Village of Downers Grove

Council Action Summary

Table 1 - Council Action Summary.

Initiated By	Village Attorney
Effective Date	September 1, 2026
Recommendation From	
File Reference	
Nature of Action	Motion

Steps Needed to Implement Action.

Motion to accept the 2025-2027 Long Range Plan Update.

Summary of Item.

Adoption of this motion will accept the 2025-2027 Long Range Plan Update.

Record of Action Taken.

LRP Update Key Messages

The Rate Increases for Home Rule Sales Tax and Hotel Tax are Generating Additional Revenue as Planned

- Allowed the Village to reduce the 2026 Property Tax Levy for Operations by $500,000
- Provides funding for General Fund operating expenses
- Provides funding for the construction of Guiding DG capital projects, such as Downtown Flexible Amenity Areas and the renovation of Linda Kunze Plaza
- Provides funding for Village facilities maintenance

The General Fund Continues to be Sustainable

- In 2027 and 2028, revenues are projected to increase 4% each year, while expenses are projected to increase at an annual rate of about 6%.
- If recent trends and practices continue, there should be sufficient revenue in the General Fund through FY29
- No changes in key strategies will likely be required over the next few years

The Property Tax Levy Will Continue to Increase Moderately to Pay for Public Safety Pension Contributions

- The 2027 total property tax levy is projected to increase by 2.9%, driven entirely by the increases in required contributions to public safety pensions
- The required contributions are projected to increase from $11.4 million in 2026 to $20.4 million in 2040.
- The Public Safety Pension Funds should be fully funded by 2040
- The following strategies should be implemented:
  - Continue to make the required contributions to the Public Safety Pension Funds using dedicated revenue from the property tax levy through 2040
  - Use other existing revenue sources to fund operations to avoid or minimize increases in the levy for operations
  - In 2026, use the remaining Pension Stabilization Assignment balance of $472,346 to make a one-time additional payment to the Public Safety Pension Funds to reduce future contributions
  - Consider making contributions in excess of the required contributions to reduce future pension expenses, if financial conditions in the General Fund allow

Maintaining a Sustainable Health Fund Will Require Increasing Revenues to Cover Expected Cost Increases

- The Health Fund has been managed financially sustainably for the past 20 years
- Industry-wide and Village health care costs are increasing due to inflation, health system consolidation, and the use of high-cost pharmaceuticals
- The following strategies should be implemented:
  - Continue to manage the Health Fund in a financially sustainable manner, focusing on the long-term viability, monitoring the cash balance as well as annual revenues and expenses
  - Over the next few years, take steps to achieve balanced annual budgets:
    - Consider increasing all Health Fund revenue sources
    - Control costs by continuing to educate employees on healthcare consumerism and utilization, such as advocating for early cancer screenings and pharmaceutical alternatives for expensive and specialty drugs

        - Consider incorporating plan design changes and technological advancements to assist with controlling health plan costs
    - Partner with the Village's health insurance consultants and vendors to monitor and comply with changing healthcare industry trends
    - Continue to fund the OPEB Trust to achieve 100% funding by 2050

The Other Post-Employment Benefit Trust is Performing Well

- The OPEB Trust Fund, established in 2019, is performing as planned, leveraging compound interest over time and significantly lowering the Village's long-term costs compared to a pay-as-you-go approach
- The OPEB Trust is in the "accumulation phase," which started in 2019 and is projected to end in 2034
- The following strategies should be implemented:
    - Continue to contribute at least $300,000 annually to the OPEB trust
    - Once the trust achieves an 80% funding threshold (expected by 2034)
        - Transition to making annual contributions based directly on an actuarially determined calculation
        - Start using funds from the trust to pay for retiree healthcare benefits, based on an actuarially determined amount

The Capital Fund Should be Able to Pay for Planned Streetscapes and Active Transportation Plan Improvements Over the Next 5 Years. With the strong fund balance, ongoing revenues bolstered by recent rate increases, and grants, the Capital Fund:

- Is likely to be sustainable through 2031
- Should be able to pay for all of the recommended projects in the Streetscapes Plan, repairs to the sidewalks in the downtown, and five prioritized projects in the Active Transportation Plan
- Can provide $200,000 annual funding for the public art program

A Facilities Maintenance Plan has been Developed Based on the Results of the Facilities Condition Assessment Report

- Approximately $1 million per year is required to properly maintain the Village's major buildings ($300,000 more than is currently being provided)
- The Village should develop a plan to replace Fire Station 3 by 2031 and the Fleet Garage by 2036

In the FY27 Budget

- An Additional Staff Member will be Requested to Assist with Lead Service Line Replacements over the next 11 Years
- Additional Staff may be Requested to Implement the Affordable Housing Study and Increase Beautification and Maintenance Efforts in the Downtown

If Funds are Available, the Following Identified Needs Should be Considered:

- Additional funding for public safety pension contributions
- Contributions to the Health Fund
- Begin saving money for the planned replacement of Fire Station 3

2025-2027
Long Range Plan Update

September 1, 2026

Table of Contents

Introduction and Overview

The Long Range Plan identifies and addresses issues affecting the long-term future of the Village. The Plan establishes the Village's goals and priority actions that guide annual budgets, daily operations, and delivery of services. The long range planning process is one of many strong management practices that led S&P to grant the Village its highest bond rating of AAA. The Long Range Plan consists of:

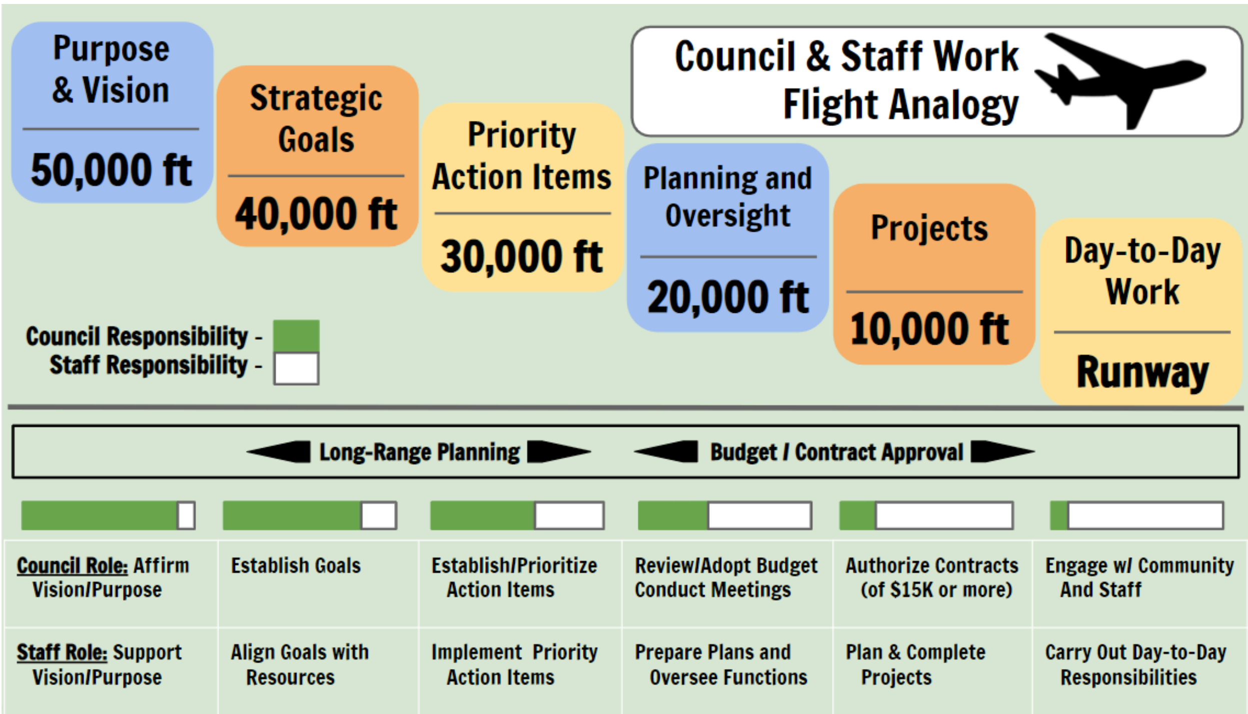
- Strategic Goals for 2025 to 2027 and beyond
- Key trends and issues affecting the Village's long-term future
- Strategies and solutions to address key trends and issues
- Priority Action Items to be completed by April 2027

The Village Council met on these dates to update the 2025-2027 Long Range Plan and the Council discussed the following topics and confirmed the strategies outlined in each section of the report.

Date	Topics
July 21	• **Introduction and Overview** • **Strategic Goals** • **General Fund and Property Tax Levy** • **Health Fund and Other Post-Employment Benefits**
August 4	• **Village Facilities** • **Capital Fund and Guiding DG Implementation**
August 18	• **Priority Action Items Update** • **Water Fund**
September 1	• **Review and Accept the 2025-2027 Long Range Plan Update**

Flight Analogy

The graphic below compares the roles of the Village Council and staff with an airline flight. The Long Range Planning process takes place at the 30,000-40,000 foot level. The Council and community also have opportunities for input at the lower levels throughout the rest of the year, such as during regular Council Meetings, as part of the budget process, and in communicating formally and informally with members of the Village Council and staff.



Strategic Goals

The Village Council developed the following strategic goals:

- Steward of Financial, Environmental, and Neighborhood Sustainability
- Exceptional Municipal Services
- Top Quality Infrastructure
- Strong, Diverse Local Economy
- A Safe and Welcoming Community
- A Beautiful Community
- Continual Innovation

Achievements and Results

In the past several years, the Village has completed many key accomplishments and achieved significant measurable results to further the Strategic Goals. Prior year Annual Reports summarize these accomplishments and results.

Vision, Goals, and Objectives

The Strategic Goals are supported by and applied in conjunction with the Village's Vision, Goals, and Objectives. The Comprehensive Plan articulates the vision for the desired characteristics of the Village for the next 20 years. The plan is the basis for the Goals and Objectives that will lead the Village through the implementation of the LRP. The Village's LRP Goals encapsulate the goals stated through the Village's recently completed Guiding DG initiatives, including the Comprehensive Plan, the Environmental Sustainability Plan, the Active Transportation Plan, and the Streetscapes Plan.

Steward of Financial, Environmental, and Neighborhood Sustainability

The Village should act as a steward of public resources to achieve financial, environmental, and neighborhood sustainability. Financial sustainability can be achieved by aligning expenses with revenues on a long-term basis. The Village should control increases in expenses and implement revenue sources that withstand short-term uncertainty and provide long-term stability.

Neighborhood sustainability refers to the Village's role in crafting and applying policies and codes that help maintain or achieve the desired character of existing neighborhoods.

Environmental sustainability refers to the Village's goal to become a model sustainable suburban community. The Village will accomplish this through a collective effort with other governmental partners and the community to find innovative ways to reduce its impact on the environment and promote equitable benefits through effective communication and collaboration, thoughtful planning and investment, and shared values for the natural world. It is the Village's responsibility to engage in a continuous and conscious effort to deliver services strategically and conduct strategic policymaking to preserve resources and enhance the environment for future generations.

Exceptional Municipal Services

The services provided by the Village to residents, businesses, visitors, and all other stakeholders should be of the highest quality and exceed expectations. Village services should be delivered at a value to the community and should reflect the needs and desires of the community as a whole. This is achieved through maximizing the value of public dollars by partnering with overlapping and adjacent government entities. The value of the Village's services should be regularly communicated to the public. The Village should be transparent and accessible, and residents should be engaged and able to interact with their local government. The Village achieves this by producing timely communications in multiple media formats, publishing financial information in a way that is clear and understandable, and seeking and implementing new ways to gather input from residents and other stakeholders.

Top Quality Infrastructure
The Village owns and operates several infrastructure systems, including streets, sidewalks, bike lanes, bike paths, pedestrian infrastructure, a stormwater management system, and a water supply and distribution system. The Village will partner with other governmental entities to work towards a seamless and efficient transportation system that offers good connectivity, improves safety and mobility for all modes of transportation, and enhances the character of the community. The Village has identified specific performance and maintenance measures for each infrastructure system. The Village should continue to invest in critical infrastructure systems so that they meet or exceed performance and maintenance standards and continue to ensure a resilient, sustainable, and high-quality of life for the whole community.

Strong, Diverse Local Economy
The Village should continue to strengthen and diversify the local economy by working with the Downers Grove Economic Development Corporation (DGEDC) and implementing the recommendations of the Comprehensive Plan. The DGEDC, a private not-for-profit agency, is committed to strengthening and diversifying the local economy by retaining existing businesses and attracting new businesses. They strive to strengthen the commercial and industrial property tax base and the sales tax base, increase hotel tax revenue and grow local employment.

The Comprehensive Plan, adopted in 2011 and updated in 2017 and 2025, serves as a tool for improving the community in many areas, including economic development. The Village continues to work with the DGEDC to implement the recommendations of their Strategic Plan.

A Safe and Welcoming Community
The Village should strive to provide and maintain a safe and welcoming community where people feel a sense of belonging. Safety should be a priority when providing services and constructing infrastructure. The services and infrastructure systems provided by the Village should work together to further this goal. All community members should be safe while participating in daily activities such as spending time in their house and neighborhood, driving a vehicle, riding a bike, and going for a walk. The Village should encourage and facilitate high-quality housing and neighborhoods for a diversity of residents to expand the reputation of Downers Grove as an attractive place to live. The Village should enjoy a low crime rate along with a low occurrence of fires and injuries. Buildings, both private and public, should be constructed in a manner that provides a safe environment for all occupants. All stakeholders, longtime residents, newcomers, and visitors should feel a sense of belonging in the community.

A Beautiful Community
The Village should strive to enhance the appearance of the community. The built environment should be visually pleasing, of an enduring design, and instill a sense of pride among residents, visitors, and stakeholders. Public spaces should be inviting and engaging while providing a comfortable and welcoming place for people. Any project or improvement constructed or installed by the Village, large or small, should consist of a high-quality design aesthetic.

Continual Innovation

Innovation refers to the discovery, development, and implementation of leading ideas and practices. Continual innovation leads to increased value of each dollar of investment in Village operations. It is achieved by emphasizing a leadership philosophy that is issue-focused and builds on the skills and talents of all employees within the organization. Village staff carefully consider the benefits of innovative practices to ensure success and value to the organization.

General Fund Sustainability

Trends & Issues	• In 2026, revenues are projected to be at $71.1 million, and expenses are projected to be approximately $67 to $68 million (sustainable budget)
	• In 2027 and 2028, revenues are projected to increase 4% each year, while expenses are projected to increase at an annual rate of about 6%
	  ○ Expected key revenue drivers are retail sales-related revenue and income tax
	  ○ Expected key expense drivers are personnel costs (primarily public safety pension fund contributions and health benefit expenses) and general inflation affecting non-personnel expenses
	• If recent trends and Village practices continue, there should be sufficient revenue in the General Fund through FY29

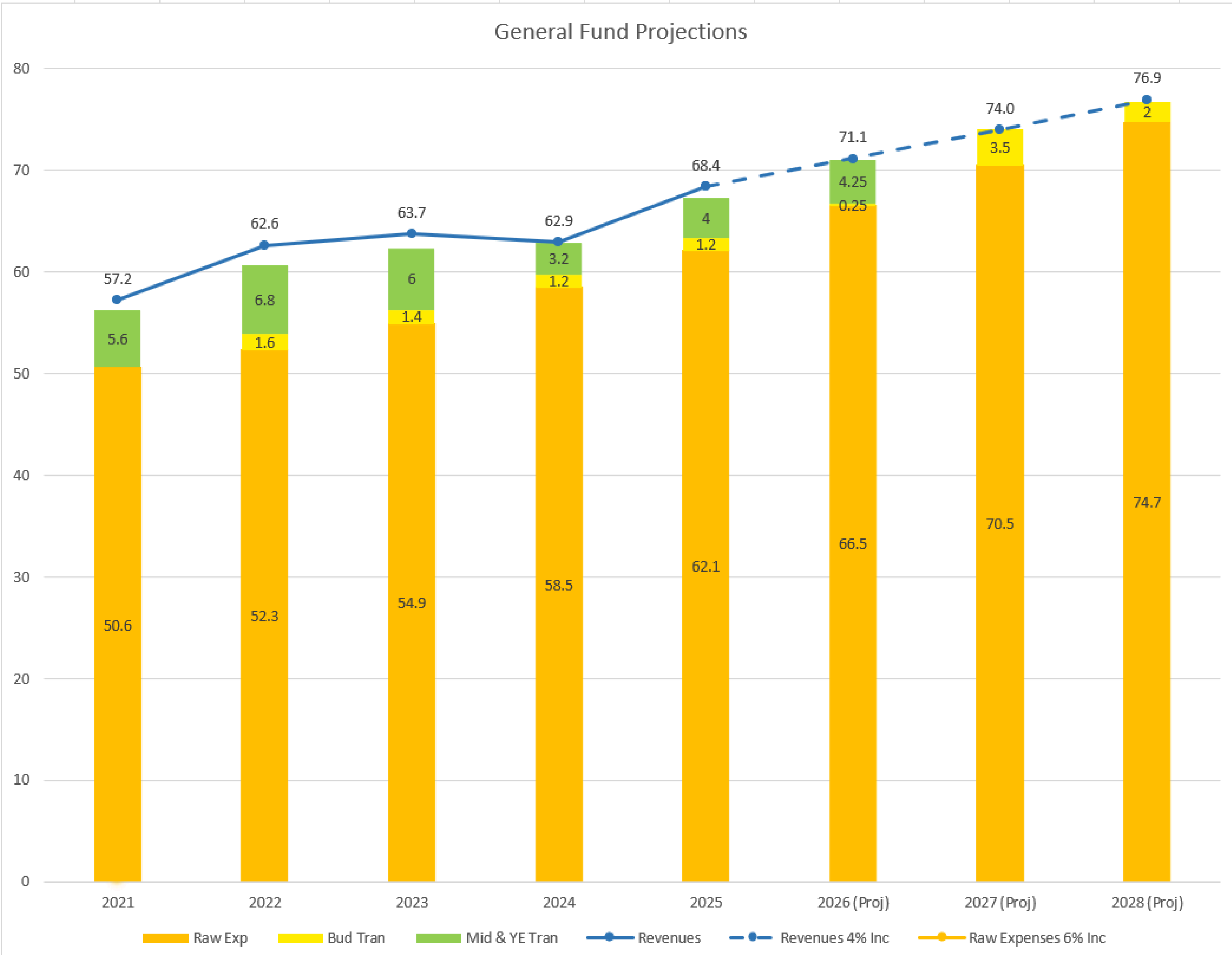
Background & Key Facts	• About 50% of revenue comes from sources affected by economic conditions • Effective January 2026, the Village adopted a 0.5% increase in Home Rules Sales Tax (from 1.0% to 1.5%) and also a 1% increase in the Hotel Tax (from 4.5% to 5.5%) • These revenue enhancements are budgeted to generate an additional $1.3M in the General Fund for operating expenses **In 2025:** • Revenue exceeded expenses (REV=$68.4M, EXP=$67.3M) • Revenue increased 8.6% compared to FY24, driven by strong results in retail sales-related revenue • $5.2M was transferred to the Health, Major Buildings, and Equipment Replacement Funds **From 2020 to 2025:** • Revenues exceeded expenses, allowing money to be transferred from the General Fund to other funds to address other financial and strategic needs, including the Civic Center Project ($9.4M), Equipment Replacement Fund ($4.35M), Risk Fund ($3.9M), Capital & Facility Maintenance Expenses ($4.4M) & Health Fund Expenses ($6.85M) • Revenue increased from $50.9 to $68.4 million (34%) • Expenses, before the transfers noted above, increased from $47.7 to $62.0 million (30%), driven primarily by personnel expenses, public safety pension contributions, and inflation

Strategies & Solutions	• Continue to manage expenses within budgeted amounts and maintain the fund balance at the recommended level of 38% of annual expenses.
	• Continue to prepare balanced, sustainable annual budgets
	• Continue to strategically transfer money from the GF to fund identified needs such as public safety pensions, facilities, and health expenses
	  ○ If revenues continue to exceed expenses, increase the budgeted transfer of expenses to proactively address identified needs in other funds
	  ○ If revenues fall short of expenses, consider reducing the budgeted transfers to other funds
	• Make the required contributions to the Public Safety Pension funds using dedicated revenue from the property tax levy
	• Use alternative revenue sources to fund operations to avoid or minimize increases in the levy for operations

General Fund Revenues, 2021 to 2026

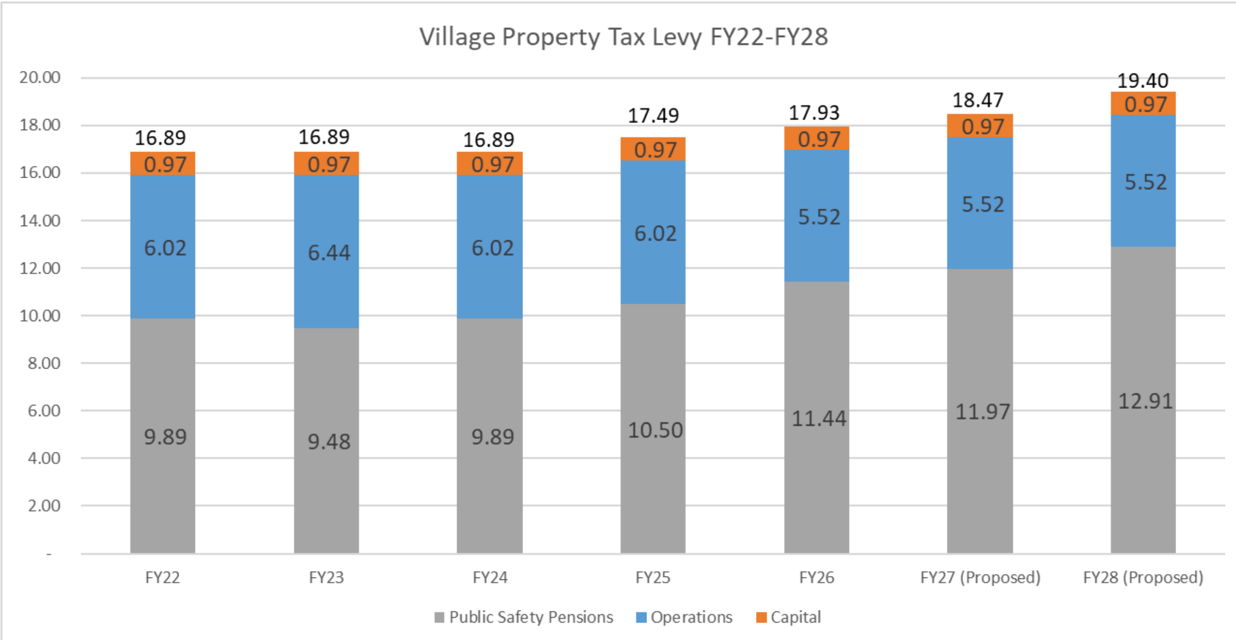
Revenue Source	2021	2022	2023	2024	2025	2026 Est	2027-2028 Outlook
Retail Related Sales Tax	17.8	18.4	19.1	18.5	20.8	22.9	Continued growth
Property Tax (OPS)	6.0	6.0	6.4*	6.0	6.0	5.5	Discretion of Village Council
Income Tax	6.5	8.2	8.0	8.5	9.1	9.3	3% increase
Utility Taxes	3.6	3.6	3.4	3.3	3.4	3.4	Flat
Building Permits	1.1	1.9	1.2	1.3	2.2	1.8	Cyclical
Food & Beverage	3.0	3.6	3.7	3.7	3.8	3.8	Flat
Ambulance Fees	3.7	3.8	3.7	3.3	4.3	4.0	Flat
Cellular Equip Rental	1.2	1.0	1.0	0.9	0.9	0.9	Declining
Hotel Tax	0.6	0.8	0.8	0.9	1.0	1.1	Slight increase
Interest	0.3	0.6	0.9	0.9	1.2	1.1	Slight decrease due to market fluctuations

*NOTE: The increase in Property Tax (OPS) from 2022 to 2023 was due to the Council's direction to implement a flat levy approach to smooth the impact of expected increases in the FY24 pension levy.


General Fund Projections
80
70
60
50
40
30
20
10
0
57.2
62.6
63.7
62.9
68.4
71.1
74.0
76.9
5.6
6.8
1.6
6
1.4
3.2
1.2
4
1.2
4.25
0.25
3.5
2
50.6
52.3
54.9
58.5
62.1
66.5
70.5
74.7
2021
2022
2023
2024
2025
2026 (Proj)
2027 (Proj)
2028 (Proj)
Raw Exp
Bud Tran
Mid & YE Tran
Revenues
Revenues 4% Inc
Raw Expenses 6% Inc

Property Tax Levy & Public Safety Pensions

Trends & Issues	● The total tax levy has increased by $1.05M from $16.9M in 2024 to $17.9M in 2026 (6.2% increase), driven entirely by required contributions to public safety pension funds ● The Village's required contributions to the public safety pension funds have increased from $6.53 million in 2018 to $11.44 million in 2026, an increase of $4.91 million (75%) ● The required contributions are projected to increase from $11.4 million in 2026 to $20.4 million in 2040 ● In 2027, the required public safety pension contribution is projected to increase by $532,541, a 3.7% increase for the Fire Pension and a 5.6% increase for the Police Pension
Background & Key Facts	● Property taxes account for approximately 25% of the General Fund budget. ● The Village's property tax consists of five components that support specific services and obligations of the Village. The two most significant components of the levy are the levy for operations and the levy for pension obligations. ● The Village makes the required contribution to the public safety pension funds each year. ● There are two public safety pension funds: the Firefighters Pension Fund and the Police Officers Pension Fund. ● In 2023, the Village created a Public Safety Pension Assignment within the General Fund to reduce the reliance on property taxes to fund the annual required contribution. ● Funds in this assignment were used in 2024 and 2025 to reduce the total property tax levy and smooth the annual increase paid by property tax payers. ● In 2026, the Village levied property taxes to pay for the required contributions to the public safety pension funds and reduced the operations portion of the property tax levy by $500,000. ● The Public Safety Pension Assignment will not be used in 2026. ● The Assignment currently has a balance of $472,346.
Strategies & Solutions	● Continue to make the required contributions to the Public Safety Pension Funds using dedicated revenue from the property tax levy through 2040 ● Use alternative revenue sources to fund operations to avoid or minimize increases in the levy for operations ● In 2027, use the remaining Pension Stabilization Assignment balance of $472,346 to make a one-time additional payment to the Public Safety Pension Funds to reduce future contributions ● Consider making contributions in excess of the required contributions to reduce future pension expenses, if financial conditions in the General Fund allow



Tax Levy Component	FY26	FY27 (Proposed)	Change	Percent Change
Operations	$5,522,145	$5,522,145	-	
Public Safety	$11,440,995	$11,973,536	$532,541	4.7%
Capital	$971,524	$971,524	-	
Total	$17,934,664	$18,467,205	$532,541	**2.9%**

FAQ on Public Safety Pensions

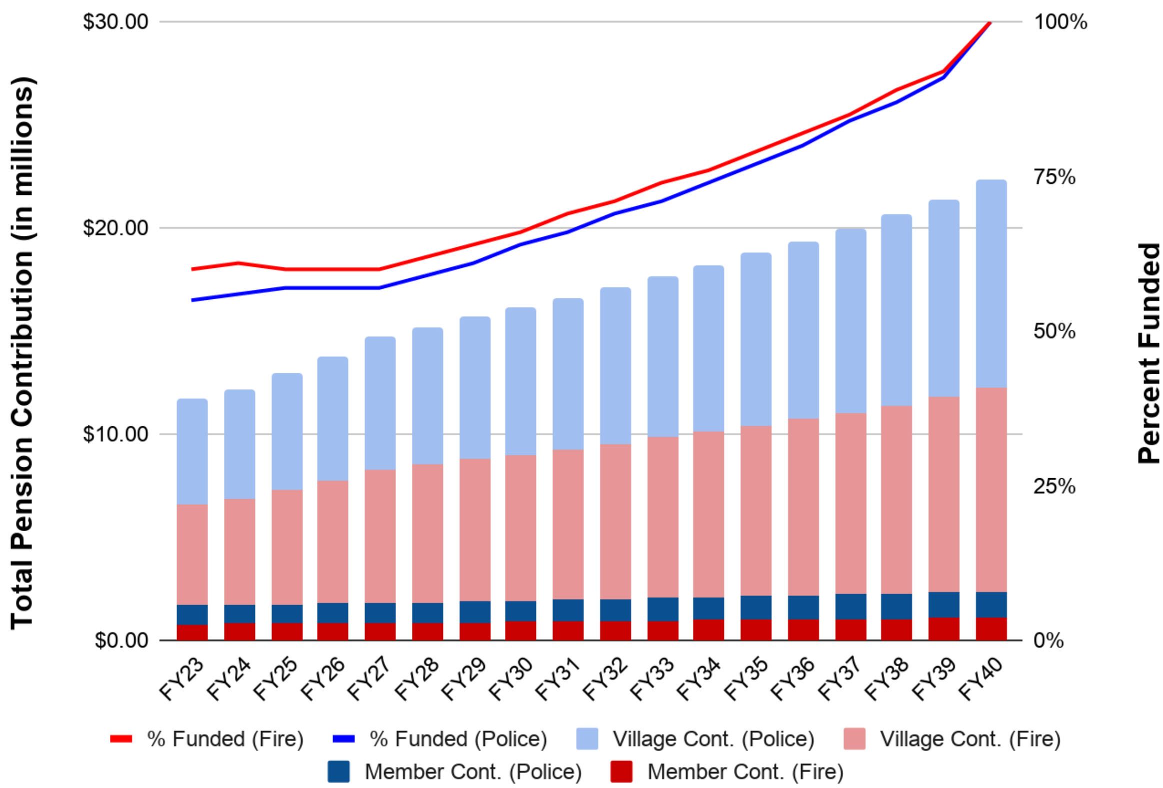
What Does "Public Safety Pension" Mean?
Police officers and firefighters are eligible for pension benefits upon retirement if they meet certain eligibility criteria, which are set by the State of Illinois law. Each municipality that employs police officers and firefighters must maintain a fund to pay the pensions. The pension funds are invested using parameters established by the State of Illinois to increase the value of the fund over time. The level of pension benefits is determined by State law.

Who Pays for Public Safety Pensions?
Both the employer and the employee are responsible for funding the public safety (police and fire) pension funds. Police officers contribute 9.91%, and firefighters contribute 9.455% of their salaries toward their pensions. This percentage is governed by state statute. The Village makes an annual contribution to each pension fund. The amount is based on an actuarial calculation that is determined by figuring the potential cost of the system based on statistical analysis, which considers investment returns, employee contributions, and pension benefit payout costs.

Does the Village Fund the Pensions at the Required Amount?
Yes, each year the Village makes the required annual contribution to both the Police and Fire Pension Funds.

Total Projected Village Contribution

The chart below shows the projected annual required contributions to the public safety pension funds from 2023 through 2040. This projection was initially prepared by an actuary, but the contributions have been updated to reflect new actuarial assumptions. Required contributions are projected to increase from $10.7 million in 2025 to just over $20 million in 2040. The actual annual required contributions are calculated each year and will vary from the projections in the chart. However, the projections serve as an effective guide and planning tool. Both the police and the fire pension funds are on track to be fully funded by 2040.



Public Safety Pension Stabilization Assignment

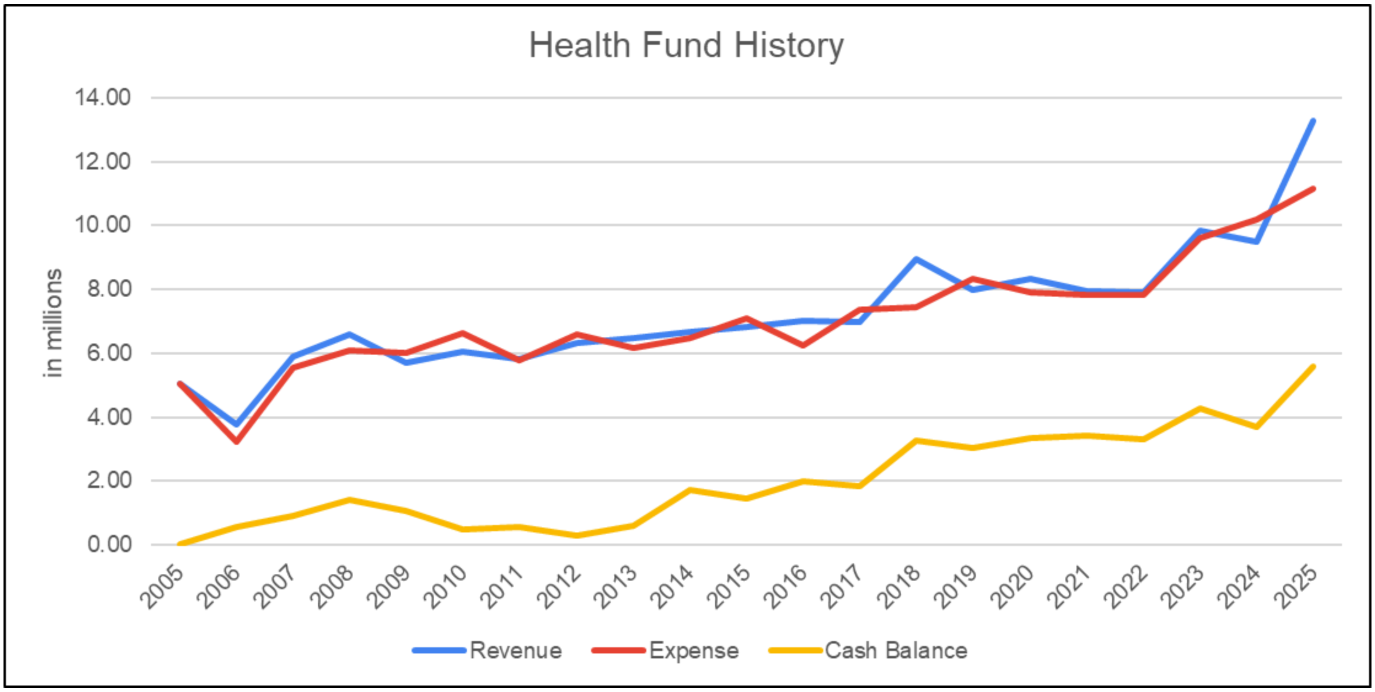
In 2023, the Village assigned funds specifically for future pension contributions. This pension stabilization assignment, which is part of the General Fund fund balance, was used in 2024 and 2025 to reduce the total levy and to smooth the impact of annual increases. As of 12/31/2025, the stabilization assignment balance is $472,346.

Planned Use of the Assignment

In 2025, the Village approved a 0.5% increase to the Home Rule Sales Tax with the intention of using a portion of those revenues to reduce the amount of property taxes needed to fund the annual required contributions to the public safety pensions. The FY26 Budget utilized $500,000 of this new revenue, which was offset by an equal decrease in the operations portion of the property tax levy. This strategy allows the Village to continue making the annual required contribution to the public safety pensions using property taxes while providing flexibility to reduce the overall annual increase in property taxes by using alternative revenue sources to fund operations. This updated strategy kept the public safety pension stabilization assignment at a balance of $472,346. Rather than using the assignment to reduce the public safety pension portion of property taxes in the near term, it is recommended that the balance be used to make a one-time additional contribution to the two pension funds. The additional contribution will provide future benefits by reducing the necessary contribution between 2027 and 2040.

Health Fund Sustainability

Trends & Issues	● The Health Fund has been managed financially sustainably for the past 20 years ○ A positive cash balance was established in 2005 and has been maintained each year since ○ The cash balance of $573,000 in 2006 (18% of annual expenses) grew to $5.6M in 2025 (50% of annual expenses) ● In 2024 and 2025, annual expenses exceeded revenue ● The FY26 Budget reflects expenses $1.9M more than revenues, with an estimated ending balance of $3.7M (32% of expenses) ● Recent budget shortfalls were addressed with $6.9M of unbudgeted transfers from the General Fund ● Industry-wide and Village health care costs are increasing due to inflation, health system consolidation, and the use of high-cost pharmaceuticals ● In 2024, the total medical claims paid by the Village were the highest amount in the last 15 years, increasing by approximately 47.6% since 2010.
Background & Key Facts	● The Village pays for all expenses, including medical, dental, vision, and life insurance claims, from the Health Fund - the VoDG is self-funded ● The Village provides benefits for active and retired employees of the Village, Library, Park District, and Economic Development Corporation ● Primary revenue sources include: ○ Transfers from other Village funds (mostly from the General Fund) ○ Payments from the partner organizations ○ Contributions from Village employees and retirees ● The Village partners with health insurance consultants and vendors to ensure that discounts received through contracts are cost-effective ● The Village created an OPEB trust in 2019 to prefund the Village's obligation for post-employment benefits for health insurance ● Claims and program administration are managed by internal staff with contractual support ● The Village maintains an interdepartmental and inter-agency focus on improving employee well-being to drive down costs related to health insurance expenses ● For FY26, some plan design changes were implemented
Strategies & Solutions	● Continue to manage the Health Fund in a financially sustainable manner, focusing on the long-term viability, monitoring the cash balance as well as annual revenues and expenses ● Over the next few years, take steps to achieve balanced annual budgets: ○ Consider increasing all Health Fund revenue sources ○ Control costs by continuing to educate employees on healthcare consumerism and utilization, such as advocating for early cancer screenings and pharmaceutical alternatives for expensive and specialty drugs ○ Consider incorporating plan design changes and technological advancements to assist with controlling health plan costs ● Partner with the Village's health insurance consultants and vendors to monitor changing healthcare industry trends ● Continue to fund the OPEB trust to achieve 100% funding by 2034


Health Fund History
14.00
12.00
10.00
8.00
6.00
4.00
2.00
0.00
in millions
2005
2006
2007
2008
2009
2010
2011
2012
2013
2014
2015
2016
2017
2018
2019
2020
2021
2022
2023
2024
2025
Revenue
Expense
Cash Balance

OPEB - Other Post Employment Benefits

Trends & Issues	● Illinois municipalities are required to provide retired employees access to health benefits, known as Other Post Employment Benefits (OPEB) ● Because the Village's cost to provide these benefits exceeds the premiums paid by retirees, it creates an OPEB liability ● The Village's current total OPEB liability is $10.7 million ○ The unfunded liability is $7.3 million ○ The funded liability is $3.4 million ● This liability is driven by two groups ○ Traditional retirees who pay premiums ○ Public safety retirees under the Public Safety Employment Benefits Act who receive premium-free benefits due to career-ending work-related disabilities
Background & Key Facts	● Beginning in FY18, the Government Accounting Standards Board (GASB) required municipalities to report this liability on financial statements ● In 2012, the Village reduced the unfunded liability by $7.2 million by moving retirees 65 and older to a fully insured Medicare Supplement plan. ● In 2019, the Village established an OPEB Trust Fund to invest annual contributions, which leverages compound interest over time, significantly lowering the Village's long-term costs compared to a pay-as-you-go approach ○ A Funding Policy guides the contributions to the Trust ○ The management of the assets is guided by an Investment Policy, which provides a clear understanding of the objectives, goals, risk tolerance, and investment guidelines ○ By contributing $300,000 annually since the Trust's creation, the fund balance now stands at over $3.4 million, making the OPEB liability approximately 30% funded ● Per actuarial industry standards, funds should only be used to pay for retiree benefits once the Trust reaches an 80% funding level ● The OPEB Trust is in the "accumulation phase," which started in 2018 and is projected to end in 2035
Strategies & Solutions	● Continue to contribute at least $300,000 annually to the OPEB trust. ● Once the 80% funding threshold is reached (expected by 2035) ○ Transition to making annual contributions based directly on an actuarially determined calculation ○ Start using funds from the trust to pay for a portion of retiree healthcare benefits, based on an actuarially determined amount

OPEB FAQ

What does the acronym "OPEB" refer to?
The OPEB acronym refers to Other Post Employment Benefits.

What OPEB benefits apply to the Village?
For the Village, OPEB consists only of health care benefits for retirees, which include paid healthcare premiums for Public Safety Employee Benefits Act members, paid retiree health premiums for those retired before 2009, and a *portion* of the premiums contributed to the Village's self-funded health fund on behalf of active employees.

Will OPEB benefits ever be eliminated?
No, per state statute, all employers must offer health care insurance to their retirees; these benefits will always exist, and they will increase as healthcare costs increase.

Will the OPEB liability ever be eliminated?
No. The OPEB liability will be present as long as the Village establishes the same premium amounts to all employees, regardless of age, rather than charging higher premiums to employees over a certain age.

What is the OPEB total liability?
The OPEB total liability is the total cost of all future retiree healthcare benefits that have already been earned by employees. This liability is determined annually by an actuary.

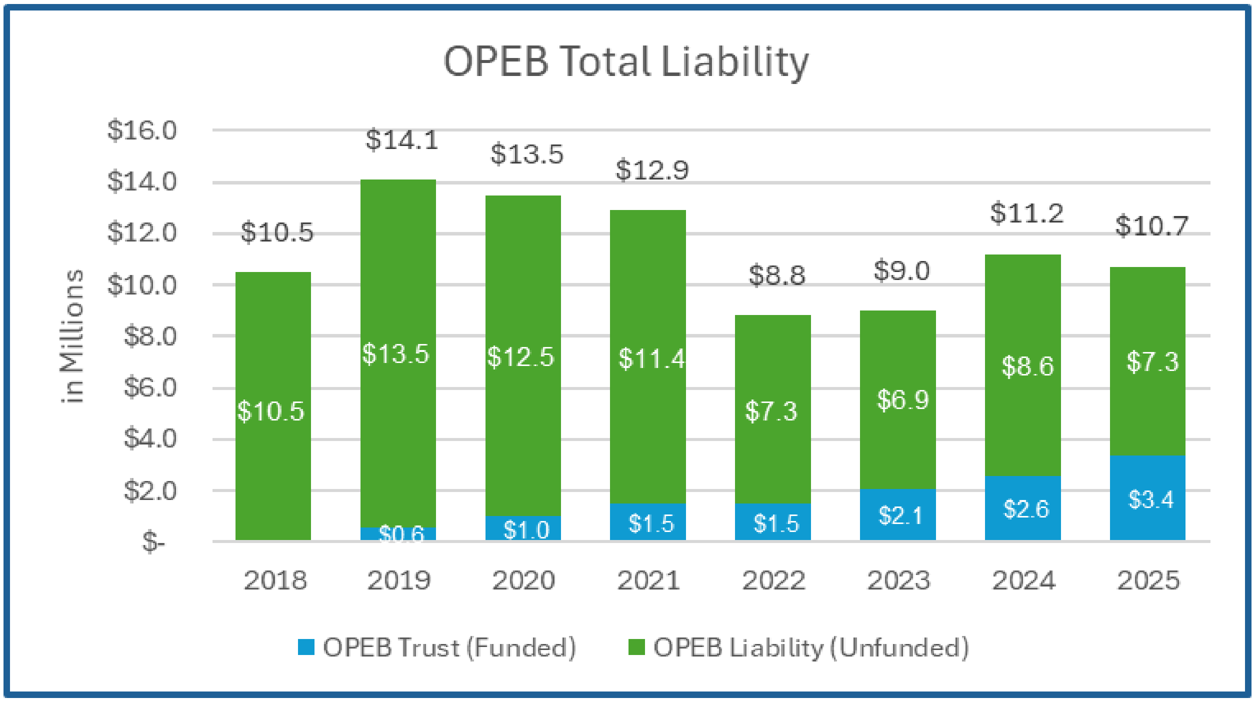
What is the unfunded OPEB liability?
The unfunded OPEB liability is the portion of the OPEB total liability that the Village does not have money specifically designated for.

What is the funded OPEB liability?
The funded OPEB liability is the amount the Village has already set aside in savings or investments to help pay for the OPEB total liability. The money in the OPEB trust represents the funded OPEB liability.

What is the relationship between the OPEB total liability, funded liability, and unfunded liability?
The OPEB unfunded liability is the difference between the total OPEB liability and the funded OPEB liability. The goal is to reduce the unfunded amount by increasing the funded amount over time.

What are the key benefits of an OPEB trust?

- **Reduced Long-Term Costs:** Investing funds allows returns to help cover obligations, reducing the overall cost compared to a pay-as-you-go approach.
- **Financial Stability & Liability Reduction**: Establishing an irrevocable trust demonstrates financial responsibility, which can improve credit ratings and reduce Net OPEB Liability on financial statements.
- **Intergenerational Equity:** Ensures current taxpayers pay for the benefits earned by employees today, rather than pushing costs to future generations.
- **Asset Protection:** Trust assets are legally protected from the creditors of the employer.
- **Higher Investment Returns:** Unlike general funds, trust assets can be invested with a long-term horizon (similar to pensions), yielding higher returns.



OPEB Total Liability
in Millions
$16.0
$14.0
$12.0
$10.0
$8.0
$6.0
$4.0
$2.0
$-
$10.5
$14.1
$13.5
$12.9
$8.8
$9.0
$11.2
$10.7
$10.5
$13.5
$12.5
$11.4
$7.3
$6.9
$8.6
$7.3
$0.6
$1.0
$1.5
$1.5
$2.1
$2.6
$3.4
2018
2019
2020
2021
2022
2023
2024
2025
OPEB Trust (Funded)
OPEB Liability (Unfunded)

LRP Allocation Evaluation

Background

In anticipation of the potential availability of funds in FY27 and future years, the Village has identified three long-term expense categories where allocating funds may be advantageous, including: Public Safety Pensions, Other Post Employment Benefits (OPEB), and the potential reconstruction of Fire Station 103. This approach is similar to how the Village has previously allocated available funds to meet other pressing needs outside of the General Fund. In order to evaluate these options, a comparison of the attributes of investing additional funds into each scenario has been provided below.

Evaluation

Across all three scenarios, an allocation of additional funds in FY27 will result in reduced expenditures in future years. Based on an analysis of the attributes of each scenario and a cost-benefit analysis, the following scenarios are recommended based on specific objectives:

Objective	Scenario	Justification
Maximum Future Expenditures Avoided	Public Safety Pensions	Due to a longer time period and higher investment rate of return that compounds over time, dollars invested into public safety pensions in FY27 result in more total savings across the three scenarios.
Most Flexibility	Saving for Fire Station 103	Allocating additional funds for future construction costs rely on internal fund transfers, which can be reversed, if needed. Allocations to pensions and OPEB cannot be reversed.

	Public Safety Pensions	OPEB	Major Buildings
Background	● Mandated expense with requirement to fund based on actuarially determined amount by 2040 ● Estimated total required contributions between 2027 and 2041 = $239m ● Funds managed through pension funds and benefit from compounding interest and investment income	● Mandated expense outside pension obligations ● OPEB obligations paid for out of health fund ● Village started investing money through a trust to provide a dedicated long-term funding source for OPEB obligations ● Estimated amount needed for OPEB Trust to fund annual obligations through interest earnings	● The Village completed a facility condition assessment in 2025 and determined that it may be advantageous to reconstruct Fire Station 103 ● The cost of construction is unknown at this time, but major capital projects such as new facilities are typically funded through debt ● The Village maintains a AAA bond rating, resulting in the lower interest rates on General Obligation bonds
Benefits	● Dollar invested today reduces liability in out years (ie 2040s) ○ Dollar allocated today compounds over time in pension fund ○ Lower annual contributions or fewer years to reach fully funded status ○ Resident benefit realized as lower	● Additional contributions to OPEB Trust allow Village to transition OPEB obligations from Health Fund to OPEB trust sooner ● Reaching maturity status in the OPEB Trust reduces expenses in Health Fund long-term	● Allocating funds now would allow for portion of construction costs to be paid for in cash, reducing the amount borrowed and interest paid ● Reduced debt results in reduced future debt service payments that would be funded by the General Fund ● Transferring funds to Major Buildings for the purpose of saving for future construction

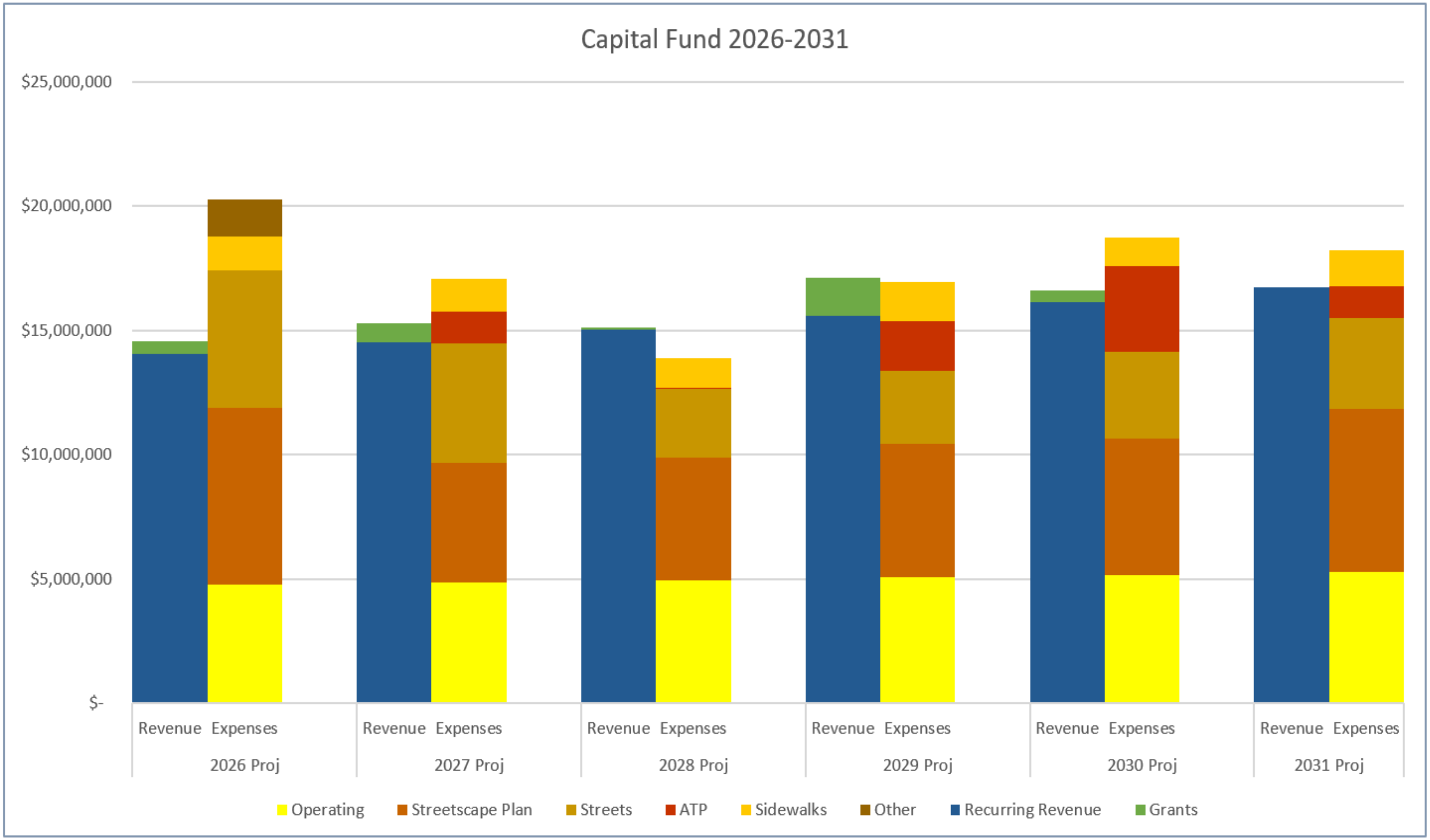
	future property tax bills		is not binding and the Village could more easily allocate those funds, if necessary
Risks and Challenges	● State of Illinois could amend current requirements for funding pensions ● Increases the opportunity cost if timeline for reaching fully funded status is extended ● Once contributed to pension fund, Village unable to reallocate or claw-back payments above required contributions ● Opportunity cost of not being able to spend funds in other areas of need	● Limited flexibility once funds are allocated to the OPEB Trust – maybe be withdrawn before maturity to fund OPEB obligations but extends timeline of reaching maturity ● Trust maturity depends on investment performance and down years may reduce the present value of dollars allocated in the OPEB Trust ● Opportunity cost of not being able to spend funds in other areas of need	● Amount of savings between now and 2031 may not make a meaningful difference in borrowing costs and debt service payments ● Village's high bond rating means lowest borrowing costs and relatively higher opportunity cost for cash-funding large capital projects

Capital Fund Sustainability

Trends & Issues	● In 2026, revenues are projected to be at $14.6 million, and expenses are projected to be approximately $20.3 million, with a budgeted ending fund balance of $3.7 million ● In 2027 and 2028, revenues are projected to increase 4% each year, while expenses will fluctuate with anticipated construction projects. ● Costs for maintenance, operations, and new infrastructure projects continue to increase ● With the strong fund balance, ongoing revenues bolstered by recent rate increases, and grants, the Capital Fund: ○ Is likely to be sustainable through 2031 ○ Should be able to pay for all of the recommended projects in the Streetscapes Plan and five prioritized projects in the Active Transportation Plan ○ Can provide $200,000 annual funding for the public art program
Background & Key Facts	● The Capital Fund accounts for major infrastructure work, including but not limited to roads, sidewalks, traffic signals, and crosswalks. ● Revenue sources for the Capital Fund are Home Rule Sales Tax, Property Tax, and Telecom Tax ● The Village increased the Home Rule Sales Tax rate from 1.0% to 1.5%, effective January 1, 2026, to provide funding for "new" infrastructure projects and for Guiding DG-recommended capital improvement projects. This rate change is expected to increase Capital Fund revenues by approximately $3.3 million. ● In 2023 and 2024, revenues exceeded expenses in the General Fund, which allowed it to transfer $4.2M to the Capital Fund to pay for accelerated maintenance and additional new projects beyond the planned maintenance of the existing infrastructure systems ● In 2025, the Village Council approved three Guiding DG plans that include many recommended capital improvement projects. Major projects in FY2026 -2031 include pedestrian safety enhancements, downtown business district enhancements, and Guiding DG recommendations
Strategies & Solutions	● Continue to maintain infrastructure systems at the recommended standards ● Continue to use a portion of the existing fund balance to pay for planned new infrastructure projects through 2027 (FY2025 fund balance was $14.5M). ● Maintain a fund balance sufficient to make annual debt service payments of $2.7M. ● Continue to seek grant funding for all types of projects ● Use the enhanced revenue for the construction of Guiding DG capital projects, capital projects, and/or facilities maintenance

NOTE: Revenues include anticipated grant funding. The amount of grant funding varies each year, resulting in varying annual revenue. Revenues excluding grants are projected to increase by about 4% per year.

	2025 Actual	2026 Proj	2027 Proj	2028 Proj	2029 Proj	2030 Proj	2031 Proj
Revenues	$ 11.0	$ 14.6	$ 15.3	$ 15.1	$ 17.1	$ 16.6	$ 16.7
Expenses	$ 8.3	$ 20.4	$ 17.6	$ 14.3	$ 17.6	$ 19.2	$ 18.7
Fund Balance	$ 14.5	$ 8.6	$ 6.4	$ 7.2	$ 6.7	$ 4.2	$ 2.2



Capital Fund 2026-2031
$25,000,000
$20,000,000
$15,000,000
$10,000,000
$5,000,000
$-
Revenue Expenses
2026 Proj
Revenue Expenses
2027 Proj
Revenue Expenses
2028 Proj
Revenue Expenses
2029 Proj
Revenue Expenses
2030 Proj
Revenue Expenses
2031 Proj
Operating
Streetscape Plan
Streets
ATP
Sidewalks
Other
Recurring Revenue
Grants

Funding for Guiding DG Recommended Capital Projects

With the strong fund balance, ongoing revenues bolstered by recent rate increases, and grants, the Capital Fund is likely to be sustainable through 2031 and is projected to have sufficient revenue to pay for all of the recommended projects in the Streetscapes Plan and five prioritized projects in the Active Transportation Plan. Further, the Capital Fund is in a position to provide $200,000 annual funding for the public art program.

The Streetscapes capital projects planned to be completed from 2026 through 2031 can be found starting on page 70 of the Guiding DG Streetscapes Plan. The total projected costs of all of these projects are about $31 million (just over $5 million per year on average).

The five prioritized projects identified in the Active Transportation Plan, planned to be constructed from 2027 through 2031, are detailed in the table below. The total projected costs of these five projects are about $8 million ($1.6 million per year).

ATP Projects 2027-2031		
Project Location	**Improvement**	**Year**
59th Resurfacing & Shared Use Path	Shared-use path from Dunham Rd to Fairview Ave.	2027
Rogers Street Connection	Shared-use path on Rogers St from Main St to Maple Ave.	2028
Pershing Connection & Concord Trail	Shared-use path from Pershing Ave to Belmont Rd through Village ROW. Trail within the Nicor gas pipe easement from 75th St to Concord Square Park, Concord Square Park to Woodward Ave.	2029
Fairmount from 59th to 75th St	Undetermined facility on Fairmount Ave from 59th to 75th.	2030
Warren Ave	Undetermined facility on Warren Ave from Forest Ave to I-355 (Walnut Ave).	2030
Gilbert Ave	Shared-use path on Gilbert Ave from Belmont Rd (via Curtiss St) to Gilbert Park, Gilbert Park to Forest Ave.	2031

While the funds should be available to complete the above-noted Streetscapes and Active Transportation Plan projects, there are several non-financial factors that may affect the ability to construct these projects on this schedule.

Facilities Maintenance Plan

Trends & Issues	● The facility conditions assessment and maintenance plan recommends budgeting approximately $10 million over 10 years in system replacements and improvements. ● The 0.5% increase in the Home Rule Sales Tax, effective January 2026, called for $700,000 to be allocated for facilities maintenance projects. ● The fund balance in the Major Buildings Fund at the beginning of FY26 was $2.5 million
Background & Key Facts	● The Village is in the process of preparing a facility condition assessment and maintenance plan that will determine funding requirements and priorities necessary for effective operations and capital maintenance of Village facilities. ● In 2025, the Village Council approved the Environmental Sustainability Plan, which includes goals, objectives and actions that will improve the sustainable operation of Village-owned facilities. ● Construction of the 80,000 square foot Civic Center was substantially completed in 2024. The remaining major buildings that support Village operations were constructed between 1971 and 2008. ● The Main Street Train Station was constructed in 1911 and the Fairview Avenue Train Station was constructed in 1916. Both buildings have been designated as historic landmarks.
Strategies & Solutions	● Consider *Preparation of a Facility Replacement Plan* as a 2027-29 LRP Priority Action Item to include: *Replace Fire Station 103 with a new facility by 2031.* The replacement plan will include the following information/answers: ○ What Will Be Constructed? ○ Where Will It Be Constructed? ○ When Will It Be Constructed? ○ How Much Will It Cost? ○ How Will the VoDG Pay for It? ○ Detailed Report Regarding Fire Operations ● Complete Phase II of the Facility Condition Assessment and Maintenance Plan in a manner that incorporates relevant goals, objectives, and actions from the Environmental Sustainability Plan. ● Pursue grant and rebate opportunities available to support environmentally sustainable improvements to Village facilities. ● Identify dedicated funding source(s) to provide sufficient funding for facilities maintenance and future replacement. ● As part of the FY2027 budget process, identify a revenue source to support an additional $290,000 per year of funding for annual maintenance projects. ● Consider strategically transferring money from the General Fund and Capital Fund to the Major Building Fund to pay for facilities-related expenses.

Facilities Condition Assessment Process Summary and Recommendations

Facility	General Condition	Key Maintenance Items (over 10 year period)	Est. 10-Yr Maint. Cost	Avg Annual Maint. Cost	Recommendation
Civic Center	Maintainable	Digital/Power Systems Water Heaters *Maintenance costs begin to appear in years 5-10*	$1,100,000	$110,000	Maintain per Plan
Fleet Garage	Maintainable, but in an undesirable location	HVAC Lighting Exterior Walls	$1,000,000	$100,000	Maintain per Plan, Relocate to New Facility by 2036
Public Works	Maintainable	HVAC Fire Suppression/Alarms Exterior Enclosure	$2,400,000	$240,000	Maintain per Plan
Station 1 2560 Wisconsin	Maintainable	Water Heater Exterior Walls Fire Suppression/Alarms	$800,000	$80,000	Maintain per Plan
Station 2 5420 Main	Maintainable	HVAC Fire Suppression Electrical Systems	$1,400,000	$140,000	Maintain per Plan
Station 3 3900 Highland	Maintainable, but not well suited to support future operational needs	Generator HVAC Exterior Walls Parking Lot Interior Flooring	$1,100,000	$110,000	Maintain for 5-Yr Life, Replace with New Facility by 2031
Station 5 6701 Main	Maintainable	HVAC Electrical Systems Exterior Walls Interior Flooring	$1,100,000	$110,000	Maintain per Plan
Main Street Train Station	Maintainable	HVAC Roof Exterior Doors	$600,000	$60,000	Maintain per Plan
Fairview Train Station	Maintainable	Electrical System Exterior Doors	$400,000	$40,000	Maintain per Plan
TOTAL			**$9,900,000**	**$990,000**	

Water Fund Sustainability

Trends & Issues	● Increasing material and labor costs for water projects are anticipated in the foreseeable future. ● Water main replacement bids are coming in 20% higher than historical averages ● Proactive replacement of lead services per the Lead Service Line Inventory and Replacement Plan starts in 2027 and will continue for the next 11 years ● The Village received a $4.9M IEPA loan to help fund the Lead Service Line replacements. This is a 0% loan that will be executed by June 30, 2027.
Background	● The Village is a member of the DuPage Water Commission (DWC), which purchases and distributes treated water from the City of Chicago. ○ Three groundwater wells used before joining DWC have been maintained as an emergency backup and require rehabilitation or replacement ● The Village has completed a Lead Service Line Inventory and Replacement Plan in compliance with both the State of Illinois and U.S. Environmental Protection Agency (USEPA) requirements ○ Preliminary cost estimates from the LSLR Plan were used in the 2024 Water Rate Study ○ Full implementation of Lead Service Line Replacements (LSLR) is anticipated to begin in 2027 ● In 2025, the Village received an IEPA loan for $5.3M to fund the replacement of one backup well and a portion of water main replacements ● Water rates were increased 9% in 2025 & 2026 per the Water Rate Study. ● In May 2026, the Village issued $15.0M in bonds per the Water Rate Study. These bonds will be used to fund water main projects, water storage tank rehabilitation and maintenance, and a portion of the costs for LSL replacements.
Strategies & Solutions	● Implement the 6% increase in water rates in 2027 per the Water Rate Study. ● Continue to pursue state and federal grants and loans for water projects ● In 2027, conduct an updated Water Rate Study based on the finalized LSLR Plan. ● Execute the $4.9M loan from the IEPA by June 30, 2027. ● Begin lead service line replacements in 2027 to ensure the Village is fully prepared for the first year of Illinois EPA-required lead service line replacements (November 2027 - December 2028). ● Increase Village staff (1 FTE position) in the Water Fund to coordinate lead service line replacements.

Priority Action Items

A key component of the Long Range Plan are the Priority Action Items. These items reflect Council priorities and serve as the Village's work plan from September 2025 through May 2027. The work plan consists of action items to be completed by May 2027.

Criteria for Priority Action Items

Priority Action Items reflect Council priorities for new policies or revisions to existing programs and policies. The criteria for a Council Priority Action Item include:

- **Support of Strategic Plan Goals and Key Issues** - the action should achieve a measurable result that supports one or more of the Strategic Plan Goals and/or Key Issues addressed during Long-Range Planning.
- **Village Council Policy Direction Required** - the action requires the Village Council to provide policy level direction to be completed.
- **Six Months or More to Complete** - the action requires significant staff and/or Village Council time; six months or more from the time staff begins work on the action to the time the action is completed.
- **Multi-Departmental Effort** - the action requires effort from more than one Village department.

The Village Council reviewed the 2025-2027 Priority Action Items. No changes to the work plan were made.

2025-27 Priority Action Items

Action Item	Notes/Status	Duration	Effort	Depts.
Update the Zoning Ordinance This project consists of amending the Zoning Ordinance and potentially the Zoning Map to implement the recommendations of the 2025 Comprehensive Plan, including: Consider allowing ADUs in single-family detached districts as context-sensitive infill. Consider diversifying housing options by incrementally introducing duplexes, small-scale multi-family to existing single family districts. Consider offering density bonuses for attainable-housing projects. Consider offering grants or density bonuses that encourage restoration and adaptive reuse of heritage structures. Update ordinances to encourage a mix of retail, service, office, and multi-family uses in neighborhood commercial areas. Ensure shops, restaurants, entertainment, and high-density housing are allowed in mixed-use projects. Ensure Zoning Ordinance prioritizes mixed-use development in Downtown, Fairview, 75th Street, Belmont Train Station, West Ogden Avenue and, where appropriate, the Esplanade and the Butterfield Road Corridor Consider amending the outdoor-lighting code to a dark-sky outdoor lighting code. Consider updating ordinance to encourage the use of bird-friendly glass in multi-family buildings Examine sustainability infrastructure requirements (e.g. EV charging, native plantings) Re-examine shared parking agreement regulations. Examine parking requirements to encourage outlot redevelopment and green space Evaluate Village policies to potential updates that would promote biodiversity on private property (ESP) Evaluate Village policies and permitting to promote renewable energy development (ESP)	Allows multiple Comp Plan recommendations to be considered in one project. Allows multiple ESP recommendations to be considered Undertaking the Zoning Ord. update is an efficient means of furthering the Comp Plan recommendations	12+ Mos	High	CD, LEG, VMO
Update the Subdivision Code This project consists of amending the Subdivision Code	Should be completed once the Zoning	3 Mos	Med	CD, PW, VMO, LEG

to implement the recommendations of the 2025 Comprehensive Plan.	Ordinance is updated			
Develop a Public Art Program This project consists of creating a public art program to address program management and governance, funding, project selection, community engagement, and program evaluation.	Spaces for art in the downtown will be constructed in 2026	6 Mos	High	CD, LEG, PW, VMO
Conduct an Attainable Housing Study This project consists of analyzing the Downers Grove housing market to better understand housing costs, cost burden and housing availability.	The Comprehensive Plan and Existing Conditions Memo contain significant information and analysis as well as recommendations that would be the basis for this study. The Metropolitan Mayors Caucus could be engaged to complete this study as part of their *Homes for a Changing Region program*	6 Mos	Med	CD, VMO, LEG
Consider a Private Tree Protection Ordinance This project consists of adopting an Ordinance with regulations intended to reduce or minimize the number of privately owned trees removed in conjunction with construction and development activities. The regulations would focus on creating awareness of the existing privately owned trees that may be affected by the proposed construction and development activities. The Ordinance may be similar to the voluntary historic preservation ordinance. The Ordinance may require a mandatory submittal and review process while implementation of the regulations may not be mandatory.		12-15 Mos	High	CD, PW, VMO, LEG
Establish Micromobility Device Regulations This project consists of developing rules and regulations for the operation of bikes, e-bikes, e-scooters and other mobility devices.	In Progress	6 Mos	High	PD, LEG, VMO, PW, CD
Create a TIF District for the Fairview Focus Area and Connection Area This project consists of creating a Tax Increment Financing District which would generate revenue to be used to make public improvements and facilitate redevelopment projects.	In Progress A consultant has completed some of the analysis required to create the District,	9 to 12 Mos	High	CD, PW, LEG, VMO, FIN

	under contract with the DGEDC			
Facilitate the Redevelopment of Parking Lot I This project consists of redeveloping the Village-owned parking lot that serves the Fairview Train Station with a residential or mixed use development as directed by the Council. Some commuter parking would be required to be provided, as approved by Metra.	Metra will have to participate in this project	12-15 Mos	Med	CD, LEG, VMO, FIN
Design and Construct the 5 Flexible Amenity Areas This project consists of designing and constructing five flexible amenity areas as recommended in the Streetscapes Plan and directed by the Village Council.	In Progress Construction is planned for Spring 2026	6 to 12 Mos	Low	PW, CD, LEG, VMO
Design and Construct the Kunze Plaza Improvements This project consists of the design and construction of the Linda Kunze Plaza in the Downtown as identified in the Guiding DG Streetscapes Plan.	In Progress A consultant is preparing the plans	Design in 2025 Construct in one season	Low	PW, CD, LEG, VMO
Design and Construct the Northside Main Street Train Station Plaza This project consists of the design and construction of the plaza on the north side of the Main Street train station in the Downtown as identified in the Guiding DG Streetscapes Plan.	In Progress A consultant is preparing the plans	Design in 2025 Construct in one season	Low	PW, CD, LEG, VMO
Facilities Condition Assessment (Phases 1 & 2) This project consists of the preparation of a comprehensive facility condition assessment and maintenance plan (FCA). The FCA will determine funding requirements and priorities necessary for effective operating and capital maintenance of Village facilities, including the implementation of the related Environmental Sustainability Plan actions.	In Progress A consultant is preparing the assessment	6-12 Mos	Med	VMO, PW, FIN
Solid Waste Contract This project consists of selecting a vendor to provide solid waste collection and disposal services including refuse, recycling and yard waste for single family houses and qualify single family attached houses.	In Progress Contract Expires in 3/31/26	12 Mos	High	VMO, LEG, FIN
Lead Service Line Replacement Plan The Lead Service Replacement and Notification Act, effective January 1, 2022, requires the Village to: ● Develop and maintain a complete inventory of lead service lines by April 2024 ● Implement a plan to replace all lead service lines from 2027 to 2044	In Progress Required	4 Years	Med	PW, VMO, FIN, COM

• Use good faith efforts to contract with vendors owned by minority persons, women and persons with a disability to complete lead service line replacements				
Close the Ogden TIF District This project consists of investing the remaining funds in the Ogden TIF District (approximately $2 million) in redevelopment projects that generate sales tax and food & beverage tax revenue and then retiring the District.	In Progress	12 to 24 Mos	Low	VMO, CD, LEG, FIN
Amend the Sign Ordinance to Allow Digital Signs for Selected Areas or Uses This project would consist of amending portions of the sign ordinance to allow for digital signs in selected areas or for selected land uses.	To be Completed as Part of the Zoning Ordinance Update	12 Mos	High	CD, LEG, VMO
Enhance the Engagement of Boards and Commissions This project consists of increasing the use of Boards and Commissions, strengthening the relationship between the VC and B&C's, formalizing B&C participation in the Long Range Plan, referring additional items to B&C's, and expanding recruitment efforts. Additional objectives may be identified if this project is undertaken.		9 to 12 Mos	High	All Departments
Implement the Comprehensive Plan Focus Area Recommendations for 75th Street and Lemont Road This project consists of facilitating the redevelopment of the shopping center located at the northwest corner of 75th Street and Lemont Road according to the recommendations in the Focus Area Plan in the Comprehensive Plan.		12+ Mos	High	CD, LEG, VMO
Other Required Large Projects				
Negotiate Fire Department CBA	Required	6-12 Mos	Med	LEG, VMO, FIN
Negotiate Police Patrol CBA	Required	6-12 Mos	Med	LEG, VMO, FIN

Priority Action Items Target Schedule

Implement 75th Street Focus Area Plan							
Close Ogden TIF							
Attainable Housing Study							