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August 1, 2022

WORK SESSION AGENDA
PERRY EVENTS CENTER
1121 MACON ROAD, PERRY, GA 31069

5:00 PM

To join the meeting by Facebook: Use this URL - facebook.com/cityofperryga
This will allow you to view and hear the meeting.

1. Call to Order: Mayor Randall Walker, Presiding Officer.
2. Roll:
3. Citizens with Input:
4. Items of Review/Discussion: Mayor Randall Walker
 - 4a. Office of the City Manager
 1. Economic Market / City Debt discussion - Mr. R. Smith.
 2. COBRA rates – Mr. L. Gilmour.
 3. Discussion of proposed loading/unloading zone in downtown district – Mr. L. Gilmour.
 - 4b. Community Development Department
 1. Proposed stormwater enforcement policy – Mr. C. McMurrian.
 - 4c. Office of the City Attorney
 1. Discussion of amending RedSpeed contract – Ms. B. Newby.
5. Council Member Items.
6. Department Head/Staff Items:
7. Adjourn.

In accordance with the Americans with Disabilities Act, accommodations are available for those who are hearing impaired and/or in need of a wheelchair. The Perry City Council Agenda and supporting material for each item is available on-line through the City's website at www.perry-ga.gov.



Bonds and Economy Discussion

August 1, 2022

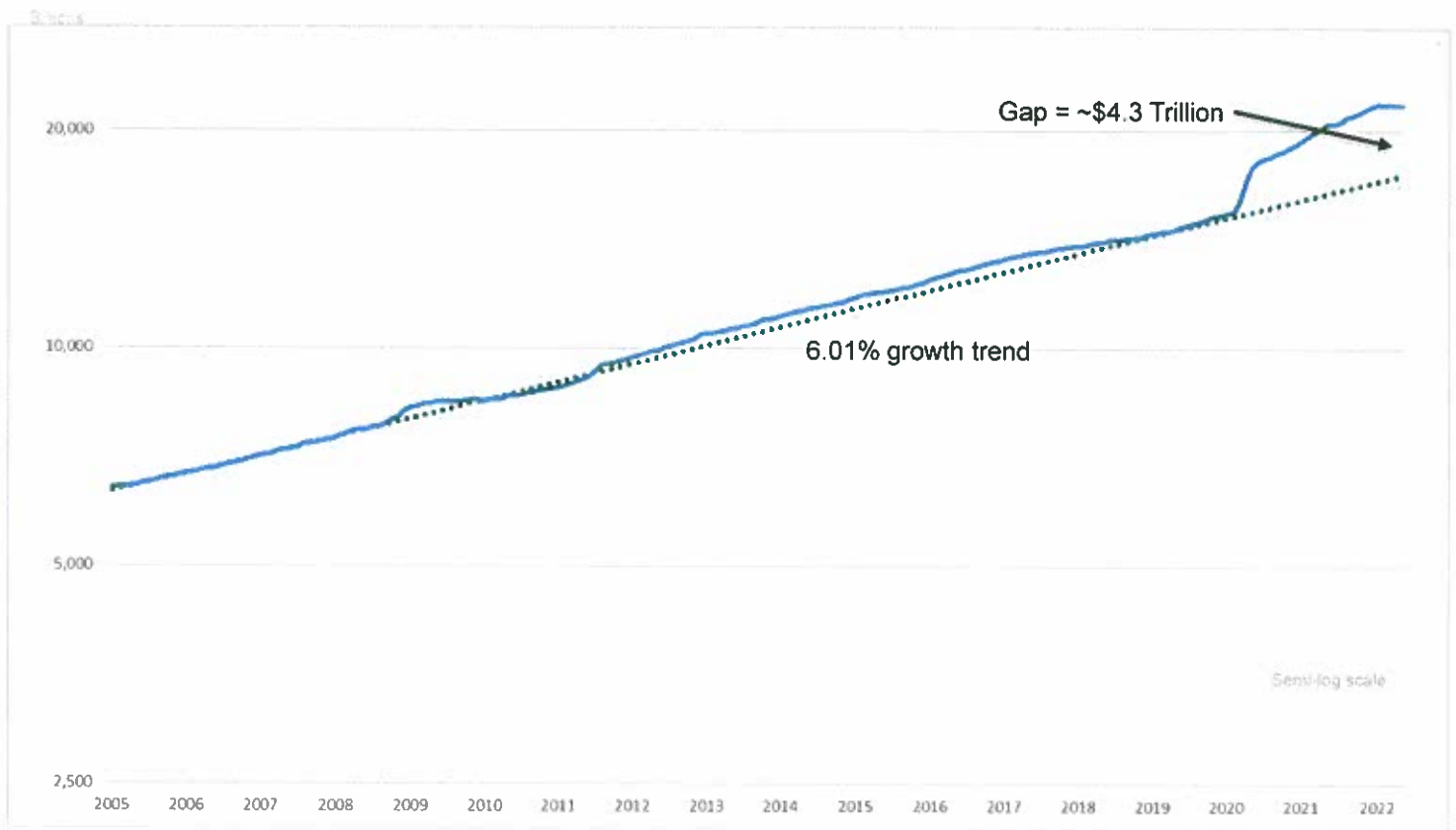
Bill Camp, Managing Director
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Tom Owens, Managing Director
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Inflation and Interest Rates

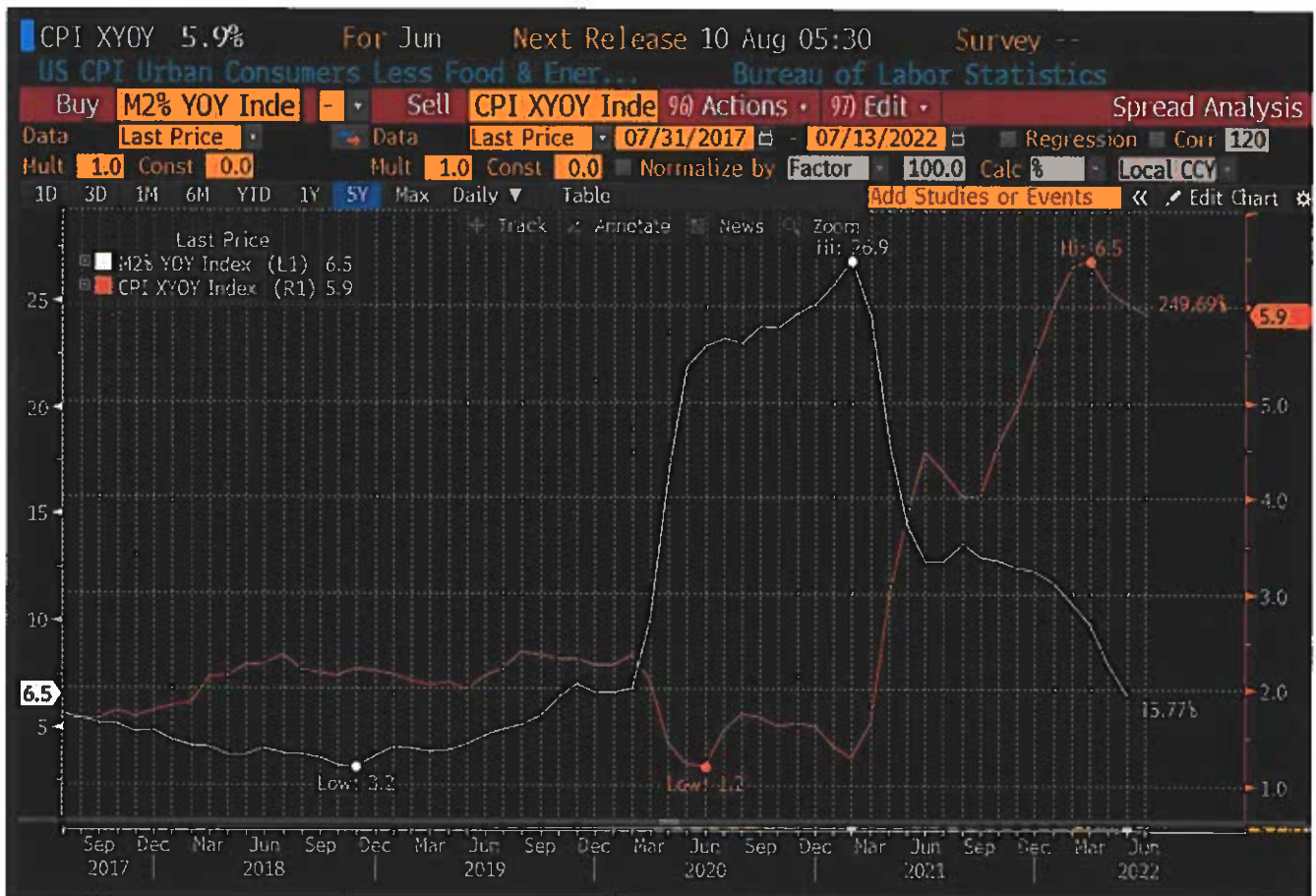
M2 MONEY SUPPLY

The “gap” between “M2” and the long-term trend peaked at around \$4.7 trillion in Jan. 2022 and has now decreased by around \$400 billion.



Source: Federal Reserve (July 2022)

INFLATION GENERALLY LAGS CHANGES IN MONEY SUPPLY

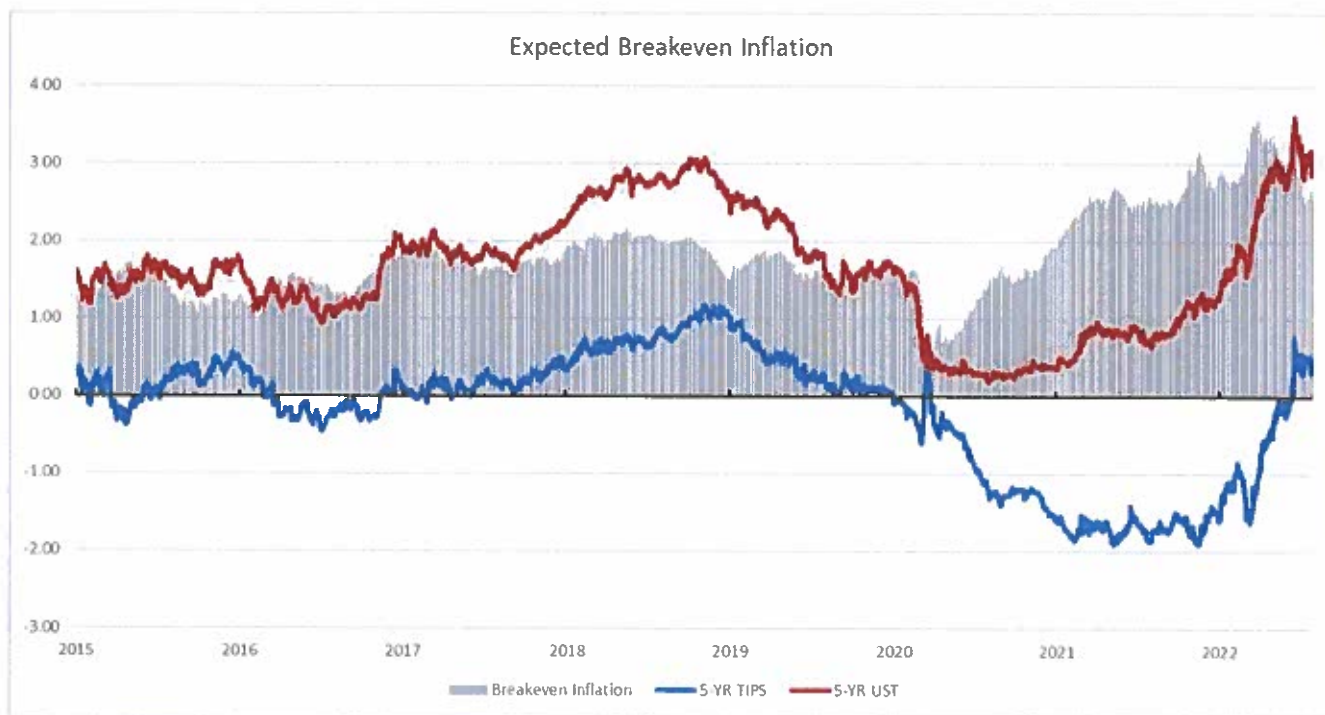


HAS CORE INFLATION PEAKED?



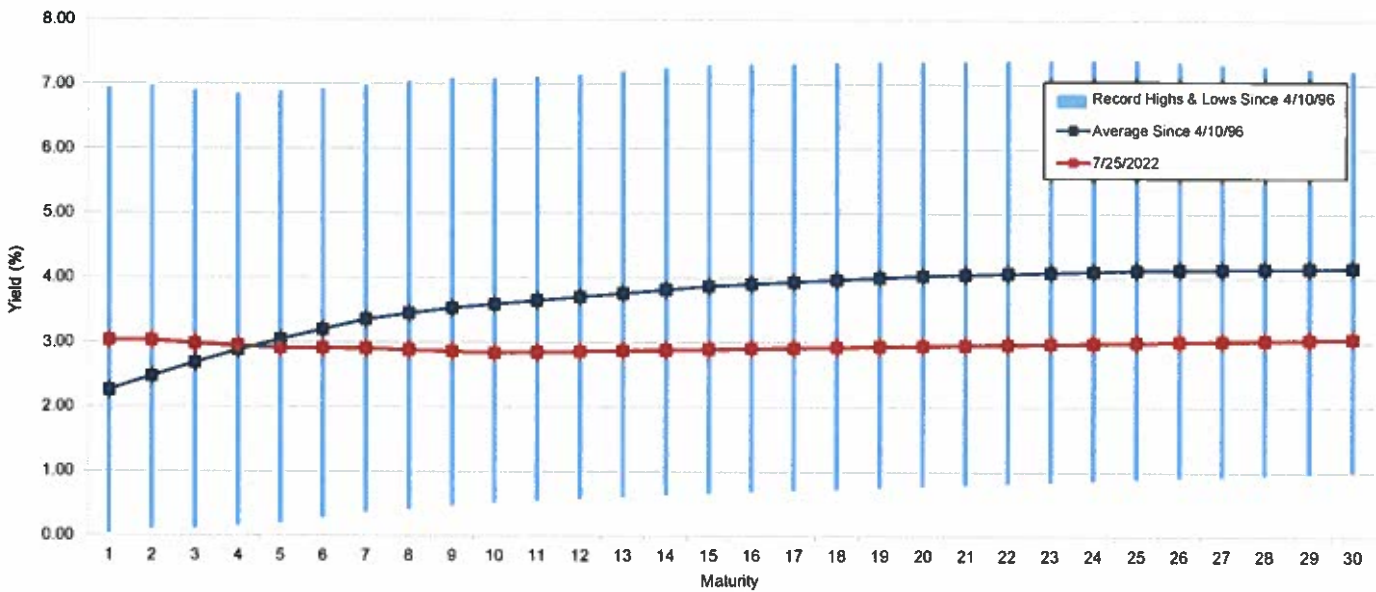
BOND MARKET BREAKEVEN INFLATION EXPECTATIONS

The US Treasury market is currently predicting “breakeven” inflation over the next five years to be around **2.56%**, down from a peak of 3.59% in late March.



HISTORICAL TREASURY RATES

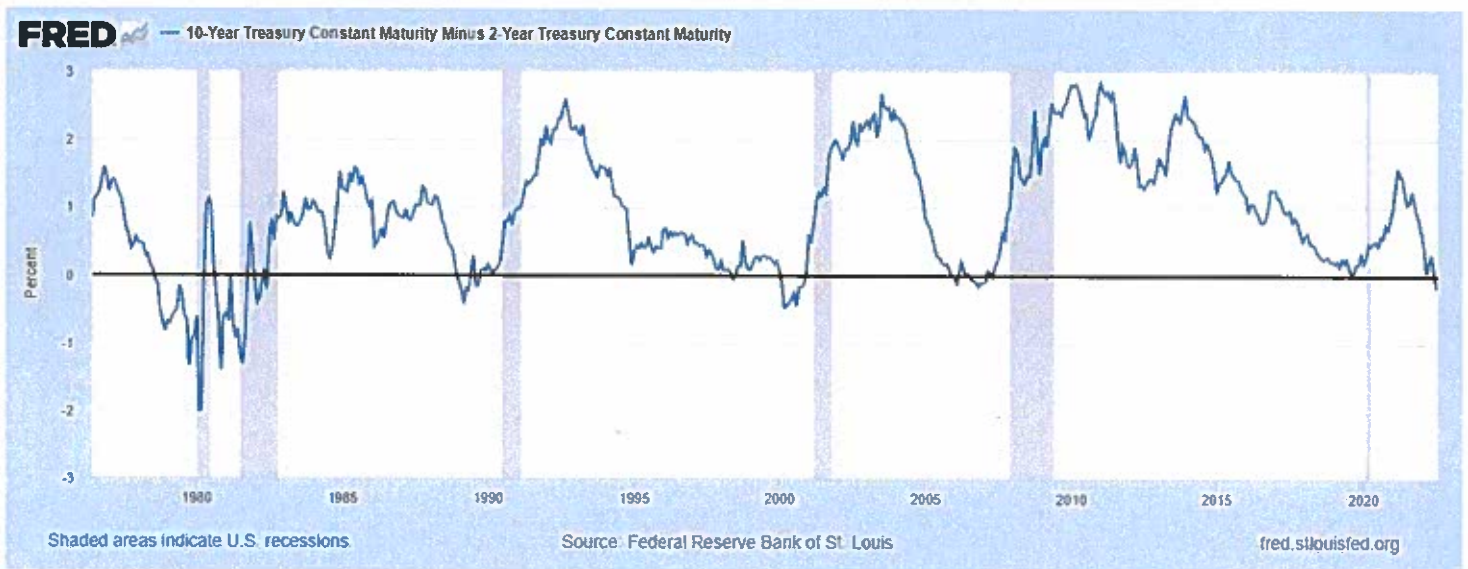
- The graph below shows the range between the record highs and lows of Treasury rates at each maturity since 1996, along with average rates over this time frame and the current rates.



	1	5	10	15	20	25	30
Record Low since 4/10/96	0.03	0.19	0.51	0.65	0.77	0.88	1.00
Record High since 4/10/96	6.94	6.89	7.09	7.30	7.36	7.39	7.22
Average since 4/10/96	2.26	3.04	3.59	3.87	4.04	4.13	4.17
Current (07/25/22)	3.03	2.91	2.84	2.89	2.95	3.01	3.06

TWO YEAR AND TEN YEAR INVERSION

PUBLIC FINANCE



- “An individual’s desired consumption expenditure today should depend not only on current income, but also on the likely path of his or her income over the foreseeable future.”
- An inverted yield curve (short term rates higher than long term rates), signal that growth is expected to decelerate.
- A flattening yield curve doesn’t necessarily “predict” a recession, but it does forecast a economic conditions that make a recession more likely.

Source: David Andolfatto and Andrew Spewak, “Does the Yield Curve Really Forecast Recession?,” *Economic Synopses*, No. 30, 2018. <https://doi.org/10.20955/es.2018.30>

FED FUND FUTURES PROBABILITIES

MEETING PROBABILITIES									
MEETING DATE	200-225	225-250	250-275	275-300	300-325	325-350	350-375	375-400	400-425
7/27/2022	0.0%	76.3%	23.7%	0.0%					
9/21/2022	0.0%	0.0%	0.0%	51.1%	41.1%	7.8%	0.0%	0.0%	0.0%
11/2/2022	0.0%	0.0%	0.0%	0.0%	37.7%	43.7%	16.6%	2.1%	0.0%
12/14/2022	0.0%	0.0%	0.0%	0.0%	19.7%	40.8%	29.5%	9.0%	1.0%
2/1/2023	0.0%	0.0%	0.0%	0.0%	18.0%	39.0%	30.5%	10.7%	1.7%
3/15/2023	0.0%	0.0%	0.0%	6.4%	25.5%	38.0%	23.5%	7.5%	1.1%
5/3/2023	0.0%	0.0%	2.2%	12.8%	29.0%	31.8%	18.1%	5.3%	0.7%
6/14/2023	0.0%	0.9%	6.5%	19.5%	30.2%	26.2%	12.9%	3.5%	0.5%
7/26/2023	0.3%	2.7%	10.7%	22.9%	28.9%	21.9%	9.8%	2.5%	0.3%

- The FOMC began a cycle of raising the federal funds rate on March 16, 2022 with a comment that it “anticipates ongoing increases in the target range will be appropriate”.
- The Committee has also started reducing its holdings of Treasury Securities, agency debt and agency mortgage-backed securities.
- Fed Fund Futures are currently indicating that the FOMC will raise the target range for the federal funds rate throughout 2022

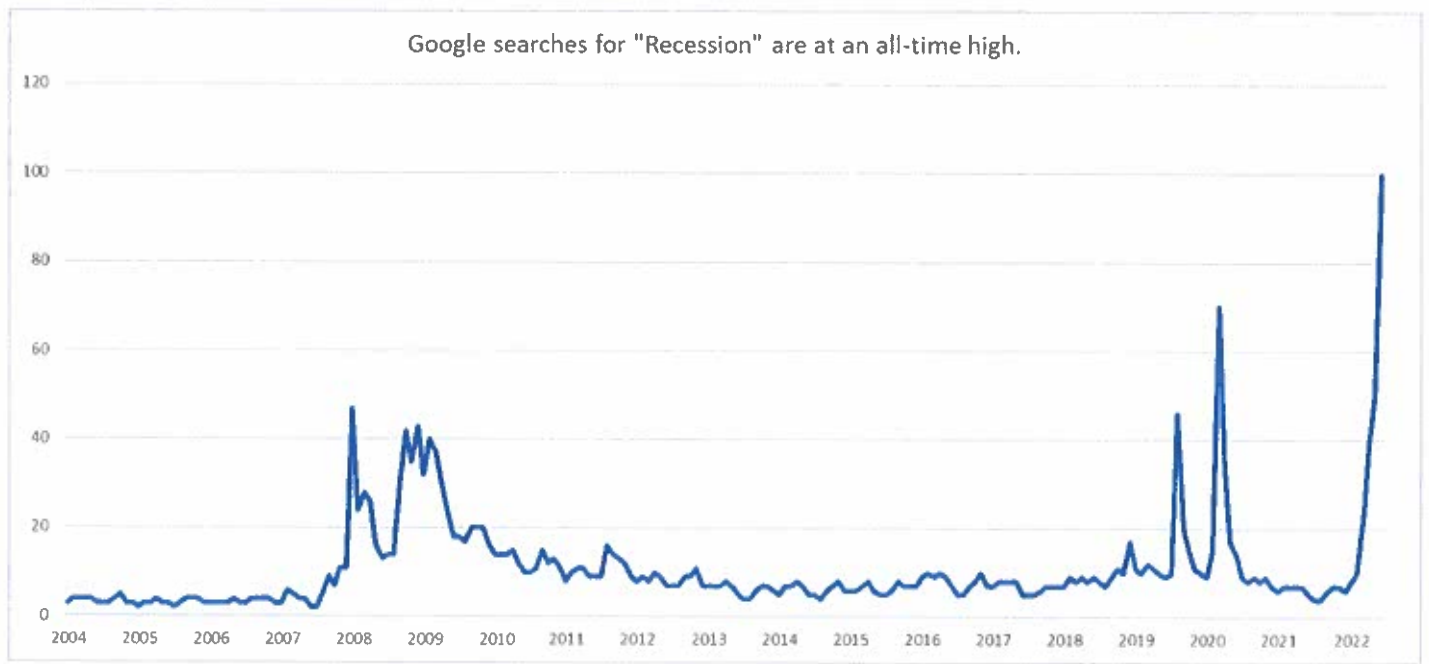
Source: <https://www.cmegroup.com/trading/interest-rates/countdown-to-fomc.html> As of July 26, 2022

WITH INFLATION WHAT MAY LIKELY HAPPEN?

- City operational expenses will go up.
- Costs of borrowing (interest expense) rise.
- Construction costs rise
- **Pro:** Investment earnings go up.

What is a recession?

ARE WE IN A RECESSION?



Source: Google Trends

WHAT IS A RECESSION?

Per Investopedia:

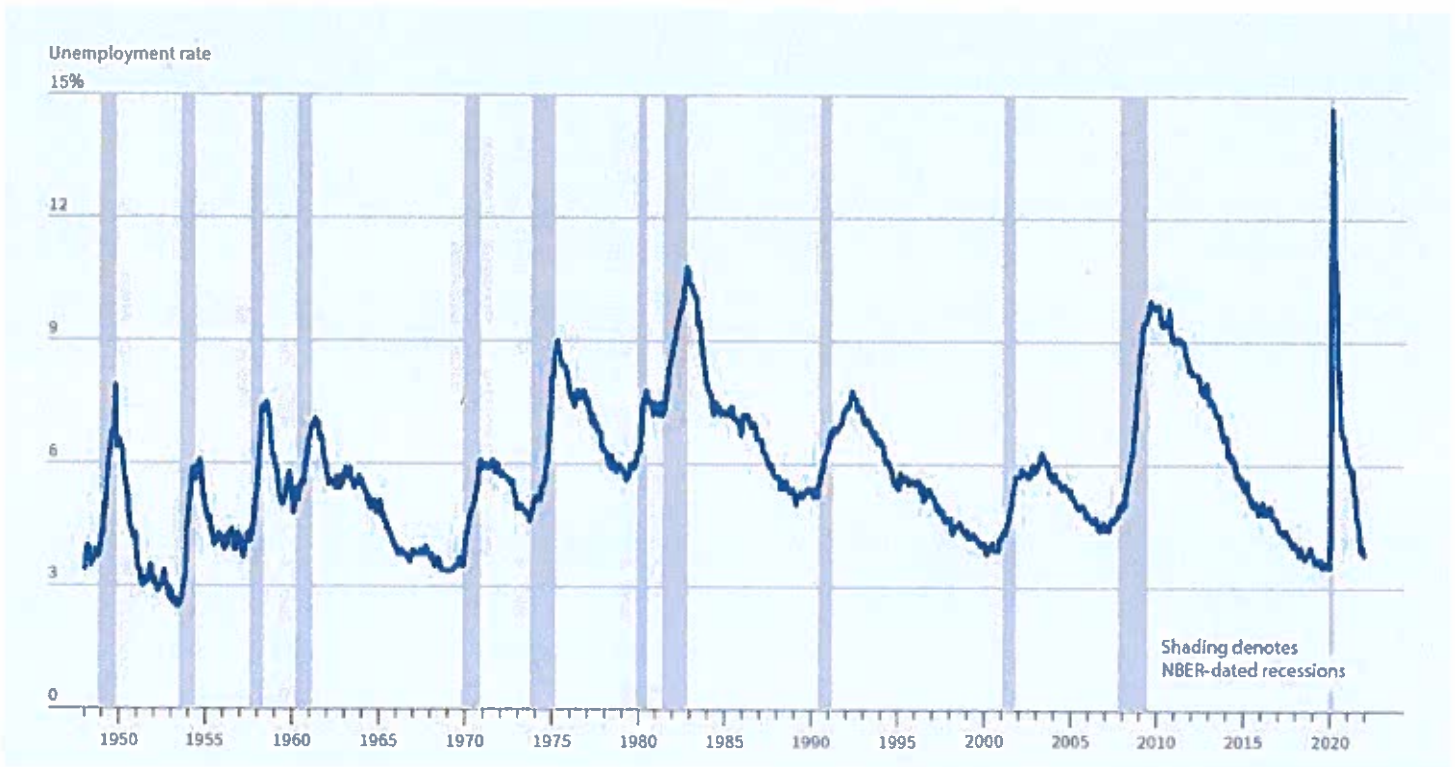
- ✓ A recession is a macroeconomic term that refers to a significant decline in general economic activity in a designated region.
- ✓ It had been typically recognized as **two consecutive quarters of economic decline**, as reflected by GDP in conjunction with monthly indicators such as a rise in unemployment.

WHAT IS A RECESSION?

- ✓ However, the National Bureau of Economic Research ([NBER](#)), which officially declares recessions, says the two consecutive quarters of decline in real GDP are not how it is defined anymore.
- ✓ The NBER defines a recession as a **significant decline in economic activity spread across the economy, lasting more than a few months**, normally visible in real GDP, real income, employment, industrial production, and wholesale-retail sales.
- ✓ **The working definition of a recession is two consecutive quarters of negative economic growth as measured by a country's gross domestic product (GDP).**

Source: National Bureau of Economic Research. "[Business Cycle Dating Committee, National Bureau of Economic Research](#)."

WHAT IS A RECESSION?



Source: National Bureau of Economic Research

WHAT IS A RECESSION?



WITH RECESSION WHAT MAY LIKELY HAPPEN?

- City's top employers could suffer.
- Hotel/Motel Tax; Sales Tax; etc. could decline.
- If long term, value of the tax digest could decline.

- **Pro:** Construction costs could decrease.
- **Pro:** Borrowing costs could decrease.

Perry's Borrowing History

AAA-RATED GENERAL OBLIGATION 10-YEAR "MMD" TAX-EXEMPT RATES



DETAILS OF YOUR OUTSTANDING DEBT



	<u>Pricing Date</u>	<u>Average Life</u>	<u>Yield</u>	<u>All-in-Cost</u>	<u>Purpose</u>
Series 2022 PFA	4/19/2022	17.38 years	3.48%	3.88%	\$5M W&S Projects
Series 2021 PFA	5/18/2021	20.32 years	1.85%	2.56%	\$2.3M Sewer / \$1.4M Storm Water/ \$600K Waste Water
GEFA Loan		11.69 years	1.89%	2.08%	\$11.25M W&S Projects
Series 2020 PFA	8/3/2020	14.187 years	1.64%	2.14%	\$2.0M Court Bldg. / \$2.2M W&S
Series 2019 PFA	3/5/2019	19.58 years	3.43%	3.71%	\$3.6M Gas / \$3.37M Parks, City Hall Prperty, & Golf Course
Series 2017 PFA	3/7/2017	11.49 years	2.88%	3.57%	\$2.2M Parks
Series 2016 W&S	8/2/2016	12.46 years	2.11%	2.66%	Refunding of W&S & GEFA (\$1.036M PV savings or 11.1%)
Series 2013 W&S	4/15/2013	6.18 years	1.92%	2.35%	Refunding of W&S (\$284K PV savings or 5.4%)

OUTSTANDING DEBT



Date	<u>Ser. 2013 W&S</u>	<u>Ser. 2016 W&S</u>	<u>Ser. 2017 PFA</u>	<u>Ser. 2019 PFA</u>	<u>Ser. 2020 PFA</u>	<u>Ser. 2021 PFA</u>	<u>Ser. 2022 PFA</u>	<u>GEFA Loan</u>	Combined P&I
	P&I	P&I	P&I	P&I	P&I	P&I	P&I	P&I	
04/01/2023	610,270	379,238	154,137.50	384,406.26	171,450.00	120,900.00	168,167.78	663,906.00	2,652,475.44
04/01/2024	608,789	382,063	156,287.50	381,406.26	174,350.00	120,900.00	197,200.00	663,906.00	2,684,901.06
04/01/2025		982,138	158,287.50	383,406.26	172,100.00	120,900.00	197,200.00	663,906.00	2,677,937.26
04/01/2026		985,294	155,137.50	384,206.26	174,850.00	120,900.00	197,200.00	663,906.00	2,681,493.51
04/01/2027		982,550	156,987.50	384,806.26	172,450.00	120,900.00	197,200.00	663,906.00	2,678,799.76
04/01/2028		985,250	153,687.50	385,206.26	175,050.00	120,900.00	197,200.00	663,906.00	2,681,199.76
04/01/2029		978,150	155,387.50	380,406.26	172,500.00	120,900.00	197,200.00	663,906.00	2,668,449.76
04/01/2030		973,275	156,937.50	380,606.26	174,950.00	120,900.00	197,200.00	663,906.00	2,667,774.76
04/01/2031		975,800	158,337.50	375,606.26	172,250.00	120,900.00	197,200.00	663,906.00	2,663,999.76
04/01/2032		975,900	154,587.50	380,606.26	174,550.00	120,900.00	197,200.00	663,906.00	2,667,649.76
04/01/2033		974,600	155,681.26	380,206.26	171,700.00	120,900.00	197,200.00	663,906.00	2,664,193.52
04/01/2034		980,550	156,618.76	734,606.26	353,850.00	120,900.00	197,200.00	663,906.00	3,207,631.02
04/01/2035			157,400.00	734,606.26	365,450.00	120,900.00	587,200.00	663,906.00	2,629,462.26
04/01/2036			156,800.00	348,806.26	744,450.00	120,900.00	591,600.00	663,906.00	2,626,462.26
04/01/2037			156,000.00	342,606.26	735,750.00	120,900.00	600,200.00	663,906.00	2,619,362.26
04/01/2038				501,406.26	746,950.00	120,900.00	592,800.00	663,906.00	2,625,962.26
04/01/2039				498,606.26	125,500.00	600,900.00	735,000.00	663,906.00	2,623,912.26
04/01/2040				500,406.26	122,050.00	596,500.00	740,800.00	663,906.00	2,623,662.26
04/01/2041				506,606.26	123,600.00	711,800.00	730,400.00	553,255.27	2,625,661.53
04/01/2042				502,006.26		1,273,200.00	724,400.00		2,499,606.26
04/01/2043				497,006.26		1,277,200.00	717,600.00		2,491,806.26
04/01/2044				501,606.26					501,606.26
04/01/2045				496,925.02					496,925.02
04/01/2046				506,881.26					506,881.26
04/01/2047				500,931.26					500,931.26
04/01/2048				504,618.76					504,618.76
04/01/2049				502,581.26					502,581.26
Total	\$1,219,059.20	\$10,554,806.25	\$2,342,275.02	\$12,381,075.28	\$5,223,800.00	\$6,394,000.00	\$8,357,367.78	\$12,503,563.27	\$58,975,946.80



GENERAL FUND RELATED DEBT

	<u>Series 2017 PFA</u>		("wrapped" around 2017 Bonds)		<u>Series 2020 PFA (Court Building)</u>		<u>Combined P&I</u>
	Prin.	Int.	Prin.	Int.			
04/01/2023	95,000.00	59,137.50	25,000.00	126,112.50	70,000.00	50,700.00	425,950
04/01/2024	100,000.00	56,287.50	20,000.00	125,362.50	75,000.00	48,600.00	425,250
04/01/2025	105,000.00	53,287.50	25,000.00	124,762.50	75,000.00	46,350.00	429,400
04/01/2026	105,000.00	50,137.50	25,000.00	123,762.50	80,000.00	44,100.00	428,000
04/01/2027	110,000.00	46,987.50	25,000.00	122,762.50	80,000.00	41,700.00	426,450
04/01/2028	110,000.00	43,687.50	30,000.00	121,762.50	85,000.00	39,300.00	429,750
04/01/2029	115,000.00	40,387.50	25,000.00	120,562.50	85,000.00	36,750.00	422,700
04/01/2030	120,000.00	36,937.50	25,000.00	119,562.50	90,000.00	34,200.00	425,700
04/01/2031	125,000.00	33,337.50	25,000.00	118,562.50	90,000.00	31,500.00	423,400
04/01/2032	125,000.00	29,587.50	30,000.00	117,562.50	95,000.00	28,800.00	425,950
04/01/2033	130,000.00	25,681.26	30,000.00	116,362.50	95,000.00	25,950.00	422,994
04/01/2034	135,000.00	21,618.76	30,000.00	115,162.50	100,000.00	23,100.00	424,881
04/01/2035	140,000.00	17,400.00	35,000.00	113,962.50	105,000.00	20,100.00	431,463
04/01/2036	145,000.00	11,800.00	35,000.00	112,562.50	105,000.00	18,000.00	427,363
04/01/2037	150,000.00	6,000.00	35,000.00	111,162.50	105,000.00	15,900.00	423,063
04/01/2038			195,000.00	109,762.50	110,000.00	13,800.00	428,563
04/01/2039			200,000.00	101,962.50	115,000.00	10,500.00	427,463
04/01/2040			210,000.00	93,962.50	115,000.00	7,050.00	426,013
04/01/2041			220,000.00	85,562.50	120,000.00	3,600.00	429,163
04/01/2042			225,000.00	76,762.50			301,763
04/01/2043			235,000.00	67,762.50			302,763
04/01/2044			245,000.00	58,362.50			303,363
04/01/2045			250,000.00	49,481.26			299,481
04/01/2046			265,000.00	40,418.76			305,419
04/01/2047			270,000.00	30,812.50			300,813
04/01/2048			285,000.00	21,025.00			306,025
04/01/2049			295,000.00	10,693.76			305,694
	1,810,000.00	532,275.02	3,315,000.00	2,536,556.28	1,795,000.00	540,000.00	10,528,831.30



GAS SYSTEM RELATED DEBT (PORTION OF SERIES 2019 PFA)

Date	Principal	Coupon	Interest	Total P+I
04/01/2023	70,000.00	3.000%	126,993.76	196,993.76
04/01/2024	75,000.00	3.000%	124,893.76	199,893.76
04/01/2025	75,000.00	4.000%	122,643.76	197,643.76
04/01/2026	80,000.00	4.000%	119,643.76	199,643.76
04/01/2027	85,000.00	4.000%	116,443.76	201,443.76
04/01/2028	85,000.00	4.000%	113,043.76	198,043.76
04/01/2029	90,000.00	4.000%	109,643.76	199,643.76
04/01/2030	95,000.00	4.000%	106,043.76	201,043.76
04/01/2031	95,000.00	4.000%	102,243.76	197,243.76
04/01/2032	100,000.00	4.000%	98,443.76	198,443.76
04/01/2033	105,000.00	4.000%	94,443.76	199,443.76
04/01/2034	110,000.00	4.000%	90,243.76	200,243.76
04/01/2035	115,000.00	4.000%	85,843.76	200,843.76
04/01/2036	120,000.00	4.000%	81,243.76	201,243.76
04/01/2037	120,000.00	4.000%	76,443.76	196,443.76
04/01/2038	125,000.00	4.000%	71,643.76	196,643.76
04/01/2039	130,000.00	4.000%	66,643.76	196,643.76
04/01/2040	135,000.00	4.000%	61,443.76	196,443.76
04/01/2041	145,000.00	4.000%	56,043.76	201,043.76
04/01/2042	150,000.00	4.000%	50,243.76	200,243.76
04/01/2043	150,000.00	4.000%	44,243.76	194,243.76
04/01/2044	160,000.00	3.625%	38,243.76	198,243.76
04/01/2045	165,000.00	3.625%	32,443.76	197,443.76
04/01/2046	175,000.00	3.625%	26,462.50	201,462.50
04/01/2047	180,000.00	3.625%	20,118.76	200,118.76
04/01/2048	185,000.00	3.625%	13,593.76	198,593.76
04/01/2049	190,000.00	3.625%	6,887.50	196,887.50
Total	\$3,310,000.00	-	\$2,056,269.00	\$5,366,269.00

The City's Gas Enterprise Fund has generated historical net income available for debt service of 3.2x to 4.7x coverage on max annual P&I during fiscal 2017 through 2021.

WATER & SEWER RELATED DEBT



Date	Ser. 2013 W&S P&I	Ser. 2016 W&S P&I	Ser. 2019 PFA (Part) P&I	Ser. 2020 PFA s (part) P&I	Ser. 2021 PFA (Part) P&I	Series 2022 PFA Bonds (W&S) P&I	GEFA Loan	Combined P&I
04/01/2023	610,270	379,238	36,300	50,750	120,900.00	168,167.78	663,906.00	2,029,531.68
04/01/2024	608,789	382,063	36,150	50,750	120,900.00	197,200.00	663,906.00	2,059,757.30
04/01/2025		982,138	36,000	50,750	120,900.00	197,200.00	663,906.00	2,050,893.50
04/01/2026		985,294	35,800	50,750	120,900.00	197,200.00	663,906.00	2,053,849.75
04/01/2027		982,550	35,600	50,750	120,900.00	197,200.00	663,906.00	2,050,906.00
04/01/2028		985,250	35,400	50,750	120,900.00	197,200.00	663,906.00	2,053,406.00
04/01/2029		978,150	35,200	50,750	120,900.00	197,200.00	663,906.00	2,046,106.00
04/01/2030		973,275	35,000	50,750	120,900.00	197,200.00	663,906.00	2,041,031.00
04/01/2031		975,800	34,800	50,750	120,900.00	197,200.00	663,906.00	2,043,356.00
04/01/2032		975,900	34,600	50,750	120,900.00	197,200.00	663,906.00	2,043,256.00
04/01/2033		974,600	34,400	50,750	120,900.00	197,200.00	663,906.00	2,041,756.00
04/01/2034		980,550	389,200	230,750	120,900.00	197,200.00	663,906.00	2,582,506.00
04/01/2035			384,800	240,350	120,900.00	587,200.00	663,906.00	1,997,156.00
04/01/2036				621,450	120,900.00	591,600.00	663,906.00	1,997,856.00
04/01/2037				614,850	120,900.00	600,200.00	663,906.00	1,999,856.00
04/01/2038				623,150	120,900.00	592,800.00	663,906.00	2,000,756.00
04/01/2039					600,900.00	735,000.00	663,906.00	1,999,806.00
04/01/2040					596,500.00	740,800.00	663,906.00	2,001,206.00
04/01/2041					711,800.00	730,400.00	553,255.27	1,995,455.27
04/01/2042					1,273,200.00	724,400.00		1,997,600.00
04/01/2043					1,277,200.00	717,600.00		1,994,800.00
Total	\$1,219,059.20	\$10,554,806.25	\$1,163,250.00	\$2,888,800.00	\$6,394,000.00	\$8,357,367.78	\$12,503,563.27	\$43,080,846.50

10-1 maturities 10-1 maturities PFA 4/1 maturities PFA 4/1 maturities PFA 4/1 maturities PFA 4/1 maturities monthly maturities
 \$997,825 DSRF for final P&I \$11.25M @ 1.89%

The City's W&S Enterprise Fund has generated historical net income available for debt service was 1.1x to 1.2x coverage on max net annual P&I during fiscal 2017 to 2021.

SUMMARY



- You chose to borrow money for capital needs (instead of using your cash) when rates were lower.
- You often “bundled” your capital needs into one bond issue (lowered costs of issuance and better for marketing the Bonds).
- The Public Facilities Authority has broad powers. The City’s intergovernmental contract is rated Aa3 and are “judged to be of high quality and are subject to very low credit risk.”
- You structured your bond payments to provide level debt service versus individual revenue sources (Water & Sewer; Gas; and General Fund).
- Now the cash you have can be invested short term at a higher rate than you where you borrowed long term (or close to it).

DISCLAIMER

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OFFICE OF THE CITY MANAGER

MEMORANDUM

TO: Mayor/Council
FROM: Lee Gilmour, City Manager
DATE: July 26, 2022
REFERENCE: COBRA rates

The city has been informed that current federal practice requires COBRA rates to be the actual cost plus a two (2) percent administration fee. Chart A illustrates the impact.

**CHART A
COBRA RATE COMPARISON**

COVERAGE	EMPLOYEE	FAMILY
Current		
Health	\$ 475/month	\$ 1,170/month
Dental	38/month	72/month
Vision	9/month	18/month
Cost		
Health		
Standard	\$ 963.64/month	\$ 2,703.01/month
Buy-up	1,124.75/month	3,154.96/month
Dental	23.25/month	69.50/month
Vision	6.57/month	16.96/month
Difference		
Health		
Standard	\$ 488.64/month	\$ 1,533.01/month
Buy-up	649.75/month	1,984.96/month
Dental	(14.75)/month	(2.50)/month
Vision	(2.43)/month	(34.96)/month

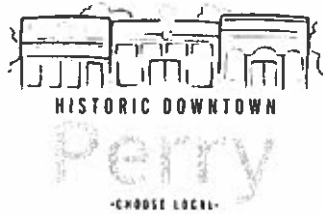
Normal COBRA coverage lasts up to eighteen (18) months but may extend to thirty-six (36) months.

In the last five (5) years the city has provided COBRA coverage for employees separating do to:

1. Retirement - 1
2. Laid off (inability to perform duties) - 3
3. Requested – 2

The city's broker advises the city may subsidize some portion of the COBRA monthly charge.

cc: Mr. R. Smith
Ms. K. Bycenski



To: Lee Gilmour and Robert Smith

From: Alicia Hartley

Date: July 27, 2022

Re: Feedback Regarding Proposed Designated Loading Zones

I have shared the proposed loading zone map with downtown restaurants and businesses. Below are the thoughts and feedback that I have collected:

Restaurants: Many of the restaurants stated that they have not witnessed an issue with delivery trucks unloading along the curb on Carroll Street. It was pointed out that restaurants do not control when deliveries arrive, and delivery drivers are inconsistent and can vary. There was a concern as to how this information would get communicated to the delivery drivers and how the loading zone would be enforced. Additionally, restaurant owners do not see that it is worth taking up public parking spots for these designated loading zones during lunch time. One restaurant owner didn't have a strong opinion one way or the other. On the flip side, one restaurant told me it would be a good idea and further explained that they get most of their deliveries between the hours of 9:00am and 1:00pm. Two restaurant owners are interested in attending the meeting when this topic is on the agenda to share thoughts.

Retail: Once business owner informed me that loading zones would be helpful as Ball Street can sometimes get backed up when large trucks are unloading, but the trucks usually come from the interstate and pull in from the opposite side of the street in relation to the proposed loading zone along Ball Street. A concern about the log trucks going down Ball Street next to the large trucks that would be in the loading zone was also mentioned. Another business owner is not in favor of the loading zone as it would be far away from their store front and recently, deliveries have been able to be made through their back door via the alleyway. One business owner said that the loading zones would not pose an issue for their business.