

Summary of MOFD's Long Range Financial Forecast of May, 2025
All costs in \$ millions

MOFD Forecast, May 2025					
Firefighters					
Total	17	100%			
Orinda	9	53%			
Moraga	8	47%			
Population					
Total	36,400	100%			
Orinda	19,400	53%			
Moraga	17,000	47%			
	2026-2035	Annual per Firefighter			
Revenue					
Total	486.7	2.86	100%		
Orinda	312.6	3.47	121%	100%	160%
Moraga	174.1	2.18	76%	63%	100%
Property Tax (incl. parcel tax)	423.4				
Orinda	279.1				
Moraga	144.3				
Other Revenue	63.3		100%		
Orinda	33.5		53%		
Moraga	29.8		47%		
Expenses					
Total	486.7	2.86			
Orinda	255.3	2.84			
Moraga	231.4	2.89			
Operating + Reserves	449.3		100%		
Orinda	237.9		53%		
Moraga	211.5		47%		
Operating	389.3		100%		
Orinda	206.1		53%		
Moraga	183.2		47%		
Reserves	60.0		100%		
Orinda	31.8		53%		
Moraga	28.2		47%		
General Fund	19.8				
Capital Fund	-7.5				
Pension Stability Fund	36.5				
OPEB Fund	11.2				
Capital	37.3				
Orinda	17.4				
Moraga	19.9				
Transfer Back					
Orinda	0.0				
Moraga	0.0				
Over/Under Funding (Revenue minus Total Expenses including Reserve Allocation and Transfer-Back)					
Orinda	57.3				
Moraga	-57.3				
Surplus (Revenue minus Operating and Capital Expenses and Transfer-Back) for Reserves					
Total	60				
Orinda	89				
Moraga	-29				

As presented at 5/21/25 Board meeting

	TOTAL		Increase				Actual		
	2020-2025	2026-2035	2025 - 2035	18/19	19/20	20/21	21/22	22/23	23/24
Responders Orinda					9	9	9	9	9
Responders Moraga					8	8	8	8	8
Orinda Expense Allocation					53%	53%	53%	53%	53%
Orinda Income Allocation					53%	53%	53%	53%	53%
1 General Fund									
2 Revenue	199,814,563	448,817,037			27,841,404	31,150,928	33,131,829	33,863,801	36,004,024
3 Expense	164,311,011	389,336,249			24,469,240	26,909,914	27,324,216	25,277,287	28,377,840
4 Xfer to Capital Fund	9,963,757	17,445,305			0	0	0	3,100,000	3,000,000
5 Xfer to Supplemental Pension Fund	9,762,215	16,767,351			1,023,850	1,562,792	2,362,470	2,108,577	1,569,279
6 Xfer to OPEB Fund	2,453,470	5,510,268			559,108	331,633	303,906	366,640	463,553
7 Surplus	13,324,110	19,757,864			1,789,206	2,346,589	3,141,237	3,011,297	2,593,352
8 Xfer to Orinda		0							
9 Xfer to Moraga		0							
10 Reserve Balance	21,152,965	40,910,829	19,757,864	7,828,855	9,618,061	11,964,650	15,105,887	18,117,184	20,710,536
11									
12 Capital Fund									
13 Revenue	9,358,516	12,382,773			1,227,886	1,663,855	1,294,270	1,199,319	2,087,110
14 Xfer from General Fund	9,963,757	17,445,305			0	0	0	3,100,000	3,000,000
15 Expense	11,674,491	37,324,822			1,902,588	1,083,623	1,722,032	818,249	2,051,432
16 Apparatus & Other	9,747,767	10,904,208			1,581,507	762,542	1,400,833	496,703	1,730,597
17 Station 41 rebuild	0	9,400,000			0	0	0	0	0
18 Station 43 rebuild	1,926,724	1,927,604			321,081	321,081	321,199	321,546	320,835
19 Station 45 remodel	0	3,693,010			0	0	0	0	0
20 Training Ceneter	0	11,400,000			0	0	0	0	0
21 Surplus	7,647,782	-7,496,744			-674,702	580,232	-427,762	3,481,070	3,035,678
22 Reserve Balance	12,665,414	5,168,670	-7,496,744	5,017,632	4,342,930	4,923,162	4,495,400	7,976,470	11,012,148
23									
24 Pension Supplemental Fund									
25 Revenue	3,722,649	19,768,053			119,034	996,998	-1,099,638	1,049,352	1,753,099
26 Xfer from General Fund	9,762,215	16,767,351			1,023,850	1,562,792	2,362,470	2,108,577	1,569,279
27 Expense	0	0			0	0	0	0	0
28 Surplus	13,484,864	36,535,404			1,142,884	2,559,790	1,262,832	3,157,929	3,322,378
29 Reserve Balance	15,364,673	51,900,077	36,535,404	1,879,809	3,022,693	5,582,483	6,845,315	10,003,244	13,325,622
30									
31 OPEB Fund									
32 Revenue	1,534,892	5,697,624			82,227	617,297	-454,455	383,451	617,074
33 Xfer from General Fund	2,453,470	5,510,268			559,108	331,633	303,906	366,640	463,553
34 Expense	0	0			0	0	0	0	0
35 Surplus	3,988,362	11,207,892			641,335	948,930	-150,549	750,091	1,080,627
36 Reserve Balance	5,346,700	16,554,592	11,207,892	1,358,338	1,999,673	2,948,603	2,798,054	3,548,145	4,628,772
37									
38 All Funds									
39 Revenue	214,430,620	486,665,487			29,270,551	34,429,078	32,872,006	36,495,923	40,461,307
40 Expense	175,985,502	426,661,071			26,371,828	27,993,537	29,046,248	26,095,536	30,429,272
41 Surplus	38,445,118	60,004,416			2,898,723	6,435,541	3,825,758	10,400,387	10,032,035
42 Reserve Balance	54,529,752	114,534,168		16,084,634	18,983,357	25,418,898	29,244,656	39,645,043	49,677,078
43									
44 Fund Balances									
45 Unrestricted	33,818,379	46,079,499	12,261,120	12,846,487	13,960,991	16,887,812	19,601,287	26,093,654	31,722,684
46 General Fund	21,152,965	40,910,829	19,757,864	7,828,855	9,618,061	11,964,650	15,105,887	18,117,184	20,710,536
47 Capital Fund	12,665,414	5,168,670	-7,496,744	5,017,632	4,342,930	4,923,162	4,495,400	7,976,470	11,012,148
48 Pension Supplemental Fund	15,364,673	51,900,077	36,535,404	1,879,809	3,022,693	5,582,483	6,845,315	10,003,244	13,325,622
49 OPEB Fund	5,346,700	16,554,592	11,207,892	1,358,338	1,999,673	2,948,603	2,798,054	3,548,145	4,628,772
50									
51 Total Reserve Fund Balance	54,529,752	114,534,168	60,004,416	16,084,634	18,983,357	25,418,898	29,244,656	39,645,043	49,677,078
52									
53									
54 Allocated Revenue and Expense									
55 Orinda									
56 Revenue	137,236,394	312,607,125			18,828,090	21,720,001	21,166,082	23,531,009	25,826,762
57 Property Tax	122,674,172	279,118,610			17,711,926	18,532,285	19,660,250	21,434,745	22,354,943
58 Ad Valorem	118,976,965	272,819,240			17,100,753	17,917,390	19,043,356	20,815,661	21,738,380
59 Parcel	3,697,207	6,299,370			611,173	614,895	616,894	619,084	616,563
60 Other Income	14,562,222	33,488,515			1,116,165	3,187,716	1,505,832	2,096,265	3,471,819
61 Xfer from General Fund		0							
62 Expense	94,075,489	223,547,915			14,112,653	14,971,205	15,528,578	13,966,600	16,260,596
63 Surplus	43,160,905	89,059,211	148%		4,715,437	6,748,797	5,637,504	9,564,410	9,566,166
64									
65 Moraga									
66 Revenue	77,194,226	174,058,362			10,442,461	12,709,077	11,705,924	12,964,914	14,634,545
67 Property Tax	64,250,029	144,290,793			9,450,314	9,875,551	10,367,407	11,101,567	11,548,483
68 Ad Valorem	61,364,261	139,362,214			8,973,550	9,397,199	9,887,501	10,617,200	11,066,089
69 Parcel	2,885,769	4,928,579			476,764	478,352	479,906	484,367	482,394
70 Other Income	12,944,197	29,767,569			992,146	2,833,526	1,338,517	1,863,346	3,086,062
71 Xfer from General Fund									
72 Expense	81,910,013	203,113,156			12,259,175	13,022,332	13,517,670	12,128,936	14,168,676
73 Surplus	-4,715,787	-29,054,795	-48%		-1,816,714	-313,256	-1,811,746	835,977	465,869

	24/25	25/26	26/27	27/28	28/29	Projected 29/30	30/31	31/32	32/33	33/34	34/35
Responders Orinda	9	9	9	9	9	9	9	9	9	9	9
Responders Moraga	8	8	8	8	8	8	8	8	8	8	8
Orinda Expense Allocation	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%
Orinda Income Allocation	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%
1 General Fund											
2 Revenue	37,822,577	39,942,060	40,091,976	41,007,521	42,282,885	43,610,138	45,104,270	46,669,354	48,301,127	50,013,985	51,793,721
3 Expense	31,952,514	34,978,252	37,322,263	38,779,135	40,067,755	39,339,636	39,305,993	37,838,930	39,460,449	40,508,886	41,734,950
4 Xfer to Capital Fund	3,863,757	2,863,757	2,543,577	1,598,853	1,585,378	1,575,200	1,531,022	1,457,766	1,433,750	1,428,001	1,428,001
5 Xfer to Supplemental Pension Fund	1,135,247	1,660,574	1,752,102	1,795,412	1,664,571	1,805,588	1,849,786	2,118,339	1,379,505	1,377,217	1,364,257
6 Xfer to OPEB Fund	428,630	405,233	417,184	455,538	480,369	535,791	566,471	579,531	641,289	689,870	738,992
7 Surplus	442,429	34,244	-1,943,150	-1,621,417	-1,515,188	353,923	1,850,998	4,674,788	5,386,134	6,010,011	6,527,521
8 Xfer to Orinda			0	0	0	0	0	0	0	0	0
9 Xfer to Moraga			0	0	0	0	0	0	0	0	0
10 Reserve Balance	21,152,965	21,187,209	19,244,059	17,622,642	16,107,454	16,461,377	18,312,375	22,987,163	28,373,297	34,383,308	40,910,829
11											
12 Capital Fund											
13 Revenue	1,886,076	1,220,000	1,224,026	1,228,065	1,232,118	1,236,184	1,240,263	1,244,356	1,248,463	1,252,582	1,256,716
14 Xfer from General Fund	3,863,757	2,863,757	2,543,577	1,598,853	1,585,378	1,575,200	1,531,022	1,457,766	1,433,750	1,428,001	1,428,001
15 Expense	4,096,567	7,499,011	7,535,890	7,618,091	7,354,358	611,673	563,055	2,249,244	956,721	764,423	2,172,356
16 Apparatus & Other	3,775,585	2,685,000	215,000	296,450	1,033,094	289,936	241,984	2,249,244	956,721	764,423	2,172,356
17 Station 41 rebuild	0	500,000	7,000,000	1,900,000	0	0	0	0	0	0	0
18 Station 43 rebuild	320,982	321,001	320,890	321,641	321,264	321,737	321,071	0	0	0	0
19 Station 45 remodel	0	3,693,010	0	0	0	0	0	0	0	0	0
20 Training Ceneter	0	300,000	0	5,100,000	6,000,000	0	0	0	0	0	0
21 Surplus	1,653,266	-3,415,254	-3,768,287	-4,791,173	-4,536,862	2,199,711	2,208,230	452,878	1,725,492	1,916,160	512,361
22 Reserve Balance	12,665,414	9,250,160	5,481,873	690,700	-3,846,162	-1,646,451	561,779	1,014,657	2,740,149	4,656,309	5,168,670
23											
24 Pension Supplemental Fund											
25 Revenue	903,804	1,064,078	1,240,089	1,429,808	1,623,207	1,837,506	2,067,962	2,329,606	2,561,425	2,807,591	2,806,781
26 Xfer from General Fund	1,135,247	1,660,574	1,752,102	1,795,412	1,664,571	1,805,588	1,849,786	2,118,339	1,379,505	1,377,217	1,364,257
27 Expense	0	0	0	0	0	0	0	0	0	0	0
28 Surplus	2,039,051	2,724,652	2,992,191	3,225,220	3,287,778	3,643,094	3,917,748	4,447,945	3,940,930	4,184,808	4,171,038
29 Reserve Balance	15,364,673	18,089,325	21,081,516	24,306,736	27,594,514	31,237,608	35,155,356	39,603,301	43,544,231	47,729,039	51,900,077
30											
31 OPEB Fund											
32 Revenue	289,298	334,169	380,381	430,229	485,590	545,962	613,572	613,572	687,324	761,893	844,932
33 Xfer from General Fund	428,630	405,233	417,184	455,538	480,369	535,791	566,471	579,531	641,289	689,870	738,992
34 Expense	0	0	0	0	0	0	0	0	0	0	0
35 Surplus	717,928	739,402	797,565	885,767	965,959	1,081,753	1,180,043	1,193,103	1,328,613	1,451,763	1,583,924
36 Reserve Balance	5,346,700	6,086,102	6,883,667	7,769,434	8,735,393	9,817,146	10,997,189	12,190,292	13,518,905	14,970,668	16,554,592
37											
38 All Funds											
39 Revenue	40,901,755	42,560,307	42,936,472	44,095,623	45,623,800	47,229,790	49,026,067	50,856,888	52,798,339	54,836,051	56,702,150
40 Expense	36,049,081	42,477,263	44,858,153	46,397,226	47,422,113	39,951,309	39,869,048	40,088,174	40,417,170	41,273,309	43,907,306
41 Surplus	4,852,674	83,044	-1,921,681	-2,301,603	-1,798,313	7,278,481	9,157,019	10,768,714	12,381,169	13,562,742	12,794,844
42 Reserve Balance	54,529,752	54,612,796	52,691,115	50,389,512	48,591,199	55,869,680	65,026,699	75,795,413	88,176,582	101,739,324	114,534,168
43											
44 Fund Balances											
45 Unrestricted	33,818,379	30,437,369	24,725,932	18,313,342	12,261,292	14,814,926	18,874,154	24,001,820	31,113,446	39,039,617	46,079,499
46 General Fund	21,152,965	21,187,209	19,244,059	17,622,642	16,107,454	16,461,377	18,312,375	22,987,163	28,373,297	34,383,308	40,910,829
47 Capital Fund	12,665,414	9,250,160	5,481,873	690,700	-3,846,162	-1,646,451	561,779	1,014,657	2,740,149	4,656,309	5,168,670
48 Pension Supplemental Fund	15,364,673	18,089,325	21,081,516	24,306,736	27,594,514	31,237,608	35,155,356	39,603,301	43,544,231	47,729,039	51,900,077
49 OPEB Fund	5,346,700	6,086,102	6,883,667	7,769,434	8,735,393	9,817,146	10,997,189	12,190,292	13,518,905	14,970,668	16,554,592
50											
51 Total Reserve Fund Balance	54,529,752	54,612,796	52,691,115	50,389,512	48,591,199	55,869,680	65,026,699	75,795,413	88,176,582	101,739,324	114,534,168
52											
53											
54 Allocated Revenue and Expense											
55 Orinda											
56 Revenue	26,164,449	27,221,569	27,583,744	28,366,142	29,349,810	30,380,781	31,518,814	32,681,679	33,909,885	35,196,062	36,398,640
57 Property Tax	22,980,024	23,876,124	24,692,114	25,536,599	26,410,576	27,315,076	28,251,169	29,219,958	30,222,590	31,260,247	32,334,156
58 Ad Valorem	22,361,427	23,255,485	24,069,427	24,911,857	25,783,772	26,686,204	27,620,222	28,586,929	29,587,472	30,623,033	31,694,839
59 Parcel	618,598	620,639	622,687	624,742	626,804	628,872	630,947	633,029	635,118	637,214	639,317
60 Other Income	3,184,425	3,345,445	2,891,629	2,829,543	2,939,234	3,065,705	3,267,645	3,461,720	3,687,295	3,935,815	4,064,484
61 Xfer from General Fund			0	0	0	0	0	0	0	0	0
62 Expense	19,235,858	24,112,203	20,193,559	23,708,715	25,257,008	21,302,099	21,258,235	21,223,151	21,397,325	21,850,575	23,245,044
63 Surplus	6,928,591	3,109,366	7,390,185	4,657,427	4,092,802	9,078,682	10,260,579	11,458,528	12,512,560	13,345,487	13,153,596
64											
65 Moraga											
66 Revenue	14,737,306	15,338,738	15,352,728	15,729,481	16,273,990	16,849,009	17,507,253	18,175,209	18,888,454	19,639,989	20,303,510
67 Property Tax	11,906,706	12,365,009	12,782,391	13,214,331	13,661,338	14,123,939	14,602,680	15,098,125	15,610,859	16,141,487	16,690,635
68 Ad Valorem	11,422,720	11,879,426	12,295,206	12,725,538	13,170,932	13,631,914	14,109,031	14,602,847	15,113,947	15,642,935	16,190,438
69 Parcel	483,986	485,583	487,186	488,793	490,406	492,025	493,648	495,277	496,912	498,552	500,197
70 Other Income	2,830,600	2,973,729	2,570,337	2,515,150	2,612,652	2,725,071	2,904,573	3,077,085	3,277,595	3,498,502	3,612,875
71 Xfer from General Fund			0	0	0	0	0	0	0	0	0
72 Expense	16,813,223	18,365,060	24,664,594	22,688,511	22,165,105	18,649,210	18,610,813	18,865,023	19,019,845	19,422,734	20,662,262
73 Surplus	-2,075,917	-3,026,322	-9,311,866	-6,959,030	-5,891,115	-1,800,201	-1,103,560	-689,814	-131,391	217,255	-358,752