

**CITY OF PINE LAKE, GEORGIA  
WORK SESSION AGENDA  
JULY 8, 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**

**PUBLIC HEARING**

1. Alcoholic Beverages Privilege License Application – Silver's Caribbean Restaurant, 4634 Rockbridge Road SW – On-Premises Retail Sale and Consumption

**ANNOUNCEMENTS/COMMUNICATIONS**

**ADOPTION OF THE AGENDA OF THE DAY**

**PUBLIC COMMENTS – 3 minutes each please**

**NEW BUSINESS**

1. Senior Property Tax Relief Program
2. Street Resurfacing Update, Local Maintenance Improvement Grant (LMIG)
3. Beach House Renovation, Project Scope Presentation
4. Pine Lake/Snapfinger Creek Dam Inspection

**PUBLIC COMMENTS – 3 minutes each please**

**REPORTS AND OTHER BUSINESS**

- Strategic Performance Report (SPR)

**Reports/Comments**

- Mayor
- City Council

**Information for “The Pine Lake News” eblast.**

**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](http://www.pinelakega.net)



## PRELIMINARY COUNCIL AGENDA MEMORANDUM (CAM)

**TO:** Honorable Mayor and Council Members

**FROM:** Ned Dagenhard, Acting City Clerk

**DATE:** July 8, 2025 Work Session

**TITLE:** Alcoholic Beverages Privilege License Application – Silver’s Caribbean Restaurant, 4634 Rockbridge Road SW – On-Premises Retail Sale and Consumption

### **RECOMMENDATION**

The City of Pine Lake Administration Department, Office of the City Clerk, recommends approval of the license application at the July 29, 2025 Regular Meeting, subject to decision by the Pine Lake Governing Authority.

### **BACKGROUND**

In accordance with the City of Pine Lake Code of Ordinances Chapter 10 – ALCOHOLIC BEVERAGES, Ms. Freweini Tsegai has submitted an application to the City for an Alcoholic Beverages Privilege License—on behalf of *Silver’s Caribbean Restaurant*—for the on-premises sale and consumption of distilled spirits, malt beverages, and wine.

### **RESOURCE IMPACT**

Approval of this application presents no explicit resource impact.

### **ATTACHMENTS**

Alcoholic Beverages Privilege License Application

**APPLICATION FOR ALCOHOLIC BEVERAGE PRIVILEGE LICENSE  
CITY OF PINE LAKE, GEORGIA**

**INSTRUCTIONS:** Read through entire application before answering any questions. Every question must be answered fully and correctly. If the space provided is not sufficient, answer the questions on another sheet of paper and indicate that a separate sheet is attached. If a particular question does not apply to you, then answer "N/A" and if necessary explain why the question is not applicable to you. Do not leave any questions blank. When the form is completed, it must be dated, signed and verified under oath by the applicant and filed with the City Clerk of the City of Pine Lake, Georgia together with all supporting documents, and a certified check or cash for Three Hundred Fifty Dollars and No/100 (\$350.00) which is non-refundable.

1. Type of establishment:  
(Check one)

☒ Restaurant  
☐ Retail Package Sales

2. Type of license applied for:  
(Check one).

<input type="checkbox"/>	Retail dealers: Building size 4,000 sq. feet or less – beer and wine package sales	\$ 500.00
<input type="checkbox"/>	Retail dealers: Building size greater than 4,000 sq. feet – beer and wine package sales	\$1,000.00
<input type="checkbox"/>	Wholesale dealer, beer or wine	\$ 200.00
<input type="checkbox"/>	Restaurant, retail consumption malt beverages and wine only	\$ 500.00
<input type="checkbox"/>	Private club, retail consumption, malt beverages and wine only	\$ 500.00
<input checked="" type="checkbox"/>	Restaurant, private club, retail consumption, distilled spirits, malt beverages and wine	\$2,800.00
<input type="checkbox"/>	Brew Pub	\$1,000.00
<input type="checkbox"/>	Catering permit/Temporary Permit	\$ 50.00

- |                                     |  |             |
|-------------------------------------|--|-------------|
| <input type="checkbox"/>            | Brown Bag Establishment License                  | \$ 50.00    |
| <input type="checkbox"/>            | Bed and Breakfasts                               | \$ 50.00    |
| <input type="checkbox"/>            | Sunday Sales Permits for consumption on Premises | \$ 200.00   |
| <input type="checkbox"/>            | Sunday Sales Permits                             | \$ 200.00   |
| <input checked="" type="checkbox"/> | Employee Permits                                 | \$ 50.00    |
| <input type="checkbox"/>            | Distilled Spirits                                | \$ 5,000.00 |

3. Type of ownership:

- ☒ Individual
- ☐ Partnership
- ☐ Close Corporation
- ☐ Corporation
- ☐ Limited Liability Company
- ☐ Limited Partnership

☐ (a) If individual, full name and legal residence of owner:

<u>Freweini Tsegai</u>	<u>412-49 3655</u>
NAME	SOCIAL SECURITY #
<u>2613 Dregler Dr</u>	
STREET ADDRESS	MAILING ADDRESS (If different)
<u>Chamblee GA 30341</u>	
CITY, STATE, ZIP CODE	CITY, STATE, ZIP CODE
Is this individual a U.S. Citizen? <u>Yes</u>	
If not give permanent alien registration # _____ and attach copy of green card.	

☐ (b) If partnership, partnership name \_\_\_\_\_  
Name, address & social security number of general partner(s):

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Name, social security number, per cent interest and legal address of all partners:

\_\_\_\_\_  
\_\_\_\_\_

Are all of these stockholders U.S. Citizens? \_\_\_\_\_

If not give permanent alien registration # \_\_\_\_\_ and attach copy of green card.

☐ (c) If close corporation, corporate name \_\_\_\_\_

STREET ADDRESS MAILING ADDRESS (If Different)

CITY, STATE, ZIP CODE CITY, STATE, ZIP CODE

NAME, SOCIAL SECURITY NUMBER, PER CENT INTEREST AND LEGAL ADDRESS OF  
ALL STOCKHOLDERS:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Are all of these stockholders U.S. Citizens? \_\_\_\_\_

If not give permanent alien registration # \_\_\_\_\_ and attach copy of green card.

[ ] (d) If corporation, corporate name \_\_\_\_\_

STREET ADDRESS \_\_\_\_\_ MAILING ADDRESS (If Different) \_\_\_\_\_

CITY, STATE, ZIP CODE \_\_\_\_\_ CITY, STATE, ZIP CODE \_\_\_\_\_

NAME OF REGISTERED AGENT FOR SERVICE OF PROCESS FOR THE CORPORATION

STREET ADDRESS \_\_\_\_\_ MAILING ADDRESS (If Different) \_\_\_\_\_

[ ] (e) If Limited Liability Company, name \_\_\_\_\_  
Address of principal place of business \_\_\_\_\_

NAME, ADDRESS & SOCIAL SECURITY NUMBER OF MANAGING MEMBER(S):

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

NAME, SOCIAL SECURITY NUMBER, PER CENT INTEREST AND LEGAL ADDRESS OF ALL MEMBERS:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Are all of the partners U.S. Citizens? \_\_\_\_\_

If not give permanent alien registration # \_\_\_\_\_ and attach copy of green card.

NAME OF REGISTERED AGENT FOR SERVICE OF PROCESS FOR THE LIMITED LIABILITY COMPANY:

NAME \_\_\_\_\_

STREET ADDRESS \_\_\_\_\_ MAILING ADDRESS (If Different) \_\_\_\_\_

CITY, STATE, ZIP CODE

CITY, STATE, ZIP CODE

[ ] (f) If Limited Partnership, name \_\_\_\_\_  
Address of principal place of business \_\_\_\_\_

NAME, ADDRESS & SOCIAL SECURITY NUMBER OF GENERAL PARTNER(S):

NAME, SOCIAL SECURITY NUMBER, PER CENT INTEREST AND LEGAL ADDRESS OF LIMITED PARTNERS:

Are all of the partners U.S. Citizens? \_\_\_\_\_  
If not give permanent alien registration # \_\_\_\_\_ and attach copy of green card.

NAME, OF REGISTERED AGENT FOR SERVICE OF PROCESS FOR THE LIMITED PARTNERSHIP

NAME

STREET ADDRESS

MAILING ADDRESS (If Different)

CITY, STATE, ZIP CODE

CITY, STATE, ZIP CODE

4. NAME OF LICENSEE:

Erwin T. SEGGAI  
NAME

2613 Dresden DR  
CITY, STATE, ZIP CODE

Freweriteggai819@gmail.com  
MAILING ADDRESS (If Different)

Atlanta GA 30341  
CITY, STATE, ZIP CODE

Is the licensee a U.S. Citizen? \_\_\_\_\_

If not give licensee permanent alien registration # \_\_\_\_\_ and attach copy of green card.

5. NAME OF LICENSE REPRESENTATIVE (Required)

NAME

NAME

STREET ADDRESS

MAILING ADDRESS

CITY, STATE, ZIP CODE

CITY, STATE, ZIP CODE

Is the license representative a U.S. Citizen? \_\_\_\_\_

If not give license representative permanent alien registration # \_\_\_\_\_ and attach copy of green card.

6. a. Is the above address the licensee's legal and bona fide place of domicile? \_\_\_\_\_
- b. Is the above address the license representative's legal and bona fide place of domicile? \_\_\_\_\_

7. NAME AND LOCATION OF BUSINESS FOR WHICH APPLICATION IS MADE:

SILVER BAR GRILL  
NAME OF BUSINESS

4634 ROCK BRIDGE RD Stan Mountain  
STREET ADDRESS

Pine Lick 30079  
CITY, STATE, ZIP CODE

8. DO YOU CURRENTLY HOLD OR HAVE HELD WITHIN THE LAST 10-YEARS ANY OTHER ALCOHOL BEVERAGE LICENSE OTHER THAN ONE ISSUED BY PINE LAKE? IF SO, WHERE AND IF CURRENT PROVIDE THE LICENSE NUMBER AND ISSUING AUTHORITY.

9. HAVE YOU RECEIVED, READ, AND UNDERSTAND THE CITY OF PINE LAKE BEVERAGE LICENSE ORDINANCE?



LICENSEE

~~LICENSE REPRESENTATIVE~~

10. AS REQUIRED BY THE ALCOHOLIC BEVERAGE LICENSE ORDINANCE OF THE CITY OF PINE LAKE, HAVE YOU INCLUDED THE FOLLOWING WITH THIS APPLICATION?



- ☐ a. A completed State of Georgia Department of Alcohol Unit form ATT-17 (if required).
- ☐ b. An affidavit of each person whose name appears on an application for a license swearing that said person has not within 5 years prior to the date of application been convicted of nor entered a plea of nolo contendere to any felony, misdemeanor, or charge related to the sale, manufacture, distribution, taxability, possession or use of alcoholic beverages or illegal drugs including the offense of driving a motor vehicle under the influence of alcohol or drugs, has not entered a guilty plea, or been convicted of a felony or a misdemeanor or a crime opposed to decency and morality. (Does not include the registered agent for service of a corporation, or LLC unless such person is a covered stockholder, member, partner, limited partner, licensee or license representative).
- ☐ c. A copy of a deed showing the applicant to be the owner of the premises for which the license is sought or a copy of a lease showing any interest the owner of the premises has in the business for which the license is sought.
- ☐ d. Consent form releasing driver history and criminal background history of each person listed herein and proof of U.S. Citizenship or alien status.
- ☐ e. 5-Year driver history which can be obtained from the Georgia State Patrol Office.
- ☐ f. For those applicants, who, within the last five year period, have resided or do reside in a state other than Georgia, the applicant must furnish a certified copy of a driver history and criminal background history from the state or state in which he/she has resided or resides to the Chief of Police of Pine Lake.
- ☐ g. If the same person is serving as the licensee and the license representative, he/she shall submit an affidavit certifying that he/she is at least twenty-one (21) years of age, a resident of DeKalb County and a manager of the business.
- ☐ h. If the licensee is not the license representative, an affidavit from the license representative certifying that he/she is at least twenty-one (21) years of age, a resident of DeKalb County and a manager of the business.
- ☐ i. If applicable, have you received a DeKalb County Health Department Food Service Permit and any other state or federal permits, etc. required for a food service establishment. If so, attach a copy of the permit.
- ☐ j. A certificate from the Pine Lake Chief of Police certifying that each person named in the application has been investigated and found not to have within 5 years prior to the date of application been convicted of nor entered a plea of nolo contendere to any felony, misdemeanor, or charge related to the sale, manufacture, distribution, taxability, possession or use of alcoholic beverages or illegal drugs including the offense of driving a motor vehicle under the influence of alcohol or drugs, has not entered a guilty plea, or been convicted of a felony or a misdemeanor or a crime opposed to decency and morality.
- ☐ k. Application processing fee of Three Hundred Fifty Dollars and No/100 (\$350.00).

**VERIFICATION OF LICENSEE**

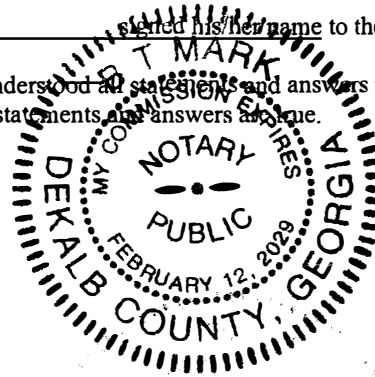
STATE OF GEORGIA, DeKalb COUNTY.

I, Freweini Tsegai, Licensee, do hereby swear subject to criminal penalties for false swearing, that the statements and answers made by me to the foregoing questions in this application are true, and no false or fraudulent statement or answer is made herein to procure the granting of such license.

[Signature]  
Applicant/Licensee Signature (Full Name in Ink)

I hereby certify that Freweini Tsegai  
(Full Name of Applicant/Licensee) signed his/her name to the foregoing application after stating to me that he/she knew and understood all statements and answers made therein, and, under oath administered by me, has sworn that said statements and answers are true.

This 11 day of march, 2025  
[Signature]  
NOTARY PUBLIC  
My Commission Expires: 02/12/2029  
[AFFIX SEAL]



**VERIFICATION OF LICENSE REPRESENTATIVE**

STATE OF GEORGIA, \_\_\_\_\_ COUNTY.

I, \_\_\_\_\_, License Representative, do hereby swear subject to criminal penalties for false swearing, that the statements and answers made by me to the foregoing questions this application are true, and no false or fraudulent statement or answer is made herein to procure the granting of such license.

\_\_\_\_\_  
License Representative (Full Name in Ink)

I hereby certify that \_\_\_\_\_ signed his/her name to the  
(Full Name of License Representative)  
foregoing application after stating to me that he/she knew and understood all statements and answers made therein, and, under oath administered by me, has sworn that said statements and answers are true.

This \_\_\_\_\_ day of \_\_\_\_\_, 19 \_\_\_\_.

\_\_\_\_\_  
NOTARY PUBLIC  
My Commission Expires: \_\_\_\_\_  
[AFFIX SEAL]

**AFFIDAVIT OF LICENSEE/LICENSE REPRESENTATIVE**  
**(ON PREMISE CONSUMPTION ONLY)**

STATE OF GEORGIA, DeKalb COUNTY

The undersigned licensee hereby certifies that he/she (is not) (is) serving as licensee and the license representative of SILVER BAR GRILL CARIACAN RESTAURANT that he/she is at least twenty one (21) years of age, (is not) (is) a resident of DeKalb County, and (is not) (is) a manager of the business.

[Signature]

Sworn to and subscribed before me, this  
11 day of March,

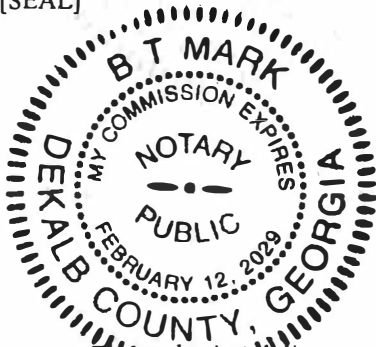
2025

[Signature]

NOTARY PUBLIC

MY COMMISSION EXPIRES: 02/12/2029

[SEAL]



The undersigned license representative hereby certifies that he/she is serving as the license representative of \_\_\_\_\_; that he/she is at least twenty one (21) years of age, is a resident of DeKalb County, and is a manager of the business.

Sworn to and subscribed before me, this  
\_\_\_\_ day of \_\_\_\_\_,

\_\_\_\_

NOTARY PUBLIC

My Commission Expires: \_\_\_\_\_

[SEAL]

**CONSENT FORM**

I hereby authorize THE CITY OF PINE LAKE to receive any criminal history record information pertaining to me which may be in the files of any state and local criminal justice agency in Georgia.

Freweini Tsegai  
Full Name Printed

2613 Dresden Dr Chamblee GA 30341  
Address

F  
Sex

B  
Race

9-23-1964  
Date of Birth

412-49-3655  
Social Security #

U.S. Citizen ☒ Yes ☐ No  
(Attach proof, if applicable)

[Signature]  
Signature

**NOTICE**

\*\*\*\*\*

Criminal justice agencies which disseminate criminal history records to private individuals and to public and private agencies shall advise all requestors that, if an employment or licensing decision adverse to the record subject is made, the record subject must be informed by the individual or agency making the adverse decision of all information pertinent to that decision. This disclosure must include information that a criminal history record check was made, the specific contents of the record, and the effect the record had upon the decision. Failure to provide all such information to the person subject to the adverse decision is a misdemeanor. This disclosure requirement applies to criminal justice agencies when such agencies make employment or licensing decisions adverse to record subjects.

[Signature]  
NOTARY PUBLIC  
MY COMMISSION EXPIRES: 11/20/2027

3/11/2025  
DATE

**AFFIDAVIT**

**5-YEAR BACKGROUND HISTORY**

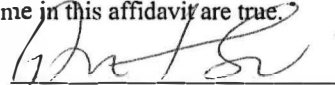
I, Freweni Tsegai, do hereby swear that I have not within 5 years prior to the date of this application been convicted or nor entered a plea of nolo contendere to any felony, misdemeanor, or charge related to the sale, manufacture, distribution, taxability, possession or use of alcoholic beverages or illegal drugs including the offense of driving a motor vehicle under the influence of alcohol or drug, has not entered a guilty plea, or been convicted of a felony or a misdemeanor of a crime opposed to decency and morality.

  
Applicants Signature

**VERIFICATION**

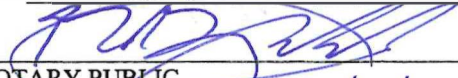
STATE OF GEORGIA, DEKALB COUNTY.

I, Freweni Tsegai, Licensee, do hereby subject to criminal penalties for false swearing, that the statements made by me in this affidavit are true.

  
Applicant's Signature (Full Name in Ink)

I hereby certify that Freweni Tsegai signed his/her name to the  
(Full Name of Applicant)  
foregoing affidavit after stating to me that he/she knew and understood all statements made therein, and, under oath administered by me, has sworn that said statements are true.

This 11<sup>th</sup> day of MARCH, 2025.

  
NOTARY PUBLIC  
MY COMMISSION EXPIRES: 11/20/2027  
[SEAL]

NED DAGENHARD  
NOTARY PUBLIC  
DeKalb County, Georgia  
My Commission Expires 11/20/2027

GEORGIA  
DRIVER'S LICENSE

DRIVER'S LICENSE

DL



USA  
GA

Governor: *B. H.*

Commissioner: *James R. Moore*



4d DL NO. **036990376** 3 DOB **09/23/1964**  
9 CLASS **C** 4b EXP **09/23/2032**  
2 **FREWEINI**  
1 **TSEGGAI**

8 **2613 DRESDEN DR**  
**ATLANTA, GA 30341-5222**  
**DEKALB**

12 REST **B**  
9a END **NONE**  
4a ISS **09/20/2024**  
15 SEX **F** 16 EYES **BLK**  
16 HGT **5'-00"** 17 WGT **128 lb**

6 DD 576508470540020000

**From:** [Tom Ramsey](#)  
**To:** [Danny Lamonte](#); [Stanley Hawthorne](#); [Brandy Hall](#); [Governing Authority 2025](#); [Chris Balch](#); [Ned Dagenhard](#)  
**Subject:** Re: Proposed discussion of draft resolution to establish an income qualified, senior tax exemption to be applied to City of Pine Lake property tax levies  
**Date:** Friday, June 6, 2025 11:06:52 AM  
**Attachments:** [image001.png](#)

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Thank you, Mr. Lamotte.

I count the number of H4 exemptions at 42, in your spreadsheet. Based upon the example provided in my previous email, the total cost to the city would be \$12,768.

Looking forward to discussing this in July.

Tom Ramsey

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**From:** Danny Lamonte <dannylamonte@pinelakega.net>  
**Sent:** Friday, June 6, 2025 10:57:19 AM  
**To:** Stanley Hawthorne <stanleyhawthorne@pinelakega.net>; Tom Ramsey <tomramsey@pinelakega.net>; Brandy Hall <brandyhall@pinelakega.net>; Governing Authority 2025 <GoverningAuthority2025@pinelakega.net>; Chris Balch <chris@balchlawgroup.com>; Ned Dagenhard <neddagenhard@pinelakega.net>  
**Subject:** RE: Proposed discussion of draft resolution to establish an income qualified, senior tax exemption to be applied to City of Pine Lake property tax levies

Please find attached the query received from the county with the count of 74 residents and their corresponding information. Thanks

***Danny Lamonte, MBA CFO***

Finance Director  
City of Pine Lake,GA

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**From:** Stanley Hawthorne <stanleyhawthorne@pinelakega.net>  
**Sent:** Friday, June 6, 2025 10:47 AM  
**To:** Tom Ramsey <tomramsey@pinelakega.net>; Brandy Hall <brandyhall@pinelakega.net>; Governing Authority 2025 <GoverningAuthority2025@pinelakega.net>; Chris Balch <chris@balchlawgroup.com>; Ned Dagenhard <neddagenhard@pinelakega.net>; Danny Lamonte <dannylamonte@pinelakega.net>  
**Subject:** Re: Proposed discussion of draft resolution to establish an income qualified, senior tax exemption to be applied to City of Pine Lake property tax levies

**Importance:** High

Good morning to all,

Council Member Ramsey and I had a chance to discuss his clarifying email this morning and as I told him: 'the clarification is proper and needed.' In my haste at the airport yesterday traveling home to Orlando for the weekend and quickly catching up on emails, I did not notice that Mr. Lamonte had replied from a basis of Council Member Ramsey's original proposal. I apologize for the confusion.

Finance Director Lamonte, please answer the question below from Council Member Ramsey in his enumerated response "2." below.

Very truly yours,

*Stanley D Hawthorne*

City Manager

[stanleyhawthorne@pinelakega.net](mailto:stanleyhawthorne@pinelakega.net)

404.999.4901



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**From:** Tom Ramsey <[tomramsey@pinelakega.net](mailto:tomramsey@pinelakega.net)>

**Sent:** Friday, June 6, 2025 10:29 AM

**To:** Brandy Hall <[brandyhall@pinelakega.net](mailto:brandyhall@pinelakega.net)>; Governing Authority 2025

<[GoverningAuthority2025@pinelakega.net](mailto:GoverningAuthority2025@pinelakega.net)>; Stanley Hawthorne

<[stanleyhawthorne@pinelakega.net](mailto:stanleyhawthorne@pinelakega.net)>; Chris Balch <[chris@balchlawgroup.com](mailto:chris@balchlawgroup.com)>; Ned Dagenhard

<[neddagenhard@pinelakega.net](mailto:neddagenhard@pinelakega.net)>

**Subject:** Re: Proposed discussion of draft resolution to establish an income qualified, senior tax exemption to be applied to City of Pine Lake property tax levies

This email is in response to the City Manager email last night (June 5th), forwarding comments from Finance Director Lamotte. I am placing my response here because this is the email chain that contains the current proposal. Mr. Lamotte's response to Mr. Hawthorne yesterday, was in response to an email chain that preceded our May Work Session. Thanks

Good Morning, City Manager,

I do not agree with Mr. Lamotte's assessment of the impact of my proposed draft for a Senior Tax Exemption. It sounds like he was using the original proposal I made last month, which I presented after your original property tax explanation, which needed to be withdrawn and corrected. His calculations should have been based on the proposal made in my email to this group on May 23, 2025, which can be seen below in this email chain.



1. I believe his off the cuff assumption of \$1000 per resident is inaccurate
2. Does his count of 74 residents represent all Senior Exemptions? My latest proposal for discussion at the July Work Session would only grant a Pine Lake exemption to those receiving only the H4 County Exemption
3. After the last Council meeting, I specifically asked you to look into the number of H4 exemptions prior to or July Work Session. Not all Senior Exemptions.
4. Qualified residents, receiving the H4 County Exemption would receive a \$10,000 reduction in assessed value, and a 1 mil reduction in the City tax rate, based on my most recent proposal. Exactly like many surrounding cities in DeKalb County
5. Using that formula on a home with a market value of \$300,000, and an assessed value of \$120,000, It would reduce the City taxes from \$2328 to \$2024, a reduction of \$304
6. Even if we were to use Mr. Lamotte's number of 74 residents, the impact to the city would be \$22,496, not \$74,000. But I believe that not all Senior exemptions in Pine Lake are H4 exemptions (my Senior exemption is not H4), so the actual exposure to the city should be under \$20,000 annually.

I look forward to our July Work Session, and a full discussion using current and correct data.

Thanks,  
Tom Ramsey

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**From:** Tom Ramsey <[tomramsey@pinelakega.net](mailto:tomramsey@pinelakega.net)>

**Sent:** Tuesday, May 27, 2025 5:41 PM

**To:** Brandy Hall <[brandyhall@pinelakega.net](mailto:brandyhall@pinelakega.net)>; Governing Authority 2025 <[GoverningAuthority2025@pinelakega.net](mailto:GoverningAuthority2025@pinelakega.net)>; Stanley Hawthorne <[stanleyhawthorne@pinelakega.net](mailto:stanleyhawthorne@pinelakega.net)>; Chris Balch <[chris@balchlawgroup.com](mailto:chris@balchlawgroup.com)>; Ned Dagenhard <[neddagenhard@pinelakega.net](mailto:neddagenhard@pinelakega.net)>

**Subject:** Re: Proposed discussion of draft resolution to establish an income qualified, senior tax exemption to be applied to City of Pine Lake property tax levies

Thank you, Mayor, and I do appreciate your concerns. I do think a July work session is fine, but it would be beneficial for administration to inquire as to the number of H4

exemptions currently awarded in Pine Lake. This would make a work session more productive.

Sincerely,  
Tom Ramsey

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**From:** Brandy Hall <[brandyhall@pinelakega.net](mailto:brandyhall@pinelakega.net)>

**Sent:** Tuesday, May 27, 2025 4:07:59 PM

**To:** Tom Ramsey <[tomramsey@pinelakega.net](mailto:tomramsey@pinelakega.net)>; Governing Authority 2025 <[GoverningAuthority2025@pinelakega.net](mailto:GoverningAuthority2025@pinelakega.net)>; Stanley Hawthorne <[stanleyhawthorne@pinelakega.net](mailto:stanleyhawthorne@pinelakega.net)>; Chris Balch <[chris@balchlawgroup.com](mailto:chris@balchlawgroup.com)>; Ned Dagenhard <[neddagenhard@pinelakega.net](mailto:neddagenhard@pinelakega.net)>

**Subject:** Re: Proposed discussion of draft resolution to establish an income qualified, senior tax exemption to be applied to City of Pine Lake property tax levies

Dear Colleagues,

Thank you, Councilmember Ramsey, for your thoughtful proposal and the revisions made to minimize administrative burden. I deeply appreciate the spirit of equity and compassion behind this initiative, especially in light of the recently clarified tax impacts on elderly residents with limited resources.

That said, I do have some concerns about proceeding without a fuller understanding of the long-term financial implications for the City. As you noted, this is a legislative process that, once enacted, cannot be easily reversed. It is our responsibility to ensure that we approach this with due diligence.

To that end, I recommend that we place this topic on the agenda for our July work session. If Council chooses to explore this further, I believe we must fund a comprehensive impact analysis—ideally through a trusted third party such as the Carl Vinson Institute—to evaluate the potential effects both now and in the future. This will help us make a data-informed decision that balances compassion with fiscal responsibility.

It is also important to note that this initiative did not surface during any of the three Council retreats held in 2024 or 2025, and as such, it was not factored into our current strategic priorities. As we all know, staff capacity and resources are limited. Taking on an unplanned initiative of this scale risks detracting from the important progress already underway. In my view, deviating from the strategic roadmap undermines staff's ability to

deliver on projects we've all agreed are top priorities.

Additionally, we will need to anticipate and plan for the legal costs associated with drafting and pursuing legislative approval for this resolution.

I am not necessarily opposed to the concept of a senior tax exemption, but I do believe we must be thoughtful, thorough, and transparent in our approach. Our residents deserve nothing less.

Warm regards,

Brandy M. Hall

*Mayor*

City of Pine Lake, GA

---

**From:** Tom Ramsey <[tomramsey@pinelakega.net](mailto:tomramsey@pinelakega.net)>

**Sent:** Friday, May 23, 2025 11:57 AM

**To:** Governing Authority 2025 <[GoverningAuthority2025@pinelakega.net](mailto:GoverningAuthority2025@pinelakega.net)>; Stanley Hawthorne <[stanleyhawthorne@pinelakega.net](mailto:stanleyhawthorne@pinelakega.net)>; Chris Balch <[chris@balchlawgroup.com](mailto:chris@balchlawgroup.com)>; Ned Dagenhard <[neddagenhard@pinelakega.net](mailto:neddagenhard@pinelakega.net)>

**Subject:** Proposed discussion of draft resolution to establish an income qualified, senior tax exemption to be applied to City of Pine Lake property tax levies

Dear Colleagues,

In light of the recent corrections made to the latest Strategic Performance Report by City Manager Hawthorne, on the topic of property tax calculations as related to School, County, and City of Pine Lake Taxes, it is now clearly established that the burden of City taxes on the elderly with limited resources is substantial.

As such, I would like to resubmit my request that City Council consider the possibility of an income qualified, senior tax exemption to be applied to City Taxes. I ask that this be placed on the agenda for earliest possible upcoming work session, once the City Manager has had the opportunity to study impact of implementation. Impact could be assessed by finding out how many City Residents have qualified for the DeKalb County H-4 senior exemption.

We now know that City Taxes represent approximately 34% of a gross bill before exemptions are applied. In fact, for an elderly resident already receiving both the basic homestead exemption (available to all residents), and the income qualified, H-4 or H-9 exemptions, City Taxes represent approximately 74% of their annual property tax bill.

Most cities in DeKalb County do offer some form of income qualified, senior tax relief that is applied to City Taxes. I have attached below, a listing extracted from the DeKalb County Tax Commissioners website that shows what each city offers to their senior residents.

I have made significant changes to the draft resolution (attached below), to minimize the

processing and record keeping burden on City of Pine Lake staff. Once approved by Council and approved by the state legislature and passed by referendum, the entire process would be automatic when a resident applies and qualifies for the DeKalb County H-4 senior exemption, since the qualification requirements would be identical.

Thank you for your consideration.

Sincerely,

Tom Ramsey

### **Other Local Exemptions**

[City of Atlanta](#) - Exemptions are granted along with County exemption.

[City of Avondale](#) - Local exemptions are not awarded.

[City of Brookhaven](#) - Exemptions are granted along with the County exemptions.

- Basic homestead exemption of \$40,000 plus city assessment freeze (if applicable).
- Senior Exemption (age 65 and meeting county requirements) receive \$160,000 plus city assessment freeze - if applicable).

[City of Chamblee](#) - The basic homestead exemption is granted along with County exemption. Elderly exemptions are applied for with the City of Chamblee.

- Basic homestead exemption of \$50,000 off assessed value.
- Elderly residents 65 and older and disabled residents that are 100 percent disabled can receive a 100 percent exemption from ad valorem taxes.

[City of Clarkston](#) - Seniors age 65 may apply for additional \$20,000 exemption from the assessed value of their property when they qualify for homestead exemption.

[City of Decatur](#) - Exemptions are applied for with the city of Decatur.

[City of Doraville](#) – Exemptions are awarded along with the County exemptions. Elderly exemptions are applied for with the City of Doraville.

- Basic homestead exemption of \$10,000 and a 2.5 mil reduction off assessed value.
- Elderly residents age 70 and older can receive 100 percent city tax exemption.

[City of Dunwoody](#) - Exemptions are awarded along with the County exemptions.

- Basic exemption - \$10,000 off assessed value plus a 1 mill reduction off assessed value.

- Senior exemption - age 65 with \$15,000 or less GA NET income - \$14,000 plus a 1 mill reduction off assessed value.

[City of Lithonia](#) - City exemptions are awarded with the County exemptions.

- Basic homestead exemption of \$2,000 off assessed value.
- Elderly residents 65 and older and 100 percent disabled residents with net income less than \$4,000 can receive an additional exemption of \$2,000 off assessed value.

[City of Pine Lake](#) - Basic city exemption of \$4,000 of assessed value is granted along with County exemption.

[City of Stone Mountain](#) - Local exemptions are applied for with the City of Stone Mountain. Elderly residents age 62 or older with an income of less than \$10,000 can receive an exemption of \$20,000 off assessed value for city operations.

[City of Stonecrest](#) - City exemptions are awarded with the County exemptions.

- Basic exemption - \$10,000 off assessed value plus a 1 mill reduction off assessed value.
- Senior exemption - age 65 with \$15,000 or less GA NET income - \$14,000 plus a 1 mill reduction off assessed value.

[City of Tucker](#) - Exemptions are awarded along with the county exemptions.

- Basic homestead exemption of \$10,000 plus city assessment freeze (if applicable).
- Senior Exemption (age 65 and meeting county requirements) receive \$14,000 plus city assessment freeze - if applicable).

## **Proposed Draft City Council Resolution No. [XXXX]**

A Resolution to Establish a Property Tax Relief Program for Senior Citizens Based on a Qualified Income Level.

Whereas, the City Council acknowledges the financial pressures faced by senior citizens living on fixed or limited incomes; and

Whereas, rising property taxes have disproportionately impacted low- and moderate-income seniors, threatening their ability to remain in their homes; and

Whereas, the City Council is committed to promoting financial stability and equitable tax relief for seniors through an income qualified program;

Now, Therefore, Be It Resolved, by the City Council of Pine Lake, GA, as follows:

1. Eligibility and Tax Relief:

- Senior exemption - age 65 with \$15,000 or less GA NET income - \$14,000 reduction in assessed value, plus a 1 mil reduction off the City's levy on assessed value.
- (This is the same as DeKalb County's H-4 senior exemption qualifications for eligibility. The benefit relief provided is modeled after the City of Dunwoody senior exemption, but this could be adjusted to a benefit the City of Pine Lake could sustain.)

2. Application Process:

- Eligible residents must apply for and receive approval for the DeKalb County - H4 Senior Exemption. Once approved for the H-4 exemption, the DeKalb County Tax Office would automatically apply the City of Pine Lake's senior tax exemption.

4. Program Implementation and Funding:

- The tax relief program shall be funded through [specific funding sources, e.g., municipal budget allocations, state grants, etc.].

- The program shall take effect on [specific date] and will be reviewed annually to assess its effectiveness and sustainability.

5. Public Awareness Campaign:

- The City Council shall ensure that information regarding the program, including eligibility criteria and application procedures, is widely distributed to senior residents through [specific channels, e.g., mail, online platforms, community centers, etc.].

Adopted this [day] of [month], [year], by the City Council of Pine Lake, GA.

Signed:

[Name], Mayor

[Name], City Clerk

Get [Outlook for iOS](#)

Parcel Id	Exmp Code	Address	City Code	Owner	Co-Owner	Age (If Available)	Co-Owner Age (If Available)
18 041 08 003	H4F:AGE 65-SCHOOL+FRZ	4546 OAK RD PINE LAKE GA 30072	74	MITCHELL MARY ANN			
18 041 08 011	H4F:AGE 65-SCHOOL+FRZ	487 OAK DR PINE LAKE GA 30072	74	GORDON WILLIAM ALAN		72	
18 041 08 037	H4F:AGE 65-SCHOOL+FRZ	4556 ROCKBRIDGE RD PINE LAKE GA 30072	74	OMEL FELIX	MELENU ONAH	68	
18 041 08 042	H9F:SR 70-SCHOOL+ FRZ	4571 POPLAR RD PINE LAKE GA 30072	74	WOODS DWIGHT		68	71
18 041 08 063	H9F:SR 70-SCHOOL+ FRZ	4556 FORREST RD PINE LAKE GA 30072	74	ANDRADE IVAN	ANDRADE MARIE G	82	71
18 041 08 067	H9F:SR 70-SCHOOL+ FRZ	486 PINE DR PINE LAKE GA 30072	74	GATES RACHEL MCGINNIS		75	
18 041 08 083	H4F:AGE 65-SCHOOL+FRZ	526 PINE DR PINE LAKE GA 30072	74	WHITLOW BARBARA H		76	
18 041 08 085	H3F:AGE 62-SCHOOL & FRZ	509 SPRING DR PINE LAKE GA 30072	74	SINGH YVONNE M	WALKER BRIGHHAM C	64	
18 041 08 087	H9F:SR 70-SCHOOL+ FRZ	529 PINE DR PINE LAKE GA 30072	74	STERN FRAN	STERN RIKKI	72	
18 041 08 089	H4F:AGE 65-SCHOOL+FRZ	4574 DOGWOOD RD PINE LAKE GA 30072	74	MCCLUGGAGE RALPH MELVIN	MCCLUGGAGE PATRICIA	80	80
18 041 08 092	H4F:AGE 65-SCHOOL+FRZ	522 CLUBHOUSE DR PINE LAKE GA 30072	74	FAMILY TRUST	SUE FAMILY TRUST	68	
18 041 08 098	H1S:BASIC EXEMPTION + STATE SR	4575 DOGWOOD RD PINE LAKE GA 30072	74	HOLT MARGARET P		67	
18 041 08 102	H4F:AGE 65-SCHOOL+FRZ	488 CLUBHOUSE DR PINE LAKE GA 30072	74	ISAAC CAROL	LINDBLAD CARRIE E	72	
18 041 08 119	H4F:AGE 65-SCHOOL+FRZ	450 CLUBHOUSE DR PINE LAKE GA 30072	74	OWEN DIANE S		67	
18 041 08 127	H4F:AGE 65-SCHOOL+FRZ	451 CLUBHOUSE DR PINE LAKE GA 30072	74	BROWN CLIFTON PHILLIP	LIGHTCAP SUSAN LIVING TRUST	80	
18 041 08 130	H4F:AGE 65-SCHOOL+FRZ	429 CLUBHOUSE DR PINE LAKE GA 30072	74	LIGHTCAP SUSAN	KENDALL TRUSTEE	69	
18 041 08 143	H6DF:DISABILITY-PART SCHL + FRZ	495 CLUBHOUSE DR PINE LAKE GA 30072	74	HOOD WILLARD E SR	HOOD LOTTIE M		
18 041 08 146	H3F:AGE 62-SCHOOL & FRZ	4606 FORREST RD PINE LAKE GA 30072	74	BERNHEIMER KAREN A		75	
18 041 08 163	H9F:SR 70-SCHOOL+ FRZ	4606 FORREST RD PINE LAKE GA 30072	74	BORDEAUX JEAN M	AUSTIN GAYLE M		
18 041 08 175	H6F:SR 65-PART SCHOOL (I) + FRZ	521 CLUBHOUSE DR PINE LAKE GA 30072	74	LIVING TRUST OF CASTRO NIVEA		73	
18 041 08 178	H4F:AGE 65-SCHOOL+FRZ	4611 LAKESHORE DR PINE LAKE GA 30072	74	VO ANNY		61	68
18 041 08 183	H4F:AGE 65-SCHOOL+FRZ	495 MAGNOLIA DR PINE LAKE GA 30072	74	RENO RHONDA L		64	75
18 041 08 184	H4F:AGE 65-SCHOOL+FRZ	4612 FORREST RD PINE LAKE GA 30072	74	ROTCHE DENNIS R	BORST ANGEL C	81	
18 041 08 194	H4F:AGE 65-SCHOOL+FRZ	449 MAGNOLIA DR PINE LAKE GA 30072	74	MONTGOMERY FRANCES A		75	
18 041 08 200	H6F:SR 65-PART SCHOOL (I) + FRZ	444 HEMLOCK DR PINE LAKE GA 30072	74	WILDMOON K C		68	
18 041 08 201	H9F:SR 70-SCHOOL+ FRZ	462 HEMLOCK DR PINE LAKE GA 30072	74	EUBANKS SHARON		78	
18 041 08 202	H4F:AGE 65-SCHOOL+FRZ	455 MAGNOLIA DR PINE LAKE GA 30072	74	MINES LARRY L		68	
18 041 08 208	H4F:AGE 65-SCHOOL+FRZ	458 HEMLOCK DR PINE LAKE GA 30072	74	HERSI ABDI M			
18 041 08 232	H4F:AGE 65-SCHOOL+FRZ	4632 POPLAR RD PINE LAKE GA 30072	74	ADAMS MARY FRANCES			
18 041 08 236	H9F:SR 70-SCHOOL+ FRZ	450 SPRUCE DR PINE LAKE GA 30072	74	FILLOS STEVAN M		78	
18 041 08 238	H4F:AGE 65-SCHOOL+FRZ	441 HEMLOCK DR PINE LAKE GA 30072	74	STRICKLAND EUGENIA		77	
18 041 08 239	H4F:AGE 65-SCHOOL+FRZ	433 HEMLOCK DR PINE LAKE GA 30072	74	MCMAHON SHARON	BROWN CINDY	75	68
18 041 08 248	H4F:AGE 65-SCHOOL+FRZ	4638 FORREST RD PINE LAKE GA 30072	74	DAVIS JUDITH CAROL			
18 041 08 256	H3F:AGE 62-SCHOOL & FRZ	4631 LAKESHORE DR PINE LAKE GA 30072	74	AUSTIN GAYLE M	BORDEAUX JEAN	75	
18 041 08 270	H9F:SR 70-SCHOOL+ FRZ	489 SPRUCE DR PINE LAKE GA 30072	74	DAVIS BARBARA G		74	
18 041 08 276	H3F:AGE 62-SCHOOL & FRZ	443 SPRUCE DR PINE LAKE GA 30072	74	PENCE AMY SUZANNE		64	
18 041 08 280	H4F:AGE 65-SCHOOL+FRZ	465 SPRUCE DR PINE LAKE GA 30072	74	SANDERS SHARON J	GARNER MARTHA RENFROE		
18 041 08 281	H4F:AGE 65-SCHOOL+FRZ	483 SPRUCE DR PINE LAKE GA 30072	74	SLOCOMB CHRISTINE NORVEL		77	
18 041 08 282	H9F:SR 70-SCHOOL+ FRZ	513 SPRUCE DR PINE LAKE GA 30072	74	DONOVAN CHARLES T	LOWER KATHLEEN V	75	73
18 041 08 283	H4F:AGE 65-SCHOOL+FRZ	509 SPRUCE DR PINE LAKE GA 30072	74	NELIGAN MOIRA B	HICKEY MICHAEL E	75	62
18 041 09 001	H4F:AGE 65-SCHOOL+FRZ	4538 RIDGE DR PINE LAKE GA 30072	74	BROOKS ALISON		69	
18 041 09 003	H9F:SR 70-SCHOOL+ FRZ	4566 RIDGE DR PINE LAKE GA 30072	74	KEITH OTT WENDY		72	
18 041 09 014	H6F:SR 65-PART SCHOOL (I) + FRZ	4644 RIDGE DR PINE LAKE GA 30072	74	ROBINSON GENTRY	REYES ADAN BAUTISTA	65	
18 041 09 015	H4F:AGE 65-SCHOOL+FRZ	4656 RIDGE DR PINE LAKE GA 30072	74	GOLDBERG JEFFREY H		67	
18 041 09 020	H4F:AGE 65-SCHOOL+FRZ	4588 RIDGE DR PINE LAKE GA 30072	74	DAVENPORT JO ANN		82	
18 041 09 021	H4F:AGE 65-SCHOOL+FRZ	4548 RIDGE DR PINE LAKE GA 30072	74	FOWLER ALFRED L	KIERNAN EUGENE M	78	84
18 041 09 033	H3F:AGE 62-SCHOOL & FRZ	4562 ORCHID DR PINE LAKE GA 30072	74	ENGEL BRIEN F		64	
18 041 09 039	H3F:AGE 62-SCHOOL & FRZ	654 LAUREL RD PINE LAKE GA 30072	74	COLBURN AMY L		66	
18 041 09 046	H4F:AGE 65-SCHOOL+FRZ	4624 ORCHID DR PINE LAKE GA 30072	74	HARTIS CHARLOTTE A	HARTIS MARTIN C	68	69
18 041 09 049	H4F:AGE 65-SCHOOL+FRZ	4617 RIDGE DR PINE LAKE GA 30072	74	GILBERT VALERIE		76	
18 041 09 054	H3F:AGE 62-SCHOOL & FRZ	4634 ORCHID DR PINE LAKE GA 30072	74	JENKINS LOREDANA		76	
18 041 09 064	H9F:SR 70-SCHOOL+ FRZ	4641 RIDGE DR PINE LAKE GA 30072	74	TEETER ALICE L	DENOBRIGA KATHIE	72	74
18 041 09 068	H4F:AGE 65-SCHOOL+FRZ	633 IRIS RD PINE LAKE GA 30072	74	MINTZMYER ELLEN L		74	
18 041 09 071	H4F:AGE 65-SCHOOL+FRZ	4644 DAHLIA DR PINE LAKE GA 30072	74	TIDWELL MELISSA		68	
18 041 09 076	H4F:AGE 65-SCHOOL+FRZ	4651 ORCHID DR PINE LAKE GA 30072	74	COOLEY WANDA L		73	
18 041 09 080	H9F:SR 70-SCHOOL+ FRZ	4650 DAHLIA DR PINE LAKE GA 30072	74	VIGODSKY ETHEL J		80	
18 041 09 085	H4F:AGE 65-SCHOOL+FRZ	4610 DAHLIA DR PINE LAKE GA 30072	74	DUCKWORTH ANN C	DIAMOND CYNTHIA J	70	66
18 041 09 099	H4F:AGE 65-SCHOOL+FRZ	4556 DAHLIA DR PINE LAKE GA 30072	74	CARTER NANCY S		78	
18 041 09 100	H9F:SR 70-SCHOOL+ FRZ	4568 DAHLIA DR PINE LAKE GA 30072	74	KITE TINA V	BURGAMY CALVIN E	75	55
18 041 09 103	H4F:AGE 65-SCHOOL+FRZ	635 IVY RD PINE LAKE GA 30072	74	RIDLING ALICE F		78	
18 041 09 104	H4F:AGE 65-SCHOOL+FRZ	4541 ORCHID DR PINE LAKE GA 30072	74	ASHLEY LEON P			
18 041 09 115	H4F:AGE 65-SCHOOL+FRZ	611 IVY RD PINE LAKE GA 30072	74	KENNEDY KAREN TRUSTEE	KENNEDY KAREN LIVING TRUST	77	73
18 041 09 118	H3F:AGE 62-SCHOOL & FRZ	616 OLIVE RD PINE LAKE GA 30072	74	MASSEY MELISSA A	DURRETT JULIANNA	62	
18 041 09 133	H4F:AGE 65-SCHOOL+FRZ	620 GROVE RD PINE LAKE GA 30072	74	ROSALYN HOLLEY REVOCABLE TRUST			
18 041 09 137	H4F:AGE 65-SCHOOL+FRZ	614 IRIS RD PINE LAKE GA 30072	74	BINGHAM MELANIE H		76	
18 041 09 139	H4F:AGE 65-SCHOOL+FRZ	607 GROVE RD PINE LAKE GA 30072	74	MCGUIRE MAUREEN		67	
18 041 09 142	H1S:BASIC EXEMPTION + STATE SR	617 IRIS RD PINE LAKE GA 30072	74	MILLER ALLISON		67	
18 041 09 146	H9F:SR 70-SCHOOL+ FRZ	610 SPRUCE DR PINE LAKE GA 30072	74	RAMSEY THOMAS		72	79
18 041 09 147	H4F:AGE 65-SCHOOL+FRZ	4657 DAHLIA DR PINE LAKE GA 30072	74	MILLER JOSEPH BLANKS III			
18 041 09 153	H4F:AGE 65-SCHOOL+FRZ	4632 PARK DR PINE LAKE GA 30072	74	REVOCABLE	LIVING TRUST	75	
18 041 09 160	H4F:AGE 65-SCHOOL+FRZ	579 SPRUCE DR PINE LAKE GA 30072	74	PAPROSKI JAMES JOSEPH		71	
18 041 09 162	H4F:AGE 65-SCHOOL+FRZ	627 SPRUCE DR PINE LAKE GA 30072	74	KINSEY SHIRLEY R		70	
18 041 09 162	H4F:AGE 65-SCHOOL+FRZ	627 SPRUCE DR PINE LAKE GA 30072	74	SCALA VICTORIA H		70	
18 041 09 176	H4F:AGE 65-SCHOOL+FRZ	4565 PARK DR PINE LAKE GA 30072	74	HOWLAND CANDICE FLOYD	HOWLAND LUCIUS PHILIP	75	
18 041 09 186	H3F:AGE 62-SCHOOL & FRZ	565 PARK DR PINE LAKE GA 30072	74	RAMSAY SUSAN L		64	





# SENIOR TAX EXEMPTIONS

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# BACKGROUND INFORMATION

- This discussion on Senior Tax Exemptions was initially introduced in the April 2025 Council Work Session, and tabled at that time due to both financial misinformation shared by the City and the complexity of administering the original proposal.
  - It is being re-introduced at this time, with the City having corrected the misleading financial information originally shared and the proposal being simplified to minimize the administrative burden on the City's limited staff.
  - Most cities in DeKalb County offer some form tax relief to qualified senior property owners.
-

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# NEARBY CITY SENIOR TAX EXEMPTIONS

- [City of Brookhaven](#) - Exemptions are granted along with the County exemptions.
    - Senior Exemption (age 65 and meeting county requirements) receive \$160,000 plus city assessment freeze - if applicable).
  - [City of Chamblee](#) - The basic homestead exemption is granted along with County exemption.
    - Elderly residents 65 and older and disabled residents that are 100 percent disabled can receive a 100 percent exemption from ad valorem taxes.
  - [City of Dunwoody](#) - Exemptions are awarded along with the County exemptions.
  - Senior exemption - age 65 with \$15,000 or less GA NET income - \$14,000 plus a 1 mill reduction off assessed value.
  - [City of Stonecrest](#) - City exemptions are awarded with the County exemptions.
    - Senior exemption - age 65 with \$15,000 or less GA NET income - \$14,000 plus a 1 mill reduction off assessed value.
  - [City of Doraville](#) – Exemptions are awarded along with the County exemptions. Elderly exemptions are applied for with the City of Doraville.
    - Elderly residents age 70 and older can receive 100 percent city tax exemption.
-

# FAIR MARKET VALUE AND ASSESSED VALUE

12:49 PM Thu Jul 3

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propertyappraisal.dekalbcountyga.gov

Account Number	Property ID Number	Acreage	Tax Dist	Covenant Year	Homestead
5224104	18 041 09 146	.15	74		YES - H9F
Property Description	R3 - RESIDENTIAL LOT				
Property Address	610 SPRUCE DR				
	Taxpayer Returned Value	Previous Year Fair Market Value	Current Year Fair Market Value	Current Year Other Value *	
100% Appraised Value		365,600	384,000		
40% Assessed Value		146,240	153,600		

\* The "Current Year Other Value" reflects appraised and assessed value of any preferential assessment for properties or any portion of properties meeting certain requirements. The exemptions to "Current Year Fair Market Value" assessed values for these types of properties are provided under "Other Exemption Value".

Reasons for Change of Assessment Notice

ANNUAL ASSESSMENT NOTICE REQUIRED BY GA LAW 48-5-306  
BASED ON THE FOLLOWING REVIEW, PROPERTY RETURN OR AUDIT:

The following Taxing Authority provided a certified Estimated Roll-Back Millage Rate of the Taxing Authority's general operation and maintenance fund to the county board of tax assessors for inclusion on your annual notice of assessment pursuant to O.C.G.A. § 48-5-306(b)(1)(D).

Taxing Authority	Other Exemption Value	Homestead Exemption Value	Net Taxable Value	Estimated Roll-Back Rate
COUNTY OPNS		53,040	100,560	.009737
SCHOOL OPNS		153,600	0	.02278
CITY TAXES		4,000	149,600	.0194

The "Other Exemption Value" and "Homestead Exemption Value" may not reflect all exemptions provided locally by municipal authorities.

A Fair Market Value appraisal is established by DeKalb County. The Assessed Value is 40% of the Fair Market Value.

So, the FMV of \$384,000 x 0.40 = \$153,600 which is the Assessed Value of the property.

Exemptions, including basic Homestead Exemptions available to all qualified homeowners are adjustments to Assessed Value.



# HOW ARE COUNTY SENIOR EXEMPTIONS APPLIED?

12:51PM Thu Jul 3

12:51PM Thu Jul 3

propertyappraisal.dekalbcountyga.gov

78%

Account Number	Property ID Number	Acreage	Tax Dist	Covenant Year	Homestead		
5224104	18 041 09 146	.15	PINE LAKE		H9F		
Property Description	R3 - RESIDENTIAL LOT						
Property Address	610 SPRUCE DR						
	Taxpayer Returned Value	Previous Year Fair Market Value	Current Year Fair Market Value	Current Year Other Value			
100% Appraised Value		359,900	365,600				
40% Assessed Value		143,960	146,240				
Reasons for Assessment Notice							
ANNUAL ASSESSMENT NOTICE REQUIRED BY GA LAW 48-5-306 BASED ON THE FOLLOWING REVIEW, PROPERTY RETURN OR AUDIT							
The estimate of your ad valorem tax bill for the current year is based on the previous or most applicable year's net millage rate and the fair market value contained in this notice. The actual tax bill you receive may be more or less than this estimate. This estimate may not include all eligible exemptions.							
Taxing Authority	Taxable Assessment	2023 Millage	Gross Tax Amount	Frozen Exemption	CONST-HMST Exemption	EHost Credit	Net Tax Due
COUNTY OPNS	146,240	.009209	1,346.72	328.58	92.09	926.06	.00
HOSPITALS	146,240	.000379	55.42	13.52	3.79	38.11	.00
COUNTY BONDS	146,240	.000000	.00	.00	.00	.00	.00
FIRE	146,240	.002837	414.85	101.22	28.37	.00	285.29
PLK TAXDIST	146,240	.000178	26.03	6.35	1.78	.00	17.90
POLICE SERVC	146,240	.000787	115.09	28.08	7.87	.00	79.14
SCHOOL OPNS	146,240	.022980	3,360.60	.00	3,360.60	.00	.00
STATE TAXES	146,240	.000000	.00	.00	.00	.00	.00
CITY TAXES	146,240	.016481	2,410.18	.00	65.92	.00	2,344.26
DEKALB SANI			265.00				265.00
SAN & PLOT TAX			97.50				97.50
STORMWTR FEE			100.00				100.00
Estimate for County		.052851	8,191.42	477.75	3,560.42	964.17	3,189.09
Total Estimate		.052851	8,191.42	477.75	3,560.42	964.17	3,189.09

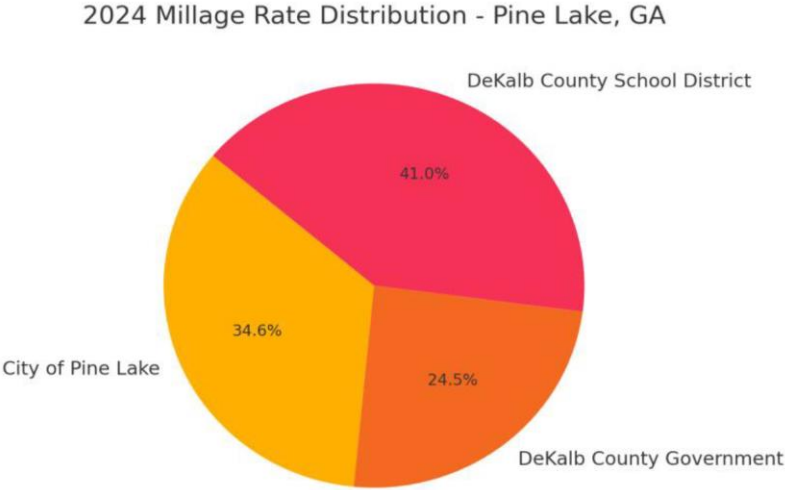
SEE REVERSE

Senior Tax Exemptions at the county level can have a large impact on a homeowner's total tax bill. The major reductions are to School Taxes and County Operations Taxes, there are some smaller areas of impact, but they are comparatively small.

Senior Exemptions are in addition to the Basic Homestead Exemption available to all homeowners. In combination, they can reduce the homeowner tax burden by 60%.

Notice the gross tax amount drops from \$8191.42 to a net tax amount of \$3189.09 after exemptions are applied.

# WHY IS A PINE LAKE SENIOR TAX EXEMPTION IN NECESSARY?



NOTICE								
The City of Pine Lake does hereby announce that the millage rate will be set at a meeting to be held at the 459 Pine Drive, Pine Lake, GA 30072 on Tuesday June 24, 2025 at 7:00PM and pursuant to the requirements of O.C.G.A. § 48-5-32 does hereby publish the following presentation of the current year's tax digest and levy, along with the history of the tax digest and levy for the past five years.								
CURRENT 2025 PROPERTY TAX DIGEST AND 5 YEAR HISTORY OF LEVY								
CITY AREA	CITY WIDE		2020	2021	2022	2023	2024	2025
	VALU	Real & Personal	28,633,252	32,715,662	36,282,334	45,817,979	45,965,058	48,483,659
		Motor Vehicles	139,790	120,180	100,300	89,640	83,620	59,900
		Mobile Homes						
		Timber - 100%						
		Heavy Duty Equipment						
		Gross Digest	28,773,042	32,835,842	36,382,634	45,907,619	46,048,678	48,543,559
		Less Exemptions	989,061	1,015,624	1,028,021	1,017,795	1,060,951	1,069,721
		NET DIGEST VALUE	27,783,981	31,820,218	35,354,613	44,889,824	44,987,727	47,473,838
	RATE	Gross Maintenance & Operation Millage	19.9090	19.3240	18.4220	16.4810	19.4000	19.4000
		Less Rollback (Local Option Sales Tax)						
		NET M&O MILLAGE RATE	19.9090	19.3240	18.4220	16.4810	19.4000	19.4000
	TAX	TOTAL M&O TAXES LEVIED	\$553,151	\$614,894	\$651,303	\$739,829	\$872,762	\$920,992
		Net Tax \$ Increase		\$61,743	\$36,409	\$88,527	\$132,933	\$48,231
Net Tax % Increase			11.16%	5.92%	13.59%	17.97%	5.53%	

The value of Pine Lake Real Estate has risen by ~70% from 2020 to 2025. Taxes levied on residents has from \$553,151 to \$920,992 an increase of ~67% over the same time frame. Senior home owners on fixed retirement incomes cannot keep pace with these rates of change and are being forced out of the city due to the tax burden.

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# WHY IS A PINE LAKE SENIOR TAX EXEMPTION IN NECESSARY?

- We now know that City Taxes represent approximately 34% of a gross bill before exemptions are applied.
  - But in fact, for an elderly resident already receiving both the basic homestead exemption (available to all residents), and the income qualified, H-4 or H-9 exemptions, City Taxes represent approximately 74% of their annual property tax bill.
  - In the example shown in slide 5, the net City Tax is \$2344. This may not seem like a large bill to some, but consider that the average monthly Social Security benefit in Georgia is \$1985 per month. Many seniors are not able to work more than a few hours as they age due to health or mobility issues.
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# WHAT IS BEING PROPOSED AS A SENIOR EXEMPTION FOR THE CITY OF PINE LAKE?

- Eligibility and Tax Relief:
  - Senior exemption - age 65 with \$15,000 or less GA NET income - \$14,000 reduction in assessed value, plus a 1 mil reduction off the City's levy on assessed value.

(This is the same as DeKalb County's H-4 senior exemption qualifications for eligibility. The benefit relief provided is modeled after the City of Dunwoody senior exemption, but this could be adjusted to a benefit the City of Pine Lake could sustain.)

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# HOW WOULD A QUALIFIED SENIOR HOMEOWNER APPLY FOR A SENIOR EXEMPTION IN THE CITY OF PINE LAKE?

- Application Process:
  - Eligible residents must apply for and receive approval for the DeKalb County - H4 Senior Exemption. Once approved for the H-4 exemption, the DeKalb County Tax Office would automatically apply the City of Pine Lake's senior tax exemption.

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# HOW MANY CITY OF PINE LAKE SENIOR HOMEOWNERS ARE CURRENTLY RECEIVING THE COUNTY H-4 EXEMPTION

The City has requested and received the 2024 statistics on Senior Exemptions from Dekalb County.

- There are currently 42 City of Pine Lake homeowners receiving the H-4 county exemption. All of those Pine Lake homeowners receiving the H-4 county exemption would be eligible to receive the proposed Pine Lake Senior Exemption.

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# WHAT WOULD BE THE FINANCIAL IMPLICATIONS OF ENACTING A CITY OF PINE LAKE SENIOR EXEMPTION AS DESCRIBED?

Let's take an example of an average Fair Market Value of \$300,000.

The Assessed Value of this house would be \$120,000

Minus the \$4,000 Basic Pine Lake Exemption = \$116,000

Times the current Milage Rate of 19.4 (0.0194) = \$2,250.40

This is the City Tax Rate before the proposed Senior Tax Exemption is applied.

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# NOW WE APPLY THE PROPOSED CITY OF PINE LAKE SENIOR TAX EXEMPTION.

Start with the Assessed Value after the Pine Lake Basic exemption. \$116,000

Minus the \$14,000 senior reduction in Assessed Value = \$102,000

Times the senior adjusted current Milage Rate of 18.4 (0.0184) = \$1876.80

This is the City Tax Rate after the proposed Senior Tax Exemption is applied.

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# WHAT IS THE COST PER QUALIFIED HOMEOWNER AND THE TOTAL COST TO THE CITY OF THE PROPOSED SENIOR TAX EXEMPTION?

The cost per qualified homeowner of the proposed Senior Tax Exemption is

**\$373.60**

The total cost for the current 42 qualified homeowners for the proposed Senior Tax Exemption is

**\$15,691.20**

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SENIOR TAX  
EXEMPTIONS  
THANK YOU!



**All supplemental documentation for  
New Business Items 2, 3, and 4 is included in the  
July 2025 Strategic Performance Report (SPR).**