

# **2023-2025 Long Range Plan**

## **Report #2**

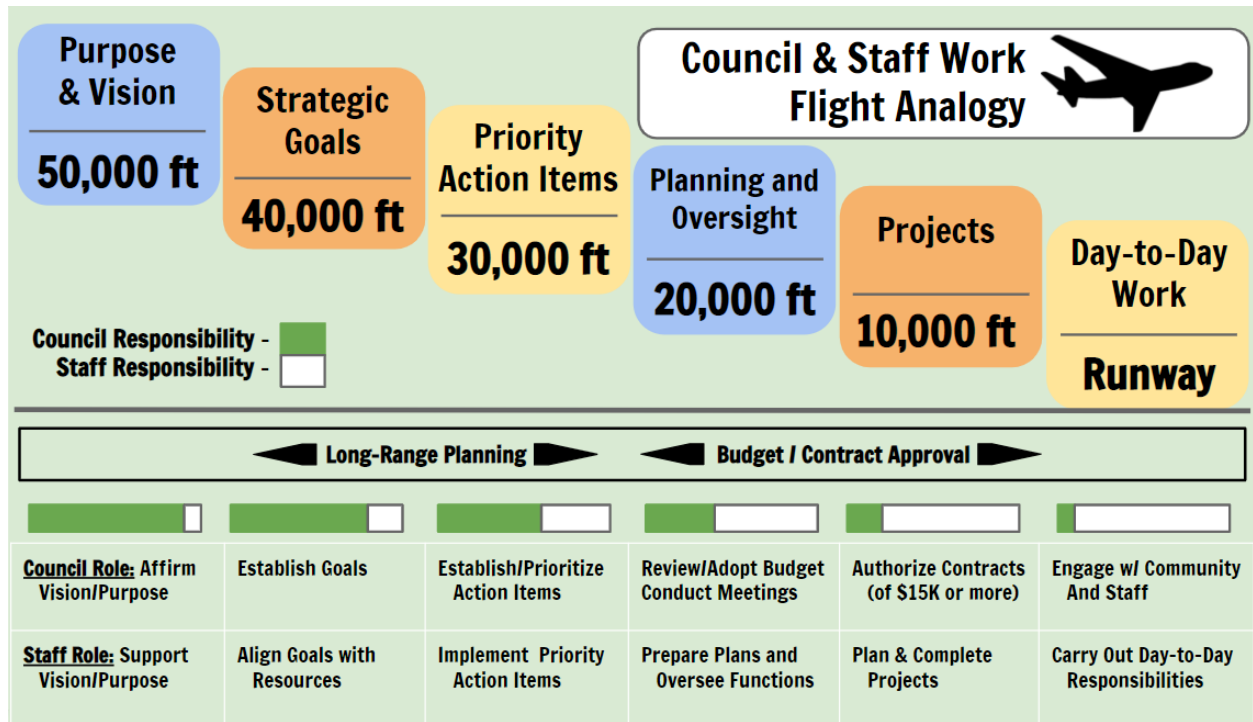
### **Key Trends & Issues**

**June 6, 2023**



### 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.



**GENERAL FUND SUSTAINABILITY and PROPERTY TAX LEVIES**

<p><b>Trends &amp; Issues</b></p>	<ul style="list-style-type: none"> <li>● From 2020 to 2022 revenue has exceeded expenses allowing significant amounts of money to be transferred from the General Fund to other funds to address other financial needs including:             <ul style="list-style-type: none"> <li>○ Funding for the Civic Center Project</li> <li>○ Cost of Replacing Vehicles and Equipment</li> <li>○ Risk Related Expenses</li> </ul> </li> <li>● Revenues are expected to exceed expenses from 2023 through 2025 with continued strong performance (2% to 5% annual increase projected)</li> <li>● Expenses have increased significantly from 2020 to 2022, growing at a rate of about 4% to 7% per year</li> <li>● Expenses are expected to continue to increase at 4% to 7% per year for 2023 through 2025.</li> <li>● Required contributions to the public safety pension funds are projected to increase over the next several years from the current \$10.1 million to about \$20 million in 2040.</li> <li>● The financial plan for the Civic Center Project calls for an annual property tax levy of up to \$200,000 per year to help cover the cost of debt service payments on the bonds.</li> <li>● In 2023 through 2025 money from the General Fund could be transferred to other funds to be used for:             <ul style="list-style-type: none"> <li>○ Debt service payments on the Civic Center Project (the property tax levy for this purpose could be reduced or eliminated)</li> <li>○ Contributions to the public safety pensions (funds earmarked for this purpose could reduce the amount of the future property tax levies for public safety pensions)</li> </ul> </li> </ul>
<p><b>Background &amp; Key Facts</b></p>	<ul style="list-style-type: none"> <li>● In 2021 and 2022 \$12.4 million has been transferred from the General Fund to other funds to help address identified financial needs related to the Civic Center Project, vehicle and equipment replacements, vehicle fleet expenses and risk related expenses</li> <li>● General Fund revenue increased from \$48.3 million in 2020 to \$62.6 million in 2022</li> <li>● General Fund expenses increased from \$47.7 million in 2020 to \$57.4 million in 2022 (excluding the transfers noted above)</li> <li>● In the FY23 Budget, the Village employed a flat-levy approach to smooth the impact of expected increases in the future required contributions to the public safety pension funds</li> </ul>
<p><b>Strategies &amp; Solutions</b></p>	<ul style="list-style-type: none"> <li>● Continue to manage expenses within budgeted amounts</li> <li>● Continue to maintain the General Fund balance at the recommended level of 38% of annual expenses</li> <li>● If revenues exceed expenses in 2023 to 2025, use some of these funds for debt service payments on the Civic Center Project and contributions to the public safety pensions. These transfers will likely reduce the property tax levies for the Civic Center Project and public safety pension contributions in the future.</li> </ul>

## **General Economic Conditions and Trends**

The economy continues to experience heightened inflation after a lengthy period of low inflation. Inflation increased from 1.4% in January 2021 to 5.4% in July 2021 to a high of 9.1% in June 2022. Inflation has eased somewhat, but remains high at 5% as of March 2023 and may continue to remain high depending on other economic factors. To combat inflation, the Federal Reserve has consistently raised the Federal Funds Rate which impacts the cost of borrowing money. Since March 2022, the Federal Reserve has increased rates from 0.25-0.50% to 4.75%-5.00% as of April 2023.

Increased inflation has impacted and may continue to affect the cost of purchasing goods and services. Lingering supply chain problems continue to impact the Village by increasing purchasing costs and extended delivery times, though recent purchasing policy adjustments have allowed the Village additional flexibility to address those supply chain issues and will help the Village if similar issues arise in the future. The Village will continue to monitor broad economic trends and their financial and operational impacts on the Village. Continued strong revenue performance, tightly managed expenses, and forward looking financial management will best prepare the Village for an economic downturn.

## **General Fund Performance**

Financial sustainability has been a long-standing Village goal. The Village has achieved this goal in the General Fund with revenues exceeding expenses each year for the past thirteen years. FY09 was the last year that expenses exceeded revenues. Since 2021 the Village has experienced strong revenue growth. Although 2022 revenues increased 9.4% over 2021, the possibility of an economic slowdown by the end of 2023 has limited projected future revenue increases to 2% - 5% annually.

### Revenue

Revenue has been significantly higher than budgeted amounts in both 2021 and 2022. In 2021, revenues were budgeted at \$49.2 million and came in at \$57.2 million, while in 2022, revenues were budgeted at \$54.4 million and came in at \$62.6 million. Drivers of the exceptional revenue returns include sales tax, home rule sales tax, income tax, food & beverage tax, local use tax and ambulance fees. Village staff projects overall 2023 revenues will again surpass amounts budgeted for 2023.

Table 1  
General Fund Revenues, 2018 to 2025

Revenue Source	2018	2019	2020	2021	2022	2023 BUD	2023 PRJ	2024-2025 Outlook
Sales Tax	11.5	11.4	11.0	13.7	14.1	13.0	14.7	+/- 4% annual increase expected
Property Tax (OPS)	5.9	5.9	6.0	6.0	6.0	6.4*	6.4*	Discretion of Village Council
Income Tax	4.7	5.2	5.3	6.5	8.2	6.8	6.8	Flat
Utility Taxes	4.5	4.4	3.9	3.6	3.6	3.3	3.3	Gas & Electric Flat; Telecom Declining
Building Permits	2.0	1.3	1.2	1.1	1.9	1.0	1.9	Cyclical - Flat
Home Rule Sales	1.9	1.9	1.7	2.2	2.3	2.3	2.4	+/- 4% annual increase expected
Food & Beverage	1.9	2.0	1.6	3.0	3.6	3.4	3.8	Modest Increase
Ambulance Fees	1.7	1.4	1.5	3.7	3.8	3.7	3.9	Modest increase due to higher volume
Local Use Tax	1.4	1.6	2.2	1.9	2.0	1.6	2.1	+/- 5% annual increase expected
Cellular Equip Rental	1.1	1.2	1.2	1.2	1.2	1.3	1.3	Flat
Hotel Tax	0.9	1.0	0.4	0.6	0.8	0.6	1.0	Increasing - Slowly returning to pre-pandemic levels

**\*NOTE:** The increase in Property Tax (OPS) from 2022 to 2023 was due to Council's direction to implement a Flat Levy Approach to smooth the impact of expected increases in the FY 24 pension levy.

### Expenses

The Village continues to effectively manage expenses to be able to respond quickly in this environment of increasing costs due to inflation, regular increases in personnel expenses and unforeseen expenses. In 2021, expenses were budgeted at \$49.2 million and came in at \$50.8 million, while in 2022, expenses were budgeted at \$54.4 million and came in at \$53.9 million.

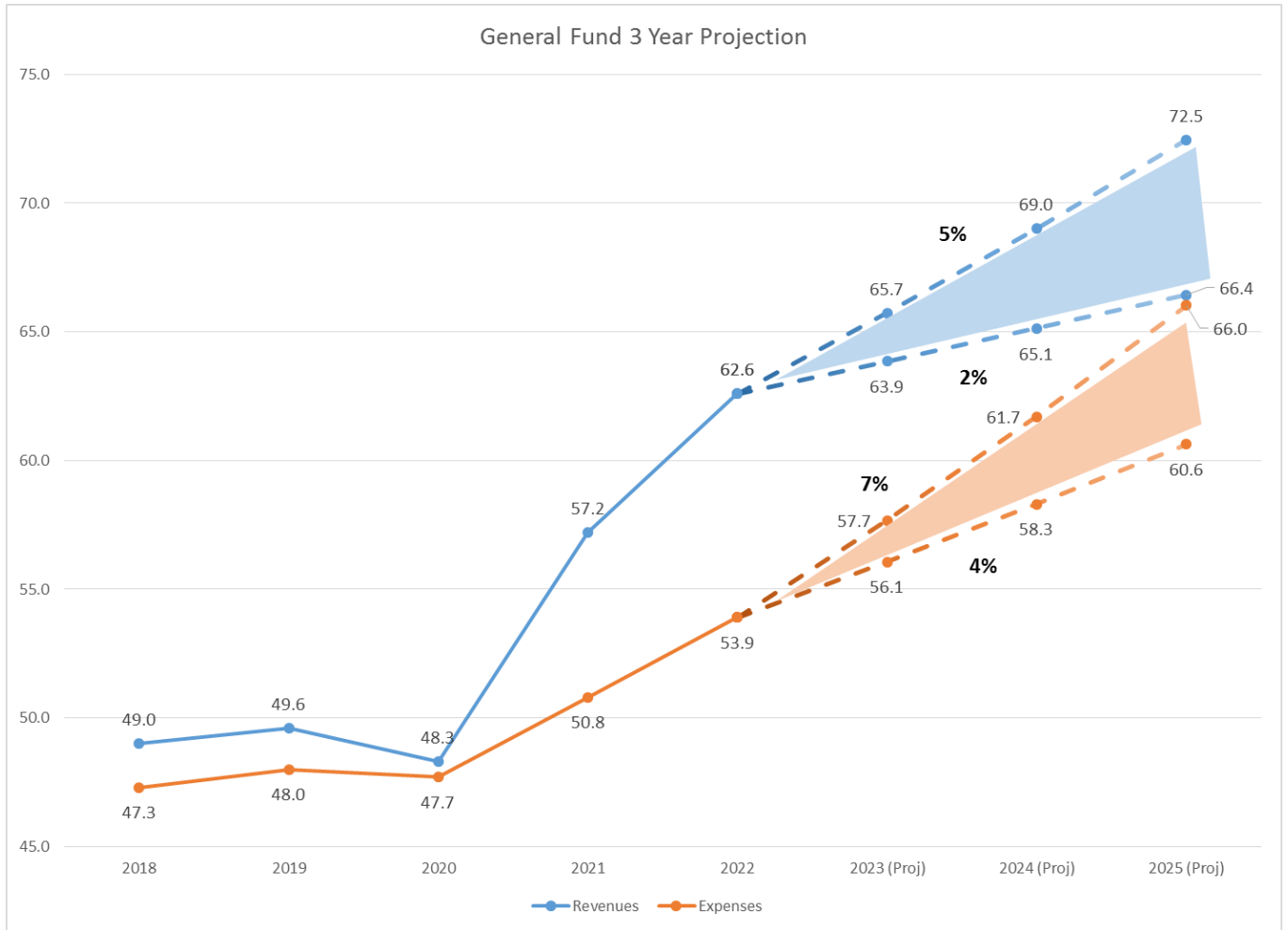
The Village's ability to closely manage its expenses within and/or below budgeted amounts has allowed for contributions to other funds that have demonstrated financial needs.

Expenses increased by 6.1% in 2022. Comparing 2018 actuals to 2022 actuals, revenues have increased by \$13.6 million (27.8% total; an average of 5.6% per year) while expenses have increased by \$6.6 million (13.9% total; an average of 2.8% per year). The Village has maintained its General Fund Balance at the recommended level of 38% to 40% of annual expenses during this same period.

General Fund expenses are projected to increase 4% - 7% annually. Personnel costs, primarily public safety pension expenses, have been and will continue to be the key expense driver.

*Table 2  
Transfers from the General Fund 2021-2022*

<b>Fund</b>	<b>Description</b>	<b>2021 Transfer</b>	<b>2022 Transfer</b>	<b>2022 Cash/Fund Balance</b>
Equipment Replacement	This Fund pays for new equipment and vehicles using a pre-funding approach. Costs have increased due to supply chain issues with a backlog of vehicles, cost increases due to inflation, and the purchase of a new ladder truck scheduled.	\$86,000	\$2.9 Million	\$6.0 Million
Fleet Services	This Fund tracks the costs to maintain, fuel, and service all vehicles in the Village's Fleet. This fund has experienced significant increased costs in recent years.	\$86,000	\$1.0 Million	\$1.7 Million
Risk	This Fund accounts for financial activity related to the Village's workers' compensation and liability insurance program, management of all Village liability claims, and employee safety training programs. The Village is self-insured for health insurance and risk, meaning it pays for claims (healthcare costs, workers compensation claims and other liabilities) on a cash basis, rather than by paying premiums to an insurance company. The Village anticipates higher claims in upcoming years.	N/A	\$2.4 Million	\$5.1 Million
Major Buildings (Civic Center)	Beginning in FY2022, this Fund was designated to account for the construction and design costs of the Civic Center Project. Money in this fund consists of the initial equity and bond proceeds used for the project.	\$5.4 Million	N/A	\$51.8 Million
Debt Service Fund	The financing for the Civic Center Project consists of 25 years of debt service payments. These payments are scheduled to be made through a combination of available funds and revenue sources detailed in a separate financial plan. Transfers made to this fund all go towards the debt service payments.	N/A	\$500,000	\$500,000



- Note: Expenses do not reflect transfers from the General Fund to other Funds.
- Note: Shaded areas indicate expected range of revenues and expenses.

## FY24 Budget Preview - Staffing Increase

The FY24 Proposed Budget will likely reflect changes to the staffing plan including:

- Clerk's Office Position (+1 FTE)
- Police Deputy Chief of Support Services (+1 FTE)
- Fire Battalion Chief of Emergency Medical Services (No FTE Change)
- Part-time Inspector in the Fire Prevention Bureau (+.5 FTE)

Clerk's Office Position - This full-time position will help address increasing workload related to processing FOIA requests, licensing, managing meeting agenda materials, preparing meeting minutes and other related tasks. The staff position will likely be in the Clerk's Office which has operated with two full-time positions for the past few years. The additional position would return the Clerk's Office to its traditional staffing of three positions. The cost of this position is included in the General Fund expense projections in this report.

Deputy Chief of Support Services - In 2023 a Deputy Chief of Support Services was added. The FY24 Proposed Budget will reflect this staffing change. This position provides executive level leadership in key services including CALEA accreditation, staff training and reporting, body worn camera and license plate recognition cameras and other support services. The need for this position was prompted primarily by the requirements of the SAFE-T Act.

Battalion Chief of Emergency Medical Services - This position will be responsible for coordinating and supervising all phases of emergency medical services including training, quality assurance, incident management, infection control, records management and ensuring compliance with the Illinois Department of Public Health (IDPH) regulations. The need for this position was prompted primarily by the sustained increases in emergency medical calls for service and increased reporting requirements. An existing vacant Firefighter/Paramedic position will be eliminated from the staffing plan in conjunction with the creation of the new Battalion Chief position.

Part-time Inspector - This .5 FTE position in the Fire Prevention Bureau will be responsible for conducting annual building occupancy inspections. These duties are currently performed by off-duty Firefighter/Paramedics working on a part-time basis at a prescribed rate of pay less than their rate of pay for their full-time position. The shift to a dedicated part-time employee will result in the completion of the inspections on a more predictable schedule and a slight reduction in cost.

Further additional staffing positions may be discussed during the Long Range Planning process.

## PUBLIC SAFETY FUND CONTRIBUTIONS

<b>Trends &amp; Issues</b>	<ul style="list-style-type: none"> <li>● The Village’s required contributions to the public safety pension funds have increased by \$3.36 million (51%) from \$6.53 million in 2018 to \$9.89 million in 2022.</li> <li>● The required contributions are projected to increase from \$10.1 million in 2023 to \$20 million in 2040.</li> <li>● In 2023, the Village kept the total property tax levy flat though the required contribution for public safety pensions decreased. This action was taken to smooth the impact of an expected increase in the 2024 required contribution. Essentially, a portion of the 2023 Corporate Levy (\$415,106) will be used to make the required contribution to the public safety pension funds in 2024.</li> </ul>
<b>Background &amp; Key Facts</b>	<ul style="list-style-type: none"> <li>● The Village makes the required contribution to the public safety pension funds each year.</li> <li>● There are two public safety pension funds (Firefighters Pension Fund and Police Officers Pension Fund).</li> </ul>
<b>Strategies &amp; Solutions</b>	<ul style="list-style-type: none"> <li>● In 2023 to 2025, to the extent funds are available, earmark money from the General Fund to make future contributions to the public safety pension funds (continue with the smoothing approach)</li> <li>● Consider creating a Public Safety Pension Contribution Stabilization Fund or Policy.</li> </ul>

The Village’s required contributions to the public safety pension funds have increased \$3.36 million (51%) from \$6.53 million in 2018 to \$9.89 million in 2022. In FY23 the required contribution unexpectedly decreased although the required contribution to the public safety pensions in FY24 is expected to increase significantly and additional increases are expected each year until 2040. The drop in the percent funded in 2022 was due to poor investment returns which lowered the value of the pension fund assets.

## 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 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?

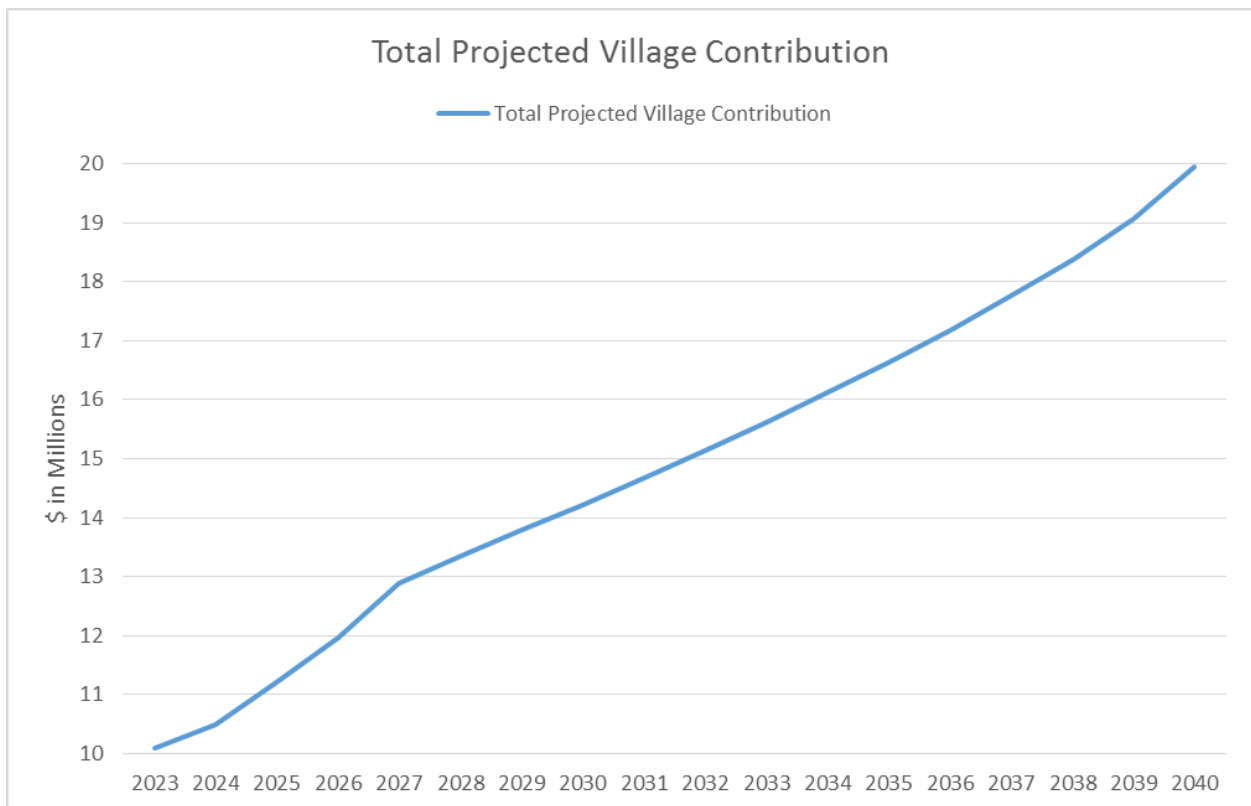
Both the employer and the employee are responsible for funding the public safety (police and fire) pension funds. Police officers contribute 9.91% and firefighters contribute 9.455% of their salary toward their pensions. This percentage is governed by State statute. The Village makes an annual contribution 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

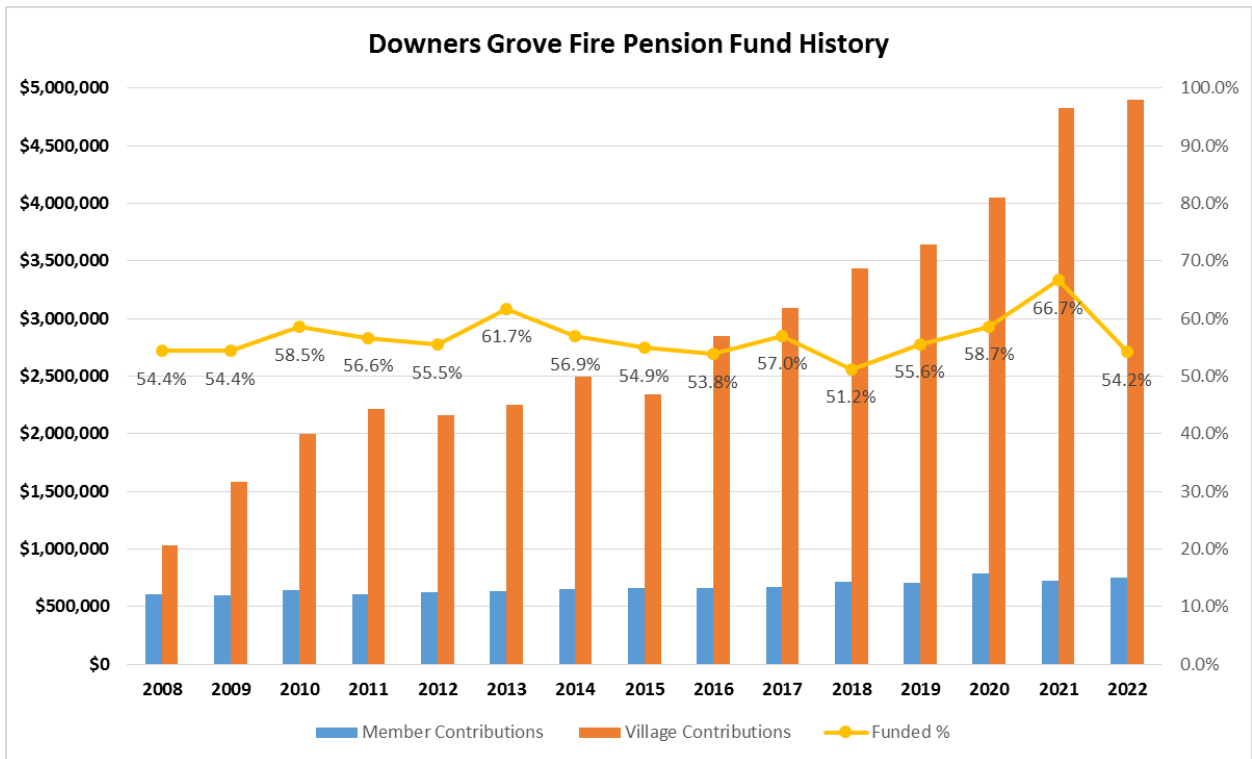
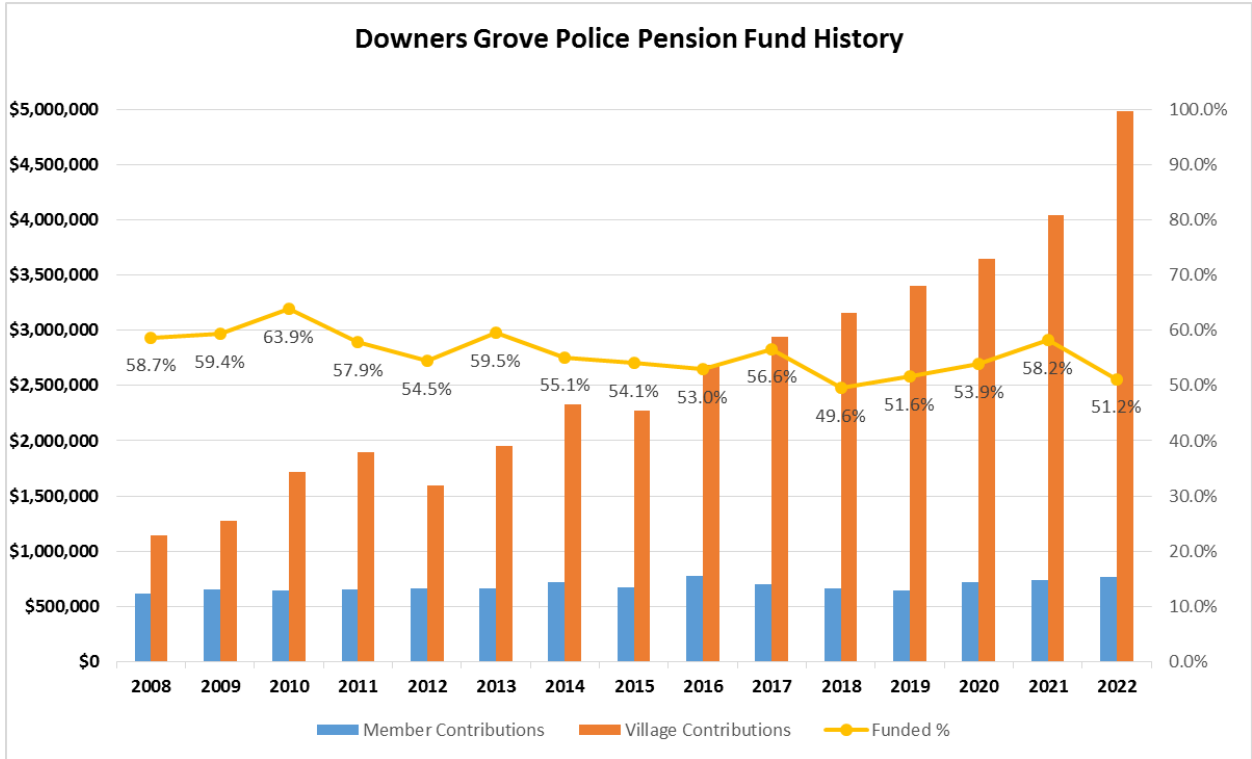
### Does the Village Fund the Pensions at the Required Amount?

Yes, each year the Village makes the required annual contribution to both the Police and Fire Pension Funds.

### What Does "Pension Levy" Mean?

The Village must contribute a minimum amount to its pension funds to meet the funding level required under State law. The funding level refers to the amount in the pension fund compared to the potential liability. This amount is the Village's annual property tax levy for pension contributions.





**FY24 Budget Preview - Property Tax Levy and Pension Contributions**

In 2023 the Village maintained an unchanged (flat) total property tax levy. In 2024, \$415,106 collected with the Corporate Levy in 2023 will be used to make the required contribution to the public safety pension funds. This approach allows the Village to maintain an unchanged total property tax levy while the required contributions to the public safety pension funds fluctuate. It appears that the same approach will be available for the Village's use with the 2024 tax levy.

	<b>2022</b>	<b>2023</b>	<b>2024 Projected</b>
Contribution to Public Safety Pension Funds	\$9,894,162	\$9,479,056	\$10,086,922
Public Safety Pension Levy	\$9,894,162	\$9,479,056	\$9,671,816
Amount of Corporate Levy Earmarked for Future Public Safety Contributions	-	\$415,106	\$222,346
<b>Total Village Levy</b>	<b>\$16,887,831</b>	<b>\$16,887,831</b>	<b>\$16,887,831</b>

**Public Safety Pension Stabilization**

In 2023, the Village kept the total property tax levy flat even though the required contribution for public safety pensions decreased. This action was taken to smooth the impact of an expected increase in the 2024 required contribution. Essentially, a portion of the 2023 Corporate Levy (\$415,106) will be used to make the required contribution to the public safety pension funds in 2024. To continue with and formalize this strategy, the Village could create a Public Safety Pension Contribution Stabilization Fund or Policy. When conditions allow, funds would be formally set aside or earmarked specifically for future pension contributions. The authority to set aside these funds and ultimately use these funds comes from ordinances approved by the Village Council. These funds would remain in the General Fund fund balance identified as "committed" funds.

## Civic Center Financing Plan Update

<p><b>Trends &amp; Issues</b></p>	<ul style="list-style-type: none"> <li>• In 2022 the Village prepared a financial plan to pay for the cost of the \$60.4 million Civic Center Project</li> <li>• The following items have changed since the 2022 financial plan:             <ul style="list-style-type: none"> <li>○ The total amount to be paid to retire the bonds over 25 years is \$58 million - \$1.3 million less than originally planned</li> <li>○ An additional \$1.75 million from General Fund transfers and interest on the bond proceeds is available to make bond payments</li> </ul> </li> <li>• The financial plan calls for the use of a property tax levy of up to \$200,000 per year to cover the costs of the bond payments</li> <li>• The Village could reduce or eliminate the need to levy property taxes for bond payments by making additional transfers from the General Fund to the Civic Center Debt Service Fund in 2023 to 2025</li> </ul>
<p><b>Background and Key Facts</b></p>	<ul style="list-style-type: none"> <li>• The current financial plan calls for up to \$200,000 per year in property taxes to be levied to make bond payments</li> <li>• The total amount to be paid from the property tax levy over the 25 year term of the bond is \$4.85 million</li> <li>• The changes to the financial plan noted above reduce the amount of to be paid from property tax levies to \$1.8 million</li> </ul>
<p><b>Strategies &amp; Solutions</b></p>	<ul style="list-style-type: none"> <li>• To the extent funds are available, transfer a total of approximately \$1.8 million from the General Fund to the Civic Center Debt Service Fund in 2023 to 2025 to likely eliminate the need to levy property taxes for bond payments</li> <li>• Continue to monitor performance of all of the revenue sources</li> <li>• Consider additional transfers from the General Fund if other revenues fall short of the plan</li> </ul>

The Village is constructing a combined Civic Center facility, which will be the new home of Village Hall, the Police Department and the administrative offices of Downers Grove Grade School District 58. The project is expected to be completed in 2024.

### Civic Center Project Summary

Located on the west side of the Civic Center property, this combined facility will provide modern work spaces that will allow for efficient and effective interactions between employees and with customers. Plans also include shared spaces for a variety of public meetings and community activities, including a multipurpose Council Chambers. Exterior features will include public plazas, pedestrian walkways and native landscaping. Visitor parking will be onsite, as well as areas designated for employees and official Village vehicles. The proposed plan for the Washington Street intersection will eliminate the eastern leg of the intersection, streamlining the traffic flow and improving pedestrian walkways. A variety of environmentally sustainable features are proposed for the new building.

In 2022 the Village prepared a financial plan to pay for the construction of the Civic Center Project. The total project cost is budgeted to be \$60.4 million. These costs will be covered by equity (cash on hand) in the amount of \$24.2 million and debt - a bond issuance in the amount of \$36.3 million. Several revenue sources have been identified to make the annual payments on the 25-year bond payment schedule including:

- Local Gasoline Tax
- Funds Currently Paying for an Agreement with District 58 which will expire in 2025
- Funds Currently Paying for Bonds on Fire Station 2 which will be paid off in 2028
- Contributions from the Capital Projects Fund
- Lease Payments from District 58
- Funds from the Sale of Civic Center Lot 2
- Property Tax Increment from the Development on Civic Center Lot 2

The following items have changed since the 2022 financial plan was prepared:

- The total amount to be paid over 25 years to retire the bonds is \$58 million - \$1.3 million less than originally planned
- An additional \$1.75 million from General Fund transfers and interest on the bond proceeds is available to make bond payments

Staff has prepared an update to the financial plan which reflects these two changes. The updated plan reflects a reduction in the total amount to be generated by the property tax - down to \$1.8 million. Assuming that all other revenue sources perform according to the plan, the Village could transfer \$1.8 million from the General Fund to the Civic Center Debt Service Fund to eliminate the need to levy additional property taxes to make the bond payments.

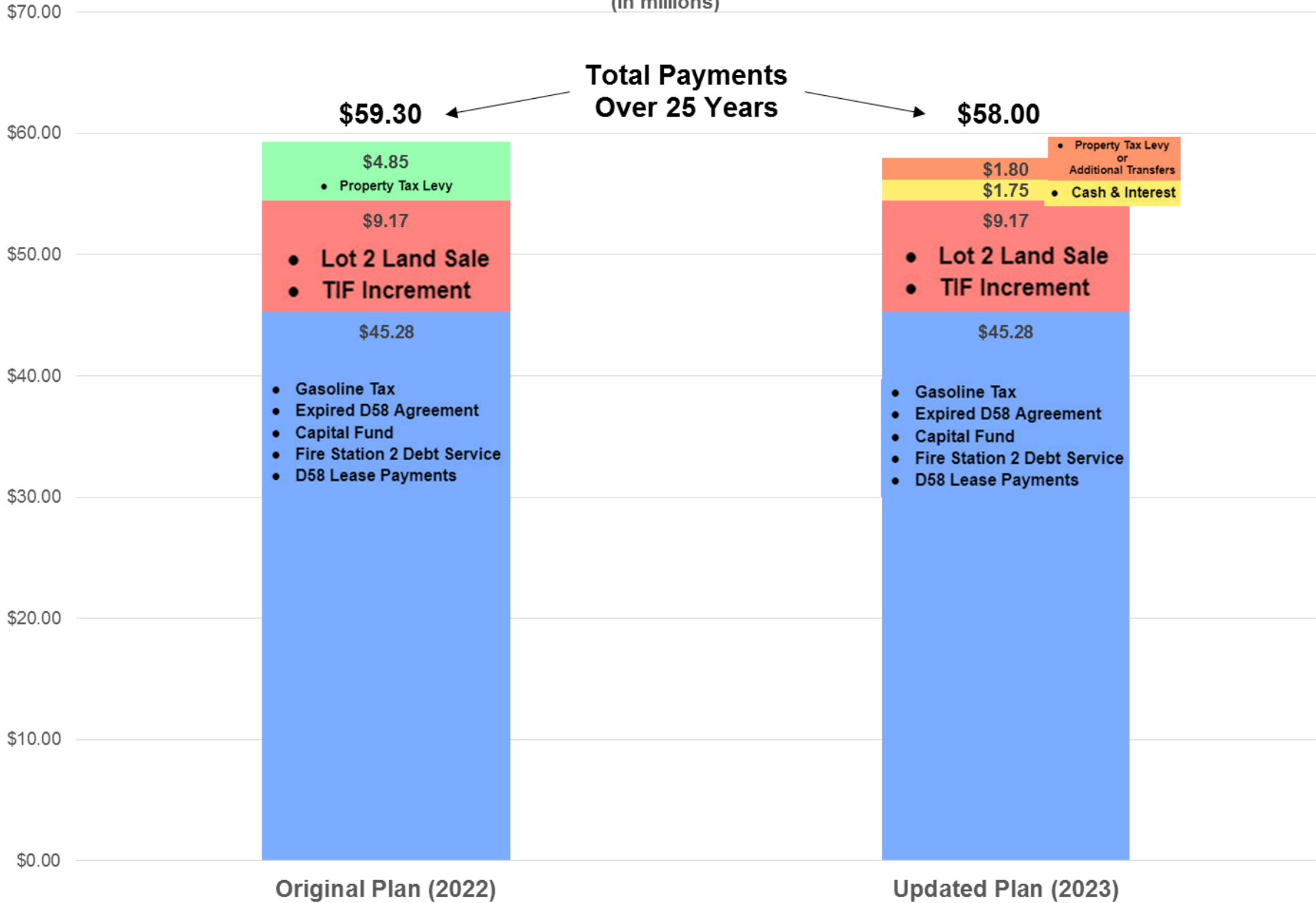
# Civic Center Debt Service Payment Plan

(in millions)

**Total Payments  
Over 25 Years**

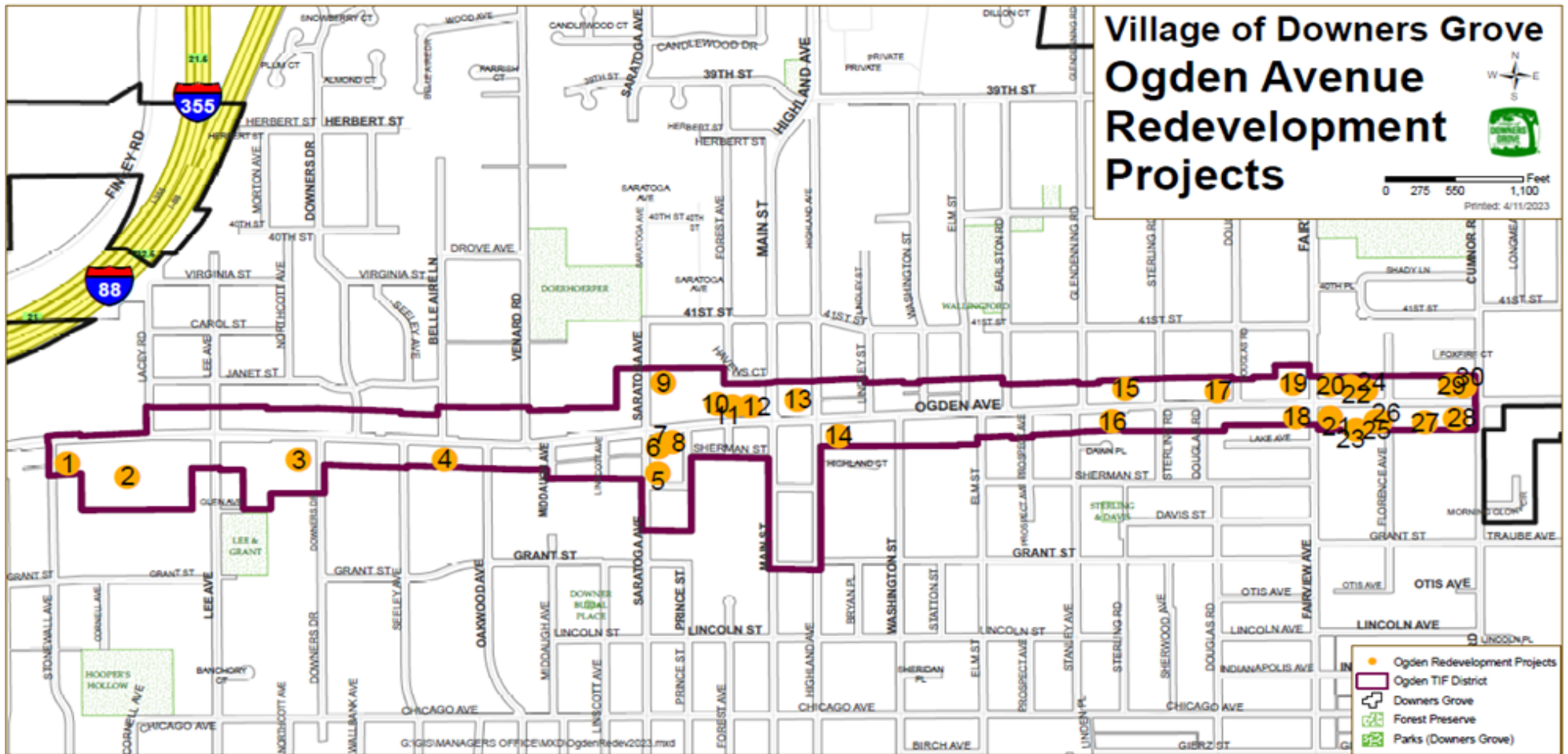
**\$59.30**

**\$58.00**



## Ogden Tax Increment Financing District Extension

<p><b>Trends &amp; Issues</b></p>	<p>The Ogden Avenue Tax Increment Financing District expires on 12/31/24 with revenues received through 2025. All funds must be spent by 12/31/25.</p> <p>The Village and DGEDC are currently pursuing Redevelopment Agreements for multiple locations.</p> <p>It will be difficult to invest the revenues received in 2024 and 2025 in redevelopment projects prior to the 12/31/25 completion deadline. Approximately \$7 million will be available in the fund from now until 12/31/25.</p>
<p><b>Background and Key Facts</b></p>	<p>The Ogden Avenue TIF was created in 2001 and expires in 2024 with final tax dollars received in 2025.</p> <p>The District boundaries are along Ogden Avenue from Stonewall Avenue on the west to Cumnor Avenue on the east.</p> <p>Revenues are provided from property taxes created from the increasing value of property within the district and are used to facilitate redevelopment along the corridor.</p> <p>The value of all of the properties located within the district has increased from \$29.3 million (2000 EAV) to \$55.0 million (2022 EAV).</p> <p>The 2023 beginning fund balance in the fund is approximately \$3.5 million. Annual revenue for 2023, 2024 and 2025 is projected to be \$1.3 to \$1.5 million which will increase the fund balance to \$7.7 million</p> <p>The Village has identified \$600,000 in planned expenses for pedestrian safety projects and administrative costs to be spent prior to the expiration of the TIF. Approximately \$7 million will be available for redevelopment agreements</p> <p>Recent Key Projects Include:</p> <ul style="list-style-type: none"> <li>● 2016 - Agreement with 1815 Ogden LLC to develop a Packey Webb Ford dealership on the south side of Ogden between Lee and Stonewall. The Village reimbursed the developer \$5 million for extraordinary redevelopment expenses.</li> <li>● 2017 - Agreement with Vequity Downers Ogden GP to redevelop the corner of Main Street and Ogden Avenue with three retail /commercial buildings. The Village reimbursed the developer \$850,000.</li> <li>● 2019 - Agreement with the Downers Grove Township to reimburse them \$275,000 for costs to redevelop the vacant property at the northeast corner of Saratoga Avenue and Sherman Street, immediately west of the building at 4340 Prince Street with a 6,000 square foot building housing a food pantry and other Township functions.</li> <li>● 2020 - Agreement 1111 Ogden, LLC to construct a 9,000 square foot multi-tenant retail building at 1111 Ogden Avenue to reimburse the Developer in an amount not to exceed \$850,000.</li> </ul>
<p><b>Strategies &amp; Solutions</b></p>	<ul style="list-style-type: none"> <li>● By 12/31/2024, extend the Ogden Avenue TIF District for up to 12 Years</li> <li>● Invest TIF Increment Accumulated through 2024 (received 2025)</li> <li>● Facilitate Redevelopments That Generate Sales Tax and Food &amp; Beverage Tax</li> <li>● Declare Surplus of All Increment Generated During Extension Period and Distribute Funds to Taxing Bodies</li> <li>● Obtain the Extension in 2024</li> <li>● This project should be considered a Priority Action Item for 2023-25</li> </ul>



**MapID Key Redevelopment Projects**

MapID	Key Redevelopment Projects	Address
1	West Suburban Humane Society (1901)	1901 Ogden Ave
2	Packey Webb Ford (1815)	1815 Ogden Ave
3	Bill Kay Nissan (1601)	1601 Ogden Ave
4	Delta Sonic Expansion (1415)	1415 Ogden Ave
5	DG Twp Food Pantry & Senior Services (4341 Saratoga)	4341 Saratoga Ave
6	Vequity - Chipotle (1203)	1203 Ogden Ave
7	Vequity - BMO Harris Bank (1201)	1201 Ogden Ave
8	Vequity - Starbucks (1149)	1149 Ogden Ave
9	Jewel (1148)	1148 Ogden Ave
10	Vequity - City BBQ, etc (1034)	1034 Ogden Ave
11	Vequity - ModPizza, etc (1022)	1022 Ogden Ave
12	Vequity - Panda Express (1010)	1010 Ogden Ave
13	Walgreens (1000)	1000 Ogden Ave
14	Muti-Tenant Building (Ogden and Highland) (933-945)	933 Ogden Ave
15	Multi-Tenant Building (CD One-Price Cleaners, etc) 640-648)	640 Ogden Ave

**MapID Key Redevelopment Projects**

MapID	Key Redevelopment Projects	Address
16	Popeyes (621)	621 Ogden Ave
17	Multi-Tenant Building (Advance Auto Parts, etc) (500-516)	500 Ogden Ave
18	PNC Bank (Ogden and Fairview) (401)	401 Ogden Ave
19	CVS (400)	400 Ogden Ave
20	Multi-Tenant Building (Five Guys, etc) (334-340)	340 Ogden Ave
21	Alen Radiator and Auto Sales (333)	333 Ogden Ave
22	Perillo Bently and Lamborghini (330)	330 Ogden Ave
23	Fresh Thyme (325)	325 Ogden Ave
24	Perillo Pre-Owned (310)	310 Ogden Ave
25	The Joint Chiropractic (307)	307 Ogden Ave
26	Mattress Firm (305)	305 Ogden Ave
27	McDonalds (225)	225 Ogden Ave
28	Napleton Aston Martin and Maserati (217)	217 Ogden Ave
29	Ogden Lincoln Certified Pre-Owned Dealership (216)	216 Ogden Ave
30	Car-X Tire and Auto (Ogden and Cumnor) (212)	212 Ogden Ave