

CITY OF PINE LAKE, GEORGIA WORK SESSION AGENDA SEPTEMBER 9, 2025 @ 6:00PM COURTHOUSE & COUNCIL CHAMBERS 459 PINE DRIVE, PINE LAKE, GA 30072

NOTE: All attendees are reminded to silence cellular phones and other devices that may cause interruption of the session proceedings.

CALL TO ORDER - WORK SESSION

ANNOUNCEMENTS/COMMUNICATIONS

ADOPTION OF THE AGENDA OF THE DAY

PUBLIC COMMENT – 3 minutes each please

NEW BUSINESS

- Employee Group Health Insurance Renewal Landmark Insurance, Proposal
- 2. Tennis and Pickle Ball Court Programming
- 3. Comprehensive Cost/Benefit Impact Study of a Proposed Property Tax Relief Program Carl Vinson Institute of Government, Proposal

PUBLIC COMMENT – 3 minutes each please

REPORTS AND OTHER BUSINESS

- Strategic Performance Report (SPR), September 2025
- Mayor
- City Council
- Information for the Pine Lake News Blast

EXECUTIVE SESSION

ADJOURNMENT

MAYOR Brandy Hall

COUNCIL MEMBERS

Jean Bordeaux, Mayor pro tem Jeff Goldberg Tom Ramsey Thomas Torrent Augusta Woods

CITY OF PINE LAKE 425 ALLGOOD ROAD P.O. BOX 1325 PINE LAKE, GA 30072

404-999-4901

www.pinelakega.net

City of Pine Lake



Effective: 10/01/2025		Current	Renewal	
		Anthem		Angle
Plan Benefit Summary		AORY	856M	ANG TRAD 2000 4000
Annual Deductible		\$2,500	\$2,500	\$2,000
Primary Copay		\$30 Copay	\$30 Copay	\$20 Copay
Specialist Copay		\$70 Copay	\$70 Copay	\$50 Copay
Coinsurance (In/Out)		90%	90%	80%
Out of Pocket Max		\$4,500	\$4,500	\$4,000
		\$350 Copay plus	\$350 Copay plus	\$250 Copay plus
Emergency Room		Deductible &	Deductible &	Deductible &
		Coinsurance	Coinsurance	Coinsurance
Urgent Care		\$70 Copay	\$70 Copay	\$75 Copay
Hospital		Deductible &	Deductible &	Deductible &
		Coinsurance	Coinsurance	Coinsurance
Preventive Care		No Charge	No Charge	No Charge
Rx Deductible		None	None	None
Rx Tier 1		\$10 Copay	\$10 Copay	\$20 Copay
Rx Tier 2		\$60 Copay	\$60 Copay	\$60 Copay
Rx Tier 3		\$90 Copay	\$90 Copay	\$85 Copay
Rx Tier 4		20% Coinsurance	20% Coinsurance	20% Coinsurance
RATES		Anthem		Angle
Employee	9	\$808.36	\$840.69	\$715.67
Employee & Spouse	0	\$1,697.56	\$1,765.45	\$1,502.91
Employee & Child(ren)	0	\$1,576.30	\$1,639.35	\$1,359.78
Family	0	\$2,465.50	\$2,564.10	\$2,218.59
MONTHLY COST		\$7,275.24	\$7,566.21	\$6,441.03
ANNUAL COST		\$87,302.88	\$90,794.52	\$77,292.36
Increase/Decrease			4.0%	-11.5%

From: To: Cc: Subject: Date:

From: Jean Bordeaux < jeanbordeaux@pinelakega.net>

Sent: Wednesday, August 20, 2025 1:05 PM **To:** Brandy Hall

Srandyhall@pinelakega.net>

Cc: Sarai Y'Hudah-Green <saraiy'hudah-green@pinelakega.net>; Ned Dagenhard

<neddagenhard@pinelakega.net>; Jeff Goldberg <jeffgoldberg@pinelakega.net>; Stanley
Hawthorne <stanleyhawthorne@pinelakega.net>; Governing Authority 2025
<GoverningAuthority2025@pinelakega.net>; Missye Varner <MissyeVarner@pinelakega.net>;

Community Building Team < Community Building Team @pinelakega.net >; Chris Balch

<chris@balchlawgroup.com>

Subject: Re: Progress: Tennis Court

I think there are two pickleball courts, one on each side of the net. Then the pickleball net goes perpendicular to the tennis net. Calvin says that at many pickleball courts people bring their own net. I am not sure about the attachments. I think this would be best, since we have no one to swap out nets.

I think this needs to be on the agenda for our regular meeting.

- Jean Bordeaux, Pine Lake City Council

On Aug 20, 2025, at 1:00 PM, Brandy Hall brandyhall@pinelakega.net wrote:

This is quite an accomplishment! Looks great.

Is this truly a pickleball court? I'm not sure where that came from, or what the difference is, but the last discussion we had and authorization I believe was for refinishing the tennis court not necessarily making it a pickleball court? I know this has been something that citizens have brought up a lot lately, and I am wondering if we are being accurate? Seems like there is a lot more expectation with a Pickleball court than a resurfaced tennis court, but that's just my opinion!

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courts?

Is someone working on guidelines for use, or will the council work on that?

Jeff

<image001.jpg>

From: Stanley Hawthorne < stanleyhawthorne@pinelakega.net >

Date: Tuesday, 19 August 2025 at 8:29 PM

To: Governing Authority 2025 < <u>GoverningAuthority2025@pinelakega.net</u>> **Cc:** Community Building Team < <u>CommunityBuildingTeam@pinelakega.net</u>>,

Chris Balch < chris@balchlawgroup.com>

Subject: Progress: Tennis Court

<image002.jpg> <image003.jpg>

<u>Stanley</u>

TENNIS/PICKLEBALL COURTS CONDITIONALLY OPEN



TENNIS & PICKLEBALL COURT RULES

To ensure fair play, safety, and enjoyment for all, please observe the following rules:

COURT RULES

Courts are first-come, first-served unless reserved for official community events. Play is limited to 1 hour when others are waiting.

Tennis and Pickleball players should share court time fairly.

SAFETY

Proper court shoes (non-marking soles) must be worn.

No food, glass containers, or alcohol permitted on the courts.

Pets, bicycles, scooters, skateboards or amplified music allowed inside the court Children under 12 must be supervised by an adult.

COURTESY

Dispose of all trash in designated receptacles.

Do not sit, lean, or place items on the nets.

Players are expected to use good sportsmanship and respect others of

Players are expected to use good sportsmanship and respect others at all times.

Note: Court hours are in accordance to Pine Lake Park Rules and regulations (After 5pm we ask that players use quiet Pickleballs / or quiet paddles)

ALL PARKING MUST BE AT THE BEACH HOUSE- 4580 LAKESHORE



From: <u>Stanley Hawthorne</u>

To: Tom Ramsey; Brandy Hall; Governing Authority 2025

Cc: Chris Balch; Ned Dagenhard

Subject: Re: Request for Proposal: Cost/Benefit Study of a Proposed Tax Relief Program for Senior Citizen Property

Owners in Pine Lake, Georgia

Date: Friday, August 29, 2025 10:31:39 AM

You're welcome and thank you for the clarification. I will be happy to reach out for alternative proposals if it is the City Council's direction following discussion of the current proposal at the September 9 Work Session.

Stanley

From: Tom Ramsey <tomramsey@pinelakega.net>

Sent: Friday, August 29, 2025 10:26 AM

To: Stanley Hawthorne <stanleyhawthorne@pinelakega.net>; Brandy Hall

<brandyhall@pinelakega.net>; Governing Authority 2025

<GoverningAuthority2025@pinelakega.net>

Cc: Chris Balch <chris@balchlawgroup.com>; Ned Dagenhard <neddagenhard@pinelakega.net> **Subject:** Re: Request for Proposal: Cost/Benefit Study of a Proposed Tax Relief Program for Senior Citizen Property Owners in Pine Lake, Georgia

Thank you for the granular details, City Manager. I have never doubted the reputation or capability of CVI. They do have well-qualified competition, however. When I saw the price from CVI, I thought perhaps this might be worth seeking a competitive proposal, before making a decision to proceed with an impact study, or not.

Thanks.

Tom

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From: Stanley Hawthorne <stanleyhawthorne@pinelakega.net>

Sent: Friday, August 29, 2025 10:16:24 AM

To: Tom Ramsey <tomramsey@pinelakega.net>; Brandy Hall <brandyhall@pinelakega.net>; Governing Authority 2025 <GoverningAuthority2025@pinelakega.net>

Cc: Chris Balch <chris@balchlawgroup.com>; Ned Dagenhard <neddagenhard@pinelakega.net> **Subject:** Re: Request for Proposal: Cost/Benefit Study of a Proposed Tax Relief Program for Senior Citizen Property Owners in Pine Lake, Georgia

Good morning, Council Member Ramsey,

I wish to address your implied question/presumption that I have highlighted below. CVI made it clear in our conversations that they have an existing model that they have used extensively in their tax exemption studies on behalf of local governments. I've also copied the general statement included in their proposal on the capabilities of the University of Georgia's Carl Vinson Institute of Government.

They would be applying their existing tax exemption model to "develop a simulation model for Pine Lake using property tax data at the parcel level to identify and model alternative scenarios for property tax exemptions. With the developed model we will then be able to run a large number of sample scenarios to estimate the likely fiscal impact in terms of forgone revenue for the city. As part of the analysis, we will estimate changes in housing stock over the next five years."

Capabilities of the Vinson Institute

The mission of the Institute of Government is to improve governance and the lives of people in Georgia. In carrying out this mission, the Institute can call on the wide-ranging knowledge base of the University of Georgia as well as on 90 years of direct service experience in providing technical assistance, training, research, and policy analysis to local and state governments in Georgia. The Institute of Government is among the most highly-rated university-based organizations designed specifically to span the gap between best practices research and the existing practice of government.

Stanley

From: Tom Ramsey <tomramsey@pinelakega.net>

Sent: Thursday, August 28, 2025 9:41 AM

To: Brandy Hall

| Stanley Hawthorne |

<GoverningAuthority2025@pinelakega.net>

Cc: Chris Balch <chris@balchlawgroup.com>; Ned Dagenhard

<neddagenhard@pinelakega.net>

Subject: Re: Request for Proposal: Cost/Benefit Study of a Proposed Tax Relief Program for Senior Citizen Property Owners in Pine Lake, Georgia

Good Morning All,

Thank you, City Manager for sharing the draft proposal from Carl Vinson Institute at UGA. I was a bit surprised at the price tag for the proposed work. It made me wonder if we were asking CVI to reinvent a wheel that already existed.

Some research last night turned up at published 2019 Work Paper from the Andrew Young School of Policy Studies at Georgia State University (The Center for State and Local Finance). The paper, "Age-Based Property Tax Exemptions in Georgia", includes a revenue impact calculator that is available for use. Since Council's goal at this point is to assess the impact of a potential Senior Tax Exemption, this could be very close to a plug and play solution, requiring minimal support.

If Council is in agreement, I would like to reach out to GSU to see if they (we) can use their existing tools to analyze the impact of a Senior Tax Exemption in Pine Lake. This may be a much more affordable option than CVI.

I have attached copies of both the Work Paper from GSU and Revenue Impact Calculator they created, for your review and consideration.

Thank you for considering this option,

Tom Ramsey
Council Member

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From: Brandy Hall <brandyhall@pinelakega.net> Sent: Wednesday, August 27, 2025 9:19:19 PM

To: Stanley Hawthorne <stanleyhawthorne@pinelakega.net>; Governing Authority 2025 <GoverningAuthority2025@pinelakega.net>

Cc: Chris Balch <chris@balchlawgroup.com>; Ned Dagenhard <neddagenhard@pinelakega.net> **Subject:** Re: Request for Proposal: Cost/Benefit Study of a Proposed Tax Relief Program for Senior Citizen Property Owners in Pine Lake, Georgia

Thank you!

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From: Stanley Hawthorne <stanleyhawthorne@pinelakega.net>

Sent: Wednesday, August 27, 2025 11:49:55 AM

To: Governing Authority 2025 < Governing Authority 2025 @pinelakega.net >

Cc: Chris Balch <chris@balchlawgroup.com>; Ned Dagenhard <neddagenhard@pinelakega.net> **Subject:** Fwd: Request for Proposal: Cost/Benefit Study of a Proposed Tax Relief Program for Senior Citizen Property Owners in Pine Lake, Georgia

Good morning, Mayor and Council Members.

For your review, I am forwarding the subject's proposal from the Carl Vinson Institute of Government.

With the Mayor's concurrence, we will add to the September 9 City Council Work Session for discussion.

Very truly yours,

<u>Stanley</u>

Begin forwarded message:

From: Rex L Facer II < Rex. Facer@uga.edu> Date: August 27, 2025 at 9:39:12 AM EDT

To: Stanley Hawthorne <stanleyhawthorne@pinelakega.net>

Subject: Re: Request for Proposal: Cost/Benefit Study of a Proposed Tax Relief Program for Senior Citizen Property Owners in Pine Lake, Georgia

Stanley, I was good to speak the other week. After our discussion we finalized an initial proposal. The proposal would have us create a model where we could run literally hundreds of simulations to get a good picture of what a likely outcome of the tax exemption would be for Pine Lake. This project would bring together a team of at least 4 people from the institute myself (local government and public finance), Tommie Shepherd (economics), Ashlee Tziganuk (housing), and Adam Brantley (economics).

Let me know what questions you have and we can also chat about making sure the scope of the project meets your needs.

Best -- Rex

Rex L Facer II, Ph.D.

Head, Local Government Unit

Government Research and Services Division

Carl Vinson Institute of Government

University of Georgia

1180 E Broad St, Athens, GA 30602 706.542.4229 office 762.402.4987 cell

From: Stanley Hawthorne <stanleyhawthorne@pinelakega.net>

Sent: Thursday, July 24, 2025 2:48 PM **To:** Rex L Facer II < Rex.Facer@uga.edu>

Subject: Fw: Request for Proposal: Cost/Benefit Study of a Proposed Tax Relief Program

for Senior Citizen Property Owners in Pine Lake, Georgia

You don't often get email from stanleyhawthorne@pinelakega.net. <u>Learn why this is important</u>

[EXTERNAL SENDER - PROCEED CAUTIOUSLY]

Mr. Facer, please advise me of your receipt.

Stanley D Hawthorne

City Manager stanleyhawthorne@pinelakega.net 404.999.4901

From: Stanley Hawthorne <stanleyhawthorne@pinelakega.net>

Sent: Monday, July 14, 2025 12:39 PM **To:** Rex L Facer II <Rex.Facer@uga.edu>

Subject: Request for Proposal: Cost/Benefit Study of a Proposed Tax Relief Program for

Senior Citizen Property Owners in Pine Lake, Georgia

Good day, Mr. Facer,

After its July 8 work session, the City Council of Pine Lake wishes to move ahead with a study of the senior property tax relief proposal outlined within the attached email.

I have prepared a study framework for your consideration in providing the City with a proposal to conduct such a study including an estimated cost and timeline by the University of Georgia, Carl Vinson Institute of Government, Government Research and Services Division.

Request for Proposal: Cost/Benefit Study of a Proposed Property Tax Relief Program for Senior Citizen Property Owners in Pine Lake, Georgia

1. Introduction

The City of Pine Lake, Georgia is seeking a proposal from the University of Georgia, Carl Vinson Institute of Government, Government Research and Services Division to conduct a comprehensive cost/benefit study of a proposed property tax relief program aimed at assisting senior citizen property owners within the City of Pine Lake. The goal of this study is to provide a detailed analysis of the financial and social impacts of implementing such a program, informing policy decisions and ensuring its effectiveness and sustainability.

2. Background

Property taxes can represent a significant financial burden for senior citizens, many of whom live on fixed incomes. While Georgia and DeKalb County offers some property tax exemptions for seniors, such as an additional exemption for those 65 or older who meet income limitations and qualify for the homestead exemption, further relief options are being considered. This study addresses the need for a thorough evaluation of the potential costs and benefits of a new

program to provide additional property tax relief to senior citizen homeowners in Pine Lake, Georgia.

3. Scope of work

Review existing senior property tax relief programs: Analyze the effectiveness, eligibility criteria, and impacts of current senior citizen exemptions in DeKalb County and the State of Georgia.

Identify and analyze various property tax relief models as a basis of comparison to the proposal made by Council Member Tom Ramsey: Explore different program structures, such as tax credits, deferrals, homestead exemptions tailored for seniors, or other mechanisms, taking into account factors like income thresholds, property value limits, and the possibility of indexing such limits to inflation.

- Determine eligibility criteria: Evaluate various approaches to define eligible senior citizens, including potential age and income requirements, considering the impact of household income on eligibility.
- Estimate program costs: Quantify the financial impact on the City of Pine Lake, Georgia in terms of lost tax revenue, legal and administrative expenses associated with implementing and managing the program, and any other relevant costs.
- Assess program benefits: Evaluate the potential benefits for senior citizen property owners, including reduced tax burdens, increased disposable income, enhanced financial stability, and the potential to remain in their homes.
- Consider broader economic and social impacts: Analyze potential ripple effects on the local economy, property values, and community well-being, while acknowledging that a thorough evaluation needs to go beyond economic efficiency to include social values and community needs.
- Develop a financial model: Create a model to project the financial implications of different program scenarios over a defined timeframe (e.g., 5, 10, 20 years), accounting for factors like the number of eligible seniors, property value changes, and inflation.
- Conduct sensitivity analysis: Evaluate the robustness of the findings by analyzing how the results change under different assumptions about key variables, such as the small size of the Pine Lake community, participation rates, income levels, and property value appreciation, to assess the uncertainty associated with cost/benefit estimates.
- Review and outline tax benefits offered to senior citizens by The One Big Beautiful Bill Act (OBBBA) recently passed by the 119th United States Congress.
- Prepare a comprehensive report: Present the study findings in a detailed report with clear conclusions, actionable recommendations, and a summary of the cost/benefit analysis, addressing both quantifiable and qualitative considerations.

4. Proposal requirements

Executive Summary: A concise overview of the proposed approach and key qualifications.

- Understanding of the Project: Demonstrate a clear understanding of the project objectives and the specific challenges associated with evaluating property tax relief programs for seniors.
- Methodology and Work Plan: Detail the proposed methodology for conducting
 the cost/benefit analysis, including data collection, analysis techniques, and the
 steps involved in completing each task described in the Scope of Work,
 emphasizing the importance of comprehensive analysis beyond conventional
 welfare economics.
- Deliverables: Specify the expected deliverables, including the format and timing of interim reports, presentations to the Pine Lake staff and elected officials, and the final comprehensive report.
- Timeline: Provide a realistic timeline for completing the project, including key milestones and deadlines.
- Team Qualifications: Provide resumes and relevant experience of the project team, highlighting expertise in public policy analysis, economics, property tax systems, and demographic studies.
- Cost Proposal: Provide a detailed breakdown of the project costs, including personnel costs, expenses, and any other relevant fees.

Very truly yours,

Stanley D Hawthorne

City Manager stanleyhawthorne@pinelakega.net 404.999.4901

From: Stanley Hawthorne <stanleyhawthorne@pinelakega.net>

Sent: Tuesday, June 17, 2025 2:45 PM **To:** Rex L Facer II <Rex.Facer@uga.edu>

Subject: Re: Contact information

Rex, thank you for the prompt reply and it was a pleasure to talk with you. I will update you on how the July 8 City Council Work Session goes. Attached is the updated email series.

Stanley D Hawthorne

City Manager stanleyhawthorne@pinelakega.net 404.999.4901

From: Rex L Facer II < Rex. Facer@uga.edu> Sent: Tuesday, June 17, 2025 2:37 PM **To:** Stanley Hawthorne <stanleyhawthorne@pinelakega.net>

Subject: Contact information

Stanley, here is my contact information.

Best -- Rex

Rex L Facer II, Ph.D.
Head, Local Government Unit
Government Research and Services Division
Carl Vinson Institute of Government
University of Georgia

1180 E Broad St, Athens, GA 30602 706.542.4229 office 762.402.4987 cell



PROPOSAL FOR SERVICES

City of Pine Lake, Georgia

Draft Proposal for Technical Assistance

August 18, 2025

Background and Purpose

This proposal is responsive to and in support of the City of Pine Lake's desire to explore the fiscal impact of senior property tax exemptions for the municipality. The primary focus of this analysis is to estimate the current and future impact of implementing a property tax exemption for seniors that would reduce the municipal portion of the property tax bill for eligible seniors. This applied research will focus on alternative design structures for a property tax exemption and create a simulation model that looks at how these alternatives could impact current and future property tax revenues for the city. This analysis will not recommend a course of action, but will highlight potential fiscal impacts of implementing a municipal property tax exemption for seniors.

The research will be conducted by the Carl Vinson Institute of Government's (CVIOG) Local Government Unit with research support from other faculty and staff across the Institute.

Scope of Work

Institute of Government faculty and research professionals will develop a simulation model for Pine Lake using property tax data at the parcel level to identify and model alternative scenarios for property tax exemptions. With the developed model we will then be able to run a large number of sample scenarios to estimate the likely fiscal impact in terms of forgone revenue for the city. As part of the analysis, we will estimate changes in housing stock over the next five years.

Key Tasks

- 1. Kick off meeting to initiate project and agree upon alternative tax exemption scenarios.
- 2. Analyze and model current and future housing stock to ensure accurate housing stock estimates.
- 3. Analyze and model parcel level data to forecast property tax revenue impact of alternative exemption scenarios.
- 4. Prepare report with findings of simulations of alternative property tax exemption scenarios.
- 5. Make a final presentation to the City Council.

The study will not recommend a specific course of action, but will provide elected officials and city management with data to inform their decision making.

The scope of work proposed here will analyze data provided by the City of Pine Lake and Dekalb County. The Institute of Government and the City of Pine Lake will cooperate in guiding project evolution and direction. Status updates will be provided regularly, and City of Pine Lake representatives will be able to review and respond to report drafts. Both the City of Pine Lake and the Institute of Government understand that the scope of work may be amended based upon research findings.

Deliverables

The project will result in a final report containing a description of the analytical approaches employed and the results of the simulations. Additionally, the report will document key assumptions made in conducting the analysis.

Project Timeline and Cost

The Institute of Government foresees this project beginning upon receipt of a final contract signed by all parties. The Institute of Government proposes to complete the project for a flat fee of \$42,529. Dependent upon data provision, the estimated completion time is 6 months after the contract is signed.

Capabilities of the Vinson Institute

The mission of the Institute of Government is to improve governance and the lives of people in Georgia. In carrying out this mission, the Institute can call on the wide-ranging knowledge base of the University of Georgia as well as on 90 years of direct service experience in providing technical assistance, training, research, and policy analysis to local and state governments in Georgia. The Institute of Government is among the most highly-rated university-based organizations designed specifically to span the gap between best practices research and the existing practice of government. The proposed researchers for this project:

Rex L Facer II is the Unit Manager of the Local Government Unit at the Carl Vinson Institute of Government. He is an internationally recognized expert in local public finance and human resource management. He has published in leading Public Administration journals and authored many applied research reports. Dr. Facer had been working with local governments on various feasibility studies as a consultant for more than 10 years. Prior to joining the Institute, Dr. Facer taught for 20 years in the Master of Public Administration Program at Brigham Young University and worked for the Institute of Government as a research professional on applied local government technical assistance projects. Dr. Facer has also worked at the federal and state level. The President appointed Dr. Facer to serve on the Federal Salary Council where he served from 2010 to 2017. He was also appointed by the Governor to serve as the inaugural chair of the Utah Independent Redistricting Commission. Dr. Facer has a Ph.D. from the University of Georgia.

Tommie Shepherd is a Public Service Associate with the Carl Vinson Institute of Government. Tommie Shepherd provides economic analysis and econometric modeling of tax policy and economic

development issues. He also conducts feasibility studies related to the development/redevelopment of local government assets and public-private partnerships.

Prior to joining the Institute for Government, he served as an agribusiness economist and business development specialist in the University of Georgia's Center for Agribusiness and Economic Development and Department of Agricultural and Applied Economics. He has served as an economist with the USDA's Agricultural Marketing Service, where he was responsible for policy analysis and price forecasting. He has also served as an economist in the insurance industry, banking industry, and has taught microeconomics, macroeconomics, statistics, and finance.

For additional information please contact:

Rex L Facer II
Head, Local Government Unit
rex.facer@uga.edu
706.542.4229 office
762.402.4987 cell