

**MOFD Long Range Financial Plan - FYE 2027-2036**

From MOFD LRFF - April 2026

**BASE CASE**

|                                   | TOTAL<br>27/36 | PROJECTED<br>25/26           | PROJECTED<br>26/27 | PROJECTED<br>27/28 | PROJECTED<br>28/29 | PROJECTED<br>29/30 | PROJECTED<br>30/31 | PROJECTED<br>31/32 | PROJECTED<br>32/33 | PROJECTED<br>33/34 | PROJECTED<br>34/35 | PROJECTED<br>35/36 |
|-----------------------------------|----------------|------------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| <b>General Fund</b>               |                |                              |                    |                    |                    |                    |                    |                    |                    |                    |                    |                    |
| Revenues                          | 481,077,966    |                              | 41,879,014         | 42,865,988         | 44,115,372         | 45,417,090         | 46,945,636         | 48,463,053         | 50,139,967         | 51,902,740         | 53,735,018         | 55,614,087         |
| 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                        | 17,585,159     |                              | 1,732,560          | 1,738,277          | 1,744,013          | 1,749,769          | 1,755,543          | 1,761,336          | 1,767,149          | 1,772,980          | 1,778,831          | 1,784,701          |
| 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         |
| 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)  | 46,578,522     |                              | 1,461,507          | 911,961            | -6,882,098         | 2,644,294          | 2,997,065          | 7,528,212          | 8,438,648          | 9,183,858          | 9,836,861          | 10,458,213         |
| General Fund Reserve Balance      |                | 23,222,006                   | 24,683,513         | 25,595,474         | 18,713,376         | 21,357,670         | 24,354,735         | 31,882,946         | 40,321,595         | 49,505,453         | 59,342,314         | 69,800,528         |
| <b>Capital Fund</b>               |                |                              |                    |                    |                    |                    |                    |                    |                    |                    |                    |                    |
| 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          | 219,840            |
| STATION 41 (MORAGA)               | 8,900,000      |                              |                    | 7,000,000          | 1,900,000          | 0                  | 0                  | 0                  | 0                  | 0                  | 0                  | 0                  |
| STATION 43 (ORINDA)               | 1,606,603      |                              | 320,890            | 321,641            | 321,264            | 321,737            | 321,071            |                    |                    |                    |                    |                    |
| TRAINING CENTER                   | 11,100,000     |                              |                    | 3,100,000          | 8,000,000          |                    |                    |                    |                    |                    |                    |                    |
| OTHER                             | 15,206,506     |                              | 2,067,000          | 190,000            | 383,750            | 239,113            | 6,189,636          | 2,195,325          | 901,185            | 707,220            | 2,113,437          | 219,840            |
| Capital Fund Surplus / (Deficit)  | -2,016,870     |                              | (431,522)          | (8,549,220)        | (392,048)          | 2,268,918          | (2,289,722)        | 525,055            | 1,799,222          | 1,991,494          | 589,346            | 2,471,607          |
| Capital Fund Reserve Balance      |                | 9,677,498                    | 9,245,976          | 696,756            | 304,708            | 2,573,626          | 283,904            | 808,959            | 2,608,181          | 4,599,675          | 5,189,021          | 7,660,628          |
| <b>Pension Trust</b>              |                |                              |                    |                    |                    |                    |                    |                    |                    |                    |                    |                    |
| Transfer In From General Fund     | 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          |
| Earnings                          | 20,852,321     |                              | 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          |
| Pension Trust Surplus / (Deficit) | 35,740,884     |                              | 2,702,122          | 2,822,666          | 2,692,404          | 2,800,803          | 2,819,615          | 3,071,568          | 4,307,374          | 4,685,880          | 4,745,246          | 5,093,206          |
| Pension Trust Reserve Balance     |                | 19,220,416                   | 21,922,538         | 24,745,204         | 27,437,608         | 30,238,411         | 33,058,026         | 36,129,594         | 40,436,968         | 45,122,848         | 49,868,094         | 54,961,300         |
| <b>OPEB Trust</b>                 |                |                              |                    |                    |                    |                    |                    |                    |                    |                    |                    |                    |
| Transfer In From General Fund     | 5,096,200      |                              | 525,692            | 559,091            | 480,803            | 503,341            | 490,572            | 457,605            | 499,029            | 517,803            | 518,223            | 544,041            |
| Earnings                          | 6,684,843      |                              | 406,302            | 464,552            | 528,529            | 591,613            | 660,047            | 660,047            | 731,961            | 801,814            | 878,751            | 961,227            |
| Pension Trust Surplus / (Deficit) | 11,781,043     |                              | 931,994            | 1,023,643          | 1,009,332          | 1,094,954          | 1,150,619          | 1,117,652          | 1,230,990          | 1,319,617          | 1,396,974          | 1,505,268          |
| Pension Trust Reserve Balance     |                | 6,500,834                    | 7,432,828          | 8,456,471          | 9,465,803          | 10,560,757         | 11,711,376         | 12,829,028         | 14,060,018         | 15,379,635         | 16,776,609         | 18,281,877         |
| <b>Balances</b>                   |                |                              |                    |                    |                    |                    |                    |                    |                    |                    |                    |                    |
| Total                             |                | 10 yr Increase<br>92,083,579 | 58,620,754         | 63,284,855         | 59,493,905         | 55,921,495         | 64,730,464         | 69,408,041         | 81,650,527         | 97,426,762         | 114,607,611        | 131,176,038        |
| General Fund                      |                |                              | 23,222,006         | 24,683,513         | 25,595,474         | 18,713,376         | 21,357,670         | 24,354,735         | 31,882,946         | 40,321,595         | 49,505,453         | 59,342,314         |
| Capital Fund                      |                |                              | 9,677,498          | 9,245,976          | 696,756            | 304,708            | 2,573,626          | 283,904            | 808,959            | 2,608,181          | 4,599,675          | 5,189,021          |
| Pension Trust                     |                |                              | 19,220,416         | 21,922,538         | 24,745,204         | 27,437,608         | 30,238,411         | 33,058,026         | 36,129,594         | 40,436,968         | 45,122,848         | 49,868,094         |
| OPEB Trust                        |                |                              | 6,500,834          | 7,432,828          | 8,456,471          | 9,465,803          | 10,560,757         | 11,711,376         | 12,829,028         | 14,060,018         | 15,379,635         | 16,776,609         |

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

[illegible]

\* 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)