

Goldfield Ranch Fire District

# Development Assessment Report

Goldhawk at the Preserve

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GRFD Assessment Report – GOLDHAWK

TO: Goldfield Ranch Fire District; Chairman Laney, Clerk Vandenberg, Member Neilsen

FROM: John Flynn, PolicyLogic, LLC

DATE: March 24, 2026

SUBJECT: Goldfield Ranch Fire District – Development Assessment Report

This report assesses the impact of the Goldhawk at the Preserve development (GOLDHAWK) on the delivery of fire services to the Goldfield Ranch community. The report's findings and financial models are intended to provide guidance for decision making by the board in addressing said impacts to the Goldfield Ranch Fire District (GRFD).

For the purposes of this report, “fire services” refers to the full range of various fire suppression and emergency medical services provided by fire agencies operating within Maricopa County, Arizona.

The report begins with a brief background on the issue to establish a common understanding of the various components of the assessment.

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## Project Background

GOLDHAWK is a 1,737 acre 696-lot residential development located within the jurisdictional boundaries of GRFD. GOLDHAWK is opposed by the Fort McDowell Yavapai Nation (FMYN) for a number of reasons (see *Maricopa County Board of Supervisors meeting minutes - May 21, 2025*). One of the reasons stated by FMYN for opposition to GOLDHAWK is fire services delivery capacity concerns. GRFD’s contract fire services provider is the FMYN Fire Department (FMYN-FD). The FMYN may refuse to extend contract fire services to GOLDHAWK. The GRFD would remain responsible for fire services to GOLDHAWK.

GRFD engaged the consulting firm PolicyLogic, LLC (CONSULTANT) to assess the impacts of GOLDHAWK on current and future fire service delivery for the community. The report provides GRFD with an assessment of the financial and operational impact of GOLDHAWK development on the district and provides cost analysis and projections for current and

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future fire services contracting. The report makes recommendations for addressing immediate and future GRFD operations.

### GRFD – Current Operations

The GRFD currently operates as a contract-for-services special taxing district formed pursuant to Arizona Revised Statute (ARS) §48-261. The GRFD is an independent political subdivision of the state governed by a three-member non-partisan board elected by the property owners - registered voters residing within the jurisdictional boundaries of the district.

The fire district encompasses the approximately 5,000-acre Goldfield Ranch subdivision, which currently consists of 408 parcels of real property. Located east and northeast of the Fort McDowell Yavapai Nation and surrounded on the remaining three sides by the Tonto National Forest, the area is essentially a county island with current development limited to scattered single-family residences in the majority Rural-190 zoned community.

The community is low-density rural in nature, and no dedicated fire protection water supply infrastructure currently exists.

The table below is the Tax Summary by Classification for the GRFD (*data source: Maricopa County Assessor's Office*)

<b>TAX CLASS</b>	<b>PARCELS</b>	<b>LIMITED PROP</b>	<b>LPV Assessed</b>	<b>Exemptions</b>	<b>LPV Net Assessed</b>
<b>1.3</b> RP CVP - Gas & Electric	0	0	0	0	0
<b>1.3P</b> PP CVP - Gas & Electric	0	5,236,830	837,893	837,893	0
<b>1.13P</b> PP - Commercial / Industrial	0	47,829	7,649	0	7,649
<b>2.R</b> RP - AG/ Vacant Land	278	26,384,554	3,957,552	5,079	3,952,473
<b>3.1</b> RP - Primary Residence	90	58,906,765	5,890,636	0	5,890,636
<b>3.1P</b> PP - Primary Residence	0	53,834	5,283	0	5,238
<b>3.2</b> RP - Primary Residence QFM	2	1,139,784	113,978	0	113,978
<b>4.1</b> RP - Non primary / BO	37	25,443,466	2,543,328	0	2,543,328
<b>4.2</b> RP - Rental / Leased Resd	1	453,411	45,341	0	45,341
	408				12,558,643

At full occupancy of the 130 total residential properties, the population of Goldfield Ranch is estimated at 365 people (*avg. 2.61 per household per census tract data*).

## GRFD Contract Fire and EMS

The GRFD contracts with FMYN for fire and EMS response services. Fire and EMS are delivered by FMYNFD. The FMYNFD operates out of a single fire station facility located at 10755 N Fort McDowell Rd, Fort McDowell, AZ. FMYNFD professional firefighters staff a Type 1- Class A engine company and a paramedic rescue ambulance on a daily basis. The FMYNFD has an enhanced mutual aid agreement with Fountain Hills FD and other valley fire service agencies to provide assistance when needed.

Average emergency response times within GRFD are estimated to be between eight to fifteen minutes depending upon the location of the emergency event within the district (*average response time estimate includes alarm processing time, turnout time and travel time*).

The FMYNFD operates a new tactical water tender under an intergovernmental agreement (IGA) with the GRFD, which owns the fire apparatus. The tactical water tender is operated by FMYNFD for the benefit of residents of the fire district and FMYN. The tactical water tender can also be deployed through the state's Department of Forestry and Fire Management (DFFM) for wildland fire suppression operations regionally and statewide.

The FMYNFD has advised that the current level of fire and EMS resources being deployed on a daily basis are insufficient to service the GRFD in the future with the addition of the 696 GOLDHAWK residential units.

## GOLDHAWK Development

GOLDHAWK is located within the greater Goldfield Ranch community and within the jurisdictional boundaries of GRFD.

GOLDHAWK is generally located on the northwest side of SR 87 east of the Verde River - north of the NWC and NEC of Burnt Water Rd. and SR 87 in the Fort McDowell area.

GOLDHAWK encompasses 1,737 acres of real property, to be subdivided into a rural single-family residential home community with a maximum of 696 approximate one-acre lots. At

buildout, the population of GOLDHAWK is estimated at 1,858 people (*avg. 2.61 per household per census tract data*). GOLDHAWK is estimated to complete buildout over an approximate ten-year period once construction begins according to GOLDHAWK representatives.

CONSULTANT on behalf of the GFRD worked to inform both the Maricopa County Planning and Zoning Commission (MCPZC) and the Maricopa County Board of Supervisors (MCBOS) as to concerns the GRFD has specific to the GOLDHAWK development's impact on the district's operations.

On May 21, 2025, the MCBOS granted GOLDHAWK (Z240006) conditional approval which included a set of revised general conditions to which GOLDHAWK agreed. Specific to the fire services issue, GOLDHAWK is compelled to address the following conditions:

**“Prior to final plat for a given phase, fire protection shall continue to be established either through the Goldfield Ranch Fire District or with another qualified fire provider. The developer shall, prior to final plat approval, submit evidence of a fire services agreement covering all lots shown on the final plat and inform any mutual and automatic aid agencies of the services agreement. Applicant shall continue to work with the Goldfield Ranch Fire District regarding specific needs through the platting process”.**

The fire services agreement and how it may impact the fire district, along with what specific needs the fire district seeks to address before development begins are discussed below.

## Issues for Resolution

The items listed below need to be addressed in order for GRFD to facilitate / maintain contract fire services. The GOLDHAWK development has the potential to cause various changes to how those fire services are delivered and how much they will cost, which are described below.

Issues to be resolved are listed in priority order. A “preferred option” for issue resolution is provided. General value propositions used to formulate issue resolution include:

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- Continue to operate as a contract-for-services fire district to limit property tax liability for GRFD taxpayers.
- Continue to maintain a conservative approach to fire district financial and tax revenue management.
- Costs attributable to the GOLDHAWK development are not borne by the fire district's current property taxpayers.

### Fire Services Delivery for GOLDHAWK

This is the main issue to be resolved. How this issue is resolved will substantively impact the GRFD. Several options are detailed.

The primary issue is whether FMYN is willing to extend the fire district's current contract fire service model to GOLDHAWK development. In this regard, a preliminary meeting was held December 17, 2025, with Calvin Pilcher, FMYN General Manager, Eddie Smith, Fire Chief, FMYNFD, and CONSULTANT to address the fire service contracting issue. FMYN was open to considering a revised contract proposal from the GRFD for fire services to include GOLDHAWK (*NOTE: fire services contracting issues are subject to FMYN Council approval*).

Maintaining the fire services contract with FMYN is the preferred option. This is both the most cost effective and efficient fire services delivery option for the GRFD.

This option assumes renegotiating the GRFD- FMYN fire services contract to include a plan to fund the cost of servicing the additional 696 residential homes to be built within GOLDHAWK.

The additional annual contract funding associated with GOLDHAWK will allow FMYN to address fire resource capacity issues.

This option suffices for the primary fire service agreement issue for GOLDHAWK as required by the revised general conditions for development.

This option has the lowest tax liability impact for both current GRFD property owners and future GOLDHAWK homeowners.

Ultimately, this option maintains current fire service delivery for the GRFD by the closest professional fire services provider, in the order and manner in which it is currently delivered by the FMYNFD.

## Fire Service Contracting Alternatives

If the FMYN were to decline to provide services to the GRFD or a portion thereof, it would trigger the need for the GRFD to identify a new fire services contractor and plan for a transition. The two remaining options would be (1) off-site contracting of fire services (*as is current practice with FMYNFD – where the contract fire services provider operates from their own off-site facilities and with their own fire apparatus and equipment*), and (2) on-site provision of fire services.

The challenge for an alternative off-site fire services contractor will be to identify a professional fire services provider with facilities that are within an acceptable proximity for emergency response (*Fountain Hills FD is the next closest professional fire services provider*).

On-site fire services will be a significantly more costly option with the need for basic facilities and fire equipment infrastructure being borne by the GRFD. The staffing and management of on-site GRFD fire services could still be supplied by a professional fire services contractor. It should be noted that operating on-site fire services is outside GRFD's near-term financial capacity. This option would require an eighteen-to-twenty-four-month time horizon to build the financial capacity to operate. There are both public and private sector options for fire services staffing and operations management.

An in-house GRFD managed and operated fire department is outside the current financial capacity of the fire district.

## Fire Service Contract Costs

GRFD will need to develop a revised contract for consideration by FMYN. The GRFD currently pays a flat rate of forty thousand dollars annually for contract fire services with

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the FMYN. The average per unit residential cost for fire services is \$209.23 annually. The table below shows current annual contract funding where residential properties account for 68 percent of the GRFD tax base. GOLDHAWK amount at current rate is shown at buildout.

<b>Current Fire Services Contract</b>	
Total Residential Units	130
Residential % of Tax Base	68%
Fire Service Contract	\$ 40,000.00
Residential AVG per Unit Cost	\$ 209.23
<b>Future Fire Services (at current unit cost)</b>	
Goldfield Ranch (Units=130)	\$ 27,200.00
Goldhawk at Buildout (Units=696)	\$ 145,624.62

A comparative analysis of the region’s fire service providers was conducted to determine an approximate market range of the residential per unit cost of providing fire services. The fire agencies used for the comparative analysis (*Fountain Hills FD, Mesa FD, Scottsdale FD*) were chosen for their relatively close proximity to the GRFD and FMYN.

The average residential per unit cost for each of the neighboring communities is shown in the table below, along with an average market rate for residential per unit cost for fire services.

	<b>FD Budget</b>	<b>RESD % of Tax Base</b>	<b>Total Units</b>	<b>AVG Per Unit Cost</b>
Fountain Hills FD	\$ 6,001,230	88%	14,063	\$ 375.53
Mesa FD	\$ 118,900,000	69%	164,657	\$ 498.25
Scottsdale FD	\$ 93,321,087	76%	119,259	\$ 594.71
			Regional Per Unit Avg:	\$ 489.50
GRFD (contract)	\$ 40,000	68%	130	\$ 209.23

County Island Fire Districts (CIFD) operate by law as contract fire districts. These fire districts operate similarly to how the GRFD operates. In the spreadsheet below is the

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average residential unit cost for four CIFD in Maricopa County which contract with their respective municipal fire departments for service.

	FD Contract	RESD % of Tax Base	Total Units	AVG Per Unit Cost
Chandler CIFD	\$ 1,211,748	75%	1,203	\$ 755.45
Gilbert CIFD	\$ 1,118,110	82%	1,254	\$ 731.14
Queen Creek CIFD	\$ 3,340,067	86%	2,307	\$ 1,245.11
Tempe CIFD	\$ 247,180	6%	24	\$ 617.95
			CIFD Per Unit Avg:	\$ 837.41
GRFD (contract)	\$ 40,000	68%	130	\$ 209.23

### Inflationary Impact

The annual contract price has remained fixed at forty thousand dollars (\$40,000) annually since 2007, with the more recent iterations of the IGA (e.g. 2009, 2013) holding the contract amount fixed at \$40K annually. Adjusting for inflation, the current year (TY2025) contract amount would be \$61,002.89 (calculated using the national Consumer Price Index-CPI). The total rate of inflation for the period is 52.5% or 2.44% annually. Adjusting the current GRFD contract amount for inflation would set the GRFD average residential per unit cost at \$469.25.

GRFD’s current fire services contract is below market. A revised fire services contract is anticipated to reflect fair market value. The comparative analysis of fire department average per unit residential fire service costs, and the inflationary impact can be used as a guide for determining a competitive proposal. As an example, the following table shows the GRFD-FMYN fire services contract amount using the regional per unit average cost.

Revised FS Contract Example	CURRENT	REVISED	
Total Residential Units	130	130	
Residential % of Tax Base	68%	68%	
Fire Service Contract	\$ 40,000.00	\$ 63,635.00	(@489.50 per unit)
Residential AVG per Unit Cost	\$ 209.23	\$ 332.86	
<b>Future Fire Services (at current unit cost)</b>			
Goldhawk at Buildout (Units=696)	\$ 145,624.62	\$340,692.00	(@489.50 per unit)

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The table below details a GRFD fire services contract based upon the residential per unit cost, projecting the initial five-years of contract payments once GOLDHAWK homes begin construction (FY28). GOLDHAWK is forecast to add approximately 48 homes annually (4 homes per month) with a ten-year project timeline.

Annual Contract Adjustments & Payments at Regional Residential per Unit AVG \$489.50							
Residential Units	FY26 - Actual	FY27	FY28	FY29	FY30	FY31	FY32
GRFD	130	131	132	133	134	135	136
GOLDHAWK	0	0	48	96	144	192	240
Total RESD Units	130	131	180	229	278	327	376
Contract Total	\$ 40,000	\$ 64,125	\$ 88,110	\$ 112,096	\$ 136,081	\$ 160,067	\$ 184,052
YOY Cumulative			\$ 152,235	\$ 200,206	\$ 248,177	\$ 296,148	\$ 344,119

### Tax Revenues / Payment for Contract Fire Services

The fire district’s annual operating costs are assumed to increase incrementally going forward. The fire services contracting issue will be the main component of operating costs. Property tax revenues fund GRFD’s maintenance and operations.

The financial model presented herein extends out seven years from the current fiscal year (FY26 base year) and encompasses the initial five-years of GOLDHAWK (FY28-FY32) on the tax rolls. The financial model assumes GOLDHAWK develops over a ten-year period, with the 696 residential units spread equally over the ten -year period (48 residential units added annually). GOLDHAWK homes are projected to begin to enter the tax rolls in FY28.

The financial model illustrates property values, tax revenues and residential taxpayer impact. Property value increases are projected at five percent year-over year (LPV is statutorily limited to 5% annually). The tax rate is adjusted five percent annually.

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<b>GRFD NAV</b>	<b>FY26 - Actual</b>	<b>FY27</b>	<b>FY28</b>	<b>FY29</b>	<b>FY30</b>	<b>FY31</b>	<b>FY32</b>
Goldfield Ranch	\$12,561,933	\$ 13,190,030	\$13,849,531	\$14,542,008	\$15,269,108	\$16,032,563	\$16,834,192
Goldhawk	n/a	n/a	\$ 6,804,000	\$14,288,400	\$22,504,230	\$31,505,922	\$41,351,523
<b>GRFD Total NAV</b>	\$12,561,933	\$ 13,190,030	\$20,653,531	\$28,830,408	\$37,773,338	\$47,538,485	\$58,185,714
<b>TR5%+ Annual</b>	<b>FY26 - Actual</b>	<b>FY27</b>	<b>FY28</b>	<b>FY29</b>	<b>FY30</b>	<b>FY31</b>	<b>FY32</b>
Tax Rate (TR)	0.4799	0.5039	0.5291	0.5555	0.5833	0.6125	0.6431
Tax Levy	\$ 60,284.72	\$ 66,463.90	\$109,275.72	\$160,165.67	\$220,339.98	\$291,167.29	\$374,199.25
IGFDAT	\$ 12,056.94	\$ 13,292.78	\$ 21,855.14	\$ 32,033.13	\$ 44,068.00	\$ 58,233.46	\$ 74,839.85
<b>Total Tax Revenue</b>	\$ 72,341.66	\$ 79,756.68	\$131,130.86	\$192,198.80	\$264,407.98	\$349,400.75	\$449,039.10
<b>Resd. 3.1 LPV Avg.</b>	\$ 654,520	\$ 687,245.59	\$721,607.87	\$757,688.26	\$795,572.68	\$835,351.31	\$877,118.88
<b>Tax Liability</b>	\$ 314.10	\$ 346.30	\$ 381.80	\$ 420.93	\$ 464.07	\$ 511.64	\$ 564.09

Tax levy and total tax revenues increase quickly beginning in FY28 when GOLDHAWK homes begin to appear on the property tax rolls. Increasing revenues are projected to offset the fire services contract costs and incrementally fund fire infrastructure and capital projects.

Revenues from homes added to the tax rolls typically are received 18-24 months later due to how the state’s tax system is structured. An upfront payment by the homebuilder to fund the initial 24 months of contract costs for GOLDHAWK homes when the building permit is issued, will provide payment for fire services beginning with initial construction. This should be addressed in a pre-development agreement.

### Paying for Fire Services Infrastructure

In general, the fire risk / fire service demand posed by GOLDHAWK is fairly low. All residential units will have automatic fire sprinkler systems. Residential units are spaced to limit fire spread in case of wildfire events. Requiring homes to be compliant with wildfire codes for vegetation management and building materials would further reduce wildfire risk. EMS demand is anticipated to be that of the general population.

The provision of general fire protection infrastructure is also required of GOLDHAWK under the revised general conditions established by the MCBOS as follows:

**Developer shall ensure sufficient fire flow and storage capacity is available for the development, commit to sprinkler each home (and add a note regarding this on all recorded plats), and to construct fire hydrants at key locations throughout the development, and near entrances and accessible to all of Goldfield Ranch.**

Fire hydrants accessible to the greater GRFD provide reliable and dedicated fire suppression water supply points for the community.

## Fire Station Outlook

The development costs associated with the need for any additional infrastructure are typically paid to local government agencies through “Impact Fees”. Impact fees ensure that the costs are borne by the new development and not the existing taxpayers.

In many cases, developers offset impact fees or a portion thereof through in-kind donations of land, facilities, or other infrastructure which benefits the greater community.

The need for a future fire station site to serve the GRFD has not been determined. With the buildout of GOLDHAWK (10+ years / 2038), there is still estimated to be fewer than 1,000 total homes within the GRFD. The tax consequence of providing a stand-alone fire facility in a low density / rural 1,000 home fire district is cost prohibitive. The GRFD will not have the financial capacity to reasonably support the operating costs for a fire station over the next ten year planning period given the current development projections.

Additionally, the current GRFD - FMYN Fire Services IGA specifically delineates the following:

*5. All of the Nation's Fire Department operations and other activities shall be under the direction of the Nation's Fire Chief or that Fire Chiefs authorized representative. It is not the Nation's intent to maintain or permanently place any facilities, equipment or vehicles in the District.*

A site for a future fire station does not appear warranted or necessary. The allocation of funding, whether direct or as a developer offset with a designated site / land parcel would not return any near-term benefit for the GRFD. Any proposed development funding should

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be focused on water infrastructure development to extend fire hydrant dispersal to additional points within the GRFD. The addition of water infrastructure would have immediate benefits for the community. This would provide useable water on-site for fire suppression activities and may provide some marginal relief with homeowner fire insurance rates.