Moraga-Orinda Fire Protection District
Long Range Financial Forecast
Scenario A - 3.5% Annual Property Tax Revenue Increase
April 2026

		ACTUAL 23/24	ACTUAL 24/25	PROJ 25/26*	PROJ 26/27*	PROJ 27/28	PROJ 28/29	PROJ 29/30	PROJ 30/31	PROJ 31/32	PROJ 32/33	PROJ 33/34	PROJ 34/35	PROJ 35/36	ASSM	ASSM	ASSM	ASSM	ASSM	ASSM
1	**TOTAL REVENUE**	38,091,134	40,051,109	41,014,192	41,256,327	42,241,246	43,488,568	44,788,218	46,314,689	47,830,023	49,504,848	51,265,526	53,095,701	54,972,660						
2	**TOTAL EXPENDITURES**	32,462,104	34,189,308	45,699,174	40,849,029	50,503,247	51,389,518	40,503,877	46,238,293	40,409,786	39,902,097	40,727,388	43,308,811	42,684,267						
3	**GENERAL FUND BALANCE UNASSIGNED/ASSIGNED/COMMITTED, BEG**	18,117,184	20,710,536	22,116,533	23,106,867	23,945,687	24,232,906	16,724,004	18,739,425	21,105,543	28,000,725	35,804,255	44,350,899	53,548,443	26/27	27/28	28/29	29/30	30/31	31/32-35/36
4	**CASH AND INVESTMENTS BALANCE DECEMBER 15 (MINIMUM CASH)**	10,657,000	12,245,000	17,864,171	13,179,189	13,586,487	5,324,486	(2,576,463)	1,707,877	1,784,273	9,204,510	18,807,261	29,345,399	39,132,289						
5	**CASH AND INVESTMENTS BALANCE DECEMBER 31**	27,469,531	32,969,407	39,319,732	34,634,750	35,042,048	26,780,047	18,879,098	23,163,438	23,239,834	30,660,071	40,262,822	50,800,960	60,587,850						
6	**GENERAL FUND REVENUES**																			
7	PROPERTY AD VALOREM TAX	32,804,469	33,950,127	35,197,184	36,499,452	37,776,933	39,099,125	40,467,595	41,883,961	43,349,899	44,867,146	46,437,496	48,062,808	49,745,007	3.70%	3.50%	3.50%	3.50%	3.50%	3.50%
9	USE OF MONEY & PROPERTY	897,278	1,017,414	1,200,000	850,000	512,281	391,498	275,994	338,627	339,744	448,220	588,603	742,661	885,735	-29.17%	-39.73%	-23.58%	-29.50%	22.69%	0.33%
10	INTERGOVERNMENTAL REVENUE	248,788	206,161	241,068	206,805	208,873	210,962	213,071	215,202	217,354	219,528	221,723	223,940	226,180	-14.21%	1.00%	1.00%	1.00%	1.00%	1.00%
11	CHARGES FOR SERVICES/OTHER	243,580	306,624	734,482	569,170	574,862	580,610	586,416	592,281	598,203	604,185	610,227	616,330	622,493	-22.51%	1.00%	1.00%	1.00%	1.00%	1.00%
12	AMBULANCE FEES	1,335,265	1,965,218	1,631,000	1,684,400	1,709,666	1,735,311	1,761,341	1,787,761	1,814,577	1,841,796	1,869,423	1,897,464	1,925,926	3.27%	1.50%	1.50%	1.50%	1.50%	1.50%
13	STRIKE TEAM REVENUE *(Net of Overtime Costs)*	252,253	632,617	256,396	233,000	241,155	249,595	258,331	267,373	276,731	286,416	296,441	306,817	317,555	-9.12%	3.50%	3.50%	3.50%	3.50%	3.50%
14	OTHER REVENUE (FUEL BREAK ADMIN FEE/FIRE RISK REDUC. FEE)	222,391	81,989	506,248	8,500	8,500	8,500	8,500	8,500	8,500	8,500	8,500	8,500	8,500	-98.32%	NA	NA	NA	NA	NA
15	**TOTAL GENERAL FUND REVENUES**	36,004,024	38,160,150	39,766,378	40,051,327	41,032,269	42,275,602	43,571,249	45,093,704	46,605,009	48,275,792	50,032,413	51,858,519	53,731,396						
16	**GENERAL FUND EXPENDITURES**********																			
17	SALARIES - SAFETY	9,737,476	10,358,937	10,500,000	11,004,318	11,389,469	11,788,101	12,200,684	12,627,708	13,069,678	13,527,117	14,000,566	14,490,585	14,997,756	4.80%	3.50%	3.50%	3.50%	3.50%	3.50%
18	SALARIES - NONSAFETY	1,385,196	1,563,695	2,315,356	3,319,932	3,436,130	3,556,394	3,680,868	3,809,698	3,943,038	4,081,044	4,223,881	4,371,716	4,524,727	43.39%	3.50%	3.50%	3.50%	3.50%	3.50%
19	SALARIES - OTHER NONBENEFITTED	144,457	243,308	180,000	210,000	217,350	224,957	232,831	240,980	249,414	258,144	267,179	276,530	286,208	16.67%	3.50%	3.50%	3.50%	3.50%	3.50%
20	OVERTIME *(Excluding Strike Team)*	3,531,743	2,909,149	3,259,500	2,422,300	2,507,081	2,594,828	2,685,647	2,779,645	2,876,933	2,977,625	3,081,842	3,189,707	3,301,346	-25.68%	3.50%	3.50%	3.50%	3.50%	3.50%
21	BENEFITS	2,330,796	3,026,255	3,504,168	4,161,664	4,286,514	4,415,109	4,547,563	4,683,989	4,824,509	4,969,244	5,118,322	5,271,871	5,430,028	18.76%	3.00%	3.00%	3.00%	3.00%	3.00%
22	RETIREE HEALTH INSURANCE	845,243	867,635	886,000	998,000	1,019,000	1,041,000	1,050,000	1,101,000	1,123,000	1,134,000	1,168,000	1,202,000	1,236,000	12.64%	2.10%	2.16%	0.86%	4.86%	2.00%
23	OPERATING EXPENSES	3,452,041	3,804,415	4,126,709	4,293,475	4,422,279	4,554,948	4,691,596	4,832,344	4,977,314	5,126,634	5,280,433	5,438,846	5,602,011	4.04%	3.00%	3.00%	3.00%	3.00%	3.00%
24	RESIDENTIAL FUELS MITIGATION AND HOME HARDENING GRANT PROGRAM	293,641	499,284	500,000	500,000	500,000	500,000	500,000	500,000	500,000	500,000	500,000	500,000	500,000	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25	CCCERA EMPLOYER PAYMENT SAFETY - NORMAL COST******	2,430,624	2,505,613	2,515,960	2,594,979	2,745,916	2,845,442	2,360,168	2,077,669	1,329,050	954,671	892,415	883,615	884,743	CCCERA******					CCCERA/GovInvest
26	CCCERA EMPLOYER PAYMENT SAFETY - UAAL PAYMENT******	3,882,684	5,087,154	5,600,040	6,353,223	6,722,761	6,966,427	5,778,343	5,086,708	3,253,881	2,337,298	2,184,878	2,163,334	2,166,095	CCCERA******					CCCERA/GovInvest
27	CCCERA EMPLOYER PAYMENT NONSAFETY - NORMAL COST	178,848	221,398	270,661	432,247	467,317	479,744	448,444	404,461	431,432	459,795	489,616	520,960	553,899	CCCERA******					
28	CCCERA EMPLOYER PAYMENT NONSAFETY - UAAL PAYMENT	165,091	124,537	188,086	232,748	251,632	258,323	241,470	217,786	232,309	247,582	263,639	280,517	298,253	CCCERA******					
29	OPEB FUNDING (INTO TRUST)	463,553	428,630	405,233	525,692	559,091	480,803	503,341	490,572	457,605	499,029	517,803	518,223	544,041	Actuary	Actuary	Actuary	Actuary	Actuary	Actuary
30	PENSION RATE STABILIZATION (INTO TRUST)	1,569,279	1,135,247	1,660,574	1,412,561	1,367,066	1,078,427	1,022,073	875,025	946,298	1,928,729	2,031,595	2,087,469	2,139,320	GovInvest	GovInvest	GovInvest	GovInvest	GovInvest	GovInvest
31	**TOTAL GENERAL FUND EXPENDITURES**	30,410,672	32,775,257	35,912,287	38,461,139	39,891,606	40,784,504	39,943,028	39,727,586	38,214,461	39,000,912	40,020,168	41,195,374	42,464,427						
32	**TRANSFER OUT TO CAPITAL FUND - DEPRECIATION**********		(863,757)	(555,924)	(751,368)	(853,444)	(868,945)	(1,612,799)	(1,568,622)	(1,495,366)	(1,471,350)	(1,465,601)	(1,465,601)	(1,450,182)						
33	**TRANSFER OUT TO CAPITAL FUND - CAPITAL EXPENDITURES**********	(3,000,000)	(3,000,000)	(2,307,833)			(8,131,055)		(1,431,378)											
34	**ANNUAL GENERAL FUND SURPLUS (DEFICIT)**	2,593,352	1,521,136	990,334	838,820	287,219	(7,508,901)	2,015,421	2,366,118	6,895,182	7,803,530	8,546,644	9,197,544	9,816,787						
35	**GENERAL FUND BALANCE UNASSIGNED/ASSIGNED/COMMITTED, END**	**20,710,536**	**22,116,533**	**23,106,867**	**23,945,687**	**24,232,906**	**16,724,004**	**18,739,425**	**21,105,543**	**28,000,725**	**35,804,255**	**44,350,899**	**53,548,443**	**63,365,230**						
36	**UNRESTRICTED FUND BAL AS PERCENT OF GENERAL FUND REVENUE**	**59.46%**	**57.96%**	**58.11%**	**59.79%**	**59.06%**	**39.56%**	**43.01%**	**46.80%**	**60.08%**	**74.17%**	**88.64%**	**103.26%**	**117.93%**						
37																				
38	**CAPITAL FUND BALANCE, BEGINNING OF YEAR**	7,976,471	11,012,149	15,352,814	9,677,498	9,245,976	696,756	304,708	2,573,627	283,905	808,960	2,608,182	4,599,676	5,189,022	26/27	27/28	28/29	29/30	30/31	31/32-35/36
39	**CAPITAL FUND REVENUES - FIRE FLOW TAX, STRIKE TEAM VEHICLE**	2,087,110	1,890,959	1,247,814	1,205,000	1,208,977	1,212,966	1,216,969	1,220,985	1,225,014	1,229,057	1,233,113	1,237,182	1,241,265	-3.43%	0.33%	0.33%	0.33%	0.33%	0.33%
40	**CAPITAL EXPENDITURES**	1,730,597	1,093,069	9,465,886	2,067,000	10,290,000	10,283,750	239,113	6,189,636	2,195,325	901,185	707,220	2,113,437	219,840	NA	NA	NA	NA	NA	NA
41	**TRANSFER IN FROM GENERAL FUND**	3,000,000	3,863,757	2,863,757	751,368	853,444	9,000,000	1,612,799	3,000,000	1,495,366	1,471,350	1,465,601	1,465,601	1,450,182						
42	**TRANSFER OUT TO DEBT SERVICE FUND - FIRE FLOW TAX**	(320,835)	(320,982)	(321,001)	(320,890)	(321,641)	(321,264)	(321,737)	(321,071)	0	0	0	0	0						
43	**ANNUAL CAPITAL FUND SURPLUS (DEFICIT)**	3,035,678	4,340,665	(5,675,316)	(431,522)	(8,549,220)	(392,048)	2,268,919	(2,289,722)	525,055	1,799,222	1,991,493	589,346	2,471,606	NA	NA	NA	NA	NA	NA
44	**CAPITAL FUND BALANCE, END OF YEAR**	**11,012,149**	**15,352,814**	**9,677,498**	**9,245,976**	**696,756**	**304,708**	**2,573,627**	**283,905**	**808,960**	**2,608,182**	**4,599,676**	**5,189,022**	**7,660,628**	NA	NA	NA	NA	NA	NA
45																				
46	**DEBT SERVICE FUND BALANCE, BEGINNING**	0	0	0	0	0	0	0	0	0	0	0	0	0						
49	**DEBT SERVICE FUND EXPENDITURES - OTHER DEBT/STATION 43**	320,835	320,982	321,001	320,890	321,641	321,264	321,737	321,071	0	0	0	0	0						
50	**TRANSFER IN FROM CAPITAL FUND - FIRE FLOW TAX**	320,835	320,982	321,001	320,890	321,641	321,264	321,737	321,071	0	0	0	0	0						
51	**DEBT SERVICE FUND BALANCE, END OF YEAR**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	NA	NA	NA	NA	NA	NA
52																				
53	**TUNNEL EAST BAY HILLS FUEL BREAK FUND BALANCE, BEGINNING**	**50,959**	**348,268**	**727,090**																
54	**REVENUE - STATE AID**	2,460,316	3,411,849																	
55	**EXPENDITURES - FUEL BREAK**	2,163,007	3,033,027																	
56	**TRANSFER OUT TO GENERAL FUND & FUEL BREAK MAINTENANCE FUND**			(727,090)																
57	**TUNNEL EAST BAY HILLS FUEL BREAK FUND BALANCE, END OF YEAR**	**348,268**	**727,090**	**0**																
58																				
59	**FUEL BREAK MAINTENANCE FUND BALANCE, BEGINNING**		0	0	466,285	345,285	218,235	84,833	(0)	(0)	(0)	(0)	(0)	(0)						
60	**TRANSFER IN FROM TUNNEL EAST BAY HILLS FUEL BREAK**			516,285																
61	**EXPENDITURES - FUEL BREAK MAINTENANCE**			50,000	121,000	127,050	133,403	84,833								5.0%	5.0%			
62	**FUEL BREAK MAINTENANCE FUND BALANCE, END OF YEAR**	**0**	**0**	**466,285**	345,285	218,235	84,833	(0)	(0)	(0)	(0)	(0)	(0)	(0)						
63																				
64	**COMBINED UNRESTRICTED FUND BALANCE, BEGINNING OF YEAR**	**26,093,655**	**31,722,685**	**37,469,347**	**33,250,650**	**33,536,948**	**25,147,897**	**17,113,545**	**21,313,052**	**21,389,448**	**28,809,685**	**38,412,437**	**48,950,575**	**58,737,465**	NA	NA	NA	NA	NA	NA
65	**TOTAL UNRESTRICTED REVENUES**	38,091,134	40,051,109	41,530,477	41,256,327	42,241,246	43,488,568	44,788,218	46,314,689	47,830,023	49,504,848	51,265,526	53,095,701	54,972,660	NA	NA	NA	NA	NA	NA
66	**TOTAL UNRESTRICTED EXPENDITURES**	32,462,104	34,189,308	45,749,174	40,970,029	50,630,297	51,522,920	40,588,710	46,238,293	40,409,786	39,902,097	40,727,388	43,308,811	42,684,267	NA	NA	NA	NA	NA	NA
67	**COMBINED UNRESTRICTED FUND BALANCE, END OF YEAR**	**31,722,685**	**37,584,486**	**33,250,650**	**33,536,948**	**25,147,897**	**17,113,545**	**21,313,052**	**21,389,448**	**28,809,685**	**38,412,437**	**48,950,575**	**58,737,465**	**71,025,858**	NA	NA	NA	NA	NA	NA
68																				
69	**STAFFING SUMMARY`**	**83.10**	**85.10**	**95.10**	**89.50**	**89.50**	**89.50**	**89.50**	**89.50**	**89.50**	**89.50**	**89.50**	**89.50**	**89.50**						
70	FIRE PREVENTION *(Memo Figure)*	1,391,406	1,649,524	1,799,962	2,174,208	2,239,434	2,306,617	2,375,816	2,447,090	2,520,503	2,596,118	2,674,002	2,754,222	2,836,848						
72	***SUMMARY OF UNFUNDED LIABILITIES***																			
74	**CCCERA PROJECTED OBLIGATION SAFETY**	6,450,000	8,185,467	8,116,000	8,948,202	9,468,677	9,811,869	8,138,512	7,164,377	4,582,931	3,291,969	3,077,294	3,046,949	3,050,838	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%
75	**GOVINVEST PROJECTED OBLIGATION SAFETY**	8,019,279	9,320,714	9,888,092	10,360,763	10,835,743	10,890,296	9,160,584	8,039,402	5,529,229	5,220,698	5,108,889	5,134,419	5,190,158	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%
76	**DIFFERENCE - RECOMMENDED PENSION TRUST CONTRIBUTION**	1,569,279	1,135,247	1,772,092	1,412,561	1,367,066	1,078,427	1,022,073	875,025	946,298	1,928,729	2,031,595	2,087,469	2,139,320						
77																				
78	***PENSION INFORMATION BASED ON CCCERA ASSUMPTIONS:****																			
79	**PENSION NET LIABILITY, BEGINNING**	38,312,000	38,751,905	38,256,587	35,287,273	32,142,276	23,307,936	13,986,476	5,881,102	788,669	(2,038,516)	(3,501,963)	(4,744,498)	(5,948,354)						
80	**CCCERA EMPLOYER PAYMENT - UAAL PAYMENT**	3,882,684	5,087,154	5,600,040	6,353,223	6,722,761	6,966,427	5,778,343	5,086,708	3,253,881	2,337,298	2,184,878	2,163,334	2,166,095						
81	**PENSION NET LIABILITY, ENDING**	38,751,905	38,256,587	35,287,273	32,142,276	23,307,936	13,986,476	5,881,102	788,669	(2,038,516)	(3,501,963)	(4,744,498)	(5,948,354)	(7,144,817)	GovInvest					
83	***PENSION INFORMATION BASED ON DISTRICT ASSUMPTIONS:*****																			
84	**PENSION NET LIABILITY, BEGINNING**	53,414,227	53,494,957	54,215,016	52,557,905	49,924,238	40,623,319	30,723,764	21,970,433	16,318,429	12,886,850	10,697,544	8,587,713	6,370,023						
85	**RECOMMENDED PENSION RATE STABILIZATION TRUST CONTRIBUTION*******	1,569,279	1,135,247	1,660,574	1,412,561	1,367,066	1,078,427	1,022,073	875,025	946,298	1,928,729	2,031,595	2,087,469	2,139,320						
86	**PENSION TRUST EARNINGS******	1,753,099	1,968,360	1,130,613	1,289,561	1,455,600	1,613,977	1,778,730	1,944,590	2,125,270	2,378,645	2,654,285	2,657,777	2,953,886	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%
87	**PENSION RATE STABILIZATION TRUST PROJECTED BAL**	13,325,622	16,429,229	19,220,416	21,922,537	24,745,203	27,437,607	30,238,410	33,058,025	36,129,594	40,436,969	45,122,849	50,160,963	55,569,051	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%
88	**PENSION NET LIABILITY, ENDING**	53,494,957	54,215,016	52,557,905	49,924,238	40,623,319	30,723,764	21,970,433	16,318,429	12,886,850	10,697,544	8,587,713	6,370,023	4,026,508	GovInvest					
90	**OPEB NET LIABILITY, BEGINNING**	11,655,832	10,766,608	11,128,800	10,365,002	9,433,008	8,409,365	7,400,033	6,305,079	5,154,460	4,036,808	2,805,818	1,486,200	89,226						
91	**OPEB TRUST CONTRIBUTION**	463,553	428,630	405,233	525,692	559,091	480,803	503,341	490,572	457,605	499,029	517,803	518,223	544,041						
92	**OPEB TRUST EARNINGS******	617,074	679,634	358,565	406,302	464,552	528,529	591,613	660,047	660,047	731,961	801,814	878,751	961,227	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%
93	**OPEB TRUST PROJECTED BALANCE**	4,628,772	5,737,036	6,500,834	7,432,828	8,456,471	9,465,803	10,560,757	11,711,376	12,829,028	14,060,018	15,379,636	16,776,610	18,281,878	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%
94	**OPEB NET LIABILITY, ENDING**	10,766,608	11,128,800	10,365,002	9,433,008	8,409,365	7,400,033	6,305,079	5,154,460	4,036,808	2,805,818	1,486,200	89,226	(1,416,042)						

* Per the FY27 Draft Annual Operating Budget (projected actuals for FY2025/26 and amounts for FY2026/27)
** As calculated using GovInvest software discount rate 6.75%, salary increases 5%/5%, 3.5% and investment return 2025 +12.6%
***As calculated using GovInvest software discount rate 6.25%, salary increases 5%/5%, 3.5% and investment return 2025 +12.6%
**** Actual returns may vary from forecast
***** Amount based on GovInvest calculation
****** CCCERA updated 5 year Safety projections: +1.82%, +0.10%, -16.53, -9.97%, -21.67%. Nonsafety projections are: +0.39%, -0.25%, -1.95%, -2.32%, -0.06%
*******Transfer out - Depreciation is depreciation of buildings, vehicles outside the replacement period and equipment
********Transfer out - Capital Expenditures is money to pay for capital assets (Station 41 rebuild and Station 45 remodel)

The Fire Risk Reduction Grant Special Revenue Fund is not included in the Long Range Financial Forecast