

From MOFD LRFF - April 2026

BASE CASE

	TOTAL 27/36	PROJECTED 25/26	PROJECTED 26/27	PROJECTED 27/28	PROJECTED 28/29	PROJECTED 29/30	PROJECTED 30/31	PROJECTED 31/32	PROJECTED 32/33	PROJECTED 33/34	PROJECTED 34/35	PROJECTED 35/36
General Fund												
Revenues	474,757,808		41,256,327	42,241,246	43,488,568	44,788,218	46,314,689	47,830,023	49,504,849	51,265,526	53,095,701	54,972,661
Ad Valorem Tax	428,189,422		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
Orinda	283,414,772		24,158,663	25,004,216	25,879,364	26,785,141	27,722,621	28,692,913	29,697,165	30,736,566	31,812,346	32,925,778
Moraga	144,774,650		12,340,789	12,772,717	13,219,762	13,682,454	14,161,339	14,656,986	15,169,981	15,700,930	16,250,463	16,819,229
Parcel Tax	11,265,001		1,109,873	1,113,535	1,117,210	1,120,897	1,124,596	1,128,307	1,132,030	1,135,766	1,139,514	1,143,274
Orinda	6,320,158		622,687	624,742	626,804	628,872	630,947	633,029	635,118	637,214	639,317	641,427
Moraga	4,944,843		487,186	488,793	490,406	492,025	493,648	495,277	496,912	498,552	500,197	501,847
Other Income	35,303,385		3,647,002	3,350,778	3,272,233	3,199,726	3,306,132	3,351,817	3,505,673	3,692,264	3,893,379	4,084,380
Expenses	434,499,444		40,417,507	41,954,027	50,997,470	42,772,796	43,948,571	40,934,841	41,701,319	42,718,882	43,898,157	45,155,874
Operating Expenses	379,718,442		36,522,886	37,965,449	39,225,274	38,417,614	38,361,989	36,810,558	36,573,154	37,470,770	38,589,682	39,781,066
Salaries & Benefits	310,202,944		30,238,403	31,490,427	32,564,616	31,664,682	31,477,537	29,860,852	29,492,301	30,201,165	31,116,529	32,096,431
Operations	47,119,697		4,110,275	4,233,583	4,360,591	4,491,408	4,626,151	4,764,935	4,907,884	5,055,120	5,206,774	5,362,977
Fire Prevention (Total)	22,395,801		2,174,208	2,241,439	2,300,067	2,261,523	2,258,301	2,184,771	2,172,969	2,214,485	2,266,379	2,321,659
Salaries & Benefits	15,295,618		1,491,008	1,552,743	1,605,710	1,561,336	1,552,108	1,472,392	1,454,219	1,489,172	1,534,307	1,582,624
Home Hardenting Grants	5,000,000		500,000	500,000	500,000	500,000	500,000	500,000	500,000	500,000	500,000	500,000
Operations	2,100,183		183,200	188,696	194,357	200,188	206,193	212,379	218,750	225,313	232,072	239,034
Transfer to Capital Account	34,796,239		1,956,368	2,062,421	10,212,966	2,829,768	4,220,985	2,720,380	2,700,407	2,698,714	2,702,783	2,691,447
Transfer to Pension Trust	14,888,563		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
Transfer to OPEB Trust	5,096,200		525,692	559,091	480,803	503,341	490,572	457,605	499,029	517,803	518,223	544,041
General Fund Surplus / (Deficit)	40,258,364		838,820	287,219	-7,508,902	2,015,422	2,366,118	6,895,182	7,803,530	8,546,644	9,197,544	9,816,787
General Fund Reserve Balance		23,222,006	24,060,826	24,348,045	16,839,143	18,854,565	21,220,683	28,115,865	35,919,395	44,466,039	53,663,583	63,480,370
Capital Fund												
Transfer In From General Fund	34,796,239		1,956,368	2,062,421	10,212,966	2,829,768	4,220,985	2,720,380	2,700,407	2,698,714	2,702,783	2,691,447
Expenses			2,387,890	10,611,641	10,605,014	560,850	6,510,707	2,195,325	901,185	707,220	2,113,437	2

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	1,925,928	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	3,680,688	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	485,243	667,635	868,000	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	CCCPA 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	CCCPA***** CCCPA/GovInvest					CCCPA/GovInvest
26	CCCPA 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	CCCPA***** CCCPA/GovInvest					CCCPA/GovInvest
27	CCCPA 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	CCCPA***** CCCPA/GovInvest					CCCPA/GovInvest
28	CCCPA 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	CCCPA***** CCCPA/GovInvest					CCCPA/GovInvest
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	39,727,586	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%	59.79%	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	1,216,966	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
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	(6,675,316)	(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	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														
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)	5.0%	5.0%				