

A REPORT ON THE COSTS, OPERATIONS, PERFORMANCE AND FINANCES OF THE MORAGA-ORINDA FIRE DISTRICT (MOFD)

by

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Section IV - Operational Costs, Revenues, Reserves and Projections

This section summarizes MOFD's annual revenue and expenses plus the District's long range financial plan. It focuses on the long range plan, suggesting alternative growth rates for expenses to address the issue of underfunded retiree benefits, exploring what it will take for the District to both continue providing the service Orinda and Moraga residents expect and pay down the \$400-500 million of unfunded deferred employee benefits discussed in Section VI. Those costs are significant. Table IV-4b shows total retirement benefit costs of \$10.5 million in 2013/14, over half of the projected revenue for that year.

To understand the details of MOFD revenues and expenses this report examines the fiscal year ending June 30, 2011, but, where appropriate, utilizes the yet-to-be-adopted 2012/13 budget.

In 2010/11 MOFD received \$19.6 million in revenue, over 90 percent coming from local property taxes. Revenues to MOFD for the fiscal year 2011/12 were down \$430,000, and are budgeted to decrease another \$470,000 in 2012/13 (although the County Assessor reports property taxes are rising).

In 2010/11 MOFD spent \$100,000 in excess of revenues; in 2011/12 they spent \$50,000 in excess of revenues; but in 2012/13 they are budgeting \$2.4 million in excess of revenues, mainly due to a planned \$2 million expenditure to rebuild Orinda's Station 43 off of St. Stephens Drive. This will lower their cash reserves to \$4.2 million.

Of the total 2010/11 expenditures, \$18.2 million were operating expenses of which 90 percent, \$16.3 million, went to employee salary and benefits. 80 percent of the salaries and benefits went to firefighters with the administration receiving the remaining 20 percent. The average firefighter received \$217,000 in salary and benefits. This did not include, however, the cost of the \$400 million to \$500 million in unfunded benefits that has already been vested by current and past employees. Funding this shortfall over the next 30 years would require \$3.6 million starting immediately and increase the annual cost per firefighter to \$265,000. This would require a major restructuring of the service model.

Most of the data in this section is restated MOFD data. The Task Force has created four tables:

- Table IV-1 A one page Expense and Revenue schedule for last fiscal year 2010/11
- Table IV-2 Property Tax Revenues
- Table IV-3 A detailed schedule of every MOFD's employees' cost for 2011
- Table IV-4a A one-page Long Range Financial Forecast going out to 2023

MOFD has an annual budget of almost \$20 million, exceeding the combined budgets of the City of Orinda and the Town of Moraga. The Task Force is unaware of any other community that spends over 50 percent of its resources on emergency services.

83 percent of MOFD's expenses are for personnel: 67 percent for firefighters and 16 percent for administration personnel. The remaining 17 percent is spent on operational expenses (10 percent) and capital costs (7 percent).

In 2011 (Table IV-3) the average MOFD firefighter received salary and benefits costing the District \$235,000 (excluding much of the cost of funding the \$400-500 million in unfunded liabilities discussed in Section VI). Including the cost of funding these shortfalls over the next 30 years, the Task Force estimates that the average per-firefighter cost could increase to over \$300,000 per year.

91 percent of MOFD's revenue comes from property taxes; both ad valorem taxes (86 percent) and a special parcel tax (5 percent). 5 percent of MOFD's revenue comes from service charges, mostly ambulance fees. The remaining 4 percent comes from other county sources.

64 percent of the property taxes are paid by Orinda property owners and 36 percent are paid by Moraga property owners (Table IV-2). Including a parcel tax, 24 percent of Orinda's property tax goes to MOFD while 21 percent of Moraga's is so directed. This compares to 14 percent for Lafayette, 16 percent for Danville and 13 percent for Walnut Creek with 12-13 percent being the average for the entire county (LAFCO 2009 MSR - Exhibit I-4 ; page 56).

MOFD has historically had a balanced budget and at the end of 2010/11 had reserves of \$7 million. However, over the next four years due to increased pension expenses and facility construction projects, MOFD projects that it will draw its reserves down to as low as \$1.5 million (Table IV-4a). It then expects those reserves to revive with a decrease in pension expenses (starting in 2015/16) while constraining other cost increases. The Task Force questions that optimism as the District has \$400-500 million in unfunded liabilities which will need to be paid off.

The District has significant resources from its tax revenues. The District probably has the ability to weather the storm of pension funding increases, which the Task Force believes are inevitable, without the specter of functional service cuts but it needs to act now and take actions it has been unwilling to take in the past. The Task Force will explore, in Section VI of this report, how it believes that within 10 years the District will have to be paying \$8 million, on top of current pension costs, to pay off its unfunded pension liabilities accrued over the past 30 years, but how, with judicious personnel planning, it can accomplish this with no degradation in service to the community.

Revenue and Expenses - Fiscal year 2010/11

Table IV-1 summarizes MOFD's revenue and expenses for MOFD's last complete fiscal year 2010/11. This data came from the 2011/12 budget document which is available as Exhibit IV-1 on the Task Force's Web site, www.OrindaTaskForce.org. Note: at the time of the completion of this report, MOFD's preliminary budget for 2012/13, with preliminary results from 2011/12 has been released and is referenced in this report. It is available as Exhibit IV-1b on the Task Force's Web site.

MOFD breaks its budget into two parts: (1) the General Fund and (2) the Special Revenue Fund. The Special Revenue Fund is essentially the District's capital fund but can be used for other things so it is labeled "special". Table IV-1 aggregates the two.

Table IV - 1

MOFD Annual Expenses and Revenues

Fiscal Year 2010/11

Expenses

	Administration 13 ea	Firefighters 62 ea	All	Expense per Firefighter
Employees				
Salaries + Basic Benefits	2,333,275	10,125,053	12,458,328	163,307
Base	1,634,496	6,756,453	8,390,949	108,975
Overtime	<u>195,128</u>	<u>1,312,944</u>	1,508,072	21,177
Total Salary	1,829,624	8,069,397	9,899,021	130,152
Medical & Life Insurance	145,590	681,514	827,104	10,992
Pension	301,184	1,222,825	1,524,009	19,723
Def Comp	43,723	2,980	46,703	48
Misc	13,155	148,336	161,491	2,393
Other Employee Expenses	756,131	3,115,651	3,871,782	50,252
Workers Comp	156,355	623,937	780,292	10,063
Retiree Medical	153,556	680,033	833,589	10,968
Pension Bond	<u>446,220</u>	<u>1,811,681</u>	2,257,901	29,221
Employee s/t	3,089,407	13,240,703	16,330,110	213,560
Operating Costs			<u>1,920,500</u>	
Total excluding Cap Costs			18,250,610	
Capital Costs			<u>1,457,478</u>	
Total Expenses			<u>19,708,088</u>	

Revenues

Property Taxes	17,769,563
Orinda	11,366,490
Orinda % of total	64.0%
Ad Valorem	10,772,528
Parcel	593,962
Moraga & Canyon	6,403,073
Ad Valorem	5,929,066
Parcel	474,007
Intergovernmental Revenue	190,681
Measure H	178,367
Charge For Service	989,872
Ambulance	906,709
Vehicle Accident Recovery	7,146
Other	76,017
Other Rev	494,816
	=====
Total Revenue	19,623,299

Net Surplus / (loss)

(84,789)

Fund Balance

	Beginning	Earnings	Ending Balance
General Fund	3,687,406	42,676	3,730,082
Special Fund	3,118,340	(127,476)	2,990,864
Total	6,805,746	(84,800)	6,720,946

Source: Moraga-Orinda Fire District / 2011/12 Draft General and Special Revenue Fund Budgets

Available on-line

http://www.mofd.org/content/agendaminutes/file/090111_Finance_Committee_Agenda_and_Board_Packet.pdf

Attachment 2 - pages 10-13

Attachment 4 - page 15

Table IV - 2
Detail of MOFD Property Tax Revenue 2011/12

	Rate (1)	2011/12 Assessed Value	2011/12 Ad Valorem Tax		Fire Flow Parcel Tax	Total Property Tax		Number Of Firefighters Stationed	Percent Of Firefighters Stationed	Tax Allocated by Percent Stationed	Tax Paid in Excess of Tax Allocated
MOFD Total	21.176%	7,718,747,877	16,327,212		1,066,605	17,393,817					
Orinda + Moraga	21.152%	7,717,853,900	16,325,071	100.0%	1,066,605	17,391,676	100.0%	19	100.0%	17,391,676	-
Tax Rate Area		4,659,791									
Orinda + Unincorporated	22.602%	4,659,790,595	10,529,000	64.5%	593,198	11,122,198	64.0%	11	57.9%	10,068,865	1,053,333
								1,011,109 per firefighter			
18001	22.947%	4,102,685,594	9,414,478	x	510,892	9,925,370					
18003	24.192%	47,714,124	115,431	x	6,417	121,848					
18007	18.212%	98,560,388	179,496	x	11,949	191,445					
18012	20.054%	373,164,095	748,333	x	59,800	808,133					
18025	19.782%	700,000	1,385	x	82	1,467					
18034	13.768%	398,880	549	x	77	626					
18037	13.768%	16,641,657	22,913	x	1,981	24,894					
18038	22.836%	10,264,712	23,440	x	1,619	25,059					
18039	19.687%	117,812	232	x	36	268					
83003 Fish Ranch / Tunnel / Grizzly	23.803%	6,520,833	15,522	x	264	15,786					
83037 Bear Creek	23.893%	3,022,500	7,222	x	82	7,303					
		3,058,063									
Moraga + Unincorporated	18.957%	3,058,063,305	5,796,071	35.5%	473,407	6,269,478	36.0%	8	42.1%	7,322,811	(1,053,333)
								783,685 per firefighter			
Moraga	18.921%	2,954,044,435	5,589,260		460,993	6,050,252					
15002	18.837%	1,303,017,494	2,454,498	x	230,204	2,684,702					
15003	18.700%	55,432,260	103,659	x	9,102	112,761					
15004	19.003%	1,487,218,528	2,826,130	x	208,037	3,034,167					
15005	19.304%	401,373	775	x		775					
15006	18.874%	93,390,623	176,267	x	12,128	188,395					
15008	19.151%	1,906,044	3,650	x	282	3,932					
15010	19.272%	9,149,549	17,633	x	317	17,951					
15011	18.837%	3,528,564	6,647	x	923	7,570					
15012	19.790%	-	-								
Unincorporated Moraga	19.933%	104,018,870	206,812		12,414	219,225					
61000 Canyon	20.817%	16,277,481	33,884	x	3,621	37,505					
61002 Canyon	20.288%	256,070	520	x	61	580					
77001 S Moraga	20.329%	1,529,068	3,108	x	469	3,577					
77005 S Moraga	20.019%	1,053,701	2,109	x	209	2,318					
77006 S Moraga	19.254%	14,444,369	27,810	x	671	28,481					
77007 S Moraga	19.692%	340,747	671	x	127	798					
77011 Bollinger Cyn, Mor	20.160%	10,908,644	21,992	x	1,439	23,431					
77012 Bollinger Cyn, Mor	19.526%	35,444,371	69,210	x	3,441	72,650					
77014 S Moraga	19.393%	17,467,769	33,876	x	1,664	35,539					
77015 S Moraga	20.329%	286,040	581	x	80	661					
83031 On Skyline, N of Pinehurst, technically Orinda	21.712%	6,010,610	13,050	x	633	13,683					
Unincorporated - service area unclear		893,977	2,141			2,141					
83006 ???	24.130%	460,548	1,111	x	None	1,111					
85063 ???	21.131%	561	1	x	None	1					
85076 ???	23.751%	432,868	1,028	x	None	1,028					

(1) <http://www.co.contra-costa.ca.us/index.aspx?NID=1125>

Table IV-3
MOFD Employment Cost Detail

from the Contra Costa Times Data Base - http://www.mercurynews.com/salaries/bay-area/2011											2010/11 Fiscal Year Actuals			Total Employee Cost	Vested Benefit Underfunding (4)	Grand Total Employee Cost		
2011			s/t	s/t							Workers Comp (1)	OPEB (2)	Pension Bond (3)					
Administration																		
1	Bradley, Randall	Fire Chief	189,600	15,155	204,755	0	204,755	15,706	56,150	4,500	3,041	284,152	21,537	12,226	62,140	380,055	134,853	514,908
2	Healy, Stephen B	Division Chief(20 Years)	151,391	33,535	184,926	53,146	238,072	15,706	48,486	0	3,488	305,752	19,452	12,226	53,658	391,088	116,447	507,535
3	Lee, Darrell R	Division Chief(20 Years)	153,400	25,646	179,046	57,819	236,865	15,706	47,169	600	0	300,340	18,833	12,226	52,201	383,600	113,284	496,884
4	O'Brien, Matthew	Battalion Chief	126,612	13,401	140,013	17,415	157,428	15,706	38,266	0	2,302	213,702	14,727	12,226	42,348	283,003	91,902	374,905
5	Perkins, David S	Battalion Chief	139,981	12,791	152,772	38,388	191,160	15,706	41,531	100	2,782	251,279	16,069	12,226	45,961	325,536	99,743	425,279
6	Mentink, Michael E	Fire Marshal	154,607	4,916	159,523	0	159,523	15,706	43,313	600	2,357	221,499	16,780	12,226	47,933	298,438	104,023	402,461
7	Leonard, Kathryn L	Fire Prevention Officer	47,709	600	48,309	0	48,309	0	12,716	5,501	808	67,334	5,081	12,226	14,073	98,714	30,540	129,253
8	Casey, Susan Jean	Administrative Services Director	127,688	3,317	131,005	0	131,005	1,455	33,623	8,821	2,098	177,002	2,756	12,226	37,210	229,193	80,751	309,945
9	Daniel, Nancy P	Ems Liason Nurse & Cqi Coordinator	62,219	20,169	82,388	0	82,388	9,695	17,501	350	1,214	111,148	1,733	12,226	19,368	144,475	42,032	186,506
10	Kennedy, Gregory	Ems Liason Nurse & Cqi Coordinator	15,600	0	15,600	0	15,600	0	0	0	1,193	16,793	328	0	0	17,121	0	17,121
11	Pokorny, Christine	Administrative Secretary	5,933	13,115	19,048	2,787	21,835	1,054	3,350	0	260	26,499	401	1,223	3,707	31,830	8,046	39,875
12	Rein, Dennis	Emergency Preparedness Coordinator	21,060	450	21,510	1,350	22,860	0	0	0	1,749	24,609	453	0	0	25,062	0	25,062
13	Samson, Claudia	Accounts Payable Technician	46,202	1,197	47,399	1,659	49,058	11,980	12,188	0	698	73,924	997	12,226	13,488	100,635	29,271	129,906
14	Santos, Grace N	Administrative Secretary	65,663	1,706	67,369	11,691	79,060	16,633	17,307	0	1,145	114,145	1,417	12,226	19,153	146,941	41,566	188,507
15	Turner, Barbara F	Personnel Technician	65,786	3,067	68,853	2,329	71,182	1,007	17,642	7,005	1,170	98,006	1,448	12,226	19,524	131,204	42,370	173,574
16	Williams, Robert A	Telecom & Electrical Support Tech	20,380	0	20,380	0	20,380	0	0	0	1,559	21,939	429	0	0	22,368	0	22,368
	Bourne, Darren	Fire Aide	6,372	0	6,372	185	6,557	0	0	0	502	7,059	670	0	0	7,729	0	7,729
	Moschetti, Joe	Fire Aide	595	0	595	0	595	0	0	0	46	641	63	0	0	704	0	704
	Peterson, Britien	Fire Aide	9,569	0	9,569	275	9,844	0	0	0	753	10,597	1,007	0	0	11,604	0	11,604
	Schnellbacher, Charles	Fire Aide	10,100	0	10,100	474	10,574	0	0	0	809	11,383	1,062	0	0	12,445	0	12,445
	Walker, Daniel	Fire Aide	9,066	0	9,066	594	9,660	0	0	0	739	10,399	954	0	0	11,353	0	11,353
	Zavvar, Ali	Fire Aide	1,742	0	1,742	0	1,742	0	0	0	133	1,875	183	0	0	2,058	0	2,058
	Berkey, William C	Reserve	98	0	98	0	98	0	0	0	7	105	10	0	0	115	0	115
	Administration total		1,431,373	149,065	1,580,438	188,112	1,768,550	136,060	389,242	27,477	28,853	2,350,182	126,391	147,931	430,765	3,055,269	934,828	3,990,097
Firefighters																		
1	Bensley, Jon W	Fire Captain-Paramedic II	112,754	13,234	125,988	20,248	146,236	6,061	33,894	0	2,165	188,356	13,252	12,226	37,510	251,344	81,402	332,746
1.8	Martinez, Michael A	Fire Captain-Paramedic II	97,462	11,935	109,397	18,014	127,411	6,061	29,575	0	1,884	164,931	11,507	10,188	32,730	219,356	71,029	290,385
2.8	Mccullah, Mark S	Fire Captain-Paramedic II	112,754	13,234	125,988	31,757	157,745	6,061	33,894	0	2,313	200,013	13,252	12,226	37,510	263,001	81,402	344,403
3.7	Nichols, Matthew	Fire Captain-Paramedic II	97,462	13,826	111,288	12,900	124,188	6,061	29,928	0	1,844	162,021	11,706	10,188	33,121	217,036	71,877	288,913
4.7	Perry, Anthony J	Fire Captain-Paramedic II	112,754	13,234	125,988	28,371	154,359	14,498	33,894	0	2,262	205,013	13,252	12,226	37,510	268,001	81,402	349,403
5.3	Anaya, Steven M	Fire Captain-Paramedic 1	68,889	23,436	92,325	0	92,325	9,162	18,887	0	1,347	121,721	9,711	7,132	20,902	159,466	45,360	204,826
6.3	Balao, Daryle F	Fire Captain-Paramedic 1	118,096	13,888	131,984	19,216	151,200	15,706	35,506	0	2,175	204,587	13,883	12,226	39,294	269,989	85,273	355,263
7.3	Barreto, Felipe	Fire Captain-Paramedic 1	118,096	13,897	131,993	11,599	143,592	15,706	35,510	0	2,047	196,855	13,884	12,226	39,298	262,263	85,283	347,546
7.6	Consiglio, Kenneth W	Fire Captain-Paramedic 1	39,365	24,288	63,653	0	63,653	4,135	12,293	0	0	80,801	6,695	4,075	13,604	104,456	29,524	133,980
8.6	Lee, Jerry	Fire Captain-Paramedic 1	118,096	14,283	132,379	58,527	190,906	6,061	35,598	0	2,816	235,381	13,924	12,226	39,395	300,927	85,494	386,421
9.6	Matulich, Vincent P	Fire Captain-Paramedic 1	114,815	13,525	128,340	4,195	132,535	6,905	34,700	0	1,836	175,976	13,500	12,226	38,402	240,103	83,338	323,441
10.6	Mcgee, Sean M	Fire Captain-Paramedic 1	118,096	13,832	131,928	25,948	157,876	15,706	35,494	0	2,256	211,332	13,877	12,226	39,280	276,715	85,235	361,960
11.6	Oliver, Brian J	Fire Captain-Paramedic 1	118,096	13,885	131,981	29,892	161,873	15,706	35,509	0	2,319	215,407	13,883	12,226	39,297	280,812	85,281	366,093
12.6	Rodgers, Stephen S	Fire Captain-Paramedic 1	108,255	25,750	134,005	0	134,005	13,205	33,401	0	1,961	182,572	14,095	12,226	36,964	245,857	80,218	326,075
13.6	Dick, Daniel W	Fire Captain	103,812	12,295	116,107	22,465	138,572	560	31,422	7,151	2,171	179,876	12,213	12,226	34,774	239,089	75,465	314,554
14.6	Marquardt, Michael D	Fire Captain	97,585	11,618	109,203	44,378	153,581	7,895	29,548	1,788	2,257	195,069	11,487	12,226	32,700	251,481	70,964	322,446
15.6	Rattary, Michael	Fire Captain	100,778	11,929	112,707	29,614	142,321	15,706	30,511	0	2,020	190,558	11,855	12,226	33,766	248,405	73,277	321,682
15.9	Whitchurch, Michael A	Fire Captain	35,795	20,470	56,265	57	56,322	5,235	10,852	0	778	73,187	5,918	4,075	12,010	95,190	26,063	121,253
16.9	Ford, Jonathan Stephen	Engineer-Paramedic II	98,359	11,842	110,201	53,011	163,212	15,706	29,713	0	2,370	211,001	11,592	12,226	32,883	267,701	71,361	339,062
17.9	Epperson, Matthew E	Engineer-Paramedic 1	104,748	12,483	117,231	63,372	180,603	14,115	31,534	0	2,631	228,883	12,331	12,226	34,898	288,338	75,734	364,072
18.9	Hill, Timothy A	Engineer-Paramedic 1	104,748	12,337	117,085	20,818	137,903	15,706	31,497	0	2,007	187,113	12,316	12,226	34,857	246,511	75,645	322,157
19.9	Johansen, Daniel J	Engineer-Paramedic 1	104,748	12,882	117,630	55,826	173,456	15,706	31,629	0	2,474	223,265	12,373	12,226	35,003	282,867	75,962	358,829
20.8	Murphy, Michael P	Engineer-Paramedic 1	89,909	10,076	99,985	47,029	147,014	14,397	24,967	0	2,141	188,519	10,517	11,207	27,630	237,873	59,962	297,836
21.8	Whittington, John C	Engineer-Paramedic 1	104,748	12,410	117,158	28,465	145,623	15,706	31,519	0	2,071	194,919	12,323	12,226	34,881	254,349	75,698	330,047
22.8	Aquillina, Dennis M	Engineer	95,246	11,272	106,518	22,880	129,398	15,706	28,652	0	1,830	175,586	11,204	12,226	31,709	230,724	68,812	299,537
23.6	Brandt, Janet M	Engineer	67,366	9,219	76,585	1,494	78,079	10,866	21,921	0	1,119	111,985	8,056	9,169	24,259	153,469	52,647	206,116
24.6	Campisi, Steven D	Engineer	95,246	11,272	106,518	32,974	139,492	15,706	28,652	0	2,024	185,874	11,204	12,226	31,709	241,012	68,812	309,825

**Table IV-3
MOFD Employment Cost Detail**

from the Contra Costa Times Data Base - http://www.mercurynews.com/salaries/bay-area/2011													2010/11 Fiscal Year Actuals			Total Employee Cost	Vested Benefit Underfunding (4)	Grand Total Employee Cost
2011			Base	Other	s/t Base +	OT	s/t Salary	Medical	Pension	Def Comp	Misc	Total	Workers Comp	OPEB	Pension Bond			
25.6	Davies, Chris	Engineer	95,246	11,272	106,518	36,155	142,673	11,974	28,652	0	2,046	185,345	11,204	12,226	31,709	240,483	68,812	309,296
26.6	Ford, Evan J	Engineer	95,246	11,272	106,518	16,421	122,939	1,404	28,652	7,151	1,938	162,084	11,204	12,226	31,709	217,222	68,812	286,035
27.6	Goodyear, Adam	Engineer	95,246	11,272	106,518	6,485	113,003	15,706	28,652	0	1,643	159,004	11,204	12,226	31,709	214,142	68,812	282,955
28.6	Mazaika, David	Engineer	89,381	10,719	100,100	19,680	119,780	6,061	27,141	0	1,749	154,731	10,529	12,226	30,036	207,522	65,184	272,706
29.6	Quontamatteo, Michael J	Engineer	95,246	11,272	106,518	29,874	136,392	15,706	28,652	0	1,931	182,681	11,204	12,226	31,709	237,819	68,812	306,632
30.6	Wells, Peter J	Engineer	95,246	11,272	106,518	39,194	145,712	1,404	28,652	6,555	2,260	184,583	11,204	12,226	31,709	239,721	68,812	308,534
31.6	Airola, Jacob J	Firefighter-Paramedic	87,321	14,438	101,759	33,484	135,243	11,974	27,231	0	1,796	176,244	10,704	12,226	30,136	229,309	65,400	294,709
32.6	Budge, Bruce J	Firefighter-Paramedic	95,061	11,301	106,362	4,478	110,840	15,706	28,611	0	1,609	156,766	11,188	12,226	31,663	211,843	68,714	280,557
33.6	Cooley, Layne Thomas	Firefighter-Paramedic	95,061	13,545	108,606	20,673	129,279	11,057	29,135	0	1,906	171,377	11,424	12,226	32,243	227,270	69,972	297,242
34.6	Costanza, Jared C	Firefighter-Paramedic	89,112	13,967	103,079	34,012	137,091	15,706	27,657	0	1,786	182,240	10,842	12,226	30,607	235,916	66,423	302,338
35.6	Edminster, Matthew Evan	Firefighter-Paramedic	87,321	13,607	100,928	35,031	135,959	15,706	27,148	0	1,921	180,734	10,616	12,226	30,044	233,620	65,200	298,820
36.6	Gehling, Steven B	Firefighter-Paramedic	87,321	13,612	100,933	29,149	130,082	14,737	27,091	0	1,887	173,797	10,617	12,226	29,981	226,620	65,063	291,684
37.6	Hess, Andrew J	Firefighter-Paramedic	81,790	13,289	95,079	14,131	109,210	6,061	25,378	0	1,610	142,259	10,001	12,226	28,085	192,571	60,949	253,520
38.6	Himsl, Katy A	Firefighter-Paramedic	85,903	14,386	100,289	20,441	120,730	6,061	26,824	0	1,761	155,376	10,549	12,226	29,686	207,836	64,422	272,258
39.6	Huebner, Steven M	Firefighter-Paramedic	95,061	11,976	107,037	1,806	108,843	15,706	28,789	0	1,532	154,870	11,259	12,226	31,860	210,215	69,141	279,356
40.6	Iman, David B	Firefighter-Paramedic	81,790	11,870	93,660	11,902	105,562	5,959	25,098	3,576	1,609	141,804	9,852	12,226	27,775	191,657	60,277	251,934
41.6	Lacy, Michael Henry	Firefighter-Paramedic	95,061	14,165	109,226	8,858	118,084	15,706	29,285	0	1,666	164,741	11,489	12,226	32,409	220,865	70,333	291,197
42.6	Lambert, Lucas	Firefighter-Paramedic	84,526	15,113	99,639	37,664	137,303	6,061	26,684	0	2,000	172,048	10,481	12,226	29,531	224,285	64,086	288,371
43.6	Lopez, Matthew J	Firefighter-Paramedic	81,790	13,435	95,225	15,876	111,101	11,974	25,411	0	1,593	150,079	10,016	12,226	28,122	200,443	61,029	261,471
44.6	Morris, Kelly M	Firefighter-Paramedic	95,061	14,287	109,348	16,587	125,935	11,974	29,364	0	1,481	168,754	11,502	12,226	32,496	224,978	70,522	295,500
45.6	Nygard, Brad T	Firefighter-Paramedic	89,112	15,487	104,599	37,857	142,456	6,061	28,050	0	2,035	178,602	11,002	12,226	31,042	232,872	67,367	300,239
46.6	Stephens, Anthony	Firefighter-Paramedic	85,903	14,379	100,282	21,489	121,771	11,974	26,871	0	1,774	162,390	10,548	12,226	29,738	214,901	64,535	279,437
47.6	Thornton, Adam B	Firefighter-Paramedic	95,061	14,001	109,062	39,906	148,968	14,514	29,210	0	2,122	194,814	11,472	12,226	32,326	250,838	70,153	320,990
48.1	Ward, Jason O	Firefighter-Paramedic	47,575	8,418	55,993	3,604	59,597	3,536	12,209	0	879	76,221	5,890	6,113	13,511	101,735	29,322	131,057
49.1	Deweese, Mark A	Firefighter	86,448	10,286	96,734	27,083	123,817	972	26,018	6,555	1,938	159,300	10,175	12,226	28,794	210,494	62,486	272,981
50.1	Elbanna, Daniel	Firefighter	79,401	9,573	88,974	32,858	121,832	6,061	24,002	0	1,791	153,686	9,359	12,226	26,562	201,833	57,645	259,478
51.1	Grgurevic, Anthony David	Firefighter	83,363	10,021	93,384	28,279	121,663	6,061	25,192	0	1,791	154,707	9,823	12,226	27,879	204,635	60,503	265,137
52.1	Hoover, Clayton	Firefighter	83,363	10,020	93,383	33,158	126,541	6,061	25,192	0	1,862	159,656	9,823	12,226	27,879	209,584	60,503	270,086
53.1	Mathews, Christopher	Firefighter	76,551	9,200	85,751	26,851	112,602	6,061	23,160	0	1,656	143,479	9,020	12,226	25,631	190,355	55,623	245,978
54.1	Mulliken, Julie D	Firefighter	86,448	10,286	96,734	10,656	107,390	14,514	26,018	0	1,558	149,480	10,175	12,226	28,794	200,674	62,486	263,161
55.1	Rogness, Stephen R	Firefighter	81,031	9,665	90,696	19,589	110,285	6,061	24,464	0	1,625	142,435	9,540	12,226	27,074	191,274	58,754	250,029
56.1	Williams, Timothy	Firefighter	86,448	10,286	96,734	26,467	123,201	5,603	26,018	0	1,817	156,639	10,175	12,226	28,794	207,833	62,486	270,320
56.1	firefighter total		5,446,572	770,044	6,216,616	1,422,748	7,639,364	608,166	1,651,011	32,776	109,690	10,041,007	653,901	685,658	1,827,136	13,207,702	3,965,172	17,172,874
	firefighter averages		97,116	13,730	110,846	25,368	136,215	10,844	29,439			179,037	11,659	12,226	32,579	235,501	70,701	306,203
	Total Employee Cost		6,877,945	919,109	7,797,054	1,610,860	9,407,914	744,226	2,040,253	60,253	138,543	12,391,189	780,292	833,589	2,257,901	16,262,971	4,900,000	21,162,971

- (1) Workers Comp allocated by base salary + and non-badge admin 20% of badged employees
- (2) OPEB total allocated equally to all employees receiving pensions ; partially allocated to employees with short years
- (3) Pension Bond total allocated by pension amounts
- (4) Table IV-4b, the revised long range forecast, shows that by 2013/14 pension costs will increase by \$1 million, \$500,000 will be required to pre-fund future OPEB benefits,

Over 80 percent of MOFD's costs, \$16.3 out of \$19.7 million are employee costs. In the General Fund budget, most of these appear together (\$14 million of them - lines 46-62 of Exhibit IV-1) but an additional \$2.3 million is segregated to its own line at the very bottom of the budget: "Transfers to Debt Service Fund" (line 155 of Exhibit IV-1). This Debt Service Fund is for a pension obligation bond - a loan. This loan is discussed in more detail in Section VI but it is, essentially, a pension cost. In 2003, MOFD retroactively granted pension increases to its employees without funding them. This caused their pension-funding rate to increase significantly. In an attempt to reduce this increase, the MOFD Board borrowed \$28 million dollars, which they used to fund their pension pre-funding obligation. This reduced the annual pension cost but it added 17 years of debt payments. Table IV-1 puts this pension cost back to where it belongs; as a cost of employment.

While only a small fraction of MOFD's budget document is devoted to employment costs, Table IV-1 gives them much more "weight" due to the fact that they represent 80 percent of the budget. If cuts need to be made to deal with debt obligations (and these do need to be seriously considered), there is only so much you can do with \$1.9 million in operating costs or \$1.4 million in capital costs. There is much more flexibility with \$16 million in personnel expenses.

The personnel costs are broken down by Administration and Firefighter costs in Table IV-1 and the employee costs are further detailed in Table IV-3. Thanks to the Bay Area News Group (the *Contra Costa Times*), this public expense is now public information. While the Task Force is not about to suggest micromanaging MOFD, when all the costs are added up and the Total Employee Cost in Table IV-3 is observed, one has to ask, "What does a public employee, with a relatively secure job for life, do such that 20 of 75 employees cost the community over \$250,000 per year?" And those costs do not even reflect the full cost of funding \$400-500 million of unfunded but vested future benefits. When those are added in over two thirds of all employees cost over \$250,000 per year.

The Pension Bond and Retiree Medical costs (labeled "OPEB," which stands for Other Post Employment Benefit, meaning other than pension) in Table IV-3 might be questioned as valid additions to current employee expenses. All of the OPEB and much of the Pension Bond costs relate to already retired employees. But MOFD has made a conscious decision not to fund future OPEB costs currently, which would have created a sinking fund for when these expenses come due. So we must attribute yesterday's benefits to today's employees. With regards to the Pension Bond, they borrowed this money in order to lower current pension costs so while these expenses may partially relate to past employees, we have to add them to the cost of current employees to get a full sense of how much it costs to provide the service we are getting. If we cut staff or revise benefits, the OPEB costs would not immediately go down nor would the Pension Bond payments go away, but these costs still have to be accounted for as costs of employment. We need to be reminded of what past decisions cost today so we do the right thing for Orindans in the future.

The bottom line: it costs about \$1 million dollars per year to support every firefighter position in a fire station (19 positions per shift). Of the \$1 million, \$670,000 goes directly to the firefighter (split by 3 shifts); \$160,000 goes to administrators to manage the operations, training and finances; \$100,000 goes to operate the stations and equipment; and \$70,000 goes to replace or maintain stations and equipment. So when the observation was made in section III that in Orinda there are 11 firefighters serving 17,600 residents (6.3 firefighters per 10,000 residents while in the ConFire service area is served by 1.5 firefighters per 10,000), it becomes apparent why MOFD costs Orinda taxpayers more than their entire city budget.

Long Range Financial Forecast Through Fiscal year 2022/23

Table IV-4a summarizes MOFD's long-range financial forecast. The actual MOFD document is included as Exhibit IV-2 (available on the Task Force web site, www.OrindaTaskForce.org). The MOFD forecast includes 2009/10 and 2010/11 data, and projects five more years to 2016/17. In Table IV-4a, the Task Force then extends the projection out six more years to 2022/23 using MOFD's assumed rate of growth. MOFD has stated that it is creating a 15-20 year forecast but that was not yet released when this report was being produced.

Expenses

Employee Costs - Currently these are 89 percent of the operating budget (\$16.3 million out of \$18.3million) and MOFD projects them to increase to 91 percent by 2016/17.

Salaries and Basic Benefits - The MOFD forecast assumes 5 percent lower employee costs in 2016/17 than in 2010/11; dropping from 55 percent of the operating budget to 49 percent. Is this possible? Is this reasonable? The reality is that it is necessary and by 2012/13 the budgeted salary expense is already 7% lower than 2010/11. If the task force is correct on other items in the budget, it is probably still not enough. Does this mean an equivalent drop in service because of a loss of personnel? We have seen it other places with stations closing and "brown outs" of stations. Will it happen in Orinda and Moraga?

Insurance costs (mostly medical) - These were forecast to increase very slightly but, in fact, have decreased from \$825,000 in 2010/11 to \$640,000 in 2011/12 with a budgeted \$650,000 for 2012/13. The Task Force is not aware of how MOFD obtained such a significant savings but congratulates them for accomplishing this. (note: the employees portion of this expense did not increase so there was true savings.) As for the \$833,000 of medical payments for already retired employees (OPEB), this appears to be steadily rising much faster than the 0.5 percent forecast. In the four years between FY 2006/7 and FY 2010/11 these expenses increased an average of 8 percent per year from \$609,000 to \$833,000. For 2012/13 the budget for this expense further increases to \$935,000. It is unclear why the retiree cost is rising while the cost for active employees is decreasing unless the numbers of active employees are decreasing while retired employees are increasing.

The latest long range forecast projects insurance costs increasing at 0.5 percent. The Task Force believes this is unreasonably optimistic despite current savings. MOFD's actuary, John Bartel, in his last report to the Board on projected OPEB liabilities, projected an average annual increase of about 6 percent through 2017. If, in fact, the two insurance lines in the projections did increase at 6 percent instead of the assumed 0.5 percent, this would result in insurance expenses \$400,000 greater by 2017 than is shown in the MOFD projections.

Pension contributions to MOFD's pension plan administrator (CCCERA) have almost doubled in the past two years from \$1.5 million in 2010/11 to \$2.6 million in the 2012/13 budget. The long range forecast (Table IV-4a) has them increasing another \$300,000 by 2014/15 and then starting to decrease. The Task Force does not believe the decrease will, or should happen for at least a couple of decades. As will be explained in Section VI, the unfunded vested pension liabilities are so massive, it will take significant additions to the pension plan assets if we do not want to leave future generations with our obligations.

Table IV - 4a
MOFD Long Range Financial Forecast

	From MOFD Long Range Forecast Document							Average Annual Growth	Extension of Forecast using MOFD assumptions						
	2010/11 actual	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17		2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	
Expenses															
Salaries + basic benefits	10,046,222	9,507,646	9,506,481	9,507,325	9,508,177	9,509,037	9,509,906	0.00%	9,509,906	9,509,906	9,509,906	9,509,906	9,509,906	9,509,906	0.00%
Workers Comp	841,288	795,729	795,729	795,729	795,729	795,729	795,729	0.00%	795,729	795,729	795,729	795,729	795,729	795,729	0.00%
Insurances (active)	827,105	824,850	828,974	833,119	837,285	841,471	845,678	0.50%	849,907	854,156	858,427	862,719	867,032	871,368	0.50%
Insurances (retired)	833,589	831,316	835,473	839,650	843,848	848,068	852,308	0.50%	856,569	860,852	865,156	869,482	873,830	878,199	0.50%
Pension	1,524,009	2,069,604	2,477,037	2,812,345	2,932,300	2,691,520	2,505,407	3.90%	2,505,407	2,505,407	2,505,407	2,505,407	2,505,407	2,505,407	0.00%
Pension Bond	<u>2,257,901</u>	<u>2,372,136</u>	<u>2,487,498</u>	<u>2,613,203</u>	<u>2,738,467</u>	<u>2,872,509</u>	<u>3,014,284</u>	4.91%	<u>3,157,877</u>	<u>3,307,377</u>	<u>3,466,609</u>	<u>3,624,528</u>	<u>3,790,090</u>	<u>1,687,935</u>	
Employee s/t	16,330,114	16,401,281	16,931,192	17,401,371	17,655,806	17,558,334	17,523,312	1.33%	17,675,395	17,833,427	18,001,234	18,167,771	18,341,994	16,248,543	-1.25%
Operating Costs	<u>1,920,496</u>	<u>1,785,112</u>	<u>1,734,223</u>	<u>1,751,117</u>	<u>1,768,179</u>	<u>1,785,409</u>	<u>1,802,813</u>	0.20%	<u>1,806,374</u>	<u>1,809,942</u>	<u>1,813,518</u>	<u>1,817,100</u>	<u>1,820,690</u>	<u>1,824,286</u>	0.20%
Total excluding Cap Costs	18,250,610	18,186,393	18,665,415	19,152,488	19,423,985	19,343,743	19,326,125	1.22%	19,481,769	19,643,370	19,814,751	19,984,871	20,162,684	18,072,829	-1.11%
Capital Costs	<u>1,457,478</u>	<u>1,926,030</u>	<u>2,274,853</u>	<u>1,532,371</u>	<u>1,032,491</u>	<u>189,497</u>	<u>948,612</u>	??	<u>947,803</u>	<u>1,135,260</u>	<u>1,009,042</u>	<u>1,033,244</u>	<u>1,064,241</u>	<u>1,096,169</u>	3.00%
Total Expenses	19,708,088	20,112,423	20,940,268	20,684,859	20,456,476	19,533,240	20,274,737		20,429,572	20,778,630	20,823,793	21,018,115	21,226,925	19,168,997	-0.93%
Revenues															
Property Taxes	17,769,563	-1.9926%	0.0000%	0.5000%	1.0000%	1.5000%	2.0000%								
Orinda	11,366,490	17,436,761	17,436,761	17,630,365	18,180,390	19,071,822	19,926,538		20,582,368	21,251,234	21,933,397	22,384,648	22,809,990	23,243,839	
Orinda % of total	64.0%	64.0%	64.0%	64.2%	64.3%	64.4%	64.2%	64.7%	65.2%	65.6%	65.7%	65.7%	65.7%	65.7%	
Ad Valorem	10,772,528	10,557,871	10,557,871	10,610,660	10,716,767	10,877,518	11,095,069		11,316,970	11,543,309	11,774,176	12,009,659	12,249,852	12,494,849	2%
New Developments				110,160	369,403	794,481	1,085,771		1,382,886	1,685,944	1,995,063	2,069,389	2,110,777	2,152,992	
Parcel	593,962	593,962	593,962	595,562	601,962	611,262	615,262		619,262	623,262	627,262	627,762	627,762	627,762	
Moraga & Canyon	6,403,073	6,284,929	6,284,929	6,313,983	6,492,258	6,788,561	7,130,437		7,263,250	7,398,719	7,536,897	7,677,839	7,821,599	7,968,235	
Ad Valorem	5,929,066	5,810,921	5,810,921	5,839,976	5,898,376	5,986,851	6,106,588		6,228,720	6,353,294	6,480,360	6,609,967	6,742,167	6,877,010	2%
New Developments				116,375	318,203	534,042	544,722		544,722	555,617	566,729	578,064	589,625	601,418	
Parcel	474,007	474,007	474,007	474,007	477,507	483,507	489,807		489,807	489,807	489,807	489,807	489,807	489,807	
Intergovernmental Revenue	190,681	180,681	182,488	184,313	186,156	188,018	189,898	1.00%	193,696	197,570	201,521	205,552	209,663	213,856	2%
Measure H	178,367	198,367	178,367	178,367	178,367	178,367	178,367		178,367	178,367	178,367	178,367	178,367	178,367	
Charge For Service	989,872	1,075,469	1,078,355	1,133,130	1,197,684	1,231,009	1,192,007		1,144,793	1,147,730	1,150,674	1,108,233	1,104,709	1,107,679	
Ambulance	906,709	946,223	948,588	950,960	953,337	955,721	958,110	0.25%	960,505	962,907	965,314	967,727	970,146	972,572	0.25%
Vehicle Accident Recovery	7,146	50,000	50,125	50,250	50,376	50,502	50,628	0.25%	50,755	50,882	51,009	51,136	51,264	51,392	0.25%
Other	76,017	79,246	79,642	131,920	193,971	224,786	183,269		133,533	133,942	134,352	89,369	83,299	83,715	
Other Rev	494,816	27,000	21,100	21,100	21,100	21,100	21,100		21,100	21,100	21,100	21,100	21,100	21,100	
Total Revenue	19,623,299	18,918,278	18,897,071	19,147,275	19,763,696	20,690,316	21,507,910	2.60%	22,120,324	22,796,000	23,485,060	23,897,900	24,323,829	24,764,841	2.38%
Increase over prior year percent from new developments		-705,021	-21,207	250,204	616,421	926,620	817,594		612,413	675,676	689,059	412,840	425,929	441,012	
			0%	44%	61%	68%	62%		50%	46%	46%	21%	12%	12%	
Surplus	-84,789	-1,194,145	-2,043,197	-1,537,584	-692,780	1,157,076	1,233,173		1,690,752	2,017,370	2,661,266	2,879,785	3,096,904	5,595,843	
Capital Reserve Fund															
Adjustment	-127,463	-856,574	-1,205,383	-461,302	48,478	906,672	157,658								
Balance at End of Period	2,990,879	2,134,305	928,922	467,620	516,098	1,422,770	1,580,428								
Operating Reserve Fund															
Adjustment	42,674	-337,571	-837,814	-1,076,282	-741,258	250,404	1,075,515								
Balance at End of Period	3,730,082	3,392,511	2,554,697	1,478,415	737,158	987,562	2,063,077								
Total MOFD Reserve Funds	6,720,961	5,526,816	3,483,619	1,946,035	1,253,256	2,410,332	3,643,505		5,334,257	7,351,627	10,012,894	12,892,679	15,989,583	21,585,426	
number of months of Op Expense	4.4	3.6	2.2	1.2	0.8	1.5	2.3								

Source: (thru 2016/17) Moraga-Orinda Fire District / Draft Long Range Financial Forecast as of 09/01/11
 Available on-line
http://www.mofd.org/content/agendaminutes/file/090111_Finance_Committee_Agenda_and_Board_Packet.pdf
 pages 16-30

Pension bond payments, currently \$2.3 million but increasing to almost \$4 million by 2021/22, are a fixed obligation. This debt was made in 2005 in order to purchase \$28 million in pension plan assets to fully fund the then-underfunded plan. The reason the plan was underfunded was because the Board in 2002 granted, retroactively including all vested benefits, a 50 percent increase in pension benefits to all current employees. The reason? Everyone else was doing it. So they borrowed \$28 million dollars at a fixed rate of 5.22 percent and invested it in pension plan assets that they assumed would earn at 7.75 percent. A 100 percent leveraged investment of relatively high yielding assets. The result? After the July 1, 2012 payment the loan has a balance of about \$23.5 million and the assets purchased have a value of about \$34.5 million; \$11 million net of the debt due. But if the District had slowly put the money it paid to the bond holders instead into the pension plan, it would have had assets worth \$15.5 million today; \$4.5 million more than it currently has. This was a risky investment that has not paid off. (see Table VI-1)

Operating Costs Other than Employment Costs - These costs are moderate (10 percent of the District's expenses); the Task Force did not examine them to any great detail. It appears that MOFD has the same opinion as they are presented as a single line item in their long-range forecast. The Task Force's only comment is that MOFD's assumption that from 2011/12 these costs will only grow at a 0.2 percent annual rate over the next five years (after cutting 7 percent from 2010/11) might be a bit optimistic.

Capital Costs - The MOFD projections show \$8 million in capital expenses over the next six years. These expenses (Exhibit IV-2) include \$2 million for equipment and \$6 million for buildings. Footnote 8 on page 8 of Exhibit IV-2 describes the building expenses as "Station 41 (Moraga) functional remodel, Station 43 (Orinda) reconstruction, new administration building."

Throughout 2011 the staff was supporting the purchase of a \$2 million commercial building adjacent to Moraga's station 41 to act as a new administration building. At their last meeting of 2011 the Directors, on a 3-2 vote, agreed to put down a \$25,000 deposit to purchase the building. Two weeks later, two of the three assenting directors reversed their vote forcing the district to walk away from their \$25,000 deposit. With the new administration building no longer contemplated, the \$8 million projection in Table IV-4a can be reduced by \$2 million.

The second major project for the District is a \$3 million rebuilding of Orinda's Station 43 at the same location as the current Station 43. This is Orinda's, in fact the District's, least utilized facility. Table III-1 shows that the engine unit at this station only responded to 326 incidents within the MOFD service area in 2009. Table III-3 shows that the unit from this station was first responder to critical Code-3 emergencies fewer than 100 times in the year (and only 35 times inside Station 43's primary service area). And, going into details not included in this report's tables and exhibits, 80 percent of these Code-3 emergencies were medical in nature; 10 were fires, mostly vehicle fires on or near Highway 24 that equipment from Orinda's downtown station or ConFire's Station 16 off Upper Happy Valley could have handled within proscribed time frames; and most of the rest were false alarms.

Is it possible that MOFD could save \$3 million (only spending \$200,000 to make sure the station was a least earthquake proof) in capital costs by stationing Orinda's ambulance there (which would still provide appropriate response times for medical emergency transport)? The Task Force believes that the community should question this expenditure when, as will be detailed in Section VI, the District has dug itself a very deep pension-liability hole.

The Task force has no comment on the projected \$3 million in expenditures for upgrading Moraga's station 41 and general equipment purchases and leases over the next six years, assuming that they are valid and necessary.

Revenues

Ad Valorem Property Taxes - With Orinda's tax base decreasing three percent from 2010/11 to 2011/12, but then growing again by one percent in 2012/13, it is hard to accurately estimate the future. However, the Task Force believes that MOFD's assumed growth rate (footnote 1 of Exhibit IV-2) from zero percent in 2012/13 to two percent in 2016/17 is not unreasonable but probably conservative.

In 2010/11, the average home that sold in Orinda did so for \$386 per square foot but the second half had dropped to \$373. By the second half of 2011/12 that price had recovered to \$410 per square foot. The average assessed value for an Orinda home is \$250 per square foot. So the average home selling in Orinda will increase 64 percent in assessed value. While only four percent of Orinda homes sell in an average year (this has been less than three percent in recent years), if four percent of those gain 64 percent in assessed value while the other 96 percent gain the statutory two percent increase, the total tax base should increase 4.5 percent. Even with only three percent selling, the total gain should be just under four percent. It was surprising, therefore, when the Assessor's Office recently announced that Orinda's tax base only increased one percent in 2012/13.

A close examination of assessment data determined the reason for this. While 69 percent of Orinda's homes were re-assessed upward the statutory two percent; eight percent (525 homes) were assessed upwards an average of 30 percent (due to sales and improvements); but 23 percent of Orinda's homes (1,500 homes) were reassessed downward an average of seven percent. These downward re-assessments of Orinda homes reduced the Orinda tax base by \$145 million which cost MOFD \$325,000 in tax revenue and the city \$100,000. The seven percent drop in value for these 1,500 homes reduced them from \$403 per square foot to \$375. If, in fact, these homes has been re-assessed upward the statutory two percent, their average value would be \$410 per square foot which is what homes sold for in the second half of 2011/12.

When questioned about this drop for 1,500 homes, the Assessor's Office said that they initiated the drop in values "proactively" for most properties without a request from the property owners. They stated the drops were based on "current" comparable sales but the Task Force has to question "how current"? It is disturbing that the average appears to be about 12 months out of date. However, even if this apparent un-assessment is not reversed this year it should not be ignored which could substantially increase property tax revenue over the next couple of years, in excess of MOFD's projections. The Task Force did not analyze Moraga property values to see if those were equivalently under-assessed but seeing as the Moraga tax base also increased at less than even the Orinda tax base in 2012/13 it is probable.

New Development Property Taxes - Hopefully the proposed projects in Moraga and the developments of Wilder and Pine Grove in Orinda will be fruitful. It should be noted that of the total projected \$2.6 million gain in revenue, from \$18.9 million in 2011/12 to \$21.5 million in 2016/17, that

60 percent of it, \$1.6 million, is projected to come from these new developments. If something happens to Moraga's developments (and the reaction to the negative traffic impact of these on Orinda and Lafayette cannot be underestimated), then not only would this directly affect MOFD's revenue, but it would worsen the Orinda/Moraga funding inequity problem.

Parcel Tax - Until the pension funding issue is solved several decades from now, it is hard to imagine MOFD charging less than the maximum parcel tax agreed upon by the voters (although Moraga's parcel tax is only being assessed at 20 percent of its cap which is five times Orinda's cap).

Intergovernmental Revenue / Measure H - The Task Force accepts these as presented.

Charge for Service - The task force believes that reasonable charges for either special services not provided to most residents or for services that the residents will be compensated for, like ambulance service costs, are appropriate. However, new taxes masquerading as fees, especially capitalizing on an event that may already be a disaster in a person's life, should be avoided. And if they are imposed they should only be used to compensate for the District's actual incremental cost for providing that service. As the incident tables indicate, MOFD operations personnel are not overworked. If all it takes to respond to an incident, such as a car accident (even for a non-resident travelling through Orinda on Highway 24), is a little extra time from our emergency providers, we should provide that service and not attempt to capitalize on someone's misfortune. Most of the District's \$1.2 million of service charges appear to be warranted but the District should reconsider its Vehicle Accident Recovery fee which was budgeted at \$50,000 but is only projected to bring in \$15,000 per year.

Reserves

The projections of total reserves dropping to \$1.3 million by 2014/15, equal to one month of operating expense, is of great concern to the Task Force. The rejection of a \$2 million purchase of a new administration building makes the picture slightly better, but only slightly. As will be discussed in Section VI, the Task Force does not believe that pension contributions will, in fact, decrease after 2014/15 and therefore the recovery of reserves after this point is doubtful unless costs, mostly labor costs, can otherwise be reduced.

A Re-Structured Long Range Financial Forecast

The Task Force offers the following observations on and suggested revisions to MOFD's long-range forecast. It incorporates the latest financial information available: MOFD's preliminary 2012/13 budget and the 12/31/2011 pension funding results from the pension plan administrator, CCCERA. The Task Force, while impressed with MOFD's conservative assumptions of revenue growth, believes it is overly conservative. The Task Force's projections show \$4.5 million more revenue in ten years than MOFD shows. But that revenue will be needed to fund underfunded liabilities. The Task Force also projects \$7.4 million more in expenses by 2023 than MOFD and that is after drastically reducing salaries 23% by 2016/17 but then allowing them to increase for the next six years at 3.5%. MOFD (unrealistically) assumes they will remain level for ten years. The Task Force forecast maintains a balanced budget, creates a mechanism to fully fund MOFD's seriously underfunded employee benefit liabilities within 30 years, and builds up reserves to six months of revenue within ten years.

These revisions are detailed in a long-range forecast, Table IV-4b.

Table IV - 4b

MOFD Long Range Financial Forecast

(Revisions by the Orinda Citizens Emergency Service Task Force in bold)

(Revised growth rates in green)

(Actual 2011/12 and budgeted 2012/13 amounts in italics)

	2010/11 actual	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	Average Annual Growth	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	
Expenses	0														
Salaries + basic benefits	10,046,222	9,507,646	9,371,176	8,808,905	8,280,371	7,783,549	7,316,536	-6.00%	7,572,615	7,837,656	8,111,974	8,395,893	8,689,750	8,993,891	3.50% increase
Workers Comp	841,288	795,729	715,796	672,848	632,477	594,529	558,857	-6.00%	578,417	598,662	619,615	641,301	663,747	686,978	3.50% increase
Insurances (active)	827,105	824,850	656,041	679,002	702,768	727,364	752,822	3.50%	779,171	806,442	834,667	863,881	894,117	925,411	3.50% increase
*Insurances (retired)	833,589	831,316	936,447	969,223	1,003,145	1,038,256	1,074,594	3.50%	1,112,205	1,151,132	1,191,422	1,233,122	1,276,281	1,320,951	3.50% increase
*prefunding retiree insurance				500,000	517,500	535,613	554,359		573,762	593,843	614,628	636,140	658,405	681,449	
*Pension	1,524,009	2,069,604	2,617,787	3,027,787	3,444,987	3,868,955	4,299,285		4,883,937	4,940,503	4,999,048	5,059,642	5,122,357	5,187,267	
*Pension Bond	2,257,901	2,372,136	2,487,498	2,613,203	2,738,467	2,872,509	3,014,284	4.91%	3,157,877	3,307,377	3,466,609	3,624,528	3,790,090	3,967,935	
*Adt'l Paydown of Unfunded Benefits				3,391,892	2,909,826	2,422,598	1,931,307		1,442,052	950,665	983,239	1,021,123	1,055,143	3,421,639	
Employee s/t	16,330,114	16,401,281	16,784,745	20,662,861	20,229,541	19,843,372	19,502,045	3.52%	20,100,036	20,186,280	20,821,201	21,475,629	22,149,888	22,905,519	2.72%
Operating Costs	1,920,496	1,785,112	1,825,870	1,889,775	1,955,918	2,024,375	2,095,228	3.50%	2,168,561	2,244,460	2,323,017	2,404,322	2,488,473	2,575,570	3.50%
Total excluding Cap Costs	18,250,610	18,186,393	18,610,615	22,552,637	22,185,459	21,867,746	21,597,273	3.50%	22,268,597	22,430,741	23,144,218	23,879,952	24,638,361	25,481,089	2.79%
Capital Costs	1,457,478	1,081,639	735,877	532,371	532,491	189,497	948,612	??	947,803	1,135,260	1,009,042	1,033,244	1,064,241	1,096,169	3.00%
Total Expenses	19,708,088	19,268,032	19,346,492	23,085,008	22,717,950	22,057,243	22,545,885		23,216,400	23,566,001	24,153,260	24,913,196	25,702,602	26,577,258	2.78%
*Total retirement benefit costs				10,502,105	10,613,925	10,737,930	10,873,830		11,169,833	10,943,521	11,254,945	11,574,554	11,902,275	12,299,240	
Revenues															
Property Taxes	17,769,563	17,423,059	17,582,221	18,295,975	19,305,810	20,595,495	21,784,437		22,792,687	23,832,974	24,906,395	25,769,615	26,628,545	27,518,546	
Orinda	11,366,490	11,140,437	11,250,121	10,593,370	11,178,064	11,924,791	12,613,189		13,196,966	13,799,292	14,420,803	14,920,607	15,417,927	15,933,238	
Orinda % of total	64.0%	63.9%	64.0%	57.9%	57.9%	57.9%	57.9%		57.9%	57.9%	57.9%	57.9%	57.9%	57.9%	
Ad Valorem	10,772,528	10,546,603	10,656,288	11,082,540	11,525,841	11,986,875	12,466,350	4.00%	12,965,004	13,483,604	14,022,948	14,583,866	15,167,221	15,773,909	4.00%
New Developments				110,160	369,403	794,481	1,085,771		1,382,886	1,685,944	1,995,063	2,069,389	2,110,777	2,152,992	
Parcel	593,962	593,833	593,833	595,433	601,833	611,133	615,133		619,133	623,133	627,133	627,633	627,633	627,633	
s/t before rebate	11,366,490	11,140,437	11,250,121	11,788,133	12,497,077	13,392,489	14,167,254		14,967,023	15,792,681	16,645,144	17,280,888	17,905,631	18,554,535	
Percent cap				57.90%	57.90%	57.90%	57.90%		57.90%	57.90%	57.90%	57.90%	57.90%	57.90%	
Rebate				(1,194,763)	(1,319,014)	(1,467,698)	(1,554,065)		(1,770,057)	(1,993,389)	(2,224,341)	(2,360,281)	(2,487,703)	(2,621,297)	
Moraga & Canyon	6,403,073	6,282,622	6,332,100	7,702,605	8,127,746	8,670,703	9,171,248		9,595,721	10,033,682	10,485,592	10,849,008	11,210,617	11,585,308	
Ad Valorem	5,929,066	5,808,718	5,858,092	6,033,835	6,214,850	6,401,296	6,593,334	3.00%	6,791,134	6,994,868	7,204,715	7,420,856	7,643,482	7,872,786	3.00%
New Developments					116,375	318,203	534,042		544,722	555,617	566,729	578,064	589,625	601,418	
Parcel	474,007	473,904	474,007	474,007	477,507	483,507	489,807		489,807	489,807	489,807	489,807	489,807	489,807	
Additional Parcel Tax			0	1,194,763	1,319,014	1,467,698	1,554,065		1,770,057	1,993,389	2,224,341	2,360,281	2,487,703	2,621,297	
Intergovernmental Revenue	190,681	425,180	176,664	178,431	180,215	182,017	183,837	1.00%	185,676	187,532	189,408	191,302	193,215	195,147	1.00%
Measure H	178,367	198,367	179,367	179,367	179,367	179,367	179,367	0.00%	179,367	179,367	179,367	179,367	179,367	179,367	0.00%
Charge For Service	989,872	921,915	968,041	1,060,056	1,154,592	1,219,029	1,212,310		1,198,591	1,236,276	1,275,268	1,270,218	1,305,477	1,348,670	
Ambulance	906,709	865,241	896,750	928,136	960,621	994,243	1,029,041	3.50%	1,065,058	1,102,335	1,140,916	1,180,849	1,222,178	1,264,954	3.50%
Vehicle Accident Recovery	7,146	8,244	14,981												
Other	76,017	48,430	56,310	131,920	193,971	224,786	183,269		133,533	133,942	134,352	89,369	83,299	83,715	
Other Rev	494,816	223,903	28,750	21,100	21,100	21,100	21,100		21,100	21,100	21,100	21,100	21,100	21,100	
Total Revenue	19,623,299	19,192,424	18,935,043	19,734,929	20,841,084	22,197,007	23,381,052	4.03%	24,377,421	25,457,249	26,571,538	27,431,602	28,327,703	29,262,830	3.81%
Increase over prior year		-430,875	-257,381	799,886	1,106,155	1,355,923	1,184,044		996,369	1,079,828	1,114,289	860,064	896,102	935,126	
percent from new developments			0%	14%	34%	46%	43%		31%	29%	29%	10%	6%	6%	
Surplus	-84,789	-75,608	-411,449	-3,350,079	-1,876,866	139,764	835,167		1,161,021	1,891,249	2,418,278	2,518,406	2,625,101	2,685,572	
Capital Reserve Fund															
Adjustment	-127,463														
Balance at End of Period	2,990,879														
Operating Reserve Fund															
Adjustment	42,674														
Balance at End of Period	3,730,082														
Total MOFD Reserve Funds	6,720,961	6,645,353	6,233,903	2,883,825	1,006,959	1,146,723	1,981,890		3,142,911	5,034,160	7,452,438	9,970,844	12,595,945	15,281,517	
number of months of Op Expense	4.4	4.4	4.0	1.5	0.5	0.6	1.1		1.7	2.7	3.9	5.0	6.1	7.2	

Source: (thru 2016/17) Moraga-Orinda Fire District / Draft Long Range Financial Forecast as of 09/01/11
 Available on-line
http://www.mofd.org/content/agendaminutes/file/090111_Finance_Committee_Agenda_and_Board_Packet.pdf
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Revenues

The Task Force believes that MOFD's current revenue projections are valid as a conservative / low-end projection. However, given the \$3 billion of "unrealized" market value currently locked into Orinda's and Moraga's real estate, it can be anticipated that the tax base of existing homes will increase at over the two percent annual gain which the MOFD's projections assume. As previously discussed, the Task Force believes that Orinda's tax base of existing homes could easily grow at 4.5 percent. Moraga's tax base growth, since MOFD was formed in 1997, has increased at a rate one percent less than Orinda's.

In its re-structured long range forecast, the Task Force uses a 4.0 percent rate of increase for Orinda's ad valorem property tax starting in 2013/14 (excluding new developments) and a 3.0 percent rate for Moraga.

The Task Force accepts the MOFD forecast for property tax revenue from new developments. The Task Force also accepts the MOFD forecast for revenue from parcel taxes, intergovernmental sources and Measure H and "other" sources. However, it increases the estimated revenue growth from ambulance service to equal the 3.5 percent "inflation" estimate it uses in its expense assumptions. Finally, the Task Force removes the vehicle accident recovery fee as non-substantive and causing more ill will in the community than revenue benefits.

The only other substantive adjustment the Task Force makes to the revenue portion of the long range forecast is incorporating an adjustment to the allocation of property tax revenues between Orinda taxpayers and Moraga taxpayers for the operation of the District.

As discussed in detail in Section V of this report, the Task Force calculates that Orinda taxpayers are currently paying \$1 million in excess of the allocated cost of service they are receiving and that misallocation is projected to increase to \$2.5 million by 2022.

While the reallocation of tax funding has no net effect on MOFD's net revenue, the Task Force includes it in Table IV-4b.

Expenses -

* In Table IV-4b, the Task Force's revised growth rates are in green while MOFD's assumed rates remain in black.

* Insurance costs for Active and Retired Employees - As previously stated, the Task Force believes that MOFD's assumed growth rate of 0.5 percent is unreasonably optimistic. Medical insurance costs, which were level between 2010/11 and 2011/12, are projected to decrease 20 percent this coming year for active employees while increasing 12 percent for retirees. Despite this short term net decrease, the Task Force has chosen the long term inflation rate of 3.5 percent as the growth rate for this category of expenses which are 8 percent of the entire budget. When MOFD's actuary projected retiree medical benefits in his last report in 2010 he assumed a 6 percent long-term growth rate.

* Capital Expenses - The MOFD projection (footnote 8 on the MOFD 9/1/2011 Long Range Forecast - Exhibit IV-2 on the Task Force web site www.OrindaTaskForce.org), includes funds for both a new administration building (\$2 million) and a rebuilding of Orinda's station 43 (\$3 million). The MOFD Directors have since voted not to purchase a new administration building. Additionally, two directors recently voiced apprehension in going forward with the rebuilding of Station 43. The Task Force believes that when the community understands the financial condition of MOFD, the decision will be made to repair and not rebuild station 43. Most of the \$5 million for these two projected is reflected as reduced capital expenditures relative to the MOFD projections for years 2011/12 through 2014/15.

Funding of Deferred Employee Benefits - The largest revision that the Task Force made to the MOFD forecast was to provide sufficient money to fully fund newly vested employee benefits and currently unfunded but vested benefits. The magnitude of the problem is described in detail in Section VI of this report. A possible solution to funding these liabilities is presented here.

Newly Vested Benefits

* OPEB - The District has budgeted over \$933,000 for medical insurance for retired former employees in fiscal year 2012/13. This benefit never has been, and continues not to be, pre-funded at the time the benefit is vested by the employees. The Task Force considers this a practice that must cease. Vested benefits should be paid for currently not rolled forward for future generations to pay for.

What would it cost to fund just the newly vested OPEB? In the 2010 actuarial report to MOFD, Bartel stated that using a 4.25 percent discount rate, prefunding OPEB would cost \$1,068,000 annually. Increasing the assumed discount rate to 7.75 percent reduced the annual cost to \$472,000. That implies it would cost about \$750,000 per year using a 6.0 percent discount / fund-asset earning rate. However, Bartel made the assumption that medical costs will increase at a rate of 6.0 percent. The Task Force does not believe that a perpetual increase at 2.5 percent over inflation is a reasonable assumption. Hopefully, the rate of increase in medical expenses will slow down to an historic 3.5 percent. If this is true, then a pre-funding starting at about \$500,000 per year should be sufficient. This value is used in Tables IV-4b and VI-4 (a, b and c).

* Pension - In 2010/11 MOFD made \$1.5 million in pension contributions to CCCERA. The 2010/11 contribution was about the same as the contribution in 2006/07. At a presentation in Orinda on pension funding, *Contra Costa Times* columnist Dan Borenstein stated that "normal" pension funding was 28 percent of base salary. With base salary of about \$7 million, this means the "normal" funding, of newly vested benefits should be \$2 million; equal to the amount paid by MOFD in the 2010/11 fiscal year. The Task Force is assuming that \$2 million is the "normal" cost for funding newly vested pension benefits for 2012/13 and will increase or decrease at the assumed salary increase and decrease rates.

Unfunded Benefits and Other Liabilities

- * Pension Bond - The pension bond costs, while not a benefit to retired employees, is an unfunded employee benefit cost and needs to be categorized as such as the proceeds from the bond were used to fund the underfunded pension in 2005. This line item, a known amount, is the value in the MOFD projections and remains unchanged in the Task Force projections.
- * OPEB - The District's projection for 2012/13 is \$933,000 for medical insurance for retired former employees. This benefit has never been pre-funded. MOFD's actuary (Bartel), whose most recent report is included as Exhibit VI-2, shows the discounted present value of those unfunded benefits as 26.3 million (discounted at 4.25%). Table VI-2a of this report shows that the Task Force estimates the total (undiscounted) amount as approximately \$52 million of liabilities spread out over 35 years. Table VI-4c shows the cost of funding these unfunded liabilities over 30 years assuming that funding increases 3 percent each year for 20 years then tapers off to zero over the next 10 years and the funding goes into an asset pool earning 6 percent returns. Column J of that table shows payments starting at \$1.24 million, increasing to a maximum of \$2.2 million then tapering off.
- * Pension - The latest statement (as of 12/31/2011) from MOFD's pension plan administrator says MOFD has pension liabilities of \$143.6 million (discounted at 7.75%) and assets with a market value of \$112.2 million offsetting them. Table VI-2c shows that the liabilities have an undiscounted value of \$622 million and that the assets, assuming a 6 percent asset earning rate, will be exhausted in 18 years. At that time there will still be \$425 million in remaining unfunded liabilities. It is incumbent on MOFD to start funding these future liabilities. Table VI-4c shows the unfunded pension liabilities in column C (which includes the Pension Bond payments due). Column D of that table shows that by investing an additional \$5.9 million in pension assets earning six percent, and increasing that payment at three percent for 20 years then reducing it to zero over the next ten years, these liabilities can be fully funded.

A portion of this funding will be demanded by CCCERA from MOFD. By the time the full impact of the currently indentified "official" underfunding (the \$31 million shortfall between the \$112 million in assets and \$143 million in liabilities) is taken into account, CCCERA will require that it be paid down over 18 years assuming a 7.75% interest rate. This will result in a \$3.25 million payment lasting 18 years. While this is significant, the Task Force believes it will not be sufficient due to the current overly optimistic asset earning assumption of 7.75 percent.

Total Funding Required For Employee Benefits

The funding required to fully fund already vested employee benefits and to start pre-funding new OPEB benefits is aggregated in column O of Table VI-4c. Offsetting these required payments are payments, which already are being made or contemplated and are included in the Long Range Forecast, Table IV-4b. These include pension bond payments and OPEB payments (insurances - retired) plus a significant portion

of the pension payment due for overfunding (\$3.25 million) as described above. These three amounts are aggregated in column P of Table VI-4c. The resulting Column Q are new, unanticipated costs (although much of the pension payment which grows to \$5 million within five years is also currently unanticipated by MOFD).

Savings Required to Offset Increased Benefit Funding

Expenditure cuts are going to have to be made to allow for the increased funding of underfunded employee benefits. Of the required \$7.6 dollars in employee benefit funding required next year, \$3.5 million per year has already been anticipated. But \$4.1 million in 2013/14, which continues for ten years, has not been. If these payments toward the unfunded liabilities are deferred, the amount needed later grows exponentially. Hard decisions are needed now.

* Capital Expenditures - This was already discussed above:

- Elimination of a new \$2 million administrative building has already been accepted by the MOFD Board.
- Elimination of the rebuilding of Orinda's station 43. This is not a necessary expenditure and we can't afford it.
- This will save a total of \$5 million of the \$12 million needed over the next five years.

* Employee salaries - This is the largest single element of the District's budget and the area where savings have to be made. And seeing as the savings are required because of the impact of \$400-500 million in unfunded deferred employee benefits, it is not inappropriate that here is where cuts are made. The cuts should not require a diminishment in service. The Task Force estimates that by reducing employment costs by 6 percent each year for four years, the increased deferred benefit funding can be offset and reserves maintained. How can MOFD cut its employment costs by \$2 million while maintaining effectiveness?

- As described in Table IV-3, the average MOFD firefighter, exclusive of Pension Bond and unfunded liabilities, costs the district \$179,000. It has also been described that Orinda is staffed by four times the number of firefighters per capita as the rest of the county even though we average the same number of incidents per capita. Further, our response times do not meet industry standards 40 percent of the time, indicating we need to spread out our first-responders more. Orinda's 11 firefighters are concentrated in three stations, almost four per station on average. This number is not required for the 90 percent of time-critical emergencies which are medical, nor for most of the remaining 10% of time-critical emergencies. While the optimal number of firefighters on an engine for structure fires is three or more, most other types of incidents can be adequately served by two or even one first responder as long as there is backup available. In 2009, there were eight structure fires in Orinda and 1,248 other incidents (99.4 percent of the total). In some cities, when there have not been enough funds to pay for three shifts of three firefighters per shift at a station, they have closed the station or not staffed some shifts. We cannot let that happen in Orinda. It is not

necessary. It leads to increased response times, which is the crucial factor - not three first responders.

- Moving the Orinda ambulance to Station 43 would accomplish two things:
 - 1) It would reduce the need to rebuild station 43, where remodeling and structural retrofitting would suffice as the building would only have to house two responders.
 - 2) It would reduce the Orinda staff from 11 to eight firefighters, eliminating the cost of nine positions (for three shifts) -- a \$1.1 million annual savings. Orinda would still have eight firefighters, three times per capita that the rest of the county operates, and response times would be unaffected.
- A similar move, relocating the Moraga-based ambulance to the Rheem station, replacing the three-person engine crew, would save another \$1.1 million each year. MOFD would still have a total of 13 firefighters for 34,000 residents; 2.5 times the coverage of the rest of the county.
- This total \$2.2 million annual savings is enough to cover the savings required through 2016/17.
- * Additional cost-savings / operation-enhancement possibilities:
 - Two-tier wage and benefit agreements.
 - One-person "rapid response" paramedic stations to address the poor response times to remote areas. These could provide improved functionality for a much lower cost than current response times provided by the three-to-five-person stations we currently have.
 - Taking into account, when negotiating wages with its firefighters, that their jobs in the MOFD have one-quarter the risk of the average firefighter in ConFire and less than 10 percent of an urban firefighter based on the number of incidents per year they attend.
 - Reviewing the need (according to Table IV-3) for a Fire Chief, two Division Chiefs and two Battalion Chiefs with combined compensations of \$1.8 million for a 5-station emergency services department. Is it possible that certain responsibilities could be combined, delegated to Fire Captains, or accomplished by non-safety administrators (possibly retired fire fighters)?

Conclusion

If MOFD is going to deal with its retirement benefit obligations, it is going to have to make major revisions to its personnel costs, which will include reduced salaries and benefits and revised operational methods. While having five three-person engines may be required or optimal for a structure fire, alternatives must be explored. More two person response units to more rapidly respond to medical emergencies and techniques like expanded use of home sprinkler systems to allow more time for responding to residential structure fires must be evaluated. California legislation has just been proposed to reduce pension expenses but none of it addresses the \$700 million in liabilities already vested against MOFD's future revenues. Current and on-going expenses must be drastically reduced to allow for funding these future liabilities.

Data utilized

Most of the data in this section was from MOFD's "2011/12 Draft General and Special Revenue Fund Budgets" and "Draft Long Range Financial Forecast as of 09/01/11" documents presented at the September 1, 2011 meeting of the MOFD Finance Committee. These documents can be found on-line at [www.mofd.org/content/agendaminutes/file/090111 Finance Committee Agenda and Board Packet.pdf](http://www.mofd.org/content/agendaminutes/file/090111%20Finance%20Committee%20Agenda%20and%20Board%20Packet.pdf)

and are also included as Exhibits IV-1 and IV-2 on the Task Force Web site

www.OrindaTaskForce.org

The employee cost data, by employee, (Table IV-3) was derived from the data base created by The Contra Costa Times / Bay Area News Group. It can be found on-line at

<http://www.mercurynews.com/salaries/bay-area#results>

by selecting "Contra Costa" in the County field and "Moraga-Orinda Fire Dept." in the Entity field.

Tax Data was obtained from the Contra Costa County Auditor - Controller's office.