles at all
- ➤ Transit seat-miles projected at 158% of 2023 but Table 2-9 has passenger-miles 309%, so load factors will almost double; questionable under the basic law of physics that two objects cannot occupy the same space at the same time

Transit Is Out-Moded: \$500B



- ➤ Now: "Carrying your Thanksgiving Turkey home in the rain..."
- Can we envision a "transit" system that picks you up at home, takes you the store, and brings you home?
- Could AV's such as mini-vans be dynamically routed to pick up half a dozen passengers and drop them off, as airport vans do?
- Would this save Billions in capital costs?
- ➤ Would this save Billions in Union Wages and Pensions?
- ➤ Where was this future analyzed in PBA2050+?
- > Nowhere that we can find...

Water Shortage? WHAT Water Shortage?



- ➤ DEIR, page 3.14-11: "Although the Bay Area's population grew steadily for several decades, recent estimates indicate a slight downward population trend since 2020, largely driven by out-migration and other factors. Despite this recent decline, many water agencies project that long-term population in the region will either stabilize or gradually rebound ..."
- ➤ Evidently, no one told the authors of DEIR Section 14, Public Utilities and Facilities, that the authors of Section 11, Land Use, Population, and Housing, were projecting a 23.7% increase in population from 2020 to 2050 (Table 4-1, page 4.12)

Housing Is Misplaced: \$500B



- Proposed public (?) cost over 25 years, vs. \$20B in failed RM4 (details missing)
- PBA2050+ tries to justify failing downtowns and transit systems by pushing 'housing' closer to transit
- Current Housing policies claim shortage, but vacancies (and STR's) are high.
- Affordability is a valid concern... but prices are driven up by wealthy corporation employees... not shortages.
- Residential housing is a "loss leader"
- Plan does not address un-affordability from cost of infrastructure, water, sewer, insurance, taxes...

Current Housing Policy = Failure



Percent Change From 2023 to 2050 Under No Plan	Percent Change From 2023 to 2050 Under All Strategies	Outcomes
0%	+30%	Home ownership rate for households with low incomes

- ➤ The Plan* admits current policies won't grow home equity for lower income households
- ➤ Current Housing Policy makes Wealth Inequality worse...
- >... By subsidizing wealthy investors (WIMBY) who profit, and by sentencing residents to Rent Slavery with no equity to build wealth.
- "The problem is not a housing shortage, it is a shortage of low-income housing, which is due in large part to governmental actions and the proposal is, because the governmental actions have failed, we need a lot more governmental action. This is the equivalent of treating blood loss by bleeding the victim." Tom Rubin
 *Figure 5-9 page 115

Flawed Housing Assumptions**



- MTC adjusted the REMI model's "relative housing price" variable downward starting in 2022 so that by 2050, Bay Area home price relative to the U.S. would be back to 2001 relative difference levels. Erasing 25 years of evidence.
- This is a most unlikely outcome because of rising development costs and land premium associated with the Bay Area being the leading AI hi-tech hub in the world.
- > MTC forced the model to give it the results they wanted.

"IMPROVE ECONOMIC MOBILITY"



- ▶ DEIR p. 2-8, "EC4: Implement a Statewide Guaranteed Income |\$205 Billion| Provide an income-based payment to all Bay Area households to improve family stability, promote economic mobility, and increase customer spending." (emphasis in original)
- ➤ Assuming this State-wide program goes into full effect in for the FY31-FY50 period, that's \$10.25 billion a year going to an average of ~3.5 million Bay Area households, just under \$3k a year for ALL households
- For just the lowest-earning million, households, that would be about \$10k/year each presumably, in addition to all existing governmental and private sector aid programs
- Although this is labeled as a Statewide program, the Bay Area is such a large portion of the State population that is difficult to conceive how the Bay Area taxes to support this would come from anywhere but Bay Area taxpayers so the 2.5 million households not getting these funds would each be paying in >\$4k year
- There does not appear to be anything in the Plan that considers how many high-earners and mid-earners this would cause to leave, or the jobs lost, or the higher costs of doing business increasing prices, etc., etc., etc.

NO PLAN B



- ➤ The entire Plan Bay Area 2025+, like all of its predecessors, is build on a huge number of unrealistic assumptions, most of which have negative feedback to other assumptions
- All of the predecessors have already been shown to be unrealistic
- There is absolutely no realistic alternative presented for a fallback when the unrealistic assumptions, and the outcomes built on them, can no longer be denied
- > THIS IS A FAILED PLAN and A PLAN TO FAIL

PBA: What Is Missing



- > A vision for a more affordable, convenient Transit Future
- A vision for reducing wealth inequality, which is the real root of the "Housing Crisis"
- REAL Oversight & Accountability
 - Independent, ELECTED commission with no ties to transit or real estate interests
 - Suite of Inspectors General and staff reporting to new commission
 - ✓ Who can contest and suggest any Transit or State staff "plans"
 - Binding mechanisms on performance and funding
 - Proof before spending
 - Sanctions for failures

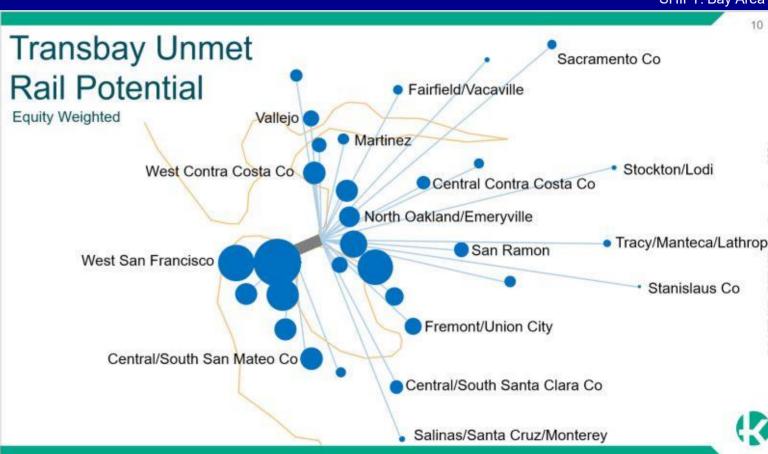
PBA is designed to subsize failing urban centers and transit systems that don't pay for themselves

The Network Is The Problem



Everyone,
From
Everywhere,
All At Once...

- Is costly network design...
- Costs 7x an EV
- Ties up 16x
 more funds in
 assets, retirement
 benefits, etc.



Needed: A New Transit Future



- Move jobs to where people want to live
- Make more jobs work from home
- Suite of dynamically routed vans and AV's
 - Pick you up and drop you off from where you are
 - Pool riders like airport shuttles
- Express buses and bus lanes instead of expensive, inflexible fixed rail
- Funding by those who benefit:
 - Riders
 - Businesses and/or cities who want workers, customers, tourists
 - And/or employers provide buses for their workers
- > As needed, subsidize poor riders NOT transit systems
 - Vouchers as SJ Mayor Mahan proposed

Economic Plans Raise Concerns



> Universal Basic Income: \$205B

- Given current wealth inequality and more automation coming, jobs for humans is a valid concern.
- A STATE-wide UBI program would just increase in-Migration to CA and cost us more \$\$\$.
- A NATIONAL UBI, if agreed, could help move excess people to the Rust Belt and more affordable places.
- Since the U.S.A. can't fund Social Security, it is ridiculous to include this proposal in a REGIONAL plan, until national fiscal issues are under control.

> Shift the location of Jobs: \$25B

- Proposed: move the people into the core cities and growth zones.
- Preferred: move the jobs to where the people want to live, reducing commute time and cost.
- Issue: why should we pay to rescue decaying urban cores?

Environmental Concerns



- > Sea Level Rise \$96B
 - Approach unclear, unjustified
 - Stormwater flooding/freak storm tides are more immediate dangers...
 - Asset replenishment costs are 4x ever 40 years...
 - Relocate Responsibly, don't Resist Ridiculously
- > DEIR significant unmitigated risks
 - 67 environmental impacts with 41 "Significant and Unavoidable" What are those benefits, who receives them, and who bears the costs?
 - Until the population assumptions are valid, and each of those 41 impacts has a credible mitigation & accountability plan, approving this DEIR is premature.
 - No "Plan" with 2/3rds of projects having so many major bad impacts... is valid.
- > Expand Access to Parks and Open Space: \$62B
 - Because increased density keeps people cooped up in their apartments.
 - How about giving people equity in their back yards?
 - Debate: Mandated Density vs. Enjoyable Sprawl

Other Problems With PBA2050+



- ➤ Biased estimation methods Bad Faith "Planning"
 - Under-states Transit costs by 56% (using 2019 numbers)
- > Lacks supporting justification in detail...
 - Thus, lacks Transparency
- > Failure to inventory fiscal conditions as fact base
- > Failure to assess cost/benefit
- > Omits healthcare, education, and more...
- > Invalid, unaccountable, totalitarian planning process
- > MTC, et al, track record of mismanagement

Detached from both reality and accountability

Statewide Regional Planning: Concerns



- Disenfranchises County & City Electeds
- > Biases plans toward traditional transit, density, and self-interests:
 - Bureaucracies, Unions, Construction, Wealthy investors
 - Omits consideration of alternative spatial development strategies
- More "Housing" doesn't solve Wealth Inequality the Real Issue
 - Apartments with no resident equity enriches the already-wealthy
 - 'Affordable' housing even worse subsidizes those wealthy investors.
- > Traditional Transit fails:
 - Inconvenient 'carry your groceries home in the rain"
 - Expensive equivalent to ParaTransit
 - Inflexible not door to door and not variable
- > Fails to consider ongoing fiscal sustainability
- Detached from both reality and accountability

Immediate Process & Concerns



- MTC/ABAG will be likely be voting on the Draft EIR in early 2026
- Beginning with the population estimates, and continuing with manipulated model results, the Plan is a fraud.
 - Plan inflates population to justify the Transit and Housing costs
- > 41 of 67 Concerns in the DEIR are "significant and unavoidable"
- > A new RHNA audit is mandatory suspend plan until then
- To approve the DEIR, MTC will approve those estimates AND approve a "Statement of Overriding Considerations."
- > Our goal: make that vote Very Uncomfortable for them.

So What and Now What?



- > Pressure MTC/ABAG to vote NO on the Draft EIR
 - Write: public comments by Dec. 18 to email.com
 - ✓ Use the online comment form at planbayarea.org/draftplan
 - ✓ Email info@planbayarea.org (subject line: "Draft Plan")
 - Suggest your improvement ideas for the Plan to SHIFT
 - SHIFT will continue to research and document concerns
 - Arrange for speaking engagements for SHIFT authors
 - Spread the word on Social Media
 - Speak at City and County Councils
 - Talk to your friends and neighbors
 - Vote with your conscience and your pocketbook

Plan Bay Area 2050+



Your comments and suggestions?

More Flaws to Cite?
Contrary evidence?

Desired Next Steps and Priorities?

Why Should We Care?



"The Ultimate Test of a moral society is the kind of world that it leaves to its children."

- Dietrich Bonhoeffer

MTC Planning Committee



Name	County/City	Representing	MTC/ABAG (County & Cities rep)	Phone	Email
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