



Moraga-Orinda Fire District
BOARD OF DIRECTORS
SPECIAL BOARD MEETING MINUTES

April 14, 2025
(Approved May 21, 2025)

1. OPENING CEREMONIES

The Board of Directors convened an Open Session at 12:30 p.m. on April 14, 2025, at the Orinda Library Auditorium, 26 Orinda Way, Orinda, California 94563. This meeting was conducted in a hybrid format with in-person and remote options for public participation. Both audio and video recordings of this meeting are available at www.mofd.org/agendas. Vice President Jorgens chaired the meeting and called it to order.

Present were the following Directors and Staff (present in person unless noted with asterisks):

Board Members: Director Steven Danziger, Director John Jex, Director Mike Roemer, President Greg Hasler*, and Vice President Craig Jorgens

Staff: Fire Chief Jeff Isaacs, Deputy Fire Chief Lucas Lambert, Fire Marshal Casey Irving, Battalion Chief Jerry Lee, Battalion Chief Steve Gehling, Administrative Services Director Gloriann Sasser, Interim Administrative Services Director Carol Atwood, Finance Manager Mary Smith, Human Resources Manager Christine Russell, and District Clerk Marcia Holbrook

District Counsel: Renne Public Law Group Founding Partner Jonathan Holtzman (arrived at 12:40 p.m.)

2. PUBLIC COMMENT – ITEMS NOT ON THE AGENDA (audio 00:01:31/[video 00:04:39](#))

No public comments were received.

3. REGULAR AGENDA

3.1 Public Workshop Long Range Financial Forecast April 2025 (audio 00:01:51/[video 00:04:56](#))

At the start of the workshop, Vice President Jorgens distributed a handout to all Board Members of adjustments he made to the Long Range Financial Forecast. A copy of the handout is attached to these minutes.

Administrative Services Director Sasser presented the updated Long Range Financial Forecast (LRFF), which covers a forward-looking 10-year period and incorporates key assumptions related to property tax growth, personnel costs, pension contributions, and capital projects. Two scenarios were presented: Scenario A assumes a 3.5% property tax growth rate, and Scenario B assumes a 2.5% rate. The forecast includes planned contributions to the District's pension stabilization trust in accordance with the Board-adopted policy. The planned contributions reflect the increasing CCCERA rates, which are projected to rise to 100.82% of the pensionable payroll over the next four years.

Capital projects proposed for Fiscal Year 2026 include the remodeling of Station 45 and the rebuilding of Station 41, the acquisition of one Type 1 and one Type 3 fire engine, the replacement of EKG monitors, and the purchase of two fire prevention vehicles. The LRFF already included \$9.4 million for the Station 41 rebuild and a \$1.2 million placeholder for administrative office facilities. The LRFF is scheduled for adoption at the next regular Board meeting in May of this year. A copy of the staff presentation is attached to these minutes.

The Board reviewed assumptions related to pension costs, investment income, capital projects, staffing, and reserves.

Investment and Interest Earnings: Vice President Jorgens observed that the forecast assumed a static \$900,000 in annual investment income, which does not reflect declining reserve balances or anticipated interest rate reductions. He recommended staff base interest income estimates on projected average cash balances and real-time market indicators,

including Treasury yield curves and publicly available forecasts. He noted that as reserves are spent on capital projects such as fire station construction, and as market rates fall, actual earnings are likely to drop significantly, potentially to \$250,000 or less in future years. He recommended that projections be based on estimated average cash balances and realistic rate assumptions.

Overtime Projections: Vice President Jorgens questioned why overtime levels in the forecast remained similar to prior years despite the District achieving full staffing for FY 2026. He noted that in prior years, overtime was elevated due to staffing vacancies and suggested that overtime projections should be decreased. Staff responded the overtime estimate reflects operational needs, including anticipated overtime for 40-hour single-role paramedic positions. No changes were directed.

Depreciation and Capital Funding: Vice President Jorgens recommended that the annual depreciation for major capital assets be formally calculated and integrated into the LRFF. He further requested that the existing depreciation schedules be attached to the LRFF workbook to improve transparency and traceability. He noted that depreciation figures currently appear as static entries and suggested linking the capital asset depreciation spreadsheet directly to the forecast model. Vice President Jorgens recommended that the depreciation schedules maintained in a separate spreadsheet be incorporated or attached to the long-range financial forecast model.

Station 41 Rebuild Costs: Vice President Jorgens recommended updating the projected cost for rebuilding Station 41 to approximately \$20 million based on market estimates provided by the District's architect. He noted that prior estimates were significantly lower than comparable recent projects and emphasized the importance of incorporating realistic assumptions into the forecast.

Administrative Office Planning: Vice President Jorgens suggested removing the \$1.2 million placeholder for a new administrative office building from the capital projections and instead forecasting annual rental costs of approximately \$126,000. He stated that rental is more cost-effective than new construction based on current market rates and construction costs. Directors Jex and Roemer agreed, noting the financial uncertainty in broader markets. Director Danziger recommended revisiting the discussion during the Budget workshop.

General Fund Reserve Levels and Capital Forecasting: Vice President Jorgens noted that under the current long-range forecast, reserve levels could fall to approximately 23% by FY 2028/29, significantly below the Board's 40% policy minimum. He requested staff evaluate whether that reserve level would be sufficient to meet operational cashflow needs without relying on the County's Teeter borrowing program. Director Jex expressed concern that the forecast showed sustained reductions in general fund reserves, including two years falling below the 40% threshold, which he considered risky given economic uncertainties and volatile pension contribution requirements. He requested that staff return with options for reducing or eliminating expenditures to maintain stronger reserve levels. ASD Sasser confirmed that a list of discretionary spending items would be reviewed as part of the FY 2026 Budget presentation during item 3.2.

Public Comment:

1. Jacob Airola, Representative United Professional Firefighters of Contra Costa County, IAFF Local 1230 (in person), raised questions regarding AV growth assumptions and ambulance and strike team revenue projections. He recommended using GovInvest data consistently for the growth assumptions. He suggested that if interest rates fall in the future, borrowing for capital projects might be considered. He requested that fund balances be presented as percentages in future reports and commented on the funding flexibility of the OPEB and pension stabilization trusts. ([audio 00:51:34](#)/[video 00:51:14](#))

Directors confirmed that the pension stabilization trust cannot be borrowed against, but funds may be used to offset future pension contribution increases if needed. District Counsel clarified

that OPEB trust funding is not legally required but strongly recommended. He explained that while the District could choose a pay-as-you-go model, doing so would be financially irresponsible. Vice President Jorgens addressed potential borrowing for capital projects and stated that the District would only consider borrowing for capital projects if rates fall, not based on forecasts alone. Lower interest rates, he noted, are generally favorable for investment returns and long-term financial planning.

3.2 Public Budget Workshop - Development of Annual Operating Budget FY2026 and Board Direction Regarding the Draft Budget, General Fund Discretionary Expenditure Budget, Staffing, Capital Projects Fund, Tunnel East Bay Hills Fuel Break Fund, and Fire Risk Reduction Grant Fund Budgets. (audio 01:03:47/[video 01:06:42](#))

Temporary Administrative Services Director Atwood presented an overview of the proposed FY2026 Annual Operating Budget, including revenue projections, expenditure assumptions, and key capital requests. Staff and division managers outlined program objectives and budgetary changes. Copies of the staff presentations are attached to these minutes.

Administrative Division: ASD Atwood presented the budgets for the Administrative Services Division, including the Board of Directors, Finance and Administration, Human Resources, Information Technology, and the Tunnel East Bay Hills Fuel Break Grant. Staff recommended transferring the remaining East Bay Hills Tunnel grant funds to the General Fund following the program's closure in March 2025. There were no questions or discussions by the Board.

Fire Prevention Division: Fire Marshal Irving presented the Fire Prevention budget. Vice President Jorgens recommended increased coordination with the City of Orinda and other jurisdictions to streamline public education efforts and maximize communication impact. Directors Danziger and Jorgens expressed concern that current staffing levels, without the two grant-funded positions, would be inadequate to implement and enforce Zone Zero regulations districtwide. Director Roemer requested that staff develop an enforcement strategy based on expected state mandates, including phased implementation across high-risk zones. Director Danziger suggested revisiting staffing levels and funding needs at mid-year as part of the first budget adjustment, with staff confirming that all current positions are expected to be filled by April 21, 2025. Board members discussed long-term office space needs for Fire Prevention staff and the possibility of temporary workspace until the Station 41 remodel is complete.

Fire Risk Reduction Grant: Fire Chief Isaacs presented the budget for the Fire Risk Reduction Grant, which currently funds two Fuels Mitigation Specialist positions through March 2026. Staff sought Board direction on whether to continue these positions once grant funding expires. All Board members supported maintaining both positions after grant expiration, citing the need for ongoing enforcement of Zone Zero requirements and sustained fuel mitigation efforts. The Board directed staff to include funding for the two Fuels Mitigation Specialist positions in the LRFF beyond the grant term.

Emergency Preparedness: Deputy Fire Chief Lambert presented the Emergency Preparedness budget. Fire Chief Isaacs requested direction on whether the District should continue fully funding a regional program that includes jurisdictions outside of MOFD boundaries. Board members expressed support for continued participation but agreed that the City of Lafayette should be asked to share in the costs of the CERT program. Directors suggested a one-third cost-share as a starting point and encouraged exploring non-cash contributions, such as facility use and staffing support. The Board directed staff to return with a proposal outlining potential cost-sharing arrangements with the City of Lafayette, including historical participation data and suggested options for partnership.

Prescribed Fire: Fire Chief Isaacs presented the Prescribed Fire budget, noting that it was separated from the Emergency Preparedness division. Directors discussed the potential for prescribed burns outside District boundaries when requested by partner agencies and encouraged continued collaboration with other agencies. Vice President Jorgens suggested prioritizing prescribed fire efforts near high-risk border areas, including the Lafayette Reservoir.

Emergency Medical Services (EMS): Battalion Chief Lee presented the EMS budget, highlighting the implementation of the new single-role paramedic deployment model. Director Danziger requested a future report comparing the cost of the new single-role staffing model with the previous firefighter-paramedic deployment to evaluate cost-effectiveness.

Support Services: Battalion Chief Lee presented the Support Services budget. Vice President Jorgens inquired about the cost of Microsoft 365 licenses and whether the District's current IT expenses reflect volume-based pricing. Battalion Chief Lee clarified that the Microsoft 365 licenses fall under the IT budget.

At 2:35 p.m. Director Hasler left the meeting due to a scheduling conflict.

Buildings: Battalion Chief Lee presented the Building budget. Vice President Jorgens inquired whether any routine work, such as painting, would be deferred at stations scheduled for remodeling. Battalion Chief Lee confirmed that the proposed budget includes only necessary maintenance and no redundant work.

Emergency Operations: Deputy Fire Chief Lambert presented the Emergency Operations budget. There were no questions or discussions by the Board.

Communications: Deputy Fire Chief Lambert presented the Communications budget. There were no questions or discussions by the Board.

Apparatus: Deputy Fire Chief Lambert presented the Apparatus budget. Vice President Jorgens expressed concern over extended vehicle repair timelines and emphasized the need to acquire a dedicated blocking vehicle for freeway incidents. He requested that a deadline be established for Staff to present a plan. Fire Chief Isaacs to return to the Board with findings and recommendations at the June regular meeting.

Director Roemer cautioned against assuming freeway blocking responsibilities without careful legal and operational analysis. Director Roemer recommended differentiating Highway 24 response times in performance metrics and emphasized that firefighter safety should be the District's top priority. Director Roemer suggested discussing legal considerations in closed session or otherwise.

Fire Chief Isaacs noted that operational details need to be further evaluated, including discussions with labor regarding potential changes to working conditions and response expectations. He stated that staff would review these issues and return to the Board with additional information.

Training: Battalion Chief Gehling presented the training budget. There were no questions or discussions by the Board.

Capital Projects. Deputy Fire Chief Lambert presented the capital projects, which included funding for the Station 45 remodel, a placeholder for the Station 41 rebuild, two fire prevention vehicles, and the replacement of aging apparatus and equipment. Battalion Chief Lee added that eight new EKG monitors will also be purchased to replace aging equipment. The Board briefly discussed the \$70,000 unit cost and suggested that staff explore whether Rescue One might assist with funding a unit. Fire Chief Isaacs added that staff will explore whether reimbursement opportunities through Medicare or insurance billing could support the cost of new EKG monitors. However, current billing models typically bundle EKG usage into advanced life support transport fees; any findings may inform future updates to the District's ambulance fee schedule.

Following the budget presentations, the Board provided consensus to maintain funding for the Home Hardening Grant Program, with direction to revisit the program during the midyear budget review. The Board also agreed to incorporate the two grant-funded Fuel Mitigation Specialist positions into the District's staffing plan once the grant concludes. The Board also supported transferring residual Tunnel East Bay Hills Fuel Break grant funds to the General Fund. Regarding capital planning, the Board advised staff to update the Station 41 project cost using the architect's estimate of \$16.4 million plus 30% for soft costs and inflation. Staff was further

directed to use current market data, such as Treasury yield curves, to improve long-term interest rate assumptions in the LRFF. In terms of administrative facility planning, the Board expressed a preference for exploring rental options over constructing a new building and encouraged the pursuit of public-private partnerships.

At approximately 3:21 p.m. District Counsel Holtzman left the meeting.

Public Comment

1. Richard Olsen, a Moraga resident (in-person), opposed the single-role ambulance staffing model. (**audio 02:38:16/video 02:41:17**)
2. Jason Matthews, an Orinda resident (in person), questioned the accuracy of the operating costs attributed to the CERT program. (**audio 02:46:11/video 02:49:12**)
3. Jacob Airola, Representative United Professional Firefighters of Contra Costa County, IAFF Local 1230 (in person), clarified firefighter-paramedic operational duties under the current model and the role of ambulance staffing. (**audio 02:46:11/video 02:54:33**)

4. ADJOURNMENT

At 3:24 p.m., Motion by Director Jex and seconded by Director Roemer to adjourn the meeting. The motion carried a 4-0-1-0 roll call vote (Ayes: Danziger, Jex, Roemer, and Jorgens; Noes: None; Absent: Hasler; Abstain: None).

/s/ Marcia Holbrook
District Secretary/District Clerk

For audio & video recordings of this and other Board meetings, please visit the MOFD District Board Meeting at www.mofd.org/agendas.

Director Jorgens
Handout

Moraga-Orinda Fire Protection District
Long Range Financial Forecast
Scenario A - 3.5% Annual Property Tax Revenue Increase
April 2025

	ACTUAL 22/23	ACTUAL 23/24	PROJ 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	ASSM	ASSM	ASSM	ASSM	ASSM	ASSM
1 TOTAL REVENUE	35,067,443	38,091,134	39,708,653	40,349,576	40,717,077	41,990,268	43,312,097	44,750,064	46,248,604	47,805,940	49,431,102	51,118,458	52,850,235						
2 TOTAL EXPENDITURES	30,258,688	37,462,104	37,812,968	44,610,497	48,758,275	48,167,070	49,076,925	41,796,455	41,783,583	42,265,884	41,898,690	42,781,305	45,430,920						
3 GENERAL FUND BALANCE UNASSIGNED/ASSIGNED/COMMITTED, BEG	15,105,887	18,117,184	20,710,536	21,152,965	20,498,287	18,329,014	15,292,237	9,507,648	11,194,747	14,340,559	20,243,503	25,741,235	31,845,287	25/26	26/27	27/28	28/29	29/30	30/31-34/35
4 CASH AND INVESTMENTS BALANCE DECEMBER 15 (MINIMUM CASH)	4,140,788	10,657,000	12,245,000	15,067,076	10,806,154	2,796,956													
5 CASH AND INVESTMENTS BALANCE DECEMBER 31	21,337,000	27,469,531	32,959,407	35,791,463	31,530,581	23,491,363	17,314,560	11,549,732	14,501,341	18,968,361	24,508,418	32,040,830	40,375,980						
6 GENERAL FUND REVENUES																			
7 PROPERTY AD VALOREM TAX	31,432,861	32,804,469	33,784,147	35,134,911	36,364,633	37,637,395	38,954,704	40,318,118	41,729,253	43,189,776	44,701,419	46,265,968	47,885,277	4.00%	3.50%	3.50%	3.50%	3.50%	3.50%
8 USE OF MONEY & PROPERTY	254,831	897,278	1,000,000	350,484	170,780	121,758	76,005	99,446	134,883	178,852	238,633	304,785	363,668	-64.95%	3.00%	2.00%	2.00%	2.00%	2.00%
9 INTERGOVERNMENTAL REVENUE	379,203	248,788	229,269	229,550	231,846	234,164	236,508	238,871	241,259	243,672	246,109	248,570	251,055	0.12%	1.00%	1.00%	1.00%	1.00%	1.00%
10 CHARGES FOR SERVICES/OTHER	168,535	243,580	402,600	486,250	491,113	496,024	500,984	505,994	511,054	516,164	521,326	526,539	531,804	20.78%	1.00%	1.00%	1.00%	1.00%	1.00%
11 AMBULANCE FEES	1,098,419	1,335,265	1,902,000	1,972,000	2,001,580	2,031,604	2,062,078	2,093,000	2,124,404	2,156,270	2,188,614	2,221,443	2,254,765	3.86%	1.50%	1.50%	1.50%	1.50%	1.50%
12 STRIKE TEAM REVENUE (Net of Overtime Costs)	352,270	252,253	497,561	222,000	233,100	241,259	249,703	258,442	267,488	276,850	286,539	296,568	306,948	-55.38%	5.00%	3.50%	3.50%	3.50%	3.50%
13 OTHER REVENUE (FUEL BREAK ADMIN FEE)	177,662	222,391	7,000	734,381	0	0	0	0	0	0	0	0	0	10391%	NA	NA	NA	NA	NA
14 TOTAL GENERAL FUND REVENUES	33,883,801	36,004,024	37,822,577	39,129,576	39,493,051	40,762,202	42,079,979	43,513,860	45,008,340	46,561,584	48,182,639	49,863,874	51,593,519						
15 GENERAL FUND EXPENDITURES*****																			
16 SALARIES - SAFETY	9,352,023	9,737,476	10,800,000	10,394,452	10,914,175	11,296,171	11,691,537	12,100,740	12,524,266	12,962,616	13,416,307	13,886,878	14,371,884	-3.76%	5.00%	3.50%	3.50%	3.50%	3.50%
17 SALARIES - NONSAFETY	1,191,593	1,385,196	1,569,533	3,244,454	3,406,677	3,625,910	3,649,317	3,777,043	3,909,240	4,046,063	4,187,675	4,334,244	4,485,943	106.71%	5.00%	3.50%	3.50%	3.50%	3.50%
18 SALARIES - OTHER NONBENEFITTED	179,561	144,457	252,342	275,000	288,750	298,856	309,316	320,142	331,347	342,944	354,947	367,371	380,229	8.98%	5.00%	3.50%	3.50%	3.50%	3.50%
19 OVERTIME (Excluding Strike Team)	2,643,984	3,531,743	2,888,800	2,868,000	2,869,400	3,073,329	3,180,898	3,282,227	3,407,455	3,528,716	3,650,151	3,777,906	3,910,133	-2.10%	5.00%	3.50%	3.50%	3.50%	3.50%
20 BENEFITS	2,708,218	2,330,796	3,247,984	3,878,333	3,995,713	4,115,584	4,239,052	4,366,223	4,497,210	4,632,126	4,771,090	4,914,223	5,061,650	19.44%	3.00%	3.00%	3.00%	3.00%	3.00%
21 RETIREE HEALTH INSURANCE	812,956	845,243	800,000	800,000	800,000	800,000	800,000	800,000	800,000	800,000	800,000	800,000	800,000	2.16%	0.00%	0.00%	0.00%	0.00%	0.00%
22 OPERATING EXPENSES	2,980,759	3,452,041	3,713,359	3,945,791	4,190,165	4,315,870	4,445,346	4,578,706	4,716,067	4,857,549	5,003,276	5,153,374	5,307,975	6.26%	3.00%	3.00%	3.00%	3.00%	3.00%
23 RESIDENTIAL FUELS MITIGATION AND HOME HARDENING GRANT PROGRAM	55,121	293,641	400,000	500,000	500,000	500,000	500,000	500,000	500,000	500,000	500,000	500,000	500,000	500K	0.00%	0.00%	0.00%	0.00%	0.00%
24 CCCERA EMPLOYER PAYMENT SAFETY - NORMAL COST*****	1,946,319	2,430,624	2,590,500	2,550,531	2,795,799	2,983,259	3,118,159	2,640,877	2,375,443	1,721,923	1,659,210	1,637,482	1,658,891						CCCERA/GovInvest
25 CCCERA EMPLOYER PAYMENT SAFETY - UAAL PAYMENT*****	3,121,370	3,882,684	5,259,500	5,676,987	6,222,908	6,840,245	6,940,418	6,878,304	6,857,276	6,832,668	6,893,080	6,844,718	6,892,371						CCCERA/GovInvest
26 CCCERA EMPLOYER PAYMENT NONSAFETY - NORMAL COST	147,559	178,848	223,677	388,893	422,809	453,418	469,933	445,600	409,532	435,801	463,408	492,413	522,881						CCCERA
27 CCCERA EMPLOYER PAYMENT NONSAFETY - UAAL PAYMENT	136,024	165,091	125,619	270,248	293,817	315,087	326,584	309,655	284,590	302,845	322,029	342,186	363,358						CCCERA
28 OPEB FUNDING (INTO TRUST)	366,640	463,553	428,630	405,233	417,184	455,538	480,369	535,791	566,471	579,531	641,289	689,870	738,992						
29 PENSION RATE STABILIZATION (INTO TRUST)	2,108,577	1,569,279	1,135,247	1,660,574	1,702,989	1,675,672	1,471,661	1,539,372	1,511,630	1,375,857	1,379,505	1,377,217	1,364,257						
30 TOTAL GENERAL FUND EXPENDITURES	27,752,504	30,410,672	33,518,391	36,819,496	39,020,385	40,548,979	41,722,587	41,184,782	41,220,628	40,016,640	40,941,959	42,016,882	43,258,564						
31 TRANSFER OUT TO CAPITAL FUND	(9,100,000)	(3,000,000)	(3,863,757)	(2,863,757)	(2,842,939)	(3,250,000)	(6,142,000)	(642,000)	(642,000)	(642,000)	(642,000)	(1,742,939)	(1,742,939)						
32 ANNUAL GENERAL FUND SURPLUS (DEFICIT)	3,011,287	2,593,352	442,429	(633,678)	(2,170,273)	(3,036,777)	(5,784,589)	1,687,098	3,145,812	5,902,944	5,497,732	6,104,052	6,592,016						
33 GENERAL FUND BALANCE UNASSIGNED/ASSIGNED/COMMITTED, END	18,117,184	20,710,536	21,152,965	20,499,287	18,329,014	15,292,237	9,507,648	11,194,747	14,340,559	20,243,503	25,741,235	31,845,287	38,437,905						
34 UNRESTRICTED FUND BAL AS PERCENT OF GENERAL FUND REVENUE	50.90%	58.46%	55.93%	52.39%	48.41%	37.52%	22.99%	25.73%	31.86%	43.48%	53.42%	63.86%	74.50%						
35 CAPITAL FUND BALANCE, BEGINNING OF YEAR	4,495,401	7,976,471	11,012,149	12,665,415	9,058,171	3,189,246	49,220	68,881	1,335,491	2,654,699	2,291,811	4,326,492	6,557,500	25/26	26/27	27/28	28/29	29/30	30/31-34/35
36 CAPITAL FUND REVENUES - FIRE FLOW TAX, STRIKE TEAM VEHICLE	1,199,319	2,087,110	1,886,076	1,220,000	1,224,026	1,228,055	1,232,118	1,236,184	1,240,263	1,244,366	1,248,463	1,252,582	1,256,716	0.33%	0.33%	0.33%	0.33%	0.33%	0.33%
37 CAPITAL EXPENDITURES	496,703	1,730,597	3,775,585	7,370,000	9,415,000	7,296,450	7,033,094	289,936	241,984	2,249,244	966,721	764,423	2,172,358	NA	NA	NA	NA	NA	NA
38 TRANSFER IN FROM GENERAL FUND - PRIOR POB MONEY	3,100,000	3,000,000	3,883,757	2,863,757	2,642,939	3,250,000	6,142,000	642,000	642,000	642,000	1,742,939	1,742,939	1,742,939						
39 TRANSFER OUT TO DEBT SERVICE FUND - FIRE FLOW TAX	(321,546)	(320,835)	(320,982)	(321,001)	(320,890)	(321,641)	(321,264)	(321,737)	(321,071)	0	0	0	0						
40 ANNUAL CAPITAL FUND SURPLUS (DEFICIT)	3,481,070	3,035,678	1,653,266	(3,607,244)	(5,868,925)	(3,140,026)	19,760	1,296,511	1,319,208	(362,888)	2,034,680	2,231,099	827,298	NA	NA	NA	NA	NA	NA
41 CAPITAL FUND BALANCE, END OF YEAR	7,976,471	11,012,149	12,665,415	9,058,171	3,189,246	49,220	68,981	1,335,491	2,654,699	2,291,811	4,326,492	6,557,500	7,384,899	NA	NA	NA	NA	NA	NA
42 DEBT SERVICE FUND BALANCE, BEGINNING	1,888,612	0	0	0	0	0	0	0	0	0	0	0	0						
43 DEBT SERVICE FUND EXPENDITURES - PENSION OBLIGATION BONDS	1,687,935	0	0	0	0	0	0	0	0	0	0	0	0						
44 DEBT SERVICE FUND EXPENDITURES - OTHER DEBTSTATION 43	321,546	320,835	320,982	321,001	320,890	321,641	321,264	321,737	321,071	0	0	0	0						
45 TRANSFER IN FROM CAPITAL FUND - FIRE FLOW TAX	321,546	320,835	320,982	321,001	320,890	321,641	321,264	321,071	321,071	0	0	0	0						
46 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
47 TUNNEL EAST BAY HILLS FUEL BREAK FUND BALANCE, BEGINNING	17,572	50,959	348,268	726,381															
48 REVENUE - STATE AID	311,818	2,480,316		3,411,849															
49 EXPENDITURES - FUEL BREAK	278,231	2,193,007		3,033,736															
50 TRANSFER OUT TO GENERAL FUND				(726,381)															
51 TUNNEL EAST BAY HILLS FUEL BREAK FUND BALANCE, END OF YEAR	60,959	348,268	726,381	0															
52 COMBINED UNRESTRICTED FUND BALANCE, BEGINNING OF YEAR	19,801,288	26,093,655	31,722,685	33,818,380	29,557,458	21,518,260	15,341,457	9,576,629	12,530,238	16,995,258	22,535,315	30,0							

76	PENSION INFORMATION BASED ON DISTRICT ASSUMPTIONS:***																						
77	PENSION NET LIABILITY, BEGINNING	51,074,808	53,414,227	53,494,967	56,044,866	55,742,651	55,635,657	49,578,308	42,778,968	36,801,043	31,830,520	28,079,148	25,285,611	22,425,989									
78	RECOMMENDED PENSION RATE STABILIZATION TRUST CONTRIBUTION****	2,108,577	1,589,279	1,135,247	1,660,574	1,702,989	1,675,672	1,471,661	1,538,372	1,511,630	1,375,857	1,379,505	1,377,217	1,364,257									
79	PENSION TRUST EARNINGS****	1,049,352	1,753,099	903,804	1,064,078	1,237,020	1,419,063	1,599,733	1,795,927	2,002,650	2,213,806	2,438,368	2,676,893	2,676,053	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%			
80	PENSION RATE STABILIZATION TRUST PROJECTED BAL	10,003,244	13,325,622	15,384,673	18,089,326	21,029,334	24,124,069	27,195,463	30,530,762	34,045,042	37,634,705	41,452,598	45,506,679	49,800,370	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%			
81	PENSION NET LIABILITY, ENDING	53,414,227	53,494,957	56,044,866	55,742,651	55,635,657	49,578,308	42,778,968	36,801,043	31,830,520	28,079,148	25,295,611	22,425,989	19,390,111	GovInvest								
83	OPEB NET LIABILITY, BEGINNING	11,098,513	11,655,832	10,766,608	10,048,680	9,309,278	8,511,713	7,625,945	6,659,967	5,578,234	4,398,191	3,205,088	1,876,475	424,712									
84	OPEB TRUST CONTRIBUTION	366,640	463,553	428,630	405,233	417,184	455,538	480,369	535,791	566,471	579,531	641,288	689,670	738,982									
85	OPEB TRUST EARNINGS****	383,451	617,074	289,298	334,169	380,381	430,229	485,590	545,962	613,572	613,572	687,324	761,893	844,932	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%			
86	OPEB TRUST PROJECTED BALANCE	3,548,145	4,628,772	5,346,700	6,086,102	6,883,667	7,769,435	8,735,393	9,817,146	10,997,189	12,190,292	13,518,905	14,970,698	16,554,592	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%			
87	OPEB NET LIABILITY, ENDING	11,855,832	10,786,608	10,048,680	9,309,278	8,511,713	7,625,945	6,659,967	5,578,234	4,398,191	3,205,088	1,876,475	424,712	(1,159,212)									

** As calculated using GovInvest software discount rate 6.75%, salary increases 5%/5%/5%, 3.5% and investment return 2024 +8.3%

***As calculated using GovInvest software discount rate 6.25%, salary increases 5%/5%/5%, 3.5% and investment return 2024 +8.3%

**** Actual returns may vary from forecast

***** Amount based on GovInvest calculation

***** CCCERA updated 5 year Safety projections: +3.48%, +2.56%, +0.84%, -15.63, -9.22%. Nonsafety projections are: +0.72%, +0.76%, +0.03%, -1.83%, -2.24%

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

Moraga-Orinda Fire Protection District
 Long Range Financial Forecast - Capital Expenditures
 Draft Update
 April 2025


DESCRIPTION	AGE	REPLACEMENT DATE	BOOK VALUE	REPLACEMENT COST	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
BUILDINGS & GROUNDS														
STATION-41/TRAINING	62	2026	579,367	20,800,000	800,000	7,000,000	7,000,000	6,000,000						
ADMINISTRATION	50	2026	340,435	2,000,000										
STATION-42	23	2041	1,992,000											
STATION-43	5	2058	5,299,534											
STATION-44	18	2046	2,648,802											
STATION-45	48	2024	475,488	3,900,000	3,900,000									
CAPITAL IMPROVEMENTS - OTHER						75,000	77,250	79,568	81,955	84,413	86,946	89,554	92,241	95,008
TOTAL FACILITIES EXPENDITURES					4,700,000	7,075,000	7,077,250	6,079,568	81,955	84,413	86,946	89,554	92,241	95,008
TOTAL APPARATUS EXPENDITURES/VEHICLE					2,110,000	2,200,000	75,000	805,000	55,000	0	2,000,000	700,000	500,000	1,900,000
FIREFIGHTING CAPITAL EQUIPMENT						50,000	51,500	53,045	54,636	56,275	57,964	59,703	61,484	63,339
IT CAPITAL EXPENDITURES						40,000	41,200	42,436	43,709	45,020	46,371	47,762	49,195	50,671
OTHER CAPITAL EXPENDITURES					560,000	50,000	51,500	53,045	54,636	56,275	57,964	59,703	61,494	63,339
TOTAL CAPITAL					\$ 7,370,000	\$ 9,415,000	\$ 7,296,450	\$ 7,033,094	\$ 289,936	\$ 241,984	\$ 2,249,244	\$ 956,721	\$ 764,423	\$ 2,172,356

DEPRECIATION

STATION-42	23		1,992,000		66,400	66,400	66,400	66,400	66,400	66,400	66,400	66,400	66,400	66,400
STATION-43	5		5,299,534		176,651	176,651	176,651	176,651	176,651	176,651	176,651	176,651	176,651	176,651
STATION-44	18		2,648,802		90,022	90,022	90,022	90,022	90,022	90,022	90,022	90,022	90,022	90,022
EQUIPMENT					125,000	125,000	125,000	125,000	125,000	125,000	125,000	125,000	125,000	125,000
VEHICLES OUTSIDE REPLACEMENT PERIOD					184,866	184,866	184,866	184,866	184,866	184,866	184,866	184,866	184,866	184,866
TOTAL DEPRECIATION					\$ 642,939	\$ 642,939	\$ 642,939	\$ 642,939	\$ 642,939	\$ 642,939	\$ 642,939	\$ 642,939	\$ 642,939	\$ 642,939
TOTAL CAPITAL AND DEPRECIATION					\$ 8,012,939	\$ 10,057,939	\$ 7,939,389	\$ 7,676,033	\$ 932,875	\$ 884,923	\$ 2,892,183	\$ 1,599,660	\$ 1,407,362	\$ 2,815,295


LONG RANGE FINANCIAL FORECAST

Board Meeting
April 14, 2025



1

LONG RANGE FINANCIAL FORECAST OVERVIEW AND PROCESS



Forward looking 10-year period
Separate from the Annual Operating Budget

April 14: Public Input LRFF → April 14: Board Direction LRFF → April 14: Public Board Budget Workshop → May 21: Board Adopt LRFF

2

ANNUAL OPERATING BUDGET DEVELOPMENT FY2026 IN-PROCESS

- Revenue - Complete
- Salaries and benefits expenditures – Complete
- Implementation of single role paramedic ambulance staffing – Cost included
- Capital Projects Fund expenditures – Complete
- Debt Service Fund expenditures – Complete
- OPEB and Pension Trust expenditures – Complete
- Operating expenditures – In process, pending Board direction

3

LONG RANGE FINANCIAL FORECAST SIGNIFICANT ASSUMPTIONS


Revenue	Expenditures
<ul style="list-style-type: none"> • Property taxes: +4.00% (HdL), +3.5% thereafter • Ambulance revenue: +3.7%, +1.5% thereafter • Net strike team revenue: \$222K/\$75K, +5%, +3.5% thereafter • Tunnel East Bay Hills Fuel Break Admin Fee: \$734K in FY2026 into General Fund 	<ul style="list-style-type: none"> • Salaries and Overtime: +5% July 1, 2025 and 2026, then +3.5% thereafter • Safety salaries includes safety roster strength 48 positions • Nonsafety salaries includes 18 positions for single role paramedic system • Benefits: +3% throughout • CCCERA: Actual, +3.48%, +2.56%, +0.84%, -15.63%, -9.22%, GovInvest • OPEB Funding: Full actuarially determined contributions • Pension Rate Stabilization Fund: Full contribution recommended using 6.25% discount rate, CCCERA +8.3% in 2024, salary increases 5%/5%/5% then 3.5%

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PENSION COSTS

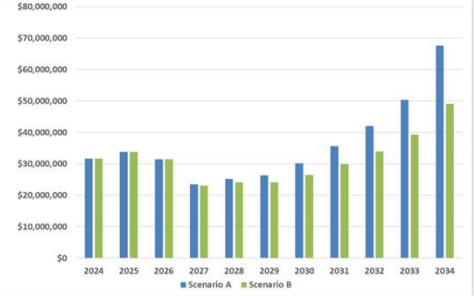
- CCCERA Board uses discount rate of 6.75%
- CCCERA actual year-to-date investment returns January 1, 2024 through December 31, 2024: +8.3%
- Updated 5-year rate projections from CCCERA:

Fiscal Year	Safety Classic	Change
2022-23	70.35%	-2.62%
2023-24	80.80%	10.45%
2024-25	91.30%	10.50%
2025-26	93.94%	2.64%
2026-27 Proj	97.42%	3.48%
2027-28 Proj	99.98%	2.56%
2028-29 Proj	100.82%	0.84%
2029-30 Proj	85.19%	-15.63%
2030-31 Proj	75.97%	-9.22%



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FORECAST UNRESTRICTED FUND BALANCE




Scenario A (Blue bars) and Scenario B (Green bars) are shown for each year from 2024 to 2034. The Y-axis represents the fund balance in dollars, ranging from \$0 to \$80,000,000.

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LONG-TERM DEBT UPDATE ONE OUTSTANDING DEBT ISSUANCE



- Pension Obligation Bonds paid-in-full July 1, 2022
- One outstanding debt issuance: Station 43 construction \$322K per year debt payment
- Final debt payment FY2031



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CAPITAL PROJECTS BOARD DIRECTION REQUESTED

- FY2026 Proposed Budget
 - Remodel Station 45 \$2.8M
 - Rebuild Station 41 \$500K
 - Type 1 fire engine \$1.5M
 - Type 3 fire engine \$500K
 - EKG monitor replacement \$560K
 - Fire Prevention Vehicles (2) \$110K
- Rebuild of Fire Station 41 (\$9.4M)
 - FY2026 \$500K
 - FY2027 \$8.9M
- Administration \$1.2M in FY2027
- Funding from General Fund transfers to Capital Projects Fund
 - FY2026 \$2.9M
 - FY2027 \$2.6M per year
 - FY2028 through FY2035 \$1.7M per year

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Moraga-Orinda Fire District
2026 Annual Proposed Operating Budget

Board of Directors Meeting
April 14, 2025

MORAGA-ORINDA FIRE DISTRICT

DRAFT

Annual Operating Budget
Fiscal Year 2026

PUBLIC BOARD
BUDGET WORKSHOP



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Budget Process

April 2025 - Board Budget Workshop

↓

May 2025 - Proposed Budget for Adoption

↓

June 2025 - Final Budget for Adoption


↓

October 2025 - Latest date to adopt Budget

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General Fund Budget Overview Projected Deficit \$104,161

General Fund Revenue	\$40.6M
Salaries and Benefits	\$33.4M
Operating Expenditures	\$4.4M
Transfer to Capital Project	\$2.9M
Expenditures over Revenues	(\$1M)




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General Fund Budget Overview Projected Deficit \$104,161

General Fund Revenues: \$40.6M (+\$1.7M)

Property taxes: \$35.1M (+4.00%/\$1.4M)
 Ambulance fees: \$2.1M (+6%/\$120K)
 Investment earnings: \$900K (-10%/\$100K)
 Strike team: \$1.1M (-29%/\$469K)



Year	Revenue (\$M)
2016	\$21
2017	\$22
2018	\$23
2019	\$25
2020	\$26
2021	\$27
2022	\$29
2023	\$31
2024	\$33
2025 Proposed	\$34
2026 Budget	\$35

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General Fund Budget Overview Projected Deficit \$104,161

General Fund Expenditures: \$37.8M (+\$3.2M)

Salaries & benefits: \$33.4M
 Permanent Salaries: \$13.6M (+10.3%/+\$1.3M)

- Salary increase of 5% per year and full staffing
- Reflects implementation of Single Role Ambulance staffing plan – Board directed on 3/2025

CCCERA Retirement: \$8.0M (+8.4%/+\$687K)
 OPEB Contribution: \$405K (-5.5%/-23K) full ADC
 Pension Rate Stabilization Trust: \$1.6M (+46%/+525K) full amount 6.25% discount rate

Operating: \$4.4M (+8.1%/+332K)

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Proposed Budget FY2026 Authorized Positions

	FY 2025	FY 2026
Board of Directors	5.00	5.00
Finance & Administration	3.10	3.10
Human Resources	2.25	2.25
Information Technology	0.25	0.25
1 Emergency Operations	62.00	53.00
2 Emergency Medical Services	0.00	21.00
Fire Prevention	9.00	9.00
Emergency Preparedness	1.00	1.00
Prescribed Fire	0.50	0.50
Tunnel East Bay Hills Fuel Break	2.00	0.00
	85.10	95.10

1 Includes safety roster strength at 48 positions plus 3 Battalion Chiefs, the Deputy Chief and Fire Chief

2 Includes 18 Full Time and 3 interns for Single Role Paramedic Program directed by the Board in March, 2025.

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Proposed Budget FY2026 Non-Discretionary Expenditures

Salaries and benefits	\$27,534,109
Operating Expenses	3,625,833
Worker's compensation insurance	1,350,000
Retiree health insurance	900,000
Unemployment insurance	5,000
Total non-discretionary	\$33,414,942

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Proposed Budget FY2026 Continuation of Effort/Discretionary

Pension rate stabilization trust contribution	\$1,660,574
Salaries and benefits - Fuels Mitigation staff	608,000
Salaries and benefits – Deputy Fire Chief	529,000
Home hardening grants	500,000
OPEB trust contribution	405,233
Prescribed Fire Program	246,380
Salaries and benefits – Emergency Prep Specialist	138,409
Fuels mitigation operating expenses	110,000
Fire chief contingency	100,000
GIS mapping	25,000
Emergency Preparedness/CERT	22,525
Discretionary training	20,000
Exercise equipment	16,500
Upgraded MS Office 365 licenses	14,433
Drones and supplies	<u>11,400</u>
Total discretionary	\$4,407,554

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General Fund Budget Overview Significant Differences from 2025 to 2026 Budget

Description	Increase
Retirement Contributions	\$687,163
Pension Rate Stabilization	525,327
Health and Life Insurance	484,437
Retiree Health Insurance	60,000
Workers' Compensation	65,000
Public Education	21,000

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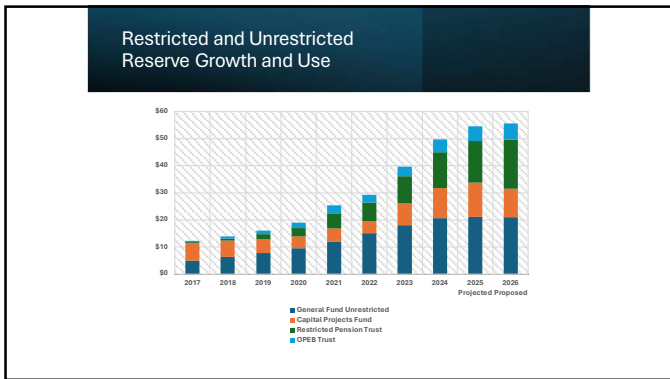
Capital Projects Fund Proposed Budget FY2026

Proposed Expenditures

Station 45 Remodel	\$2,793,010
Type 1 Engine	1,500,000
EMS-LP35 EKG Monitor Replacement	560,000
Type 3 Engine	500,000
Station 41 Rebuild	500,000
Fire Prevention Vehicles (2)	110,000
Total	\$5,963,010

Proposed transfer from the General Fund to the Capital Projects Fund \$2.9M

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Division Presentations - Administrative

Administration/Other	Projected 2025	Proposed 2026
Board of Directors	\$24,400	\$32,500
Finance & Administration	2,022,181	1,876,938
Human Resources	4,247,398	4,872,533
Information Technology	512,709	571,785
Debt Service Fund	320,982	321,001
Tunnel East Bay Hills Fuel Break	3,109,264	726,381

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Division Presentations – Fire Prevention

Fire Prevention	Projected 2025	Proposed 2026
Salaries and Benefits	\$1,027,766	\$1,188,235
Operating Expense	509,000	680,500
Total Expenditures	\$1,537,266	\$1,868,735

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Division Presentations – Fire Risk Reduction Grant

Fire Risk Reduction Grant	Projected 2025	Proposed 2026
Salaries and Benefits	\$149,106	\$167,850
Operating Expense	15,800	20,500
Total Expenditures	\$164,906	\$188,350

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Division Presentations - Preparedness

Emergency Preparedness	Projected 2025	Proposed 2026
Salaries and Benefits	\$133,358	\$138,409
Operating Expense	33,500	22,625
Total Expenditures	\$166,858	\$161,034

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Division Presentations – Prescribed Fire

Prescribed Fire	Projected 2025	Proposed 2026
Salaries and Benefits (Including \$95K Strike OT)	\$235,000	\$238,980
Operating Expense	0	7,400
Total Expenditures	\$235,000	\$246,380

24

Division Presentations – Emergency Medical Services

Emergency Medical Svcs	Projected 2025	Proposed 2026
Salaries and Benefits	\$0	\$2,544,352
Operating Expense	211,000	234,500
Total Expenditures	\$211,000	\$2,778,852



25

Division Presentations – Support Services

Support Services	Projected 2025	Proposed 2026
Salaries and Benefits	\$0	\$0
Operating Expense	25,702	26,200
Total Expenditures	\$25,702	\$26,200



26

Division Presentations - Buildings

Buildings	Projected 2025	Proposed 2026
Administration Building	\$15,700	\$18,700
Station 41	80,250	76,490
Station 42	61,850	61,550
Station 43	45,300	44,700
Station 44	50,050	47,750
Station 45	102,700	103,250

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Division Presentations – Emergency Ops

Emergency Operations	Projected 2025	Proposed 2026
Salaries and Benefits (incl Strike OT of \$806,000 and reclass of 9 positions to EMS)	\$24,114,000	\$23,670,249
Operating Expense	235,382	351,650
Total Expenditures	\$24,349,382	\$24,021,899



28

Division Presentations – Communications

Communications	Projected 2025	Proposed 2026
Salaries and Benefits	\$0	\$0
Operating Expense	400,500	419,500
Total Expenditures	\$400,500	\$419,500



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Division Presentations – Apparatus

Apparatus	Projected 2025	Proposed 2026
Salaries and Benefits	\$0	\$0
Operating Expense	434,000	492,000
Total Expenditures	\$434,000	\$492,000



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Division Presentations – Training

Training	Projected 2025	Proposed 2026
Salaries and Benefits	\$0	\$0
Operating Expense	91,100	101,750
Total Expenditures	\$91,100	\$101,750



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Division Presentations – Capital Projects

	Proposed 2026
Station 45 Remodel – carryover	\$2,793,010
Type 1 Engine	1,500,000
EMS-LP35 EKG Monitor Replacement	560,000
Type 3 Engine	500,000
Station 41 Rebuild	500,000
Fire Prevention Vehicles (2)	110,000



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Board Direction Requested

- General Fund discretionary budget
 - Continuation of home hardening budget at \$500K
- Staffing
 - Budget at fully authorized positions
 - Grant funded fuels mitigation specialist (2)
- Capital Projects Fund recommendations
- Operating Transfer from Tunnel EB Hills Fuel Break
- Lafayette participation in our CERT sponsored program



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Questions?



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