



CITY OF PORT WENTWORTH

CITY COUNCIL
OCTOBER 22, 2026

Council Meeting Room

Regular Session

7:00 PM

**7224 GA HIGHWAY 21
PORT WENTWORTH, GA 31407**

- 1. CALL MEETING TO ORDER**
- 2. ROLL CALL - CLERK OF COUNCIL**
- 3. PRAYER AND PLEDGE OF ALLEGIANCE**
- 4. APPROVAL OF AGENDA**
- 5. RECOGNITION OF SPECIAL GUESTS AND ELECTIONS & APPOINTMENTS**
- 6. COMMUNICATIONS & PETITIONS**
 - A. National Domestic Violence Month Proclamation**
 - B. National Breast Cancer Awareness Month Proclamation**
 - C. National Head Start Awareness Month Proclamation**
 - D. World Habitat Day (1st Monday in October)**
 - E. City Manager Update**
- 7. PUBLIC COMMENTS - REGISTERED SPEAKERS**
- 8. ADOPTION OF MINUTES**
 - A. Regular Council Meeting Minutes- September 17, 2026**
- 9. CONSENT AGENDA**
 - A. Certified City of Civility Renewal
- 10. UNFINISHED BUSINESS**
 - A. The City of Port Wentworth proposes to amend the City of Port Wentworth Code of Ordinances, Zoning Ordinances. 2nd Reading
- 11. NEW BUSINESS**
 - A. Adoption of the Interagency Council on Homelessness Five-Year Strategic Plan to End Homelessness.
 - B. An application for approval of a Special Use Permit, for a drive-through bank, has been submitted by Gaskins and LeCraw as Agent for WMG Development, for "Fifth Third Bank". PIN # 70906 04044, located in the 4th Council District on Highway 21 and Market Blvd, zoned PUD (Rice Hope - Commercial).
 - **PUBLIC HEARING**

- C. A request for approval of a Concept Site Plan has been submitted by Gaskins and LeCraw as Agent for WMG Development, for "Fifth Third Bank". PIN # 70906 04044, located in the 4th Council District on Highway 21 and Market Blvd, zoned PUD (Rice Hope - Commercial).
- D. GMEBS Retirement Plan Amendments Employee Retirement Benefit Enhancement
 - Defined Benefit (DB) (Vote 1)
 - Defined Contribution (DC) (Vote 2)

12. EXECUTIVE SESSION

- A. Litigation**
- B. Personnel**
- C. Real Estate**

13. ADJOURNMENT



City Council
7224 GA Highway 21
Port Wentworth, GA 31407

SCHEDULED

Meeting: 10/22/26
Department: Administration
Category: Agreement
Prepared By: McKenzie Cromer
Department Head:

AGENDA ITEM (ID)

DOC ID:

Certified City of Civility Renewal

Issue/Item: Renewal of the City's participation in the Georgia Municipal Association (GMA) Embrace Civility campaign, an initiative established to foster respect, trust, and belonging.

Background: Civility is more than just politeness. It is about disagreeing without disrespect, seeking common ground as a starting point for dialogue about differences, listening past one's preconceptions and teaching others to do the same. Civility is the hard work of staying present even with those with whom we have deep-rooted and fierce disagreement

Facts and Finding: GMA has identified 9 Pillars of Civility and a Civility Pledge

1. **Be considerate of others' opinions.** Is okay to agree to disagree.
2. **Manage your emotions.** Get curious instead of furious.
3. **A silent voice is not always a weak voice.** Sometimes it's okay not to respond.
4. **Be kind!** Make your point about the issue, not the person.
5. **Actively listen,** to learn how to Engage respectfully.
6. **Think about the impact** of your actions and not the intent.
7. **Ask questions to learn.** Answer questions with respect.
8. **Remember the acronym QTIP** (Quit Taking It Personal).
9. **Have Empathy!** Just because you have not experienced it, does not mean it does not exist.

CIVILITY PLEDGE

The way we govern ourselves is often as important as the positions we take. Our collective decisions will be better when differing views have had the opportunity to be fully vetted and considered. All people have the right to be treated with respect, courtesy and openness. We value all input. We commit to conduct ourselves at all times with civility and courtesy to each other.

Funding: N/A

Recommendation: Approve the renewal of the City's participation in the GMA Embrace Civility campaign.

**A RESOLUTION
PLEDGING TO PRACTICE AND PROMOTE CIVILITY IN THE CITY OF PORT WENTWORTH**

WHEREAS, the City Council of the City of Port Wentworth, (the “Council”), the governing body of the City of Port Wentworth, Georgia (the “Municipality”), recognizes that robust debate and the right to self-expression, as protected by the First Amendment to the United States Constitution, are fundamental rights and essential components of democratic self-governance; and

WHEREAS, the City Council further recognizes that the public exchange of diverse ideas and viewpoints is necessary to the health of the community and the quality of governance in the Municipality; and

WHEREAS, the members of City Council, as elected representatives of the community and stewards of the public trust, recognize their special role in modeling open, free and vigorous debate while maintaining the highest standards of civility, honesty and mutual respect; and

WHEREAS, City Council meetings are open to the public and thus how City officials execute their legal duties is on public display; and

WHEREAS, civility by City officials in the execution of their legislative duties and responsibilities fosters respect, kindness and thoughtfulness between City officials, avoiding personal ill will which results in actions being directed to issues made in the best interests of residents; and

WHEREAS, civility between City officials presents an opportunity to set a positive example of conduct and promotes thoughtful debate and discussion of legislative issues, resulting in better public policy and a more informed electorate while also encouraging civil behavior between residents; and

WHEREAS, civility between City officials is possible if each member of the elected body remembers that they represent not only themselves, but the constituents of their district and city; and

WHEREAS, in order to publicly declare its commitment to civil discourse and to express its concern for the common good and well-being of all of its residents, the City Council has determined to adopt this resolution.

NOW, THEREFORE, BE IT RESOLVED AS FOLLOWS:

SECTION ONE

The City of Port Wentworth pledges to practice and promote civility within the governing body as a means of conducting legislative duties and responsibilities.

SECTION TWO

The elected officials of the City Council enact this civility pledge to build a stronger and more prosperous community by advocating for civil engagement, respecting others and their viewpoints, and finding solutions for the betterment of the City of Port Wentworth.

SECTION THREE

This pledge strives to ensure that all communication be open, honest, and transparent as this is vital for cultivating trust and relationships.

SECTION FOUR

This pledge strives to show courtesy by treating all colleagues, staff and members of the public in a professional and respectful manner whether in-person, online or in written communication, especially when we disagree.

SECTION FIVE

This pledge strives to ensure mutual respect to achieve municipal goals, recognizing that patience, tolerance and civility are imperative to success and demonstrates the Council's commitment to respect different opinions, by inviting and considering different perspectives, allowing space for ideas to be expressed, debated, opposed, and clarified in a constructive manner.

SECTION SIX

This pledge demonstrates our commitment against violence and incivility in all their forms whenever and wherever they occur in all our meetings and interactions.

SECTION SEVEN

The City of Port Wentworth expects members of the public to be civil in its discussion of matters under consideration by and before the City Council, with elected officials, staff, and each other.

ADOPTED this ____ day of _____, 20__.

Mayor

Councilmember

Councilmember

Councilmember

Councilmember

Councilmember

Councilmember

ATTEST:

City Clerk



City Council
7224 GA Highway 21
Port Wentworth, GA 31407

Meeting: 10/22/26
Department: Development Services
Category: Ordinance
Prepared By: Zahnay Smoak
Department Head:

SCHEDULED

AGENDA ITEM (ID)

DOC ID:

The City of Port Wentworth proposes to amend the City of Port Wentworth Code of Ordinances, Zoning Ordinances. 2nd Reading

Issue/Item: The City of Port Wentworth proposes to to amend the City of Port Wentworth Code of Ordinances, Zoning Ordinances.

Background: Proposed changes are necessary to the improvement and refinement of specific items in Sections:
2.60.B.3 - Similar Land Uses
24.90, 6.60 - Wireless Communication Towers
24.30, 7.950, - Detention Centers
7.140 - Manufactured Homes

Facts and Finding: At the September 8, 2026 meeting, Planning Commission voted to recommend approval of this item.

Funding:

Recommendation:

AN ORDINANCE TO AMEND THE CITY OF PORT WENTWORTH
ZONING ORDINANCE

WHEREAS, it is necessary from time to time to modify the City’s ordinances; and

WHEREAS the Mayor and City Council is tasked with the authority to adopt and provide for such ordinances, resolutions, rules, and regulations which it deems necessary, expedient, or helpful for the peace, good order, protection of life and property, health, welfare, sanitation, comfort, convenience, prosperity, and well-being of the inhabitants of the City; and

WHEREAS, the City of Port Wentworth is granted the power to provide such comprehensive city planning for development by zoning, subdivision regulation and the like as the city council deems necessary and reasonable to ensure a safe, healthy, and aesthetically pleasing community; and

WHEREAS, the City of Port Wentworth desires to update its Zoning Ordinance; and

NOW, THEREFORE, that while in regular session THE MAYOR AND COUNCIL OF THE CITY OF PORT WENTWORTH HEREBY ORDAIN AS FOLLOWS:

The Code of Ordinance, Zoning Ordinance, is amended as follows:

I. Similar Land Uses

- a. Amend Sec. 2.60.B.3. – Similar Land Uses of the City’s Zoning Ordinance to read as follows:

“Once a similar use is determined, the proposed use shall comply with any conditions and review procedures applicable to that use, including rezoning (if applicable) and compliance with the specific use requirements of this ordinance, as applicable. In addition, the proposed use shall be considered a Special Use and require a Special Use Permit, pursuant to Sec. 14.10, et seq. herein.

II. Wireless Communications Towers

- a. Amend Sec. 24.90 – Definitions V, W, X, Y, Z to add the new definition, as follows:

Wireless Communications Tower. A tower, pole, or similar structure of any size which supports wireless telecommunications equipment, transmission or reception, and is utilized by commercial, governmental, or other public or quasi-public users, above ground in a fixed location, free standing, guyed, or on a structure. This definition does not include

communication towers for amateur radio operators licensed by the Federal Communications Commission (FCC), which are exempt from local zoning restrictions.

b. Amend Sec. 6.60 Utilities & Services to add subsection C to read as follows:

- C. *Wireless Communications Tower.* A Wireless Communications Tower is permitted in each zoning district as an Essential Public Service, and requires a Special Use Permit in accordance with Article 14.

III. Detention Center, Private

a. Amend Sec. 24.30 – Definitions D, E, F to add the new definitions, as follows:

Detention Center, Private. A facility, including but not limited to, a correctional or penal institution, operated by a private or nongovernmental person or entity where persons are incarcerated or otherwise involuntarily confined for purposes of execution of a punitive sentence imposed by a court, or detention pending a trial, hearing, or other judicial or administrative proceedings.

Detention Center for Unaccompanied Minors. A facility operated by a private or nongovernmental person or entity intended to house unaccompanied, undocumented minors in the custody of the federal government.

b. Add new Sec. 7.950 – Detention Centers to read as follows:

Section 7.950 – Detention Centers

A. *Applicability and Intent.* These standards are intended to regulate Detention Centers and to promote the health, safety, morals, and general welfare of the citizens of the City, and establish regulations to prevent secondary effects and reduce additional resource strain from such activities.

B. *Location Requirements.*

1. No Detention Center, either Private or for Unaccompanied Minors, shall be operated in a facility not initially planned, constructed, and approved for such use.
2. No Detention Center, either Private or for Unaccompanied Minors, shall be located within two thousand (2,000) feet of the exterior boundary of any residential or commercial zoning district, place of worship, K-12 school, library, day care center, public community center, park, fairground, recreation center, and publicly owned or maintained building or roadway opened or for use by the general public.

IV. Manufactured Homes

- a. Amend and replace Sec. 7.140 – Manufactured Home Community to read in its entirety, as follows:

Section 7.140 – Manufactured Homes

A. *Manufactured Home Communities, Spaces and Placement.*

1. Each space shall contain a minimum of ten thousand (10,000) square feet and shall be at least fifty (50) feet wide.
2. Each space shall abut on a driveway or other access with unobstructed access to a street.
3. Each manufactured home shall be placed upon a space so that:
 - a. There is a minimum of forty (40) feet between mobile homes;
 - b. It is not located within two hundred (200) feet of an exterior boundary of the manufactured home community;
 - c. It is not located within one hundred (100) feet of a public right-of-way;
 - d. It does not obstruct any roadway, walkway, or easement;
 - e. It is not located within forty (40) feet of any internal street or drive.
4. Internal access drives shall meet all Fire Department and other Public Safety requirements for maneuverability.

B. *Manufactured Home, Single.*

1. A single manufactured home shall require a minimum of five (5) acres.
2. A single manufactured home shall be placed so that:
 - a. It is not located within two hundred (200) feet of an exterior boundary;
 - b. It is not located within one hundred (100) feet of a public right-of-way;
 - c. It does not obstruct any roadway, walkway, or easement;
 - d. It is not located within forty (40) feet of any internal street or drive.
3. A single manufactured home shall comply with all current and applicable building codes, site plan, and inspections as required by code, ordinance, and law.
4. A single manufactured home shall only be permitted in R-1 zoning, and shall required a Special Use Permit.

C. *Manufactured Home, Replacement*

1. Notwithstanding sections A and B above, when there is a replacement of a preexisting manufactured home with a new home, such replacement of the preexisting home shall be considered a non-conforming use.

State Law reference O.C.G.A. § 36-66-7

2. When there is an attempted replacement of preexisting manufactured home, subsection C.1. above shall not apply when:
 - a. The use of the manufactured home has been discontinued for 12 months or longer, then such use shall be considered abandoned and not subject to nonconforming status. The owner or applicant seeking replacement has the burden to show such discontinuation was justifiably outside of their control;

- b. In order and necessary for the safety of life and property, any replacement manufactured home shall comply with all current and applicable building codes and inspections as required by code, ordinance, and law as if it were new and not a replacement manufactured home;
- c. The replacement manufactured home would result in a change from the lawful nonconforming use as a single-family dwelling to any other type of dwelling;
- d. The replacement manufactured home results in an obstruction to a shared driveway or shared sidewalk providing vehicular or pedestrian access to other homes and uses, unless the property owner makes modifications to such shared driveway or shared sidewalk that extinguishes such obstruction or the effects of such obstruction;

V. All laws and parts of laws in conflict with this Act are hereby repealed.

VI. This Ordinance shall become effective upon its passage and adoption.

SO ORDAINED this the _____ day of _____, 2026

Approved:

Tracy Saunders, Mayor

Attest:

Zahnay Smiley, City Clerk

First reading: _____ (date)

Second reading: _____ (date)



City Council
7224 GA Highway 21
Port Wentworth, GA 31407

Meeting: 10/22/26
Department: Development Services
Category: Resolution
Prepared By: Katie Dunnigan
Department Head: Katie Dunnigan

SCHEDULED

AGENDA ITEM (ID)

DOC ID:

Adoption of the Interagency Council on Homelessness Five-Year Strategic Plan to End Homelessness.

Issue/Item: Adoption of the Interagency Council on Homelessness Five-Year Strategic Plan to End Homelessness.

Background:

- The Five-Year Strategic Plan is a collaborative and holistic plan to address existing homelessness and prevent future homelessness.
- The plan outlines six distinct goals as well as implementation strategies.

Facts and Finding:

Funding:

Recommendation:

Five-Year Strategic Plan To End Homelessness

The Five-Year Strategic Plan to End Homelessness (5YSP) in Chatham County is a bold, collaborative effort to address one of the community's most pressing issues. Developed over a year of research, planning, and collaboration through dozens of planning meetings, seven expert workshops, surveys and feedback from 217 individuals and 23 families experiencing homelessness, input from 51 direct service staff, and interviews with 65 unique stakeholders. The result was a robust understanding of the challenges and needs surrounding homelessness across Savannah and Chatham County.

Purpose of the Plan

The Five-Year Plan to End Homelessness (5YSP) strives to create systems-level change, while detailing the specific action steps, technical assistance, and program outcomes needed to reach functional zero homelessness. The purpose of this 5YSP is to enhance the community's strategy to prevent and end homelessness by providing a roadmap to prevent and reduce homelessness, support with wraparound services and opportunities, shorten the length of time people experience homelessness, and mitigate its impacts.

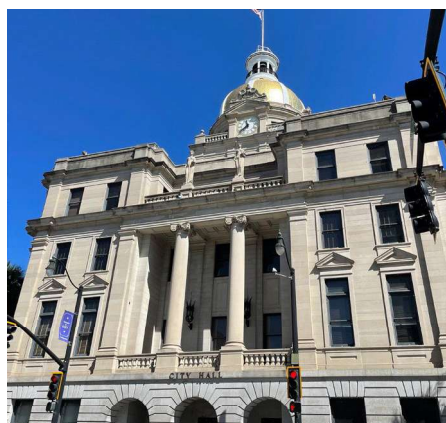
The six goals of the 5YSP focus on addressing the immediate needs of those experiencing homelessness, increasing access to housing and shelter, preventing homelessness through early interventions, strengthening workforce opportunities and supports, and creating community-wide efforts to advance policies that prevent and end homelessness. The goals are adaptable to the needs of each community across Chatham County and allows each communities to work collaboratively to strengthen our county as a whole.

The plan provides six goals, summarized below:

1. Establish an integrated system to prevent and end homelessness
2. Address the immediate needs of people experiencing homelessness
3. Increase opportunities and access to affordable housing and low-barrier shelter
4. Develop and strengthen formal programs to prevent homelessness and ensure early intervention for at-risk residents
5. Expand workforce opportunities, transportation, and financial support
6. Support community-wide efforts to advance policies that prevent and end homelessness

Savannah and Chatham County Five-Year Strategic Plan to End Homelessness

Savannah and Chatham County
Interagency Council on Homelessness (ICH)



Prepared by
Pallet's PathForward™ Homelessness Advisory Services

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ACKNOWLEDGMENTS

The development of the Five-Year Strategic Plan (5YSP) to End Homelessness in Savannah and Chatham County is a testament to the collaborative efforts and dedication of numerous individuals and organizations. We extend our deepest gratitude to all those who contributed their time, expertise, and passion to this critical initiative.

First and foremost, we thank the members of the Savannah-Chatham County Interagency Council for the Homeless (ICH) for their unwavering support and leadership. Your vision and guidance have been instrumental in shaping this strategic plan. Special thanks to the chairs of our workgroups, whose expertise and diligence have ensured the plan's comprehensive and holistic approach.

Next, a heartfelt thank you to those with lived experience who bravely shared their stories and provided essential perspectives grounded in our work. PathForward recognizes the importance of actively involving those with lived experience in the design of our plans, and we are immensely grateful for your commitment and participation.

PathForward recognizes the invaluable contributions of our partner organizations, service providers, and community stakeholders. We are thankful to the dozens of individuals who engaged with us through meetings, site visits, and various collaborative efforts. Your insights and feedback have been essential in developing the strategies outlined in this plan.

We also extend our thanks to your local government officials and agencies across Chatham County for their steadfast commitment to addressing homelessness in the community. Your partnership and resources have been vital in making this strategic plan a reality.

Finally, PathForward expresses our gratitude to the residents and business leaders of Savannah and Chatham County. Your support, engagement, and belief in our mission inspire us to strive for a community where everyone has a safe, stable, and supportive place to call home.

Special thanks to:

- ICH/CoC representatives, including leadership and Executive Members
- Direct service provider agencies and frontline staff
- Individuals and families with lived experience of homelessness
- Healthcare, justice system and other partner organizations
- City and County staff and elected officials
- Business and private sector leaders

EXECUTIVE SUMMARY

The Five-Year Strategic Plan to End Homelessness (5YSP) in Savannah and Chatham County is a bold, collaborative effort aimed at addressing one of the community's most pressing issues. Developed over a year of research, planning, and collaboration, this plan involved Pallet Shelter's PathForward™ homelessness advisory services consultant team, the Savannah and Chatham County Interagency Council on Homelessness (ICH), and numerous community stakeholders from September 2023 to September 2024.

To develop this plan, PathForward employed an inclusive process to ensure broad engagement and participation. PathForward planned efforts in close coordination with the ICH and a broad array of community stakeholders from backgrounds in government, housing, social services, education, emergency services, healthcare, business, faith-based organizations, and citizen leaders as well as individuals and families with lived experience of homelessness.

Through dozens of planning meetings, seven workshops with experts, surveys and feedback from 217 individuals and 23 families experiencing homelessness, input from 51 direct service staff, and interviews with 65 unique stakeholders, PathForward developed a robust understanding of the challenges and needs surrounding homelessness across Savannah and Chatham County.

Purpose of the Plan

The Five-Year Plan to End Homelessness (5YSP) strives to create systems-level change, while detailing the specific action steps, technical assistance, and program outcomes needed to reach functional zero homelessness. The purpose of this 5YSP is to enhance the community's strategy to prevent and end homelessness by providing a roadmap to prevent and reduce homelessness, support with wraparound services and opportunities, shorten the length of time people experience homeless and mitigate its impacts. Achieving success requires a unified strategy that aligns the community's efforts toward a shared goal. The plan aims to ensure the homelessness response system rapidly responds to people in need, providing and securing access to safe, stable, shelter and housing.

The plan recommends six goals, summarized below:

1. Establish an **integrated system** to prevent and end homelessness
2. **Address the immediate needs** of people experiencing homelessness
3. Increase opportunities and **access to affordable housing and low-barrier shelter**
4. Develop and strengthen formal **programs to prevent homelessness** and ensure early intervention for at-risk residents
5. **Expand workforce opportunities**, transportation, and financial support
6. Support **community-wide efforts** to advance policies that prevent and end homelessness

This plan lays out comprehensive, actionable steps to reach functional zero homelessness by reducing barriers and promoting opportunities for those in need.

INTRODUCTION

Homelessness is a complex challenge driven by systemic, national and global phenomena, experienced on a local level. The root causes of homelessness, including the lack of affordable housing, economic and social inequity, unemployment, incarceration, and natural disasters are present in City of Savannah and Chatham County, with local homelessness programs aimed at providing individuals with emergency support, shelter, housing and other services. The crisis of homelessness necessitates an all-in approach, with solutions being sought at all levels of government and across sectors.

To address the urgent challenges of regional homelessness, the Savannah-Chatham County Interagency on Homelessness (ICH) contracted with Pallet's PathForward™ homelessness advisory services consulting team to develop this Five-Year Strategic Plan to End Homelessness (5YSP). Over the 12-month period from September 2023 to September 2024, PathForward engaged stakeholders to assess the community's current homelessness response system and explore strategies for improvement. This included a thorough review of the ICH's current structure, agency coordination, program evaluation for supportive services, shelter, housing, and prevention programs, as well as opportunities within adjacent systems – such as workforce development strategies, healthcare and justice system involvement, and more.

Government Agencies and Partners

While most homelessness and housing efforts are currently centralized in the City of Savannah, PathForward investigated efforts across Chatham County, including opportunities for partnership and expansion between the city and county, and among specific municipalities within Chatham County. Federal agencies, including the U.S. Department of Housing and Urban Development (HUD) and the United States Interagency Council on Homelessness (USICH), have provided invaluable resources, guidance, and support, enabling the community to leverage best practices and innovative solutions to combat homelessness. For this report, PathForward has employed terms such as affordable housing, emergency shelter, and so forth, that can be found in HUD's Glossary, [here](#).

Additionally, PathForward explored avenues for improved collaboration within the ICH/CoC governance structure, given the recent reconstitution of the ICH over the past two years. The ICH/CoC, mandated by HUD, collaborates with stakeholders to secure and allocate funds, with the Chatham Savannah Authority for the Homeless (CSAH) serving as the Lead Agency. The unanimous decision on May 5, 2022 expanded the ICH to include government partners, business leaders, and other stakeholders, resulting in a name change to the Savannah-Chatham County Interagency Council on Homelessness (ICH).

With the establishment of the newly formed ICH, the development of the 5YSP, and other innovative local initiatives underway in recent years, the community is uniquely positioned to achieve significant success in addressing homelessness and implementing sustainable solutions. This convergence of efforts creates an unprecedented opportunity for the ICH, the City of Savannah, and Chatham County to achieve transformative progress. This will be accomplished through the adoption of aligned strategies to end homelessness regionally.

Homelessness Impacts

Homelessness can have lasting, negative impacts at both the individual and communal level.

Homelessness impacts local communities in various ways, straining government services and affecting overall quality of life. Police, fire, and emergency response services may become overburdened as they frequently address issues related to homelessness, such as emergency medical calls, public disturbances, and fire hazards in encampments.

Economically, homelessness can deter tourism, as visitors may feel unsafe or uncomfortable, leading to reduced revenue for local businesses. Encampments in parks, sidewalks, and storefronts limit the community's ability to fully utilize these public spaces for their intended purposes, diminishing their aesthetic and functional value. Public health and safety concerns arise from inadequate sanitation in encampments, increasing the risk of disease spread and environmental degradation.

Reducing homelessness can result in substantial cost savings for adjacent systems, such as law enforcement and medical care, as fewer resources are needed for emergency interventions. Additionally, effective homelessness reduction enhances the efficacy of government systems, promotes economic growth, and improves public spaces, contributing to a healthier, safer, and more vibrant community.

Homelessness has profound and multifaceted impacts on the individuals experiencing it, severely affecting their health and well-being. As a social determinant of health, homelessness exacerbates physical and mental health issues. Without stable housing, individuals face exposure to harsh weather conditions, unsanitary environments, and a lack of access to clean water and nutritious food, leading to an increased prevalence of chronic diseases, infections, and malnutrition. Mental health deteriorates as the stress of living without a home compounds existing conditions like depression, anxiety, and PTSD.

The instability and lack of a safe, consistent place to live make it challenging to maintain employment, pursue education, and access healthcare services, further entrenching individuals in a cycle of poverty and illness. Additionally, the stigma and discrimination associated with homelessness can lead to social isolation, reduced self-esteem, and barriers to seeking help. Addressing homelessness as a critical social determinant of health is essential for improving the overall health outcomes of affected individuals and breaking the cycle of homelessness.

Who is Experiencing Homelessness Locally?

Homelessness in Savannah and Chatham County affects a diverse cross-section of the community, with significant racial disparities. According to the 2024 Point-In-Time (PIT) Count data from the Chatham Savannah Authority for the Homeless (CSAH), 193 people were unsheltered and 386 were sheltered, totaling 579 individuals experiencing homelessness countywide.

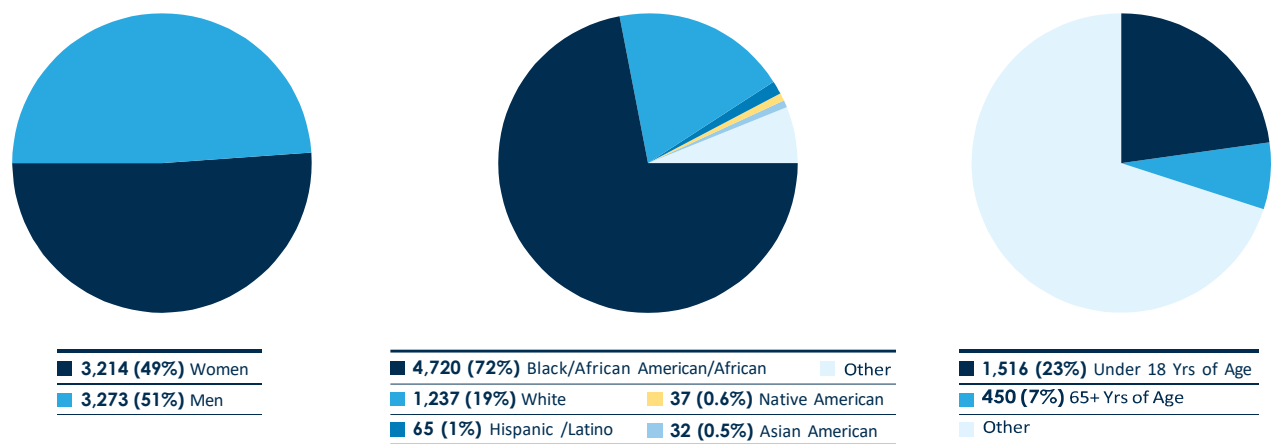
In 2024, there were 869 actively enrolled McKinney-Vento students. This includes students who were in motels, doubled up, and sheltered. The McKinney-Vento Homeless Assistance Act, defines homeless children and youths as individuals who lack a fixed, regular, and adequate nighttime residence. The definition specifies children and youths who are sharing housing, living in motels, hotels, trailer parks, or camping grounds, emergency or transitional shelters or abandoned in hospitals. It also includes children and youths who are migrants, or those who have a primary nighttime residence somewhere not designed for or ordinarily used as regular sleeping accommodations, such as those living in cars, parks, public spaces, abandoned buildings, substandard housing, bus or train stations, or similar settings.

Analyzing HMIS data from 2023, the demographic breakdown reveals notable trends and disparities. African Americans, people of color, and marginalized groups are disproportionately represented among the homeless population. Women and families, particularly those fleeing domestic violence, are also significantly impacted. These disparities reflect broader issues, including racial inequality and economic disparity, that contribute to homelessness.

Among the 6,525 persons who accessed services in 2023, 3,214 identified as women (49%) and 3,273 identified as men (51%). 1,516 of these individuals were under 18 (23%, while 450 were over 65 (7%). African Americans were overrepresented at more than 72% of this group, with 4,720 individuals identified as Black, African American, or African. Other demographic groups included 1,237 persons identifying as white (19%, 65 as Hispanic or Latino (1%, 37 as Native Americans (0.6%, and 32 as Asian American (0.5%.

1509 persons (23% were identified as having a disabling condition per HUD’s definition. 435 (7%) were identified as chronically homeless.

2023 HMIS DATA ASSESSMENT



The bed inventory across Interagency Council on Homelessness (ICH) agencies includes 613 beds, with a bed utilization rate of 60% for emergency shelter and transitional housing project types according to available data. Despite this capacity, the community faces a shortage of housing options for individuals who do not meet certain eligibility criteria for permanent supportive housing, often based on disabilities or chronic homelessness.

Economic factors also play a critical role. Local housing experts estimate that 43% of renter households in Chatham County are cost-burdened, spending between 30-50% of their income on housing, while 22% are severely cost-burdened, spending more than 50%. The high cost of living, combined with low wages and a lack of affordable housing, places many residents at risk of homelessness. In Georgia, the fair market rent for a two-bedroom apartment is \$1,287, requiring an annual income of \$51,479 to afford it comfortably. However, the state minimum wage is only \$7.25 per hour, far below what is needed to meet housing costs.

Poverty rates in Chatham County further exacerbate the situation, with 15.9% of residents living in poverty, and 19% in the city of Savannah. Racial disparities are evident, with a significant proportion of Black and Hispanic households living below the ALICE (Asset Limited, Income Constrained, Employed) Threshold, which represents the minimum income level needed for a household's survival.

Homelessness Trends

On a macro level, according to HUD's 2023 Point-In-Time (PIT) Count, 653,104 people experienced homelessness, either sheltered or unsheltered, across the United States.

Notably, for the first time since data collection began, more individuals experiencing homelessness are unsheltered than sheltered. This shift underscores the growing challenge of addressing homelessness and the urgent need for comprehensive solutions providing stable housing and support services.

Locally, according to 2024 PIT Count data, 193 people were unsheltered in Chatham County, and 386 were sheltered, totaling 579 people experiencing homelessness countywide. In 2024, there were 719 McKinney Vento students in the Chatham County School System, including 129 students living within a hotel or motel.

In 2023 745 people were experiencing homelessness in Chatham County. Based on the 2024 PIT Count, this amounts to a 22.5% reduction from 2023 numbers. The Homeless Management Information System (HMIS) 2023 Annual service count was 6,525 people.

Of this total:

- 2497 people accessed homeless prevention services and supportive services only (and were not experiencing immediate homelessness).
- 1666 people exited the system to permanent housing, approximately 25.5%.
- 288 people gained housing through the Coordinated Entry Continuum of Care housing application process for permanent supportive housing.
- 37% of the 6,525 people accessing the homeless service system reported having a disabling condition.*

*This finding is noteworthy, as many permanent supportive housing (PSH) programs for individuals experiencing homelessness set eligibility criteria based on disabilities (including mental health, physical health, and/or addiction) and chronic homelessness.

Consequently, there is a significant shortage of housing options for individuals who do not meet these qualifications. In 2023 across the CoC, there were 937 total permanent supportive housing units, with 352 reserved for families with children, and 585 for individual adult households.

Special Populations Impacted by Homelessness

Justice-Involved Individuals

Approximately 70 to 100 million U.S. residents have some form of justice involvement, which means they have interacted with the criminal justice system in various ways. This can include arrests, convictions, time served in jail or prison, or being under supervision such as probation or parole. The term "justice involvement" refers to any formal engagement with the justice system, including minor offenses, serious crimes, and non-incarceration forms of supervision. It is important to note that this number includes not just currently incarcerated individuals but also those with past records, reflecting the broader impact of criminal justice on employment, housing, and social services.

Justice-involved individuals, including those recently released from incarceration, face significant barriers to securing housing and employment. The stigma of a criminal record and legal restrictions often prevent access to public housing and job opportunities, increasing the risk of recidivism without stable housing and support services. While the exact number of justice-involved individuals experiencing homelessness is unknown, focus group discussions revealed that most participants had some involvement with the justice system, and 30% of Chatham County residents have a criminal history. Reentry support programs, such as job training, legal assistance, and transitional housing, are critical for successful reintegration. Efforts like the Chatham County Homeless Court and programs within Chatham County jails significantly help prevent and end homelessness for these individuals.

Families, Children and Youth

PathForward had the honor of speaking with many families experiencing homelessness, through surveys, interviews, and focus group discussions. Homeless families, particularly single mothers and their children, face numerous challenges. High childcare costs, limited affordable housing, and inadequate transportation make achieving stability difficult. Many mothers lack family support, struggle to find employment, and face obligations when family help is available.

- The shelter system receives mixed reviews for families, with issues cited like limited bed availability and unsupportive case managers. Many mothers feel they must navigate homelessness alone without adequate guidance or empathy. High housing costs and long waitlists for affordable housing further complicate matters, with ideal rent often cited as \$400 plus utilities for a 2–3-bedroom unit—unrealistic in the current market.
- Employment opportunities are scarce, with most jobs paying only \$11-12 per hour, insufficient for basic living costs. There is a strong desire for virtual job training and flexible work options.
- Housing vouchers are extremely difficult to obtain due to long and often closed waitlists. The Savannah Metro Area also does not have the Fair Market Housing Supply that meet these qualifications for the Housing Voucher program.
- Transportation issues exacerbate these challenges, with unreliable bus services making it difficult to reach essential services. Some mothers resort to walking long distances with their children due to inadequate public transport.

Unique challenges include high childcare costs, lack of after-school program transportation, and the emotional toll of “Mom Guilt” over not spending enough time with their children. Preparing home-cooked meals in shared shelter kitchens is also challenging.

Addressing these issues requires more transitional shelters, supportive programs like education and job training, trauma-informed shelter staff and training, accessible housing vouchers, improved transportation, and financial literacy programs. These steps are essential for achieving stability and reducing homelessness among families in Chatham County.

People with Substance Use Disorders (SUD) and/or Serious Mental Illness (SMI)

Individuals with SUD and/or SMI are particularly vulnerable to homelessness, as these conditions often impede their ability to maintain stable housing and employment. People with SUD or SMI may face stigma and discrimination, making it challenging to access healthcare and social services. Integrated treatment programs that address both housing needs and health issues are vital for this population. Providing access to mental health services, addiction treatment, and supportive housing can help individuals with SUD and SMI achieve stability and improve their quality of life.

Addressing these issues requires an approach that considers the complex interplay of economic, social, and factors contributing to homelessness. Efforts to reduce homelessness must ensure that all affected groups receive the support and resources they need to secure stable housing.

Medically Fragile

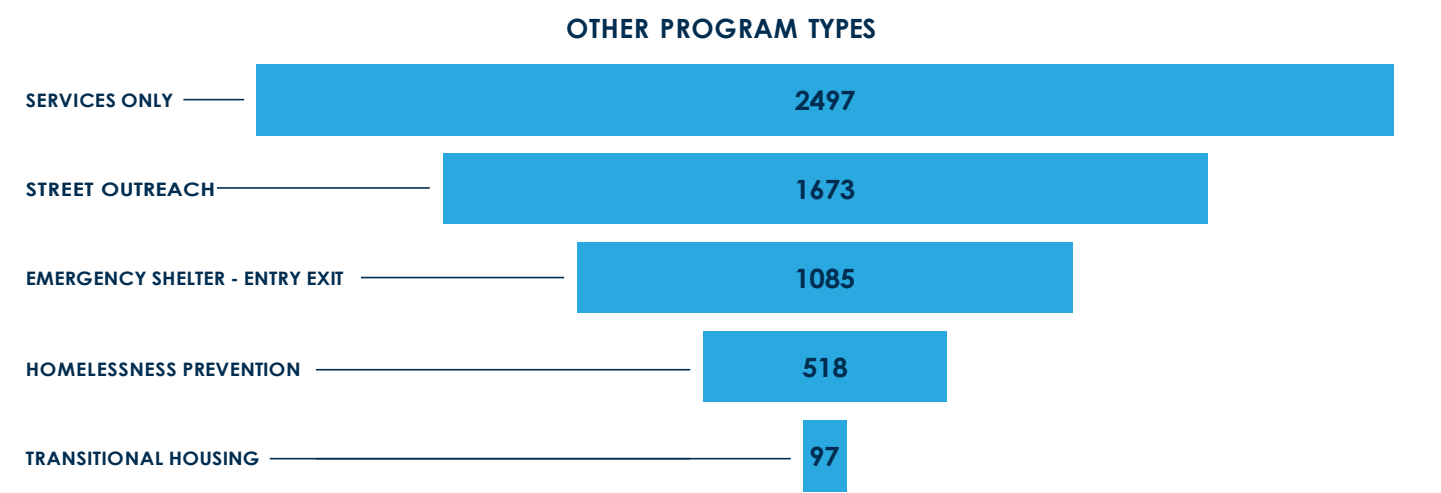
Medically fragile individuals experiencing homelessness in Savannah and Chatham County face unique and severe challenges. These individuals often suffer from chronic illnesses, disabilities, or conditions that require continuous medical care and support. Without stable housing, managing these health issues becomes exceedingly difficult, exacerbating their vulnerability.

The lack of access to consistent medical care, safe living conditions, and adequate nutrition significantly impacts their health outcomes. Many medically fragile homeless individuals end up in emergency rooms for conditions that could have been managed more effectively with preventative healthcare and stable housing. This not only puts a strain on local healthcare resources but also leads to higher healthcare costs and poorer health outcomes for the individuals.

Further, many shelters in Savannah are not designed to accommodate the complex needs of medically fragile individuals. These shelters often lack the necessary medical facilities, equipment, and trained staff to provide adequate care and support. Without specialized resources and personnel, shelters struggle to address the health issues and ongoing medical requirements of this vulnerable population, leaving them without the critical support they need. This gap in services highlights the urgent need for more well-equipped shelter options to ensure medically fragile homeless individuals receive the care they deserve. Efforts to support this population require a collaborative approach, involving healthcare providers, social services, and housing agencies. Programs designed to provide integrated care, including medical services, case management, and stable housing, are crucial.

Housing Needs Analysis

According to data from the Homeless Management Information System (HMIS) obtained from the Chatham Savannah Authority for the Homeless (CSAH), out of a total of 6,525 individuals who connected with services in 2023, only 643 (about 9.85%) currently have permanent supportive housing (PSH). This leaves 5,882 individuals, or approximately 90.15%, engaged in other programs, without stable housing. These programs (outside of PSH) are listed in the chart below:



NOTE: The HMIS graph above does not specifically include “day center” data due to a categorization issue in the source data provided to PathForward. It’s likely that many individuals who accessed day center services were recorded under other program types in HMIS, such as homeless prevention or services only. As a result, while these individuals’ interactions are reflected in the data, they may not be distinctly identified as “day center” users.

The demographic breakdown of users from HMIS data is as follows:

- Gender Distribution: Men slightly outnumber women, comprising 50.42% of the population compared to 48.92% for women.
- Age Group Analysis:
 - Children (Under 10): There are 758 children who need family-friendly housing that provides safe and supportive environments.
 - Youth (10 to 18): For the 513 adolescents, access to permanent supportive housing is crucial to ensure they have a stable environment for education and personal growth.
 - Young Adults (18 to 25): This group includes 395 individuals who require permanent housing solutions to help them transition into independent living.
 - Adults (25 to 40): This group totals 1,486 individuals and requires permanent housing options to achieve stable living situations.
 - Adults (40 to 60): The largest group in need consists of 1,879 individuals who may face challenges related to employment and health.
 - Seniors (Over 60): 851 seniors need housing solutions that address their specific health and accessibility needs.

By understanding these diverse needs, the community in Savannah and Chatham County can better tailor housing programs and support services to effectively address the specific requirements of each group.

Estimating Permanent Supportive Housing and Permanent Housing Needs

In order to address housing needs effectively, we have calculated the required number of Permanent Supportive Housing (PSH) and Permanent Housing (PH) units based on HMIS data, and provided a 32% positive transition rate and a 27% rate of individuals returning to homelessness based on 2023 trends. These calculations reflect the estimated housing demand across different household types.

Permanent Supportive Housing (PSH) – Housing with Services

The total number of PSH units needed, taking into account those who transition positively and those who may return to homelessness, is calculated as follows:

Total PSH Units Needed:

$1,200 \text{ individuals} \times 0.68 \text{ (positive transition rate)} \times 1.27 \text{ (accounting for returns)} = 1,036 \text{ units}$

This is further broken down by household types:

- Adults Only: $1,056 \text{ adults} \times 0.68 \times 1.27 = 912 \text{ units}$
- Adults with Children: $144 \text{ adults with children} \times 0.68 \times 1.27 = 124 \text{ units}$

Please note that Children Only (1 unit) and Unknown Household Type (3 units) should also be accounted for, but are not included in this assessment.

Permanent Housing (PH) – Housing without Services

Similarly, for Permanent Housing without the attached support services, the total units required are:

Total PH Units Needed:

$4,537 \text{ individuals} \times 0.68 \times 1.27 = 3,918 \text{ units}$

This is also broken down by household types:

- Adults Only: $2,831 \text{ adults} \times 0.68 \times 1.27 = 2,445 \text{ units}$
- Adults with Children: $1,706 \text{ adults with children} \times 0.68 \times 1.27 = 1,473 \text{ units}$

Please note that Children Only (73 units) and Unknown Household Type (48 units) should also be accounted for, but are not included in this assessment.

These numbers offer a broad estimate and a snapshot of current housing needs in Chatham County, however, more information is required to capture the full scope of the issue and to make projections over the next five years. Nonetheless, they provide a valuable baseline for the community to begin planning the development of additional housing and services for those in need. These estimates can help guide efforts to address the housing requirements of different household types, ensuring that those who need both housing and supportive services, as well as those who only require housing, are considered in future strategies.

Breakdown of Household Types by Demographic

Housing needs have been categorized based on the presence of disabling conditions, broken down by household type. This helps to understand the specific needs of various groups within the community and tailor housing and support services accordingly. Here's the breakdown:

Adults Only:

- Total Households: 3,887
- With Disabling Condition: 1,056 (27%)
- Without Disabling Condition: 2,831 (73%)

Adults with Children:

- Total Households: 1,850
- With Disabling Condition: 144 (8%)
- Without Disabling Condition: 1,706 (92%)

Children Only:

- Total Households: 86
- With Disabling Condition: 1 (1%)
- Without Disabling Condition: 85 (99%)

Unknown Household Type:

- Total Households: 59
- With Disabling Condition: 3 (5%)
- Without Disabling Condition: 56 (95%)

Analysis

- **Adults Only:** A significant portion (27%) of households in the “Adults Only” category have disabling conditions, the highest percentage across all household types. This highlights the need for specialized housing and support services for these individuals. However, the majority (73%) of these households do not have disabling conditions, suggesting that a substantial number of individuals may only require housing without intensive services.
- **Adults with Children:** This category has a much lower percentage of households with disabling conditions (8%), but this group still requires support services tailored to both adults and children. Since the majority (92%) of these households are without disabling conditions, their housing needs may be met with more traditional housing solutions that do not require the integration of support services.
- **Children Only:** Nearly all households (99%) in this category do not have disabling conditions, but no housing needs are calculated here, as children cannot live independently. Instead, they will require family-based or guardian-supported housing solutions.
- **Unknown Household Type:** This category has 5% with disabling conditions, but without proper classification, housing needs cannot be accurately determined. More information is required to identify the right housing solution for these households.

This breakdown offers insight into the varying degrees of support needed across household types, with particular attention to those with disabling conditions. Understanding these distinctions will help shape future housing strategies to ensure options are appropriately distributed to meet the community’s needs.

STRATEGIC PLANNING PROCESS AND METHODOLOGY

Vision and Values

Everyone in Chatham County deserves dignity, safety and security. This comprehensive plan envisions a thriving homelessness response system where residents can stabilize in shelters or secure permanent housing. It aims to address homelessness and other crises as immediate emergencies, and provide the necessary support for residents to maintain housing stability.

To achieve this, the following plan aims to reach functional zero homelessness, which we define as homelessness that is rare, brief, and non-reoccurring. **ICH leaders envision a community where every county resident experiencing homelessness can be safely sheltered or permanently housed and quickly connected with any needed support services.** Ensuring all residents can access adequate housing and shelter is critical to promoting public health and safety, economic development, and building a thriving community that works for everyone.

The community's vision is for an integrated, streamlined, and responsive network of social services that promotes collaboration across jurisdictions and organizations to serve those in need. By utilizing the Collective Impact Framework, which emphasizes collaboration, shared goals, and mutual accountability, our plan will achieve significant and lasting change, promoting a structured and multifaceted approach to tackling the complex challenge of homelessness.

This Five-Year Strategic Plan is a testament to the community's commitment to ending homelessness in Savannah and Chatham County. Through our person-centered, data-driven approach, innovative solutions, and steadfast dedication to a shared mission and vision, there is confidence in the ability to achieve functional zero homelessness.

Successful Reintegration Ecosystem

As PathForward's central organizing methodology, the 5YSP follows the Successful Reintegration Ecosystem approach, developing holistic solutions to homelessness. These categories include:



- Coordinated Social Services
- Housing and Shelter Access and Supply
- Basic Needs and Crisis Response
- Economic Viability and Vitality
- Effective Policy and Advocacy
- Community Support Network
- Funding

Qualitative and Quantitative Assessment

The 5YSP, launched in September 2023 has been a partnership between the Savannah-Chatham County Interagency on Homelessness (ICH) and Pallet’s PathForward™ homelessness advisory services consulting team. Throughout the 12-month process, the consultants engaged experts and stakeholders across sectors, jurisdictions and backgrounds to drive progress toward building an actionable plan with strong community buy-in. The 5YSP also incorporates research and analysis of available data from across Chatham County related to homelessness and its intersecting issue areas. This process includes:

- **Thorough review of 33 reports and data** such as,
 - Government reports from the federal, state, county and city levels
 - HMIS, PIT, and American Community Survey (ACS) data
 - Finance, budget, and grant information
 - CoC governance documents and best practices
- **Interviews with over 65 unduplicated stakeholders** from a broad array of sectors, including housing experts, direct service providers, community-based organizations, faith-based leaders, members of the business community, mental health and healthcare professionals, law enforcement, education specialists, City and County representatives and elected officials, and others.
- **Focus group discussions with 105 people experiencing homelessness** in various settings and forums, during three separate events.
- **Surveys from 112 people experiencing homelessness and 51 frontline staff** directly connected to day-to-day homelessness issues.
- **Interviews with 23 families experiencing homelessness** to understand the unique needs of caregivers with children and youth
- **7 working group meetings** on topics including: Basic Needs and Crisis Response; Housing and Shelter; Economic Development; and Funding.
- **Biweekly Steering Committee meetings** from September to March with leaders from nonprofit and direct service agencies, City and County agencies, law enforcement, the business community, and other experts .
- **5 In-Person Visits to Savannah and Chatham County** to host forums, meetings, present findings, and tour sites and programs.
- **Presentations and feedback** to the ICH, Savannah City Council, and Chatham County Board of Commissioners.

PathForward is mindful to ensure that we are inclusive of all stakeholders throughout this process. This includes centering the perspectives of people with lived experience and ensuring equal access for individuals of all backgrounds. This active participation from the community has been instrumental in allowing us to identify specific, short- and long-term homelessness plans.

Project Leadership and Oversight

As part of the ICH, the Steering Committee responsible for oversight and development of the 5YSP comprised city and county staff, nonprofit executives, business leaders, healthcare professionals, housing experts, law enforcement, and other key stakeholders. The Steering Committee met twice a month from September 2023 to March 2024.

ICH Steering Committee	
• Stephanie Kaple, <i>ICH Executive Director</i>	• Ken Clark, <i>Deputy Director</i> , Housing Authority of Savannah
• Jennifer Dulong, <i>Executive Director</i> , Chatham Savannah Authority for the Homeless (CSAH)	• Lizann Roberts, <i>Executive Director</i> , Coastal Georgia Indicators Coalition
• Karen Guinn, <i>ICH Chair</i> , Community Member	• Tara Hicks & Martin Fretty, <i>City of Savannah Housing & Neighborhood Services Department</i>
• Jennifer Davenport, <i>Vice President of Community Affairs and In House Counsel at Savannah Area Chamber of Commerce</i>	• Michael Traynor, <i>President & CEO</i> , Union Mission Inc.
• Melanie Wilson, <i>Executive Director & CEO</i> , Chatham County-Savannah Metropolitan Planning Commission (MPC)	• Robert Gavin, <i>Assistant Chief</i> , Savannah Police Department
	• Brooke Goth, <i>Executive Director</i> , Downtown Business Assoc.
	• Adriana Tatum-Howard, <i>Executive Director</i> , Place Outreach Inc.
	• Abdul El-Amin, <i>License Professional Counselor</i> , America Works

Additionally, ICH Executive Director Stephanie Kaple met weekly with PathForward consultants to provide strategic direction, and facilitate initiatives. The ICH’s Executive Committee also played a central role in decision-making for the project, providing critical feedback and direction for the plan.

ICH Executive Committee

- Karen Guinn, *ICH Chair*, Community Member
- Jennifer Davenport, *Vice Chair, Vice President of Community Affairs and In House Counsel*, Savannah Area Chamber of Commerce
- Michael Traynor, *Secretary, President & CEO*, Union Mission Inc.
- Jennifer Dulong, *Executive Director*, Chatham Savannah Authority for the Homeless- Lead Agency
- Katrina Bostick, *CEO*, Family Promise of the Coastal Empire
- Michael Kaigler, *County Manager*, Chatham County
- Joseph “Jay” Melder, *City Manager*, City of Savannah
- Earline Davis, *Executive Director*, Housing Authority of Savannah

Community Engagement and Workgroups

Effective community engagement is critical to ensuring that the 5YSP is impactful, relevant and effective in its implementation. During the planning process, PathForward’s community engagement reflected the Collective Impact framework, and focused on informed decision-making, mobilizing resources toward our strategic initiatives, building trust, and promoting adaptable solutions that are responsive to evolving community needs.

PathForward’s community engagement efforts included a variety of approaches, including surveys, presentations, street outreach, events, focus groups, interviews, and workgroups. It is important to note that community engagement is meant to be an ongoing process and will continue to be a critical focus for plan implementation – especially as the homelessness crisis evolves.

In the months of January, February, May and July 2024, PathForward organized seven workgroups to engage community leaders in shaping the homelessness strategic plan. These forums gathered experts and stakeholders to provide recommendations on specific topics, emphasizing planning and implementation supported by external data and research.

Workgroups followed the Successful Reintegration Ecosystem methodology and were held on four priority topics: Basic Needs and Crisis Response, Housing and Shelter, Economic Viability and Vitality, and Funding. In January, preliminary planning began for these workgroup meetings, focusing on agendas, attendees, and logistics. In March, ICH leaders determined the need to pause the workgroups to develop and present a written needs assessment, completed in May. Workgroups reconvened in May and July, to focus on action steps for the final plan. Below is a list of the workgroups convened during these months, and the community Chairs who helped organize and plan the sessions.

Basic Needs and Crisis Response Chairs

- Jenn Dulong, *Executive Director*, Chatham Savannah Authority for the Homeless (CSAH)
- Robert Gavin, *Assistant Chief*, Savannah Police Department (SPD)
- Lydia McCrary, *Director of Medical Services*, Chatham County Fire

Housing and Shelter Chairs

- Martin Fretty, *Director of Housing and Neighborhood Services*, City of Savannah
- Michael Traynor, *President & CEO*, Union Mission
- Yvonne Pryor, *Executive Director*, Inner City Night Shelter

Economic Viability and Vitality Chairs

- Karen Guinn, *Collective Marketing Company*
- Jen Davenport, *Savannah Area Chamber of Commerce*
- Katina Wheeler, *Chair of Advocates for Restorative Communities in Savannah (ARCS) Taskforce*

Funding Chairs

- Anita Smith-Dixon, *Executive Director*, Community Housing Services Agency, Inc. (CHSA)
- Laura Lane McKinnon, *Executive Director*, Housing Savannah
- Liz Ann Roberts, *Executive Director*, Coastal GA Indicators Coalition

The workgroup meetings shaped policy direction, established goals, objectives, measures, and recommendations, with a focus on long-term sustainability. Each workgroup had three community chairs to facilitate discussions in collaboration with PathForward’s consultants, ensuring effective coordination and ongoing implementation efforts throughout the 5YSP.

Workgroups are planned to be integrated into the existing ICH subcommittee structure, as part of the final plan’s implementation process over the next five years.

Engaging People with Lived Experience

At PathForward, we firmly believe in the power of community building and centering those most impacted by homelessness to create transformative plans and programs. As users of the social service system, individuals and families who have experienced homelessness in Savannah and Chatham County are experts who understand its strengths and challenges acutely. These residents have been instrumental in helping us identify solutions and best practices tailored to local challenges. PathForward is deeply grateful to have engaged with over 217 people experiencing homelessness in various settings and forums, as well as 23 families with children.

To show our appreciation and compensate for their time, every participant who completed our survey, attended a focus group, or agreed to be interviewed, received a \$10 or \$20 gift card or was provided with hot meals or transportation.

Beyond the planning stages, PathForward recognizes the importance of ensuring people experiencing homelessness (PEH) continue to be involved in efforts that will directly impact their lives. This includes when the 5YSP is implemented, and beyond. Throughout the project, PathForward regularly engaged with individuals, not only to solicit their feedback but also to recruit them as ICH members, and by creating a lived experience committee. This group will provide ongoing feedback into the 5YSP implementation and other local homelessness efforts in Chatham County. As a HUD mandate, it is critical that the ICH include people with lived experience in its decision-making processes and elevate them as full ICH members.

PathForward has worked closely with the ICH Executive Director and leadership to cultivate a group of lived experience participants to join the ICH as members. Below are some best practices to ensure meaningful engagement:

- **Engage Multiple Individuals:** Ensure diverse perspectives and experiences are represented by involving multiple participants.
- **Compensate for Time and Contributions:** Show respect and value for the input from PEH by providing compensation or other incentives.
- **Facilitate Involvement:** Make participation accessible through convenient meeting locations, flexible schedules, and providing resources such as transportation or childcare.
- **Empower Participants:** Involve PEH in decision-making processes and ensure their feedback directly influences the plan's development.

This approach ensures the plan addresses the immediate needs of PEH and fosters a sense of ownership and commitment among participants.

Strategic Goals

The Five-Year Strategic Plan (5YSP) for Savannah and Chatham County is structured around six key goals, each addressing a critical component of preventing and ending homelessness in the community. These goals are designed to establish a comprehensive and integrated approach, leveraging the strengths of local organizations, community resources, and policy initiatives.

Goals for the Five-Year Strategic Plan (5YSP)

- Goal 1)** Establish an integrated system to prevent and end homelessness in Chatham County, with the Savannah-Chatham County ICH as the central organizing body.
- Goal 2)** Address the immediate needs of people experiencing homelessness in Chatham County, including high-needs residents and individuals living in encampments.
- Goal 3)** Increase opportunities and access to affordable housing and low-barrier shelter for people experiencing homelessness across Chatham County.
- Goal 4)** Develop and strengthen formal programs to prevent homelessness and ensure early intervention for at-risk residents in Chatham County.
- Goal 5)** Expand workforce opportunities, transportation, and financial support for people experiencing homelessness in Chatham County.
- Goal 6)** Support community-wide efforts to advance policies that prevent and end homelessness.

GOALS AND STRATEGIES

The following six strategic goals and objectives were developed in partnership with the Interagency Council on Homelessness (ICH) and are the culmination of national best practices, local data, and learnings from experts and stakeholders. These efforts reflect a whole-system approach with the overarching goal of achieving “functional zero” homelessness in Chatham County.

Each objective is paired with a detailed implementation plan, which specifies the responsible parties, estimated funding, timelines, action steps, and other details to operationalize the plans.

Of significance, to achieve the objectives in each section, we strongly recommend that at least one ICH Executive Committee member be responsible for overseeing and supporting each of the respective workgroups to ensure the success of the goals and objectives.

While these efforts may not be simple and will require substantial resources, we believe that they can make a significant difference in ending homelessness across the county. By leveraging collaboration and coordination among various stakeholders, we aim to create a sustainable and effective homelessness response system that ensures everyone in Chatham County has a safe, stable place to call home.

FIVE-YEAR STRATEGIC PLAN GOALS AND OBJECTIVES FRAMEWORK

Comprehensive Needs Assessment Area	5YSP Plan Goals	Methodology/Approach
Coordinated Social Services	Goal 1) Establish an integrated system to prevent and end homelessness, with the Savannah-Chatham County ICH as the central organizing body.	United States Interagency Council on Homelessness (USICH) and PathForward consultants
Basic Needs and Crisis Response	Goal 2) Address the immediate needs of people experiencing homelessness in Chatham County, including high-needs residents and individuals living in encampments.	Workgroup led to define objectives
Housing and Shelter Access	Goal 3) Increase opportunities and access to affordable housing and low-barrier shelter for people experiencing homelessness across Chatham County Goal 4) Develop and strengthen formal programs to prevent homelessness and ensure early intervention for at-risk residents in Chatham County.	Workgroup led to define objectives
Economic Viability and Vitality	Goal 5) Expand workforce opportunities, transportation, and financial support for people experiencing homelessness in Chatham County	Workgroup led to define objectives
Effective Policy & Advocacy	Goal 6) Support community-wide efforts to advance policies that prevent and end homelessness.	Workgroup led to define objectives
Community Support Networks	Goals 1-6	Collective Impact model
Funding	Goals 1-6	Workgroup led to define objectives

Goal 1)

Establish an integrated system to prevent and end homelessness in Chatham County, with the Savannah-Chatham County ICH as the central organizing body.

Creating a cohesive system is essential for addressing homelessness. This goal centers on making the Savannah-Chatham County Interagency Council for the Homeless (ICH) the central organizing body. A comprehensive, coordinated approach to social services ensures effective, streamlined support across agencies. This strategy is key to breaking the cycle of homelessness and finding sustainable solutions for individuals and families in need. Each of the goals and objectives within the strategic plan have derived from PathForward's Comprehensive Needs Assessment, as well as ongoing work with local stakeholders, workgroup members, and ICH leaders.

Clarifying the Collaborative Applicant Roles and HMIS Requirements

To ensure clarity regarding the structure and operations of the Interagency Council for the Homeless (ICH)/Continuum of Care (CoC) it is important to emphasize that HUD now refers to the "Lead Agency" as the "Collaborative Applicant" (CA). In Chatham County, the Chatham-Savannah Authority for the Homeless (CSAH) currently serves as the Collaborative Applicant and the HMIS Lead for the ICH/CoC.

Given the broad audience of this plan, it is essential to clearly define the ICH's roles and responsibilities. The governance charter examples provided as supplementary materials to the ICH outline examples of agencies designated as the Collaborative Applicant, HMIS Lead, and Coordinated Entry (CE) Lead as key components of the CoC structure and operations.

In the case of this community, roles were formally assigned to CSAH in the 2021 governance charter, developed in collaboration with HUD Technical Assistance consultants. As this work progresses, it is important to articulate and reinforce these distinctions to ensure consistent understanding across stakeholders, particularly when discussing the CoC's governance and operational framework. The following section further articulates the CA's primary roles and functions within the ICH structure.

Roles and Responsibilities of the Collaborative Applicant

The Collaborative Applicant (CA), previously referred to as the Lead Agency, is integral to the success and functionality of the Continuum of Care (CoC). According to the U.S. Department of Housing and Urban Development (HUD) and the U.S. Interagency Council on Homelessness (USICH), the CA is responsible for leading and coordinating the CoC's efforts in applying for funding and managing grants to address homelessness.

The authority of the CA within CoC structures typically includes the oversight and coordination of funding applications, management of grant funds, and ensuring compliance with HUD's requirements. They play a pivotal role in the planning and execution of strategies to address homelessness within the community. The CA may receive planning grants from HUD to support their functions, but outside of these grants, their role is primarily altruistic, focusing on enabling the community to access funds aimed at preventing and ending homelessness.

Key Responsibilities for the Collaborative Applicant include:

- 1. Application for Funds:** The CA is tasked with applying for CoC Planning funds and Unified Funding Agency (UFA) Planning funds. They must ensure the annual CoC application is complete and compliant with HUD's requirements.
- 2. Coordination and Submission:** The CA coordinates the CoC's annual application process, gathering necessary information from various applicants seeking funding. They submit the comprehensive CoC application to HUD through the e-snaps online system.
- 3. Administration and Governance:** The CA oversees the administration of activities and responsibilities as detailed in the CoC Governance Charter. They serve as the primary liaison with HUD, ensuring consistent communication and compliance.
- 4. Managing Grant Funds:** The CA manages the CoC's grant funds, ensuring proper allocation and use in alignment with HUD guidelines.

HMIS Participation Requirements

HUD mandates participation in the Homeless Management Information System (HMIS) for recipients of HUD funds under the HEARTH Act. According to Section 416(f) of the HEARTH Act, recipients must ensure consistent participation by providing emergency shelters and homelessness prevention and rehousing programs in any applicable community-wide HMIS.

This participation is crucial for maintaining accurate and comprehensive data on homelessness, which aids in better planning, resource allocation, and service provision to those in need.

The Collaborative Applicant plays a critical role in the functioning and success of the CoC, ensuring compliance with HUD requirements and coordinating efforts to address homelessness. Their authority, responsibilities, and incentives are structured to support the CoC's overarching goal of preventing and ending homelessness in their community.

GOAL 1

Objective 1.1

Formally establish the ICH's authority through charter amendments to oversee policies and procedures, funding decisions, and federal mandates, enabling the ICH to effectively manage homelessness plans and improve outcomes.

Objective 1.1a:

Create a comprehensive policy and procedures document to supplement the ICH Charter, which defines governance, funding, compliance with federal mandates, and stakeholder engagement.

Objective 1.1b:

Implement accountability practices for agencies, such as a report card used for grant funding, to better track key metrics and deliver improved program outcomes.

Objective 1.1c:

Ensure all major funders have an active role on the ICH and encourage their participation in the Ranking and Rating Committee, as a best practice. Develop universally adopted indicators and outcome data for locally funded homeless service programs to increase the overarching collective community impact and successful outcomes.

Objective 1.1d:

Develop a funding mechanism that incorporates a shared and equitable funding strategy across Chatham County, and explore opportunities for support from external groups, such as Housing Savannah Inc.

Objective 1.1e:

Improve transparency in city, county, and federal grant funding processes by providing clear documentation to all ICH agencies annually regarding how the Ranking and Rating Committee makes funding decisions. Establish regular auditing and reporting processes for all funding decisions taking place within the ICH's Ranking and Rating Committee. Ensure that no organizations participating in this committee receive funding, as a best practice.



BEST PRACTICE: PathForward has provided the ICH with supplementary includes best practices and policies from various regions to enhance the ICH's governance procedures. Examples from Washington DC and Montgomery County, MD, provide insights into regional-level ICH governance. Philadelphia's governance charter over HMIS, and their HMIS participation agreement offer practical guidance for improving data management and service coordination. These examples highlight successful strategies for involving people with lived experience and ensuring effective implementation of homelessness initiatives.

GOAL 1

Objective 1.2

Empower the ICH Executive Committee to centralize systems and implement governance protocols that enhance coordination, communication, transparency, and decision-making processes.

Objective 1.2a:

Develop a Mission and Vision Statement for the ICH.

Objective 1.2b:

Create a centralized cloud-based library/resource portal for ICH agencies to utilize for training and information access. Resources should include: 1) full list of programs and services countywide, 2) member roster and contact information, 3) meeting minutes, 4) comprehensive list of local and federal funding sources and 5) other key resources deemed appropriate. As a best practice, data can be obtained from HMIS, including Housing Inventory Charts and list of countywide homelessness services to build out the resource hub.

Objective 1.2c:

Cultivate engagement from people with lived experience in decision-making processes (per HUD's CoC mandate). Determine ways to adequately compensate or provide incentives for individuals or families experiencing homelessness for their participation.

Objective 1.2d:

Improve public engagement through regular public noticing (via the ICH website) and outreach to external partners. Regularly upload meeting minutes and other key resources to the ICH website.

GOAL 1

Objective 1.3

Strengthen the ICH's Staffing, Committees and Board to bolster capacity, streamline operations and create more efficiency.

Objective 1.3a:

Enforce consistent policies, protocols, and expectations for all ICH members, Board roles and committees. This involves re-establishing each committee's purpose, structure, membership, and expectations for chairing, defining outcomes and objectives for each committee, clarifying Board member roles to ensure all duties are fulfilled and minimizing vacant positions, and aligning roles and responsibilities with the ICH Charter.

Objective 1.3b:

Restructure the ICH's committees after a thorough review of their effectiveness and potential improvements. Consider the following guidance: to consolidate Committees with overlap; strengthen the Rating and Ranking Committee to handle year-round fund development; eliminate the HMIS/Data Quality Committee in favor of a HMIS Director position with dedicated staff to ensure compliance for all ICH agencies and once the Coordinated Entry Committee completes its outcomes, consider eliminating it along with the Strategic Planning Committee. The Executive Committee should oversee the implementation of the 5YSP and designate parties responsible for execution.

Objective 1.3c:

Continue assessing the need for additional ICH staff to support administrative and other ICH/CoC Board of Director organizational functions. To improve and fully sustain these efforts moving forward, seek long-term funding from Chatham County and other municipalities to support staffing needs. Consider housing these offices in various localities to ensure equal partnership across all involved municipalities.

GOAL 1

Objective 1.4

Improve data quality across ICH agencies, ensuring all providers have training and awareness of best practices in utilizing HMIS.

Objective 1.4a:

Implement universal data practices by using standardized terminology and consistent data entry protocols to mitigate errors in HMIS. Provide technical assistance and support to service providers to accomplish this, and ensure all users are fully integrated and onboarded on HMIS by January 2025.

Objective 1.4b:

Establish strategies to promote voluntary compliance, such as connecting funding processes and scoring through the Rating and Ranking Committee to HMIS.

Objective 1.4c:

To ensure full compliance and enhance support for HMIS users, increase funding to expand staffing capacity for the Collaborative Applicant, currently responsible for technical assistance, quality assurance, and compliance.



Best Practice: Through the HUD Exchange website, the agency offers technical assistance resources to promote compliance with federal regulations. HUD's 2024 Data Standards Manual, as well as other resources can be found [here](#).

GOAL 1

Objective 1.5

Pursue opportunities for regional capacity building to prevent and end homelessness.

Objective 1.5a:

Establish partnership pathways between cities and towns in Chatham County to address homelessness. Cultivate buy-in to ensure that every municipality has at least one representative present on the ICH Board or Executive Committee who is actively engaged.

Objective 1.5b:

Identify and advance opportunities for collaboration between cities in Chatham County to engage with the ICH. This may include partnering with cities to co-host town hall events, cultivating ICH staff roles in cities, partnering on regional housing or infrastructure conversations, state-level advocacy, or other strategies to strengthen regional partnerships.

Objective 1.5c:

Reorganize and streamline homelessness services countywide to address service gaps and overlaps. Focus services to 1) serve a broader array of clients, 2) produce stronger outcomes, and 3) distribute services across Chatham County, technical assistance and support.

Goal 2)

Address the immediate needs of people experiencing homelessness in Chatham County, including high-needs residents and individuals living in encampments.

To effectively address homelessness, communities must respond to the crisis with the urgency it demands. Unsheltered residents need better access to basic services, including food, water, and hygiene facilities. Vulnerable individuals, particularly those with substance use disorders or mental health challenges, require robust emergency support to address their specific needs. Ensuring that these emergency services are readily available and responsive is essential for stabilizing individuals in crisis and paving the way for longer-term solutions.

The Interagency Council for the Homeless (ICH) plays a crucial role in this response by focusing on housing access, rather than housing supply or funding. The ICH is responsible for developing and funding emergency shelters, ensuring that individuals experiencing homelessness have immediate access to safe and secure temporary housing. By prioritizing housing access, the ICH aims to provide a swift and effective response to the immediate needs of the homeless population while working towards long-term solutions.

Other groups in the community are dedicated to increasing housing supply and securing funding for these initiatives. While the ICH supports these efforts and collaborates with these groups, it is not their primary responsibility. The ICH's focus remains on providing immediate access to emergency shelters and services, ensuring that the most vulnerable individuals receive the urgent care they need.

GOAL 2

Objective 2.1

Cultivate additional, emergency beds and programs to serve high-needs clients, including people with severe mental illness (SMI), substance use disorder (SUD) and dual diagnosis. This includes recovery programs and mental health facilities and programs.

Objective 2.1a:

Expanding access to treatment across Chatham County, that combines FDA-approved medications with counseling and behavioral therapies to help individuals recover from opioid addiction.

Objective 2.1b:

Expand the crisis team capacity for Chatham County to include coverage beyond regular business hours (after 5 PM). This expansion should encompass not only fire services but also integrate social workers, transportation, and healthcare outreach staff to provide comprehensive support across the county.

GOAL 2**Objective 2.2****Finalize and Implement the City-County Encampment Management Policy (EMP).****Objective 2.2a:**

Create detailed standard operating procedures (SOPs) that allow for encampment closure across Chatham County which prioritize interventions at encampments (clean- ups, closures, or partial closures) based on clearly outlined public health and safety metrics. This should include formally defining how many people constitute an encampment and prioritizing locations near schools, parks, and waterways, or that pose significant safety concerns, such as fires or serious criminal activities.

Objective 2.2b:

Define roles and expand partnerships countywide to address encampments, and partner with law enforcement agencies in all municipalities in Chatham County, to establish consistent policy implementation countywide.

GOAL 2**Objective 2.3****Improve awareness and access for programs which provide basic needs, including water, food banks and meal programs, hygiene and showers, power, transportation and other essentials.****Objective 2.3a:**

Craft a centralized policy, purpose and practice document or quick guide tailored to service providers to educate them on making referrals and where and how clients may access basic services, including hygiene, food, and water.

Objective 2.3b:

Develop an external marketing campaign for clients sharing information about how they can access mobile showers, obtain free bus passes, locate charging stations, and receive other essential services. Ensure uniform messaging materials are distributed across all ICH agencies, and standardize external outreach materials (such as flyers, signs, pamphlets, etc.) to publicize details about these services. Information should be available in multiple key locations (such as bus stops, shelter programs, downtown corridors, parks and public squares, etc.), and be language accessible.

Objective 2.3c:

Identify a point person from the ICH to regularly work with the 211 team, ensuring agency information is up to date and reflected on their website and distribution materials. Consider developing an MOU with 211 to regularly review the 211-referral process for effectiveness and promote the sharing and updating of key resources, such as 211's map of homeless services across Chatham County.

GOAL 2

Objective 2.4

Ensure Chatham County's emergency management plan includes strategies and financial resources to support homeless individuals in situations of extreme heat, cold, and other inclement weather, emphasizing the county's role as a convener for municipalities.

Objective 2.4a:

Establish ongoing funding that supports the Extreme Weather Policy of the ICH and its partner agencies when activating warming and cooling centers to assist people experiencing homelessness or with inadequate heating and cooling in their homes in Chatham County. This includes sourcing beds and other critical resources when activation thresholds precede those of CEMA and Savannah Emergency Management. Align the policy across municipalities to ensure cohesive coordination and access to services in areas with consistent need for cooling and warming centers.



BEST PRACTICE: Leveraging Medicaid and Behavioral Health Funds for Housing and Homelessness Support

Exploring Medicaid and behavioral health funds for homelessness programs in Chatham County presents a significant opportunity, as many states are using Medicaid to help fund housing-related services. According to a [HUD report](#), states like Louisiana and Washington are leveraging Medicaid to pay for services that support housing stability, such as case management, tenancy support, and transitional services. Georgia permits Medicaid reimbursement for several services beneficial to individuals experiencing homelessness, including mental health care, substance use disorder treatment, routine healthcare, and case management services, which are critical in helping individuals access and coordinate necessary resources.

By tapping into Medicaid to fund these services, Chatham County could address the complex health and housing needs of homeless individuals. In addition to traditional health services, some states are using Medicaid to support programs that integrate housing with healthcare, ensuring that people experiencing homelessness receive holistic care. Integrating Medicaid resources with supportive housing and behavioral health programs would further align Chatham County's efforts with other states' models. For more specific funding opportunities or to explore program details, contacting the Georgia Department of Community Health or local Medicaid providers is recommended.

In addition to Medicaid funding, Chatham County's behavioral health funds should also be explored as a potential resource for supporting homelessness programs. These funds could be allocated to services like mental health care, substance use treatment, and case management, addressing the complex needs of individuals experiencing homelessness. By utilizing both Medicaid and local behavioral health resources, the county can strengthen its efforts to provide comprehensive care and housing stability for vulnerable populations.

GOAL 2

Objective 2.5

Protect public health and safety for both housed and unhoused individuals through collaboration with the justice system and strategic policy implementation.

Objective 2.5a:

Support policies and practices that promote access to services while simultaneously holding individuals accountable for criminal behavior, regardless of housing status.

Objective 2.5b:

Expand diversion programs and prioritize supportive services for individuals with mental and behavioral health needs. This includes supporting Chatham County's Homelessness Court, which helps individuals experiencing homelessness resolve legal issues, while addressing the root causes of their homelessness.

Objective 2.5c:

Develop community resources, in partnership with service providers and the business community, to quickly address and reduce acute public health and safety hazards caused by the impacts of homelessness. This includes supporting policies and practices that protect public space from improper, unsanitary, and illegal uses.

Objective 2.5d:

Educate the public on the health and safety impacts of homelessness for both housed and unhoused populations, emphasizing that individuals experiencing homelessness are often the most vulnerable to being victims of crime, and that predatory behavior is often intensified for those living on the streets.

Objective 2.5e:

Collaborate with community stakeholders in crisis response, law enforcement, detention centers, the criminal justice system, and service providers to protect public safety by enforcing laws against criminal activity, with a focus on addressing repeat offenders within the homeless population.

Goal 3)

Increase opportunities and access to affordable housing and low-barrier shelter for people experiencing homelessness across Chatham County.

To reach functional zero homelessness, it is essential to address both housing and shelter programs effectively. This includes offering a multitude of solutions to create affordable and permanent housing. While the ultimate goal is to provide housing, it is crucial that clients have access to shelter in the interim. Interim shelter serves as a stabilizing foundation, supporting individuals on their path to permanent housing. By implementing these strategies, we can create a comprehensive system that ensures the safety and wellbeing of all.

GOAL 3

Objective 3.1

Create at least 86 additional shelter beds in Chatham County to reach functional zero homelessness in five years. This includes freeing up at least 48 currently underutilized beds in existing shelters and developing 38 new shelter beds to meet current demand.

Objective 3.1a:

Provide support and technical assistance for individual providers to expand access to currently underutilized shelter beds. This includes support with updating their policies and procedures to better serve people with SMI, SUD, medically fragile individuals and other high-needs clients. Adopt a shared goal of increasing shelter utilization to ensure all providers have a shared understanding and consistent execution of these principles.

Objective 3.1b:

Phase out the use of shelter fees (with an offsetting funding source) across agencies to enhance access for people experiencing homelessness. As an alternative, explore the option of opening savings accounts for clients and utilizing the funds collected as 'shelter fees' to support them with their rent or moving costs as they transition into permanent housing.

Objective 3.1c:

Lengthen intake hours for shelter programs and expand homeless outreach to cover evening and weekend shifts, supporting clients outside of business hours.

Objective 3.1d:

Ensure shelter beds are available system-wide for specific subpopulations, such as returning citizens, families with children, domestic violence survivors, seniors, and other at-risk groups.

Objective 3.1e:

Develop concrete plans (including identifying funding, sites, service providers and other details) for additional shelter beds to meet needs of the community.



BEST PRACTICE: Comparing Alternative Temporary Shelter Models

There is no single solution to homelessness, and communities across the U.S. have found success using a range of shelter models, often combining multiple approaches.

Hotel Programs as Emergency Shelter and Permanent Housing

During the COVID-19 pandemic, many municipalities purchased underutilized hotels and motels to provide both emergency shelter and permanent housing. For example, Oregon's Project Turnkey allocated \$71.7 million to acquire motels and hotels for non-congregate shelters and to expand affordable housing stock. However, these projects often come with high costs due to the need for renovation, and their long-term feasibility depends on the availability of properties and willingness of owners to sell. According to the National Alliance to End Homelessness (NAEH), programs converting hotels into permanent supportive housing were particularly successful during the pandemic but require substantial investment. Local governments must assess the availability of such properties and engage real estate departments to explore opportunities.

Safe Parking Programs

Safe Parking programs provide designated spaces where individuals living in vehicles can park safely and access basic services. A [report](#) from the University of Southern California (USC), Sol Price School of Public Policy highlights best practices for these programs, emphasizing the importance of strategic location, intentional design, and social services. For example, New Beginnings in Santa Barbara operates 24 lots with 133 spaces, while Dreams for Change in San Diego operates two lots with 40 spaces each. Budgets for these programs range from \$55,000 to \$360,000 annually, depending on the size and service offerings. Safe Parking programs are particularly suited for communities with a high number of people living in vehicles but may present challenges if vehicles break down or require towing or repairs.

When selecting shelter models, decision-makers should consider factors such as cost, availability, sustainability, and fit for the local population. While no single option will meet every need, a mix of models can provide a more comprehensive approach to addressing homelessness and offering people experiencing homelessness (PEH) the best chance at long-term stability.



BEST PRACTICE: Defining “Low-Barrier Shelter”

Low-barrier shelter is a type of emergency shelter designed to accommodate individuals experiencing homelessness with minimal entry requirements and restrictions. These shelters aim to reduce the barriers that often prevent people from accessing shelter services.

HUD’s “Housing First” approach refers to low-barrier shelter as: “low barrier projects that do not require preconditions to accessing housing nor participation in supportive services for continued tenancy, occupancy, or participation in the project, and prioritize rapid placement and stabilization in permanent housing. This means the projects allow entry to program participants regardless of their income, current or past substance use, history of victimization (e.g., domestic violence, sexual assault, childhood abuse), and criminal record—except restrictions imposed by federal, state, or local law or ordinance (e.g., restrictions on serving people who are listed on sex offender registries)” ([source](#), pg. 87).

While HUD has not set a formal definition for “low-barrier shelter,” Pallet’s expertise in developing over 125 low-barrier shelter sites across North America has provided valuable insights into best practices. Key characteristics of low-barrier shelters include:

1. **Minimal Requirements for Entry:** Individuals are not required to provide identification, undergo background checks, pay shelter fees, or comply with strict rules such as sobriety or participation in programs as a condition for entry.
2. **Harm Reduction Approach:** The shelter operates with a harm reduction philosophy, focusing on meeting immediate needs and providing a safe space without mandating abstinence from substances.
3. **Clear Admission Policies:** The shelter accepts a wide range of individuals, including medically fragile individuals, those with justice-system involvement, SMI and/or SUD, and those with pets, partners, or possessions that other shelters might not accommodate.
4. **Flexibility and Accessibility:** These shelters are typically open 24/7, allowing individuals to enter and leave as needed, and providing necessities like meals, showers, and a safe place to sleep.

Overall, the goal of low-barrier shelters is to provide a welcoming, non-judgmental environment that prioritizes the safety and dignity of all individuals seeking refuge. We strongly encourage the ICH to adopt this definition of “low-barrier shelter” for their efforts.

GOAL 3

Objective 3.2

Estimate the need for 1,036 Permanent Supportive Housing (PSH) units and 3,918 Permanent Housing (PH) units to address housing shortages in Chatham County, based on HMIS data and trends.

Objective 3.2a:

Allocate 912 PSH units for adults only, and 124 PSH units for adults with children, while accounting for additional needs in unknown household types and unaccompanied minors.

Objective 3.2b:

Plan for 2,445 PH units for adults only and 1,473 PH units for adults with children, ensuring these estimates serve as a baseline for future housing development. Explore housing needs for unknown household types and unaccompanied minors.

GOAL 3

Objective 3.3

Expand housing access and affordability, particularly for individuals and families with previous eviction histories, justice system involvement or histories of homelessness.

Objective 3.3a:

Invest in rapid rehousing (RRH) and targeted housing navigation within agencies to support system outflow and facilitate connections to housing providers in the region. In addition to case management, housing navigators should be responsible for building relationships with landlords and housing providers across Chatham County to support clients.

Objective 3.3b:

Explore bringing innovative landlord liaison programs, such as Project Community Connections, Inc., or Housing Connector to Chatham County. These programs increase access to housing for vulnerable residents, allowing them to secure housing and remain housed, while providing support and managing liabilities for property owners.



BEST PRACTICE: Consider models such as [Housing Connector](#) or [Project Community Connections](#) and other HUD referenced prevention resources [here](#).



BEST PRACTICE: The U.S. Interagency Council on Homelessness (USICH) has released its First-Ever Federal Homelessness Prevention Framework, which outlines a coordinated federal effort to prevent homelessness across the United States. Key takeaways relevant to Savannah's strategic plan include: (1) The focus on early intervention and identifying individuals at risk before they fall into homelessness, emphasizing partnerships with housing providers, health care systems, and local governments. (2) The importance of increasing access to critical services like eviction prevention, legal aid, and financial assistance to maintain housing stability. (3) A call for data-driven decision-making to target resources effectively and measure progress. This framework aligns closely with the Five-Year Strategic Plan's goals to achieve functional zero in Savannah, particularly through coordinated prevention and support services. The full document can be accessed [here](#).

Goal 4)

Develop and strengthen formal programs to prevent homelessness and ensure early intervention for at-risk residents in Chatham County.

Preventing homelessness is essential for reducing its overall incidence. Targeted prevention has proven effective and is a key part of any comprehensive homelessness strategy. By focusing on prevention, communities can address factors like economic instability, lack of affordable housing, and insufficient support services before individuals and families become homeless. Effective strategies include rental assistance, increasing affordable housing, robust support services, and protective policies. Prioritizing prevention helps maintain housing stability and prevents the trauma associated with homelessness.

GOAL 4

Objective 4.1

Provide wraparound support and programs to assist cost-burdened, and extremely cost-burdened households at risk of homelessness in Chatham County.

Objective 4.1a:

Identify and support key initiatives within the Housing Savannah Action Plan to prevent and end homelessness, including key legislative priorities and programs. Engage Chatham County and cities in the region to expand initiatives beyond the City of Savannah, and to integrate homelessness prevention as an explicit strategy in tandem with the plan's housing goals. Examples may include partnering with regional housing stakeholders to advocate that the State of Georgia develop an affordable housing fund, or create educational programs for low-income homebuyers/homeowners, renters, people experiencing homelessness and housing providers.

Objective 4.1b:

Employ targeted outreach and intervention strategies countywide for cost burdened/severely cost-burdened residents, including landlord tenant mediation, Tenant- Based Rental Assistance (TBRA), flexible financial assistance, tenant and eviction legal protections, or other supportive services and national models.

Objective 4.1c:

Partner with reentry groups, the Chatham County Sheriff's Office and Georgia Department of Corrections to strengthen and expand current homelessness prevention programs for people with justice system involvement in Chatham County. Explore transitional housing options and programs for people leaving detention centers.



BEST PRACTICE: For more information about designing effective homelessness prevention programs, see HUD's technical assistance guide: [System Planning: A Framework for Homelessness Prevention](#).

Goal 5)

Expand workforce opportunities, transportation, and financial support for people experiencing homelessness in Chatham County.

Expanding living-wage job opportunities, transportation and support is essential for helping individuals experiencing homelessness in Chatham County achieve stability and self-sufficiency. Meaningful, sustainable employment enables residents to secure stable housing and meet their basic needs. By providing access to job training and placement services, we can empower individuals to break the cycle of homelessness in the community.

GOAL 5

Objective 5.1

Develop partnerships to advance workforce development for homeless residents. Focus opportunities specifically on sectors of interest for people experiencing homelessness, including retail, hospitality and tourism, manufacturing, and construction. Identify ways to support and promote education about these opportunities where they exist countywide.

Objective 5.1a:

Partner with local workforce development agencies (such as Step-Up Savannah, Savannah Economic Development Authority (SEDA), WorkSource Coastal, Goodwill Industries of the Coastal Empire, and the City of Savannah's Human Services Department) to provide more education and direct linkages for clients in homeless programs to access employment programs.

Objective 5.1b:

Formalize partnerships with the private sector to connect people experiencing homelessness with job training, experience, and living wage employment.

GOAL 5

Objective 5.2

Promote transportation access countywide for homeless residents to receive services, jobs, and other opportunities.

Objective 5.2a:

Formalize an agreement with the nonprofit partner designated by Chatham Area Transportation (CAT) to purchase discounted bus passes, allowing the ICH to provide free passes to clients across multiple agencies. Promote education about the program and maintain consistent messaging and outreach to improve access.

Objective 5.2b:

Develop an MOU with CAT to partner on specific projects to enhance transit access for low-income and homeless residents. Strategies may include participating in CAT's mobility wallet pilot program – to provide a universal card residents may use for multiple mobility programs, (buses, bike and ride share, etc.) – or supporting CAT's fare reduction efforts.

Objective 5.2c:

Consider purchasing a surplus van or vehicle from CAT at a reduced cost to create a free Community Support Shuttle service for homeless residents. This service would operate on a predetermined schedule, making stops at key locations such as libraries, community centers, shelters, meal programs, pharmacies, and hospitals. Provide a dedicated phone number for passengers to request specific stops outside the regular route, ensuring flexibility and accessibility.



BEST PRACTICE: The Albuquerque Community Support Shuttle serves as an innovative model for addressing homelessness. This initiative provides free transportation to essential services such as shelters, food banks, and medical appointments. By reducing transportation barriers, the shuttle helps individuals access vital resources, enhancing their ability to achieve stability and self-sufficiency. This model demonstrates the importance of integrating transportation solutions into homelessness support systems, ensuring that those in need can easily reach critical services and support networks. For more information, visit New Mexico Veterans Integration Center's [Community Shuttle](#).

GOAL 5

Objective 5.3

Implement strategies to strengthen the pipeline of staff with lived experience in the homelessness response system.

Objective 5.3a:

Create a standardized exit survey for ICH agencies, enabling them to identify and recruit clients for employment opportunities as peer-based experts.

Objective 5.3b:

Identify training and mentorship opportunities for people with lived experience to gain experience and employment within ICH agencies. Focus on financial literacy, digital literacy, communication and relationship building training programs.

GOAL 5

Objective 5.4

Develop explicit workforce strategies to reduce barriers for people exiting the justice system who are at-risk of homelessness.

Objective 5.4a:

Support the expansion of reentry programs. Examples include, hiring workforce counselors and housing navigators within the justice system (prior to release), providing mailbox addresses for residents reentering the community, or other models.

Objective 5.4b:

Develop an education campaign with local businesses and industry leaders to utilize the Work Opportunity Tax Credit (WOTC) program, which provides Federal tax credits for employing disadvantaged job seekers, including formerly incarcerated people, veterans, TANF, SNAP, or SSI recipients, and others.

Goal 6)

Support community-wide efforts to advance policies that prevent and end homelessness.

Effective policy and advocacy are essential to support initiatives that end homelessness. Local jurisdictions and agencies should advocate together for increased funding and improved policies at the state and federal levels, including those addressing housing, infrastructure, job creation, and homeless programs. To achieve this, the Interagency Council on Homelessness (ICH) should develop a robust policy platform and cultivate advocacy partners to secure the necessary resources and policy changes. By working together, these groups can create a unified voice to advance solutions that end homelessness in the community.

GOAL 6

Objective 6.1

Establish a Policy Committee that will develop a policy and advocacy platform for the ICH to support community-wide efforts that will help prevent and end homelessness and create more housing.

Objective 6.1a:

Include policies to increase funding to address homelessness in Chatham County as part of the ICH's policy platform.

Objective 6.1b:

Allow the Policy Committee to conduct lobbying to local, state and federal representatives around priority issues.



BEST PRACTICE TO INFORM THE ICH'S POLICY PLATFORM

These examples below may inform the ICH's policy platform, offering proven strategies to advocate for more housing and increased funding for homelessness programs. Based on successful models from across the U.S., they encompass diverse approaches such as incentivizing property conversions, supporting innovative financing, reforming legislation, promoting tax programs, and enhancing housing voucher utilization. Implementing these strategies can strengthen the community's efforts to prevent and end homelessness, ensuring a comprehensive and effective policy framework.

- 1. GA HB1410 Accountability Housing Bill and the State Housing Trust Fund for the Homeless:** As an ICH, take a formal position of supporting or opposing state legislation, such as the GA HB1410 accountability housing bill or the State Housing Trust Fund for the Homeless, given the potential impacts on homeless clients, PSH residents, and those at-risk of homelessness.
- 2. Incentivize Conversion of Heirs' Properties:** Develop plans to strengthen the Community Redevelopment Tax Incentive ordinance, providing property owners with technical assistance to address blighted or underutilized properties and pay property taxes. These efforts will help convert heirs' properties into viable housing solutions, benefiting the community and reducing vacancy rates.
- 3. Advocate for Interim Use of Properties:** Partner with housing providers to support legislation that allows properties to be donated for interim use in homelessness responses, offering tax exemptions and fair market rate incentives, similar to the Weld Seattle model. This approach can provide temporary housing solutions and make use of otherwise vacant properties. More information [here](#).
- 4. Support Creative Financing Programs:** Facilitate programs that offer innovative financing options for developers to create permanent supportive housing and affordable housing. By supporting creative financial mechanisms, developers can be incentivized to invest in housing projects that address the needs of low-income and homeless populations.

5. **Exam Impact Fee Legislation:** Study the structure of impact fee legislation to determine if there is a vehicle to make the program more effective and supportive of the increase of affordable housing.
6. **Promote Payment In-Lieu of Taxes (PILOT) Programs:** Educate local businesses about the benefits of Payment In-Lieu of Taxes (PILOT) programs and launch a coordinated campaign to encourage business groups to opt -in. PILOT programs can generate funding for homeless services, creating a sustainable financial support system.
7. **Social Impact Bonds:** Investigate the use of social impact bonds to fund housing and services for chronically homeless residents, drawing inspiration from the [Massachusetts Chronic Homelessness Pay-for-Success Initiative](#) and [Salt Lake County's Homes Not Jail program](#). Social impact bonds can attract private investment to support public housing goals.
8. **Establish a City or County Donation Program:** Model a donation initiative after [Texas's Ending Homelessness Fund](#), providing residents with opportunities to support homelessness programs during routine financial transactions. This could include allowing residents to donate when paying their utility fees through the City of Savannah or their property taxes through Chatham County.
9. **Enhance Housing Voucher Utilization and Advocate for Increased Funding:** To enhance housing voucher utilization, it is crucial to secure additional funding and adjust subsidy amounts. This includes seeking increased funding from federal, state, and philanthropic sources to address high rent demands in Chatham County. Collaboration with landlords is essential to increase the accessibility of rental units for voucher holders, ensuring vouchers cover the cost of available rental units. Additionally, working with HUD to adjust payment standards and subsidy amounts above Fair Market Rent will help ensure that vouchers adequately cover housing costs and make rental units accessible to those in need.

CONCLUSION

The final strategic plan represents a comprehensive and collaborative effort to address homelessness in the Chatham County community. By incorporating proven best practices, innovative funding mechanisms, and engagement strategies, this document serves as a roadmap that is both actionable and responsive to the needs of those experiencing homelessness.

This plan would not have been possible without the dedication of the community, the Savannah Chatham County Interagency Council for the Homeless (ICH), and all the stakeholders involved. We extend our deepest gratitude to everyone who contributed their time, expertise, and passion. Together, these initiatives will work towards a future where homelessness is rare, brief, and non-recurring, ultimately fostering a stronger and more resilient community for all.

Objective 1.1

Formally establish the ICH's authority through charter amendments to oversee policies and procedures, funding decisions, and federal mandates, enabling the ICH to effectively manage homelessness plans and improve outcomes.

Objective 1.1a: Create a comprehensive policy and procedures document to supplement the ICH Charter, which defines governance, funding, compliance with federal mandates, and stakeholder engagement.

Objective 1.1b: Implement accountability practices for agencies, such as a report card used for grant funding, to better track key metrics and deliver improved program outcomes.

Objective 1.1c: Ensure all major funders have an active role on the ICH and encourage their participation in the Ranking and Rating Committee, as a best practice. Develop universally adopted indicators and outcome data for locally funded homeless service programs to increase the overarching collective community impact and successful outcomes.

Objective 1.1d: Develop a funding mechanism that incorporates a shared and equitable funding strategy Chatham County, and explore opportunities for support from external groups, such as Housing Savannah Inc.

Objective 1.1e: Improve transparency in city, county, and federal grant funding processes by providing clear documentation to all ICH agencies annually regarding how the Ranking and Rating Committee makes funding decisions. Establish regular auditing and reporting processes for all funding decisions taking place within the ICH's Ranking and Rating Committee. Ensure that no organizations participating in this committee receive funding, as a best practice.

ACTIVITIES/STEPS	RESPONSIBLE PARTIES/LEADS	STAKEHOLDERS	FUNDING SOURCE	FUNDING AMOUNT	TIMELINE
1) Review the current ICH Charter to identify areas of improvement. 2) Through the Executive Committee, coordinate plans to establish the ICH as a centralized authority.	ICH Executive Board	ICH members, City of Savannah, Chatham County	N/A	N/A	Short-term (1 year)
1) Draft this document, utilizing examples from Washington DC and Montgomery County, MD, and Philadelphia -- as referred to by the USICH.	ICH Executive Board	ICH members, City of Savannah, Chatham County	N/A	N/A	Short-term (1 year)
1) Chronicle and document criteria and key metrics related to program outcomes. 2) Determine methods to uphold accountability (based on program outcomes) for service providers, including tying funding to these metrics.	ICH Executive Board	ICH members, City of Savannah, Chatham County	N/A	N/A	Short-term (1 year)
1) Include this as an explicit process when reviewing and updating the ICH Charter. 2) Ensure all major funders have an active board role on the ICH and should participate in the Ranking and Rating Committee, as a best practice. For instance, United Way of the Coastal Empire.	ICH Executive Board	ICH members, City of Savannah, Chatham County	N/A	N/A	Short-term (1 year)
1) Explore the option of having Housing Savannah Inc. or another agency to solicit funds for homelessness programs. 2) Consider engaging adjacent counties represented by the Balance of State CoC and those representing the Coastal Coordinated Entry process to ensure regional collaboration of programs.	ICH Executive Board	Housing Savannah Inc. and housing partners Liberty, Bryan, Effingham, Bulloch, Wayne, Long, Tattnall, Evans, McIntosh and Glynn Counties.	N/A	N/A	Medium-term (2-3 years)
1) Convene chairs and stakeholders from the Ranking and Rating Committee to begin these efforts. Include necessary representatives from funding agencies for alignment, such as Chatham County and City of Savannah.	ICH Ranking and Rating Committee,	ICH Executive Committee, funding agencies	N/A	N/A	Medium-term (2-3 years)

IMPLEMENTATION PLAN: GOAL 1

Objective 1.2

Empower the ICH Executive Committee to centralize systems and implement governance protocols that enhance coordination, communication, transparency, and decision-making processes.

Objective 1.2a: Develop a Mission and Vision Statement for the ICH.

ACTIVITIES/STEPS

1) Identify processes through the ICH Executive Committee to execute efforts.

RESPONSIBLE PARTIES/LEADS
ICH Executive Committee and Executive Director

STAKEHOLDERS
ICH members, City of Savannah, Chatham County

N/A

FUNDING AMOUNT

N/A

TIMELINE
Medium-term (2-3 years)

1) Draft statements to vet and approve with ICH members.

ICH Executive Committee

ICH members

N/A

N/A

Short-term (1 year)

Objective 1.2b: Create a centralized cloud-based library/resource portal for ICH agencies to utilize for training and information access. Resources should include: 1) full list of programs and services countywide, 2) member roster and contact information, 3) meeting minutes, 4) comprehensive list of local and federal funding sources and 5) other key resources deemed appropriate. As a best practice, data can be obtained from HMIS, including Housing Inventory Charts and list of countywide homelessness services to build out the resource hub.

1) Identify the appropriate platform to centralize key resources in, where all ICH members can access documents.
2) Provide training and communication to ICH members to ensure ease of access.

ICH Executive Director

Collaborative Application/Lead Agency (for HMIS resources), ICH members

N/A

N/A

Short-term (1 year)

Objective 1.2c: Cultivate engagement from people with lived experience in decision-making processes (per HUD's CoC mandate). Determine ways to adequately compensate or provide incentives for individuals or families experiencing homelessness for their participation.

1) Establish a Lived Experience Committee and plans to integrate individuals as full ICH members.
2) Develop plans to compensate people with lived experience for their involvement, through a sustainable funding source.

ICH Executive Director and Membership Committee

ICH members

N/A

\$

Short-term (1 year)

Objective 1.2d: Improve public engagement through regular public noticing (via the ICH website) and outreach to external partners. Regularly upload meeting minutes and other key resources to the ICH website.

1) Establish an ICH website and identify staff to regularly update communications.
2) Transition meeting minutes and other documents from the Collaborative Application/Lead Agency's website to the newly developed ICH website.

ICH Executive Director

ICH members, Executive Committee, and Collaborative Application/Lead Agency

N/A

\$

Medium-term (2-3 years)

IMPLEMENTATION PLAN: GOAL 1

Objective 1.3

Strengthen the ICH's Staffing, Committees and Board to bolster capacity, streamline operations and create more efficiency.

Objective 1.3a: Enforce consistent policies, protocols, and expectations for all ICH members, Board roles and committees. This involves re-establishing each committee's purpose, structure, membership, and expectations for chairing, defining outcomes and objectives for each committee, clarifying Board member roles to ensure all duties are fulfilled and minimizing vacant positions, and aligning roles and responsibilities with the ICH Charter.

Objective 1.3b: Restructure the ICH's committees after a thorough review of their effectiveness and potential improvements. Consider the following guidance: to consolidate Committees with overlap; strengthen the Rating and Ranking Committee to handle year-round fund development; eliminate the HMIS/Data Quality Committee in favor of a HMIS Director position with dedicated staff to ensure compliance for all ICH agencies and once the Coordinated Entry Committee completes its outcomes, consider eliminating it along with the Strategic Planning Committee. The Executive Committee should oversee the implementation of the 5YSP and designate parties responsible for execution.

Objective 1.3c: Continue assessing the need for additional ICH staff to support administrative and other ICH/CoC Board of Director organizational functions. To improve and fully sustain these efforts moving forward, seek long-term funding from Chatham County and other municipalities to support staffing needs. Consider housing these offices in various localities to ensure equal partnership across all involved municipalities.

ACTIVITIES/STEPS	RESPONSIBLE PARTIES/LEADS	STAKEHOLDERS	FUNDING SOURCE	FUNDING AMOUNT	TIMELINE
1) Review and identify ICH current and long-term funding needs, including for administrative staff or other areas.	ICH Executive Committee	Municipalities in Chatham County	N/A	\$\$	Long-term (3-5 years)
1) Audit each committee and its purpose, ensuring alignment with the ICH Charter and establishing clear objectives and outcomes. 2) Schedule working meetings to ensure all roles are being fulfilled and to drive committee outcomes.	ICH Executive Committee, Executive Director and Committee Chairs	ICH members	N/A	N/A	Medium-term (2-3 years)
1) Executive Committee to vet proposal and approve through necessary channels.	ICH Executive Committee	ICH Executive Director, Collaborative Application/Lead Agency and Committees	N/A	\$\$	Medium-term (2-3 years)
1) Assess staffing needs as an organization. 2) Engage regional partners on funding and staffing goals.	ICH Executive Committee	Municipalities in Chatham County	General Funds, ARPA	\$\$	Long-term (3-5 years)

IMPLEMENTATION PLAN: GOAL 1

Objective 1.4

Improve data quality across ICH agencies, ensuring all providers have training and awareness of best practices in utilizing HMIS.

Objective 1.4a: Implement universal data practices by using standardized terminology and consistent data entry protocols to mitigate errors in HMIS. Provide technical assistance and support to service providers to accomplish this, and ensure all users are fully integrated and onboarded on HMIS by January 2025.

Objective 1.4b: Establish strategies to promote voluntary compliance, such as connecting funding processes and scoring through the Rating and Ranking Committee to HMIS.

Objective 1.4c: To ensure full compliance and enhance support for HMIS users, increase funding to expand staffing capacity for the Collaborative Applicant, currently responsible for technical assistance, quality assurance, and compliance.

ACTIVITIES/STEPS	RESPONSIBLE PARTIES/LEADS	STAKEHOLDERS	FUNDING SOURCE	FUNDING AMOUNT	TIMELINE
1) Promote a culture of voluntary compliance and education about HMIS system-wide though reinforced engagement and education.	Collaborative Application/ Lead Agency	ICH direct service agencies	N/A	N/A	Medium-term (2-3 years)
1) Consider disbanding the HMIS committee and reallocating staff time to do direct technical assistance with HMIS agencies on a regular cadence.	Collaborative Application/ Lead Agency	ICH direct service agencies	N/A	N/A	Short-term (1 year)
1) Establish incentives tied to funding and report card efforts (see Objective 1.1)	ICH Executive Committee	Ranking and Rating Committee	Utilize existing ICH funding streams	NA	Medium-term (2-3 years)
1) Identify roadblocks and promote solutions to effectively complete this work.	Collaborative Application/ Lead Agency	ICH Executive Committee	City of Savannah or Chatham County general funds	\$\$	Long-term (3-5 years)

Objective 1.5

Pursue opportunities for regional capacity building to prevent and end homelessness.

Objective 1.5a: Establish partnership pathways between cities and towns in Chatham County to address homelessness. Cultivate buy-in to ensure that every municipality has at least one representative present on the ICH Board or Executive Committee who is actively engaged.

Objective 1.5b: Identify and advance opportunities for collaboration between cities in Chatham County to engage with the ICH. This may include partnering with cities to co-host town hall events, cultivating ICH staff roles in cities, partnering on regional housing or infrastructure conversations, state-level advocacy, or other strategies to strengthen regional partnerships.

Objective 1.5c: Reorganize and streamline homelessness services county-wide to address service gaps and overlaps. Focus services to 1) serve a broader array of clients, 2) produce stronger outcomes, and 3) distribute services across Chatham County, technical assistance and support.

ACTIVITIES/STEPS	RESPONSIBLE PARTIES/LEADS	STAKEHOLDERS	FUNDING SOURCE	FUNDING AMOUNT	TIMELINE
1) Cultivate relationships with regional leaders on homelessness, housing and infrastructure issues.	ICH Membership Committee	ICH Executive Director and Executive Committee	N/A	N/A	Short-term (1 year)
1) Outreach to all cities within Chatham County to identify representatives from each community.	ICH Membership Committee	ICH Executive Director and Executive Committee	N/A	N/A	Short-term (1 year)
1) Build partnerships with adjacent systems, including housing providers, healthcare agencies, law enforcement, etc. to promote holistic plans.	ICH Membership Committee	ICH Executive Director and Executive Committee	N/A	N/A	Medium-term (2-3 years)
1) Advance Objective 3.1 to improve bed utilization rates. 2) For new beds needed, identify land, partnerships and funding for specific projects.	ICH Executive Committee	ICH members, Lived Experience Committee	ESG, CDBG, ARPA, General Funds	\$\$\$	Long-term (3-5 years)

Objective 2.1

Cultivate additional, emergency beds and programs to serve high-needs clients, including people with severe mental illness (SMI), substance use disorder (SUD) and dual diagnosis. This includes recovery programs and mental health facilities and programs.

ACTIVITIES/STEPS	RESPONSIBLE PARTIES/LEADS	STAKEHOLDERS	FUNDING SOURCE	FUNDING AMOUNT	TIMELINE
1) Strengthen Gateway Community Service Board's role in the ICH/CoC and partner with GA DBHDD to address mental health needs for unsheltered citizens, ensuring smooth transitions from institutions.	Basic Needs and Crisis Response Workgroup and Chairs	Collaborative Application/Lead Agency, mental health and substance misuse providers in Chatham County	SAMHSA's Grants for the Benefit of Homeless Individuals (GBHI) program and HUD ESG	\$\$\$	Long-term (3-5 years)
2) Identify and engage mental health providers for expansion in Chatham County.					
3) Educate ICH agencies on available resources and advocate for program growth.					
4) Implement a dual strategy to track patients and unmet needs through referrals within CIE and develop a "turnaway taxonomy" in HMIS for mental health services. Aim for long-term system integration.					

Objective 2.1a: Expanding access to treatment across Chatham County, that combines FDA-approved medications with counseling and behavioral therapies to help individuals recover from opioid addiction.

1) Meet with representative from Chatham County to better understand funding priorities, and opportunities for program alignment.	Basic Needs and Crisis Response Workgroup and Chairs	Chatham County, New Seasons, Med Mark program or other sober living facilities in Chatham County		\$	Long-term (3-5 years)
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Objective 2.1b: Expand the crisis team capacity for Chatham County to include coverage beyond regular business hours (after 5 PM). This expansion should encompass not only fire services but also integrate social workers, transportation, and healthcare outreach staff to provide comprehensive support across the county.

1) Identify available resources in Chatham County.	Chatham County Fire	Community Healthcare Team (i.e., Savannah PD, Chatham County PD, etc.) and cities across Chatham County	ARPA Funds and General Funds within cities and Chatham County	\$\$\$	Medium-term (2-3 years)
2) Track progress and outcomes data.					
3) Recruit cities across Chatham County to fund and support crisis team expansion, as well as community paramedics (based on readmissions).					

Objective 2.2

Finalize and Implement the City-County Encampment Management Policy (EMP).

Objective 2.2a: Create detailed standard operating procedures (SOPs) that allow for encampment closure across Chatham County which prioritize interventions at encampments (clean- ups, closures, or partial closures) based on clearly outlined public health and safety metrics. This should include formally defining how many people constitute an encampment and prioritizing locations near schools, parks, and waterways, or that pose significant safety concerns, such as fires or serious criminal activities

Objective 2.2b: Define roles and expand partnerships countywide to address encampments, and partner with law enforcement agencies in all municipalities in Chatham County, to establish consistent policy implementation countywide.

ACTIVITIES/STEPS	RESPONSIBLE PARTIES/LEADS	STAKEHOLDERS	FUNDING SOURCE	FUNDING AMOUNT	TIMELINE
1) Identify needs and create "flexible funds" to increase capacity for outreach, transportation, storage (such as the "Bin Den" program in North Carolina) and other elements for encampment enforcement. 2) Engage the City of Savannah and Chatham County on utilizing funds to implement the EMP and support operational components.	City of Savannah and Chatham County	ICH, CSAH, and private property owners, small businesses	Existing homelessness funds for SPD, CCPD, and within the City of Savannah and Chatham County.	N/A	Short-term (1 year)
1) Establishing metrics e.g. defining what constitutes an encampment, areas for prioritization, etc.	City of Savannah and Chatham County	ICH, CSAH, and private property owners, small businesses	Existing homelessness funds for SPD, CCPD, and within the City of Savannah and Chatham County.	N/A	Short-term (1 year)
1) Outreach to potential partners including Mediation Center of Savannah, and law enforcement agencies in cities across Chatham County.	City of Savannah and Chatham County	CSAH, Mediation Center of Savannah, law enforcement agencies	City of Savannah or Chatham County	\$	Medium-term (2-3 years)

IMPLEMENTATION PLAN: GOAL 2

Objective 2.3

Improve awareness and access for programs which provide basic needs, including water, food banks and meal programs, hygiene and showers, power, transportation and other essentials.

	ACTIVITIES/STEPS	RESPONSIBLE		FUNDING SOURCE	FUNDING	
		PARTIES/LEADS	STAKEHOLDERS		AMOUNT	TIMELINE
	1) Create an internal inventory of resources based on HMIS and 211 data for ICH members to reference.	ICH Coordinated Entry Committee	Basic Needs and Crisis Response Workgroup and Chairs, Collaborative Application/Lead Agency, United Way of the Coastal Empire/211	N/A	N/A	Short-term (1 year)
Objective 2.3a: Craft a centralized policy, purpose and practice document or quick guide tailored to service providers to educate them on making referrals and where and how clients may access basic services, including hygiene, food, and water.	1) Based on existing resources, create this internal tool for ICH members to reference. Information should be readily available on a cloud folder or digital handout.	ICH Coordinated Entry Committee	Basic Needs and Crisis Response Workgroup and Chairs, Collaborative Application/Lead Agency, United Way of the Coastal Empire/211	N/A	N/A	Short-term (1 year)
Objective 2.3b: Develop an external marketing campaign for clients sharing information about how they can access mobile showers, obtain free bus passes, locate charging stations, and other essential services. Ensure uniform messaging materials are distributed across all ICH agencies, and standardize external outreach materials (such as flyers, signs, pamphlets, etc.) to publicize details about these services. Information should be available in multiple key locations (such as bus stops, shelter programs, downtown corridors, parks and public squares, etc.), and be language accessible.	1) Identify key resources, distribution locations, and partners to ensure people experiencing homelessness can readily access information about where and how to seek services.	ICH Coordinated Entry Committee	Basic Needs and Crisis Response Workgroup and Chairs, Collaborative Application/Lead Agency, United Way of the Coastal Empire/211	Chatham County, United Way of the Coastal Empire	\$\$	Medium-term (2-3 years)
Objective 2.3c: Identify a point person from the ICH to regularly work with the 211 team to ensure agency information is up to date and reflected on their website and distribution materials. Consider developing an MOU with 211 to regularly review the 211-referral process for effectiveness and promote the sharing and updating of key resources, such as the 211's map of homeless services across Chatham County.	1) Build capacity and promote access between the ICH and 211 team by streamlining efforts around referral processes.	ICH Executive Director	United Way of Coastal Empire	N/A	N/A	Medium-term (2-3 years)

Objective 2.4

Ensure Chatham County's emergency management plan includes strategies and financial resources to support homeless individuals in situations of extreme heat, cold, and other inclement weather, emphasizing the county's role as a convener for municipalities.

	ACTIVITIES/STEPS	RESPONSIBLE		FUNDING SOURCE	FUNDING	
		PARTIES/LEADS	STAKEHOLDERS		AMOUNT	TIMELINE
	1) Establish a flexible emergency fund specifically for unhoused people experiencing crises. 2) Obtain and review the CEMA emergency management plan to assess priority alignment.	Collaborative Application/Lead Agency	The City of Savannah, Chatham County and neighboring cities	Chatham County, City of Savannah, Red Cross and philanthropy	\$\$	Medium-term (2-3 years)
Objective 2.4a: Establish ongoing funding that supports the Extreme Weather Policy of the ICH and its partner agencies when activating warming and cooling centers to assist people experiencing homelessness or with inadequate heating and cooling in their homes in Chatham County. This includes sourcing beds and other critical resources when activation thresholds precede those of CEMA and Savannah Emergency Management. Align the policy across municipalities to ensure cohesive coordination and access to services in areas with consistent need for cooling and warming centers.	1) Convene city and county stakeholders to cultivate buy-in and partnership.	Collaborative Application/Lead Agency	The City of Savannah, Chatham County and neighboring cities	Chatham County, City of Savannah, Red Cross and philanthropy	\$\$	Medium-term (2-3 years)

Objective 2.5

Protect public health and safety for both housed and unhoused individuals through collaboration with the justice system and strategic policy implementation.

Objective 2.5a: Eliminate policies and practices that criminalize homelessness while simultaneously holding individuals accountable for criminal behavior, regardless of housing status.

1) Develop policies, establish partnerships, and deploy interventions to protect public spaces and support vulnerable populations.

ICH, local government, justice system

Service providers, business community, law enforcement, healthcare providers, residents

ARPA Funds and General Funds within cities and Chatham County

\$\$

Medium term (2-3 years)

1) Provide training for law enforcement and service providers on distinguishing between homelessness and criminal acts.
2) Implement fair enforcement practices that focus on criminal behavior rather than housing status.

Local government, ICH, law enforcement agencies, justice system.

Service providers, advocacy groups, homeless individuals, justice system, legal aid organizations, residents.

General Funds within cities and Chatham County

\$\$

Medium term (2-3 years)

Objective 2.5b: Expand diversion programs and prioritize supportive services for individuals with mental and behavioral health needs. This includes supporting Chatham County's Homelessness Court, which helps individuals experiencing homelessness resolve legal issues, while addressing the root causes of their homelessness.

1) Strengthen partnerships with mental health and service providers.
2) Support Chatham County's Homelessness Court to help individuals resolve legal issues related to homelessness.

Chatham County courts, mental health service providers, ICH, local government.

Basic Needs and Crisis Response Workgroup and Chairs, Collaborative Application/Lead Agency, United Way of the Coastal Empire/211

SAMHSA grants, local government, philanthropy

\$

Long-term (3-5 years)

Objective 2.5c: Develop community resources, in partnership with service providers and the business community, to quickly address and reduce acute public health and safety hazards caused by the impacts of homelessness. This includes supporting policies and practices that protect public space from improper, unsanitary, and illegal uses.

1) Establish partnerships with business communities and service providers.
2) Develop rapid response strategies for addressing hazards in public spaces.
3) Implement and support relevant policies and practices.

ICH, local businesses

Business owners, residents, law enforcement, service providers, advocacy groups.

Local government, federal grants (public safety, community development), business partnerships.

\$

Short-term (1 year)

Objective 2.5d: Educate the public on the health and safety impacts of homelessness for both housed and unhoused populations, emphasizing that individuals experiencing homelessness are often the most vulnerable to being victims of crime, and that predatory behavior is often intensified for those living on the streets.

1) Develop educational campaigns targeting the public and stakeholders.
2) Partner with media, advocacy groups, and service providers to disseminate information.
3) Host public forums or workshops to discuss the safety risks of being homeless

ICH, local government

Lived experience group, media partners, service providers, law enforcement, etc.

Philanthropy, local government, federal education grants

\$

Medium term (2-3 years)

Objective 2.5e: Collaborate with community stakeholders in crisis response, law enforcement, detention centers, the criminal justice system, and service providers to protect public safety by enforcing laws against criminal activity, with a focus on addressing repeat offenders within the homeless population.

1) Establish coordination mechanisms between law enforcement, detention centers, and service providers.

ICH

Law enforcement, local courts, detention centers, service providers.

Dept. of Justice grants, local government, philanthropy

\$

Medium term (2-3 years)

IMPLEMENTATION PLAN: GOAL 3

Objective 3.1

Create at least 86 additional shelter beds in Chatham County to reach functional zero homelessness in five years. This includes freeing up at least 48 currently underutilized beds in existing shelters and developing 38 new shelter beds to meet current demand.

	ACTIVITIES/STEPS	RESPONSIBLE PARTIES/LEADS	STAKEHOLDERS	FUNDING SOURCE	FUNDING AMOUNT	TIMELINE
	1) Audit and assess vacancies system-wide to understand staffing and other challenges. This should include, the number and types of beds that are underutilized (e.g. families or individuals), where and why they are occurring, and promote flexibility in programs. 2) ICH to host a shelter provider forum to understand how to increase bed utilization rates across agencies. 3) Identify plans for developing new shelter beds (based on how many beds can be freed up in the current system).	Housing and Shelter Workgroup and Chairs	All shelter providers, such as Union Mission, Salvation Army, Inner City Night Shelter, etc. Lived Experience Committee	HUD ESG funds, State CDBG Funds, Local tax or dedicated funding, Creative mechanisms (like parking or tickets fees, property tax etc.), Large foundations and private sector, Tax credits	\$\$	Medium-term (2-3 years)
Objective 3.1a: Provide support and technical assistance for individual providers to expand access to currently underutilized shelter beds. This includes support with updating their policies and procedures to better serve people with SMI, SUD, medically fragile individuals and other high-needs clients. Adopt a shared goal of increasing shelter utilization to ensure all providers have a shared understanding and consistent execution of these principles.	1) Convene shelter provider forum to discuss the challenges direct service providers are facing. 2) Utilize the lived experience committee to solicit feedback on proposed plans. 3) Adopt HUD's definition of low barrier shelter as an ICH and promote education and training to achieve system-level adoption.	Housing and Shelter Workgroup and Chairs	All shelter providers, such as Union Mission, Salvation Army, Inner City Night Shelter, etc. Lived Experience Committee	HUD ESG funds, State CDBG Funds, Local tax or dedicated funding, Creative mechanisms (like parking or tickets fees, property tax etc.), Large foundations and private sector, Tax credits	\$\$	Medium-term (2-3 years)
Objective 3.1b: Phase out the use of shelter fees (with an offsetting funding source) across agencies to enhance access for people experiencing homelessness. As an alternative, explore the option of opening savings accounts for clients and utilizing the funds collected as 'shelter fees' to support them with their rent or moving costs as they transition into permanent housing.	1) Through conversations with shelter providers, understand the overarching budget needed to supplement this current funding.	Housing and Shelter Workgroup and Chairs	All shelter providers, such as Union Mission, Salvation Army, Inner City Night Shelter, etc. Lived Experience Committee	HUD ESG funds, State CDBG Funds, Local tax or dedicated funding, Creative mechanisms (like parking or tickets fees, property tax etc.), Large foundations and private sector, Tax credits	\$\$	Medium-term (2-3 years)
Objective 3.1c: Lengthen intake hours for shelter programs and expand homeless outreach to cover evening and weekend shifts, supporting clients outside of business hours.	1) Identify specific shift and staffing needs for outreach expansion.	Chatham Savannah Authority for the Homeless (CSAH)	Lived Experience Committee	Chatham County	\$\$	Medium-term (2-3 years)
Objective 3.1d: Ensure shelter beds are available system-wide for specific subpopulations, such as returning citizens, families with children, domestic violence survivors, seniors, and other at-risk groups.	1) Through the shelter provider audit process, determine estimates for subpopulations.	Housing and Shelter Workgroup and Chairs	All shelter providers Lived Experience Committee	HUD ESG funds, State CDBG Funds, Local tax or dedicated funding, Creative mechanisms (like parking or tickets fees, property tax etc.), Large foundations and private sector, Tax credits	\$	Medium-term (2-3 years)
Objective 3.1e: Develop concrete plans (including identifying funding, sites, service providers and other details) for additional shelter beds to meet needs of the community.	1) Identify potential locations, service providers and funding for new programs.	Housing and Shelter Workgroup and Chairs	City of Savannah, Chatham County	HUD ESG funds, State CDBG Funds, Local tax or dedicated funding, Creative mechanisms (like parking or tickets fees, property tax etc.), Large foundations and private sector, Tax credits	\$\$\$	Medium-term (2-3 years)

Objective 3.2

Estimate the need for 1,036 Permanent Supportive Housing (PSH) units and 3,918 Permanent Housing (PH) units to address housing shortages in Chatham County, based on HMIS data and trends.

ACTIVITIES/STEPS	RESPONSIBLE PARTIES/LEADS	STAKEHOLDERS	FUNDING SOURCE	FUNDING AMOUNT	TIMELINE
1) Collaborate with local housing agencies, shelters, and service providers to validate the HMIS data and gather qualitative insights on barriers to housing and service needs that might not be fully captured in the data. 2) Conduct a Housing Gap Analysis by comparing the existing supply of PSH and PH units to the projected demand, factoring in the growth rate of homelessness, population changes, and future housing needs based on current data.	Housing and Shelter Workgroup and Chairs	ICH service providers, Housing Authority, MPC, etc.	State and Local Housing Trust Funds, Community Development Block Grants (CDBG), City of Savannah or Chatham County General Funds, philanthropy, etc.	\$\$	Medium-term (2-3 years)
Objective 3.2a: Allocate 912 PSH units for adults only, and 124 PSH units for adults with children, while accounting for additional needs in unknown household types and unaccompanied minors. 1) Create models for these estimates while considering trends in family homelessness, unaccompanied minors, and other unknown household types. 2) Incorporate flexibility in the allocation process to adjust for shifts in household types or new data or changing demographics.	Housing and Shelter Workgroup and Chairs	ICH service providers, Housing Authority, MPC, etc.	HUD CoC grants, GA Housing Trust Fund, HOME Investment Partnerships Program, Medicaid, HUD-VASH, philanthropy, etc.	\$\$\$	Long-term (3-5 years)
Objective 3.2b: Plan for 2,445 PH units for adults only and 1,473 PH units for adults with children, ensuring these estimates serve as a baseline for future housing development. Explore housing needs for unknown household types and unaccompanied minors. 1) Collaborate with local housing agencies, service providers, and community organizations to validate the PH unit estimates and gather additional insights into the needs of unaccompanied minors and households that may not fit traditional categories. 2) Design the housing plan to be adaptable, with a portion of the 3,918 total PH units allocated for unknown or mixed household types. This ensures future housing development can meet unexpected needs as new data becomes available.	Housing and Shelter Workgroup and Chairs	ICH service providers, Housing Authority, MPC, etc.	Low-Income Housing Tax Credits (LIHTC), Emergency Solutions Grants (ESG), HOME Investment Partnerships Program, philanthropy, etc.	\$\$\$	Long-term (3-5 years)

Objective 3.3

Expand housing access and affordability, particularly for people and families with previous eviction histories, justice system involvement or histories of homelessness.

ACTIVITIES/STEPS	RESPONSIBLE PARTIES/LEADS	STAKEHOLDERS	FUNDING SOURCE	FUNDING AMOUNT	TIMELINE
1) Convene and partner with local landlords to increase access to affordable rental units by overcoming housing screening barriers and providing education, support, and incentives to landlords as part of the RRH program. 2) Assess funding or legislation needed to help residents overcome the gap between income and housing costs -- such as additional Housing Voucher subsidies needed, fully utilizing affordable housing funds, etc.	Housing and Shelter Workgroup and Chairs	Chatham County, City of Savannah Community Services Dept. & Housing Dept.	CDBG or HOME funds	\$\$\$	Long-term (3-5 years)
Objective 3.3a: Invest in rapid rehousing (RRH) and targeted housing navigation within agencies to support system outflow and facilitate connections to housing providers in the region. In addition to case management, housing navigators should be responsible for building relationships with landlords and housing providers across Chatham County to support clients. 1) Build a landlord bank to present to HUD and funders about community capacity for rapid rehousing/housing navigation. 2) Identify funding sources to hire a housing navigation team. 3) Identify the projected needs and plans to bring more transitional housing (TH), rapid rehousing (RRH), and permanent supportive housing (PSH) to Chatham County. 4) Identify local organizations to develop and coordinate rapid rehousing (RRH) programs in Chatham County offering short-term rental assistance and critical support services, as an evidence-based approach. RRH programs will increase the ICH's HUD score.	Housing and Shelter Workgroup and Chairs	Chatham County, City of Savannah Community Services Dept. & Housing Dept.	Savannah Affordable Housing Fund	\$\$\$	Long-term (3-5 years)
Objective 3.3b: Explore bringing innovative landlord liaison programs, such as Project Community Connections, Inc., or Housing Connector to Chatham County. These programs increase access to housing for vulnerable residents, allowing them to secure and remain housed, while providing support and managing liabilities for property owners. 1) Develop a community-based RRH program with private funds. 2) ICH to speak with Housing Connector (for RRH and landlord mitigation services).	Housing and Shelter Workgroup and Chairs	Housing Connector	Local philanthropic dollars	\$\$	Long-term (3-5 years)

IMPLEMENTATION PLAN: GOAL 4

Objective 4.1

Provide wraparound support and programs to assist cost-burdened, and extremely cost-burdened households at risk of homelessness in Chatham County.

	ACTIVITIES/STEPS	RESPONSIBLE PARTIES/LEADS	STAKEHOLDERS	FUNDING SOURCE	FUNDING AMOUNT	TIMELINE
	1) Cultivate partners across Chatham County and within the ICH to lead support programs to cost burdened residents.	Housing and Shelter Workgroup	United Way, Chatham County, City of Savannah Community Services Dept. & Housing Dept.	Savannah Affordable Housing Fund, HUD HOME ARP Housing Savannah Inc.	\$\$	Medium-term (2-3 years)
Objective 4.1a: Identify and support key initiatives within the Housing Savannah Action Plan to prevent and end homelessness, including key legislative priorities and programs. Engage Chatham County and cities in the region to expand initiatives beyond the City of Savannah, and to integrate homelessness prevention as an explicit strategy – in tandem with the plan’s housing goals. Examples may include partnering with regional housing stakeholders to advocate that the State of Georgia develop an affordable housing fund, or to create educational programs for low-income homebuyers/homeowners, renters, people experiencing homelessness and housing providers.	1) Partner with United Way (UW) to financially support and leverage their housing displacement fund, as well as their prevention, diversion, intervention programs. 2) Expanding the UW program beyond the City of Savannah, across Chatham County.	Housing and Shelter Workgroup	United Way of the Coastal Empire, ICH Executive Committee, Chatham County, City of Savannah Community Services Dept. & Housing Dept., Housing Savannah, Inc.	Savannah Affordable Housing Fund Housing Savannah Inc.	\$\$	Long-term (3- 5 years)
Objective 4.1b: Employ targeted outreach and intervention strategies countywide for cost burdened/severely cost-burdened residents, including landlord tenant mediation, Tenant- Based Rental Assistance (TBRA), flexible financial assistance, tenant and eviction legal protections, or other supportive services and national models.	1) Identifying RRR dollars to start up a pilot for prevention, to later be supported by HUD funding. 2) Explore and assess other homelessness prevention pilot programs or initiatives to bring to Chatham County.	Housing and Shelter Workgroup	United Way of the Coastal Empire, ICH Executive Committee, Chatham County, City of Savannah Community Services Dept. & Housing Dept., Housing Savannah, Inc.	Private funding/ philanthropy, Savannah Affordable Housing Fund Housing Savannah Inc.	\$\$	Long-term (3- 5 years)
Objective 4.1c: Partner with reentry groups, the Chatham County Sheriff’s Office and Georgia Department of Corrections to strengthen and expand current homelessness prevention programs for people with justice system involvement in Chatham County. Explore transitional housing options and programs for people leaving detention centers.	1) Partner with ARCS to spearhead this effort locally with the State prison system. 2) Incorporate the perspectives of people with lived experience in these efforts.	Savannah Re-entry Task Force (ARCS)	GA State Prison, Chatham County Sheriff’s Office Lived Experience Committee	State of GA	\$\$	Long-term (3- 5 years)

Objective 5.1

Develop partnerships to advance workforce development for homeless residents. Focus opportunities specifically on sectors of interest for people experiencing homelessness, including retail, hospitality and tourism, manufacturing, and construction. Identify ways to support and promote education about these opportunities where they exist countywide.

ACTIVITIES/STEPS	RESPONSIBLE PARTIES/LEADS	STAKEHOLDERS	FUNDING SOURCE	FUNDING AMOUNT	TIMELINE
1) Cultivate the necessary buy-in and partnership from leading workforce groups locally. 2) Identify and understand the barriers -- such as childcare or transportation -- to develop strategies to address them.	Economic Viability and Vitality Workgroup and Chairs	Childcare, headstart and ECE organizations, such as Wesley Community Center, Chunk’s Learning Center, Savannah Tech, private sector, workforce development organizations etc.	Savannah Philanthropic Partners, DCA Inmate Trust Fund grants, funds connected with McKinney Vento students Federal grants through the Dept . of Labor	\$\$	Long-term (3-5 years)
1) Work with RISE and others to identify the comprehensive list of agencies in this field. 2) Host an event for workforce organizations to problem solve around barriers and ensure there is a specific focus for people experiencing homelessness. This should include strategies to adjust existing programs to accommodate people experiencing homelessness, for instance by ensuring evening programs, childcare, etc.	Economic Viability and Vitality Workgroup and Chairs	Union Mission, Salvation Army, Faith based organizations, Day Centers, local workforce development organizations	Chatham County Hospital Trust or other local hospitals for mental and behavioral health programs Federal grants through the Dept. of Labor	\$\$	Long-term (3-5 years)
1) Providing education to businesses about how the private sector can employ people with lived experience.	Economic Viability and Vitality Workgroup and Chairs	Business leaders and private sector groups in Chatham County	Philanthropy or private enterprise	\$\$	Long-term (3-5 years)

Objective 5.2

Promote transportation access countywide for homeless residents to receive services, jobs, and other opportunities.

ACTIVITIES/STEPS	RESPONSIBLE PARTIES/LEADS	STAKEHOLDERS	FUNDING SOURCE	FUNDING AMOUNT	TIMELINE
1) ICH to meet with CAT representatives and CAT’s Fuse Fellow to explore and plan next steps for partnership	ICH Executive Director	CAT, Chatham County	Private sector, philanthropy, Federal grants through Dept. of Labor	\$\$	Medium-term (2-3 years)
1) Connect with CAT on their timing and process to hire a nonprofit partner to oversee the bus pass program.	CAT Fuse Fellow, ICH Executive Director	ICH agencies redistributing bus passes	Private sector, philanthropy, Chatham County	\$	Medium-term (2-3 years)
1) Look more into CAT’s free fare program for school districts. 2) Discuss feasibility and draft an MOU for the ICH to participate in CAT’s mobility wallet pilot program, if all parties agree.	CAT Fuse Fellow, representatives, and ICH Executive Director	ICH agencies	CAT microtransit grant	\$	Medium-term (2-3 years)
1) Identify ICH service provider to pursue this effort. 2) Explore connecting to the universal ID card program for clients.	CAT Fuse Fellow, representatives, and ICH Executive Director	CAT, CSAH, and businesses willing to hire people with lived experience	Private sector, philanthropy, Chatham County	\$\$	Long-term (3-5 years)

IMPLEMENTATION PLAN: GOAL 5

Objective 5.3

Implement strategies to strengthen the pipeline of staff with lived experience in the homelessness response system.

	ACTIVITIES/STEPS	RESPONSIBLE PARTIES/LEADS	STAKEHOLDERS	FUNDING SOURCE	FUNDING AMOUNT	TIMELINE
	1) Create outreach programs specifically aimed at recruiting staff with lived experience in homelessness, partnering with local shelters and service providers. 2) Establish training programs and mentorship opportunities to support individuals with lived experience, helping them transition into roles within the homelessness response system.	ICH Membership Committee	Lived experience committee, Economic Viability and Vitality Chairs, ICH agencies and their Human Resources staff	City of Savannah and Chatham County general funds, US Dept. of Labor grants, etc.	\$\$	Long-term (3-5 years)
Objective 5.3a: Create a standardized exit survey for ICH agencies, enabling them to identify and recruit clients for employment opportunities as peer-based experts.	1) Convene the Lived Experience Committee to solicit their feedback on this proposal. 2) Draft exit survey based on this feedback, and train ICH agencies and case managers to implement the exit survey with their clients.	ICH Membership Committee	ICH agencies and their Human Resources staff, Lived Experience Committee, Economic Viability and Vitality Workgroup and Chairs	City of Savannah and Chatham County general funds, US Dept. of Labor grants, etc.	\$	Medium-term (2-3 years)
Objective 5.3b: Identify training and mentorship opportunities for people with lived experience to gain experience and employment within ICH agencies. Focus on financial literacy, digital literacy, communication and relationship building training programs.	1) Identify existing training and education programs across Chatham County. Engage with community college programs, Salvation Army, and other organizations employing people with lived experience for feedback. 2) Assess specific staffing roles for those with lived experience, such as substance use counselors, outreach staff for CSAH, and Day Center program roles.	Economic Viability and Vitality Workgroup and Chairs	ICH agencies and their Human Resources staff, ICH Membership Committee, Lived Experience Committee	Savannah Downtown Business Association, Rotary Foundation, Juries of Leadership Council	\$\$	Long-term (3-5 years)

Objective 5.4

Develop explicit workforce strategies to reduce barriers for people exiting the justice system who are at-risk of homelessness.

	ACTIVITIES/STEPS	RESPONSIBLE PARTIES/LEADS	STAKEHOLDERS	FUNDING SOURCE	FUNDING AMOUNT	TIMELINE
	1) Launch a pilot with CSAH tiny home residents to identify employment barriers and connect them to job opportunities. 2) ICH to join the Justice Forum (ARCS) Second Chance Event. 3) Engage businesses and reentry groups to explore employment pathways for individuals with prior offenses.	Economic Viability and Vitality Workgroup and Chairs	Union Mission, CSAH, and service providers who serve justice-involved clients. United Way of Coastal Empire.	Shaw Industries Group, Inc. Community Grants Pathway Home Dept. of Labor grant program	\$\$	Long-term (3-5 years)
Objective 5.4a: Support the expansion of reentry programs. Examples include, hiring workforce counselors and housing navigators within the justice system (prior to release), providing mailbox addresses for residents reentering the community, or other models.	1) Meet with Sheriff's Office to better understand their current efforts. 2) Explore bringing a local Ban the Box program to Chatham County, or other ideas to remove barriers to employment.	Economic Viability and Vitality Workgroup and Chairs	ARCS, Chatham County Sheriff's Office	Shaw Industries Group, Inc. Community Grants Pathway Home Dept. of Labor grant program	\$\$	Long-term (3-5 years)
Objective 5.4b: Develop an education campaign with local businesses and industry leaders to utilize the Work Opportunity Tax Credit (WOTC) program, which provides Federal tax credits for employing disadvantaged job seekers, including formerly incarcerated people, as well as veterans, TANF, SNAP, or SSI recipients, and others.	1) Convene business and industry leaders and share resources about the WOTC program.	Economic Viability and Vitality Workgroup and Chairs	Private sector partners	Dept. of Labor WOTC program	N/A	Short-term (1 year)

Objective 6.1

Establish a Policy Committee that will develop a policy and advocacy platform for the ICH to support community-wide efforts that will help prevent and end homelessness and create more housing.

ACTIVITIES/STEPS	RESPONSIBLE PARTIES/LEADS	STAKEHOLDERS	FUNDING SOURCE	FUNDING AMOUNT	TIMELINE
1) Identify priorities and criteria for the ICH policy platform. 2) Recruit members for the Policy Committee from across Chatham County, including cities outside of Savannah.	ICH Executive Committee	Community partners, such as the Land Bank, Housing Savannah Inc., Savannah Affordable Housing Fund (SAHF), Housing Savannah Inc. (to serve in a convener role).	N/A	N/A	Medium-term (2-5 years)
1) Identify countywide funding experts and partners to engage in strategies and plans.	ICH Executive Committee and Executive Director	Ranking and Rating Committee	N/A	N/A	Medium-term (2-3 years)
1) Research lobbying regulations to ensure compliance with applicable laws.	ICH Executive Committee and Executive Director	ICH members	N/A	N/A	Medium-term (2-3 years)

Comprehensive Needs Assessment on Homelessness in Savannah and Chatham County

The Savannah and Chatham County
Interagency Council on Homelessness

5-Year Strategic Plan (5YSP)



Prepared by
Pallet's PathForward™ Homelessness Advisory Services

May 2024

EXECUTIVE SUMMARY

The Comprehensive Needs Assessment of Homelessness for Chatham County, GA represents a collaborative effort between Pallet Shelter's PathForward™ homelessness advisory services consultant team, the Savannah and Chatham County Interagency Council on Homelessness (ICH), and a wide array of homelessness and housing stakeholders across this region in Georgia.

From September 2023 through May 2024, PathForward engaged with dozens of stakeholders across incorporated and unincorporated Chatham County to investigate challenges and issues related to homelessness in the community. This assessment aims to inform and guide the overarching 5-Year Strategic Plan, with the goal of effectively alleviating homelessness by reaching functional zero across Chatham County.

As part of the 5-Year Strategic Plan (5YSP), the ICH adopted the following definition of functional zero homelessness as **“rare, brief, and non-reoccurring, ensuring that every county resident experiencing homelessness can be safely sheltered or permanently housed and quickly connected with any needed support services.”**

This needs assessment is designed to achieve several goals:

- Evaluate the impact and effectiveness of the current homelessness response system in Savannah and across Chatham County to identify gaps and areas for improvement.
- Improve understanding of housing insecurity and homelessness based on the perspectives of people with lived experience, from a variety of backgrounds
- Determine the needs for shelter, services, policies and resources to alleviate homelessness across Chatham County.
- Provide relevant data to develop concrete goals and objectives based on these findings that are holistic, actionable and measurable within the final 5-Year Strategic Plan.



Methodology

This needs assessment includes findings from quantitative and qualitative research methods. Quantitative methods include analyzing HMIS and PIT Count data, American Community Survey (ACS) data, **surveys of 112 people experiencing homelessness in the community, and a survey of over 51 staff working in the homelessness field.**

Qualitative methods include **interviews with 63 unduplicated stakeholders**, conducting site visits to direct service programs, **literature review of over 33 documents and reports** on related topics, and **facilitating interviews and focus group discussions with 102 people experiencing homelessness**, interviews with **23 families experiencing homelessness**, and workgroups on key issue areas. All participants experiencing homelessness in this assessment were compensated with gift cards and hot meals.



FIG 1: Pallet's Successful Reintegration Ecosystem.

To ensure broad engagement, PathForward planned efforts in close coordination with the ICH and diverse community stakeholders with backgrounds in government, housing, social services, education, emergency services, healthcare, business, faith-based, and citizen leaders.

This needs assessment consists of seven complementary parts which correlate to Pallet's central methodology, the Successful Reintegration Ecosystem. These sections are summarized below:

- (1) [Coordinated Social Services](#); (2) [Housing and Shelter Access and Supply](#); (3) [Basic Needs and Crisis Response](#); (4) [Effective Policy and Advocacy](#); (5) [Economic Viability and Vitality](#); (6) [Community Support Networks](#); and (7) [Funding](#).

Key Findings

In each section, PathForward outlined key findings and findings summarized by the comprehensive qualitative and quantitative efforts described above. These core findings will inform the final 5-Year Strategic Plan.



FINDING: To effectively end homelessness in five years, the ICH should further develop its governance capabilities to strengthen coordination among agencies and bring additional partners and resources (both countywide and across sectors) to the table. Community-wide stakeholders have expressed the need for guidance on their roles and how their work contributes to a system-wide effort. To achieve this, the ICH should serve as the central resource and point of authority on homelessness matters and should work as a convener to facilitate conversations and plans with adjacent sectors, community members, nearby cities, and stakeholders across Chatham County.



FINDING: Strengthening the ICH as a central organizing body is key to effectively implementing objectives, achieving the required resource and policy adjustments, and facilitating progress for each sector's contribution. This includes ensuring the ICH has authority to establish accountability mechanisms and procedures among member agencies. The ICH should establish a shared vision and expectations, increase transparency, implement and promote best practices outlined by Department of Housing & Urban Development (HUD), and United States Interagency Council on Homelessness (USICH), such as centering the voices of people experiencing homelessness in decision-making processes, among other goals. These efforts will put the ICH on track to end homelessness countywide.

SECTION I.

COORDINATED SOCIAL SERVICES

The goal of ending homelessness necessitates a comprehensive approach to social services. Coordinating robust services across agencies is crucial for addressing the multifaceted challenges that contribute to homelessness and ensuring that individuals and families in need receive effective, streamlined support. Ultimately, a well-coordinated social services framework becomes the cornerstone for a community's efforts to break the cycle of homelessness and pave the way for sustainable solutions that uplift individuals and families in crisis.

In Savannah and Chatham County, the Chatham-Savannah Continuum of Care (CoC) has evolved into the Savannah and Chatham County Interagency Council on Homelessness (ICH) through a collaborative effort involving government, business leaders, and non-profit partners over the past two years.

This transformation aims to address homelessness comprehensively and sustainably. The ICH/CoC, mandated by HUD, collaborates with stakeholders to secure and allocate funds, with the Chatham Savannah Authority for the Homeless (CSAH) serving as the Lead Agency. The unanimous decision on May 5, 2022, expanded the ICH, included government partners, and resulted in a name change to the Interagency Council on Homelessness.

CREATION OF THE SAVANNAH-CHATHAM COUNTY ICH/CoC

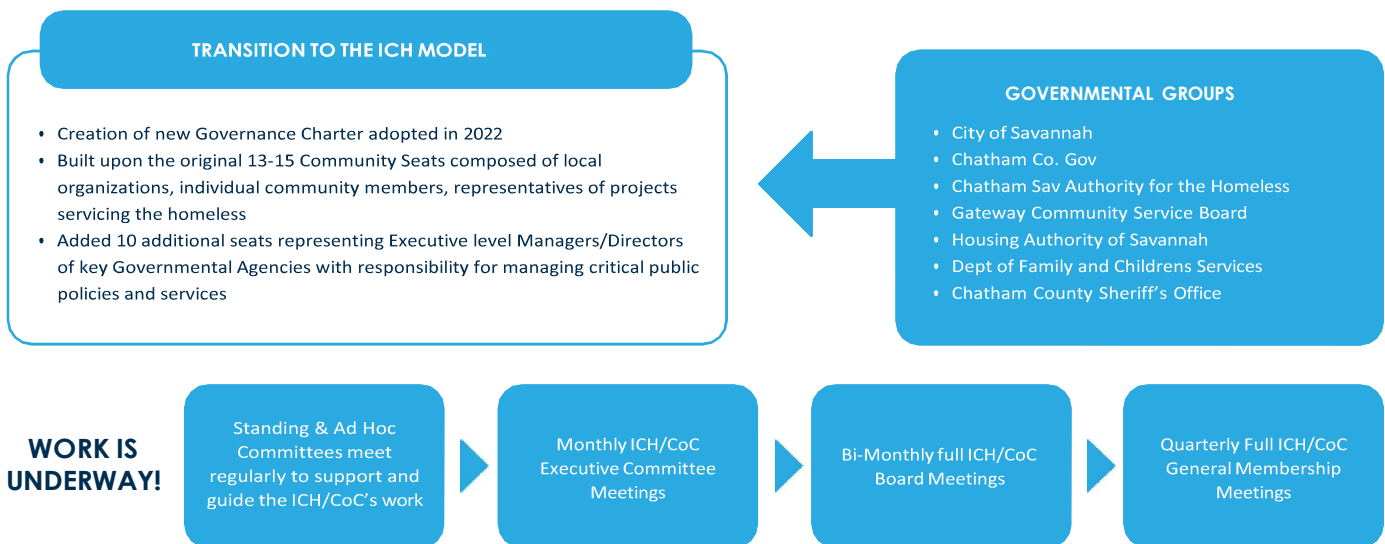


FIG 2: Restructuring process of the CoC to the ICH.

The restructuring of the ICH has effectively addressed many historical challenges within the CoC. However, **in interviews with 63 individual stakeholders in Savannah and Chatham County, PathForward found that additional efforts are required to enhance transparency, foster collaboration, and eliminate silos** and duplication of efforts within the organization.

The findings from the comprehensive needs assessment reveal several key areas for improvement within the Interagency Council on Homelessness (ICH):

1. While the ICH restructuring process has improved organizational processes and promoted collaboration, the **absence of a formal Mission and Vision Statement within the ICH is identified as an urgent gap**, which may lead to potential misalignment among members regarding overarching goals and objectives. As part of this effort, the ICH should specify its role and responsibilities relative to the Lead Agency, to ensure there are no overlaps in function.
2. **An assessment of Board member roles reveals areas where duties may not be fully met.** It is essential to consider a comprehensive review and reinforcement of these roles and expectations to enhance clarity and fulfillment across the board – while also being mindful of members’ capacity to serve and attend meetings. This process should include addressing vacancies and ensuring alignment with the ICH charter.
3. **A lack of a centralized resource library is affecting the effectiveness of information sharing and collaboration among homeless agencies and ICH members.** The absence of easily accessible information on an ICH standalone website, as well as having clear communication channels hinders coordination. To create an inventory of programs, according to USICH, many CoC’s utilize a combination of their Housing Inventory Charts and HMIS data to create centralized lists of the services and programs available systemwide. Other resources to be available on an ICH standalone website (separate from the Lead Agency) should include a full membership roster, meeting notes and minutes, bylaws, a resource directory, outcomes dashboard, HMIS information, and other key ICH documents.
4. **Concerning funding processes, there is a notable lack of clarity and transparency regarding decision-making processes for grant funding.** This signals a need for explicit and consistent guidelines for grantmaking across funding entities to enhance transparency, including outlining the ICH’s funding processes within its charter or bylaws. According to USICH, as a best practice, agencies applying for funding should not simultaneously be in the role of making funding decisions. In addition, staff paid by the City or County should not be involved in any aspects of the funding processes related to grant funds within these jurisdictions, respectfully, as this is a conflict of interest. To mitigate this, the ICH should consider several best practices to either, 1) streamlining efforts under one centralized agency that distributes, but does not receive funding, or 2) establish regular auditing and reporting processes regarding funding decisions to ensure compliance. Establishing these checks and balances is vital for accountability and ensuring effective program outcomes.
5. The ICH has made significant progress in recent years to bring agencies into HMIS, including efforts through the Community Information Exchange model, led by Chatham County, to integrate data across platforms. However, to ensure full adoption, **addressing the challenge of integrating service providers into the Homeless Management Information System (HMIS) is crucial for improving homelessness services.** A key barrier to full HMIS adoption for many communities, according to USICH, is the duplication of efforts due to the use of multiple systems. An export tool within HMIS could mitigate this by streamlining data integration, saving time, and enhancing data consistency. Emphasizing the collective responsibility of utilizing HMIS and the requirement for all providers to participate will encourage compliance, helping to improve HUD scores and bring more funding to the CoC. The ICH may also consider incentivizing providers to fully utilize HMIS by connecting its use to HUD funding. This can be accomplished with universal data points or engaging the philanthropic community to provide financial and technical support for HMIS to overcome obstacles to adoption. By requiring funding agencies to establish a unified agreement regarding data/ outcomes and utilizing HMIS, providers will be incentivized to maintain consistency and compliance in both data collection and reporting procedures.
6. Currently, **activities within ICH committees lack well-defined parameters, and capacity is an ongoing concern.** Several committees exhibit irregular meeting schedules, protocols, and outcomes, and membership is not representative of the full ICH, or of people experiencing homelessness. The ICH should consider what committees are necessary, and whether to create a committee to oversee implementation of the 5YSP. There is a need to formalize and standardize these elements, ensuring alignment with HUD priorities and reassessing their purpose and structure to guarantee the effective functioning of each committee.
7. **The involvement of individuals with lived experiences in decision-making processes, as mandated by HUD, is not consistently implemented.** Offer a living wage compensation for individuals with lived experience as a best practice. Best practices also include developing formalized onboarding processes and training opportunities for all new ICH members, especially those with lived experience. The ICH may also leverage agencies’ staff and clients to recruit new members with lived experience. These approaches aim to ensure that individuals with lived experience can engage fully in decision-making processes regarding homelessness services.

8. Public engagement and external outreach efforts could be strengthened. **While the ICH website has improved in recent months, regular public notices, agendas, meeting minutes and resources are not consistently available.** The ICH should consider creating a centralized website to host this information, making it accessible to the public. This suggests a need for a more proactive approach to communication and engagement with the broader community, beyond the ICH membership.
9. In addressing the pervasive challenge of homelessness within Chatham County, **the findings illuminate a critical need for a more cohesive and comprehensive regional strategy that transcends the traditional boundaries of individual municipalities.** This includes the need for identifying roles and expectations for streamlining the utilization of HMIS to better track where individuals experiencing homelessness are originally from and where they are currently residing. Specifically, there is a need for improved data tracking regarding the distribution of unsheltered homelessness between Savannah, Pooler, other jurisdictions within Chatham County, including unincorporated areas of the county. Historically, the City of Savannah has stood as the primary hub for resources and services aimed at combating homelessness. This has inadvertently led to an uneven distribution of support across the county, leaving significant gaps in the broader network of care necessary to address this issue effectively. By leveraging its position, the County can facilitate a collaborative environment where municipalities come together to share resources, insights, and strategies. This collective effort will help bring a paradigm shift toward more effective solutions.

By fostering collaboration among diverse service providers, government agencies, and community organizations, leaders can create a more integrated and efficient system that not only responds to immediate housing needs but also addresses the underlying factors contributing to homelessness. This collaborative endeavor enhances resource utilization, minimizes duplication of efforts, and facilitates a holistic approach to providing shelter, healthcare, employment assistance, and other essential services.



SECTION II. HOUSING AND SHELTER ACCESS AND SUPPLY

Background

In 2021, the Savannah Housing Task Force undertook significant initiatives, delineating major strategies and action items to address housing in the city through the Housing Savannah Action Plan. This effort led to the establishment of Housing Savannah Inc., a nonprofit organization committed to the ongoing mission of educating, advocating, and fundraising for affordable housing in the city, and specifically, to increase local support and funding for the Savannah Affordable Housing Fund (SAHF). Founded in 2012, the SAHF works to leverage roughly \$7 for every \$1 contributed to the fund. In turn, the Community Housing Services Agency (CHSA) –led by business, civic and city leaders – manages and funds projects from the SAHF.



FINDING: While housing production is tackled by several organizations in the City of Savannah and Chatham County, greater education and collaboration between agencies could help streamline this work, particularly between cities outside of Savannah and within Chatham County. Additionally, there is a need to explicitly draw the link between issues of homelessness and housing affordability across Chatham County.

In particular, the City of Savannah confronts a pressing challenge concerning blighted and abandoned heirs' property. This issue not only presents a hurdle to community revitalization but also exacerbates local homelessness. According to local law enforcement agencies, unhoused residents sometimes seek shelter within these neglected properties, further underscoring the urgency of addressing this problem from a public health and safety perspective. In 2019, there were more than 1,400 properties with over three years of tax delinquency, indicating a high probability of abandonment and neglect. Currently, these vacant units remain underutilized, as regulatory constraints prevent their transformation into permanent housing solutions.

While tremendous work is taking place to address housing development and preservation in the City of Savannah, more resources are needed to expand these efforts countywide, and to create formal channels to connect the issues of homelessness and housing directly. The Chatham Savannah Land Bank Authority, which works to purchase blighted and abandoned heirs properties to convert them into housing, and the Community Housing Services Agency (CHSA) are actively working to address this need and should be further resourced.

Housing Affordability

Many residents in Chatham County and the City of Savannah struggle to afford the cost of housing and are at-risk of experiencing homelessness. **Local housing experts have estimated that in Chatham County, 43% of renter households are cost burdened (paying between 30-50% of their incomes on housing) and 22% of renter households are severely cost burdened (paying more than 50% of their income in housing costs).**

According to 2023 data from the National Low Income Housing Coalition, in Georgia, the fair market rent (FMR) for a two-bedroom apartment is \$1,287. For Georgia residents to comfortably afford rent and utilities within 30% of their income, households need to earn a minimum of \$4,290 or \$51,479 annually. This equates to \$24.75 hourly (with a 40-hour workweek for 52 weeks per year). Currently, the state minimum wage remains at \$7.25 per hour.

According to HUD's Comprehensive Marketing Analysis of the Savannah Housing Market Area (including Chatham County, and rural areas of Bryan and Effingham Counties) in 2023, the rental vacancy rate was roughly 8.9% and the average rental costs \$1,610. HUD estimates that over the 3-year forecast period, there is a projected demand for 4,750 new rental units. Below is a breakdown of the current rental landscape in the Savannah Housing Market Area (HMA).

RENTAL AND APARTMENT MARKET QUICK FACTS IN THE SAVANNAH HMA

Rental Market Quick Facts		2010 (%)	Current (%)
	Rental Vacancy rate	13.3	8.9
		2010 (%)	2022 (%)
	Occupied rental units by structure		
	Single family attached and Detached	41	37
	Multifamily (2-4 units)	17	19
	Multifamily (5+ units)	36	39
	Other (including mobile homes)	7	5

Apartment Market Quick Facts		3Q 2023	YoY Change
	Apartment vacancy rate	9.7	3.1
	Average rent	\$1,610	3%

3Q = third quarter. YoY = year-over-year.

Notes: The current date is September, 1 2023. Percentages may not add to 100 due to rounding.

Sources: 2010 vacancy rate - 2010 Census; current vacancy rate - estimate by the analyst; occupied rental units by structure- 2010 and 2022 American Community Survey 1-year data; apartment data-CoStar Group

FIG 3: Data from HUD's Comprehensive Housing Market Analysis Savannah, Georgia.

The Savannah Metropolitan Statistical Area (MSA) ranks second in the state with the highest cost of living. According to estimates, Savannah residents would need to earn at least \$24.15 hourly to comfortably afford a two-bedroom home in the region. In Savannah, the annual AMI is \$91,500, and 30% of AMI is \$27,450. **An affordable monthly rent for residents at 30% AMI translates to \$686. Additionally, Savannah has approximately 29,758 (56%) renter households, and about 15,142 (51%) of these are cost burdened.**

For extremely low-income (ELI) residents and people experiencing homelessness, these numbers are unattainable. According to American Community Survey (ACS) Census data in 2022, 15.9% of Chatham County residents live in poverty, and within the city of Savannah 19% of residents live in poverty.

Further, according to ALICE (Asset Limited, Income Constrained, Employed) data presented by the United Ways of Georgia, racial disparities are also at play. In 2021, the largest group of households below the ALICE Threshold (i.e., the minimum income level needed for a household's survival) in Georgia were White, comprising 40% of all White households, totaling 860,591. Black households followed, with 729,293 falling below the ALICE Threshold, making up 60% of all Black households. Hispanic households below the ALICE Threshold numbered 161,934, constituting 57% of all Hispanic households. *Please note that 2024 data from ALICE, coming out in May, was not immediately available for this report. More detail on ALICE thresholds can be found [here](#).*



FINDING: PathForward interviewed 112 individuals experiencing homelessness in Savannah and Chatham County. In the findings, 74% of respondents make less than \$416 dollars per month, or \$5,000 per year, and 6% of respondents made less than \$1,250 per month, or \$15,000 per year. In focus group conversations, many individuals experiencing homelessness answered they could afford between \$300-600 in rent per month, including utilities. For many individuals experiencing homelessness, a monthly rent of \$686 (or 30% of AMI) is beyond their reach.

While efforts such as the Salvation Army's Project Share focus on homeless prevention, currently, the demand for these services exceeds existing resources. Project SHARE supports Georgia residents facing sudden financial hardships by providing timely emergency financial assistance to prevent utility disruptions and evictions. The program distributes over \$2 million annually across six counties, including Chatham County, and serves more than 40,000 Georgians each year in their time of need.

Housing Supply

According to local housing experts, Chatham County has limited development potential, with the capacity to create approximately 22,000 new housing units if all currently undeveloped residentially zoned parcels across the county are fully developed. However, this falls far short of the number of units needed to meet population projections over the next three decades.

This limited capacity presents an opportunity to advocate for zoning updates that would enable the development of “missing middle” housing—more affordable, medium-density options that are crucial for low- to moderate-income earners. Addressing this gap will require coordinated efforts to revise zoning regulations, ensuring a more diverse housing stock that better meets the community’s needs

Of these, approximately 15,300 units, or 69%, would be single-family homes, aligning with the current zoning where 70% of residential land is designated for single-family housing. About 1,400 units, or 6%, could be structured as two-family/duplex homes, and around 5,600 units, or 25%, could be designed as three-family/multifamily homes. This analysis does not account for the potential redevelopment of existing land.

Additionally, the City of Savannah has about 40,890 single-family lots that could be developed. Depending on the pace of development, the available land for development could be exhausted by 2035, although projections extend as far as 2060. Notably, the most vacant residential areas are in the western part of the county, which also includes wetlands, potentially complicating future development plans.

The recent Housing Savannah summit, attended by over 300 participants, highlighted a community consensus on the need for increased housing density to accommodate both high- and low-income residents effectively.

Additionally, discussions about potentially standardizing designs for Accessory Dwelling Units are advancing, which could streamline the permitting process and accelerate development. This aligns with the broader strategic goals of addressing comprehensive housing needs in the region, reflecting a proactive approach to both current and future challenges in housing provision.

Shelter Needs and Projections

Through extensive conversations with homeless service providers, community stakeholders, and individuals experiencing homelessness, a critical need for additional low-barrier emergency shelter beds has emerged as a priority to help bridge the gap between the lack of affordable housing for unsheltered people, and the accessibility of shelter beds within the current system.



FINDING: There have been discrepancies noted in several critical measures, including bed inventory numbers and the Point-in-Time (PIT) Count. Issues identified include the double counting of shelter beds and a need to explore the reasons behind the recent 22.5% decrease in homelessness from 2023 to 2024. The current understanding of bed utilization rates indicates a significant problem with accessibility to shelter beds. However, this is in stark contrast with survey data and qualitative interviews conducted on the ground, where most providers and individuals experiencing homelessness have emphasized a shortage of available shelter beds. This discrepancy suggests there may be inaccuracies in the data collection process or in the prevailing perceptions held by local homelessness leaders and the broader community.

According to 2024 PIT Count data from CSAH as of April 25th, 193 people were unsheltered in Chatham County, and 386 were sheltered, amounting to a total of 579 people experiencing homelessness countywide. In 2024, there were 719 McKinney Vento students in the Chatham County School System, including 129 students living within a hotel or motel.

Additionally, the shelter bed inventory is 613 across ICH agencies and the bed utilization rate for ICH/CoC Ga-507 ES & TH project types on the night of the PIT is 60%. In 2023 745 people were experiencing homelessness across Chatham County. Based on the 2024 PIT Count, this amounts to a 22.5% reduction from 2023 numbers. The Homeless Management Information System (HMIS) 2023 Annual service count was 6,525 people. Of this total:

- 2497 people accessed homeless prevention services and supportive services only (and were not experiencing immediate homelessness).
- 1666 people exited the system to permanent housing, approximately 25.5%.

- 288 people gained housing through the Coordinated Entry Continuum of Care housing application process for permanent supportive housing. .
- 37% of the 6,525 people accessing the homeless service system reported having a disabling condition.*

*This finding is noteworthy, as many permanent supportive housing (PSH) programs for individuals experiencing homelessness set eligibility criteria based on disabilities (including mental health, physical health, and/or addiction) and chronic homelessness. Consequently, there is a significant shortage of housing options for individuals who do not meet these qualifications.

In 2023 across the CoC, there were 937 total permanent supportive housing units, with 352 reserved for families with children, and 585 for individual adult households.

In 2024, the CoC maintained the following shelter beds:

2024 Emergency Shelter Beds (348 total)

- Households with at least one adult and one child (106)
- Households without children (242)

2024 Transitional Shelter Beds (265 total)

- Households with at least one adult and one child (65)
- Households without children (200)



FINDING: Utilizing an inflow/outflow model to analyze the current shelter capacity and its impact on homelessness in Chatham County, PathForward estimates that the existing shelter system in Chatham County contributes to an annual net reduction in homelessness by approximately 50 individuals.

Inflows were calculated by beginning with the number of severely rent burdened households making less than 30% of the HUD Area Median Family Income. This number for Chatham County is 6,480. Generally, 1% of this population is expected to fall into homelessness in an average year, meaning an inflow of 65. Survey data of unhoused populations in Savannah indicated around 30% came from outside the county in the previous year, so multiplying 65 by 1.3 to account for inflows from other jurisdictions brings us to an expected annual inflow of 85.

Outflows were calculated with two assumptions: first, that 40% of inflows are expected to self-resolve within 12 months and second, that 20% of the total shelter population will transition back into housing in an average year. This is based on metrics from HUD's National Summary of Homeless System Performance. This brings the estimated annual outflow to 150. However, 10% of these transitions are expected to relapse into homelessness, adding an additional inflow of 15. This brings the total inflow projection to 100, outflow projection to 150 and the net estimate impact on the number of unhoused people in Chatham County to a reduction of 50 annually.

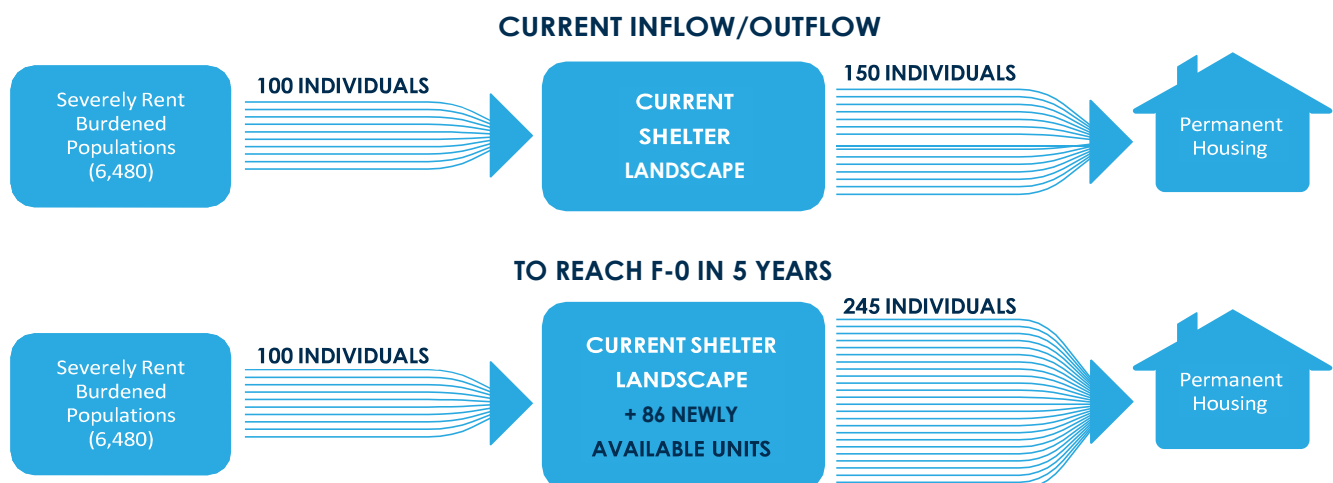


FIG 4: Chatham County inflow/outflow of severely rent burdened populations.



FINDING: Given this understanding of inflows and outflows, PathForward has calculated the additional outflows needed to achieve functional zero homelessness in 5 years. With an unhoused population of 579 and a current annual net outflow of 50 we conclude that 95 additional annual transitions are necessary to reach Functional 0 in 5 years ($553 - [(x+27)*4] = 0$). This assumes one year is needed to bring additional shelter beds online.

Assuming a positive housing transition rate of 1.1 transitions per year (for new or newly utilized shelter beds in Chatham County), achieving 95 annual transitions would require 86 additional open beds of shelter capacity

Strengthening Current Shelter Programs

Through focused workgroup conversations, stakeholder interviews and survey results, the need for more emergency shelter beds.

Analysis of the homelessness support system reveals several persistent challenges affecting access to emergency shelter services. Key issues identified include high entry barriers (such as the charging of shelter fees, mandated faith-based events, etc.) inconsistent referral processes, and variable eligibility criteria across different providers.

Furthermore, there are notable discrepancies in how access to emergency shelter beds is managed. Additional complications arise from restrictive shelter policies such as curfews and limited accommodation for special needs, including clients with substance use disorders, mental health conditions, those with partners or pets, and those seeking shelter after hours. These consistent themes highlight issues that need addressing to ensure access to emergency shelter services for individuals experiencing homelessness.



FINDING: According to preliminary survey results from frontline workers in Chatham County and Savannah, the three largest barriers to placing clients in shelter in priority, are: 1) availability of shelter beds, 2) being drug or alcohol free, and 3) mental health issues. 65% of respondents rated the current availability of beds in shelters for those living on the streets as “very poor” or “poor” while at the same time, 78% of staff said that emergency shelter is one of the most helpful programs for people experiencing homelessness (PEH) Similarly, in survey results for PEH, most respondents answered that the lack of beds available, as well as barriers within the current shelter system, are the leading reasons for being unable to enter shelter or housing.

In recent focus group discussions and interviews with individuals experiencing homelessness, it became evident that the existing shelter system presents significant barriers to their transition to stable housing and employment, particularly for vulnerable demographics such as seniors, and those with severe mental illness (MI). These groups often face heightened challenges in securing housing or employment due to various factors, including age-related limitations, or the inability to work due to mental health issues – which requires tailored interventions.

Participants stressed the necessity of flexible programs with personalized, hands-on case management. They emphasized the importance of regular weekly meetings with case managers, beyond just receiving resource listings and referrals. This approach empowers individuals to create comprehensive plans to overcome housing and employment barriers, fostering a sense of agency and progress towards stability.

As demonstrated by our survey of people experiencing homelessness, shelter programs should allow participants privacy, to bring pets and partners, provide appropriate rules and restrictions, offer flexibility, and on-site, wraparound services, such as access to mental and behavioral health resources. Various innovative options, such as private cabin units, tiny homes, adaptive reuse of older buildings, and re-purposed hotels or motels, are identified as potential leading solutions.



FINDING: One significant obstacle highlighted by participants was the imposition of nightly fees by shelters, which often resulted in individuals being turned away or permanently banned if they couldn't afford the cost. Additionally, for many clients, having a 90-day length of stay in shelters was deemed challenging given the significant burden of finding housing, employment, or addressing other barriers in that timeframe.

Gaps in Current Shelter Programs



FINDING: While the current shelter beds in Chatham County are serving clients in need and supporting people in crisis, there is a distinct and urgent need for shelter and housing capacity that is particularly tailored to cater to medically fragile individuals experiencing homelessness, as well as those experiencing substance use disorder (SUD), severe mental illness (SMI) and dual diagnosis. The finding incorporates suggestions from multiple stakeholders, recommending two potential strategies to bridge the identified service gap: 1) implementing programmatic changes to existing shelter programs to better accommodate the increasing demand, or 2) creating new programs specifically tailored to meet the unique needs of clients.

Homeless agencies should prioritize the adoption of a universal standard, to ensure consistency and effectiveness across programs. This standardized approach will help access to shelter services.

By promoting a more unified program model, agencies can better serve a wider demographic of individuals and create more throughput (serving more clients, as PEH transition due to successful outcomes) within the shelter system, while simultaneously producing better outcomes (i.e., positive transitions to permanent housing).

Extending intake hours will likewise improve accessibility, by accommodating individuals who may face challenges during typical operating hours and ensuring that support is available when needed most.

By implementing these measures, homeless agencies can better meet the diverse needs of their clients and work toward ending homelessness in their communities.

Bed Utilization Rates

From a service model perspective, PathForward has discovered that existing shelter beds often remain underutilized or inconsistently filled. The finding highlights the necessity for homelessness stakeholders to identify the root cause of the observed inconsistencies in shelter bed services. Understanding these underlying factors is essential for accurately determining the true shelter needs and projections within the community. This effort will enable stakeholders to develop more targeted and effective strategies to address homelessness. Further investigation from homelessness leaders within the ICH is necessary to ascertain the underlying causes of this issue. This will allow for the identification of strategies to ensure the full utilization of shelter beds throughout the system. Without this critical information, it is unclear the exact number of new shelter beds that are needed systemwide.



FINDING: A significant challenge in addressing homelessness effectively is obtaining consistent and reliable data across service provider agencies, particularly concerning the accurate count of available shelter beds (to ensure there is no double counting) and their utilization rates. Discrepancies often exist between the data reported by various agencies and the real-time experiences reported by frontline workers, as demonstrated by our frontline worker survey. These inconsistencies can hinder efforts to assess the scope of homelessness accurately and allocate resources efficiently. There is a pressing need to better align and synchronize data sources with on-the-ground reports from frontline workers to enhance the validity and accuracy of the data provided. Implementing more robust data collection and verification processes will ensure that the information used to inform policy decisions and resource allocations truly reflects the current state of homelessness and shelter needs.

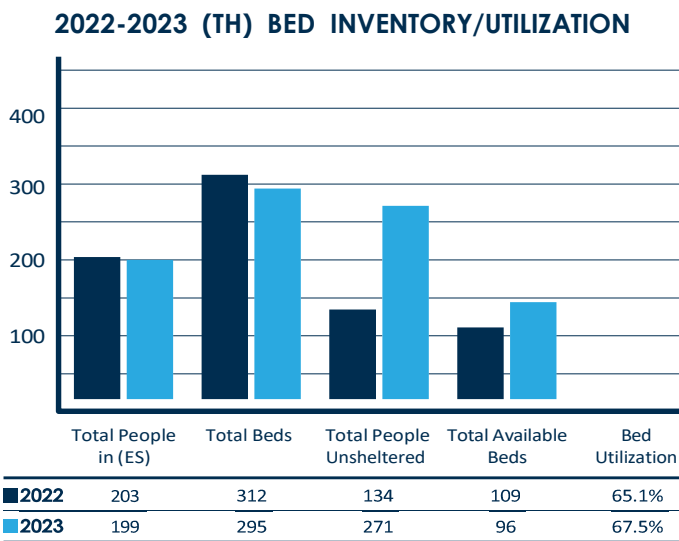
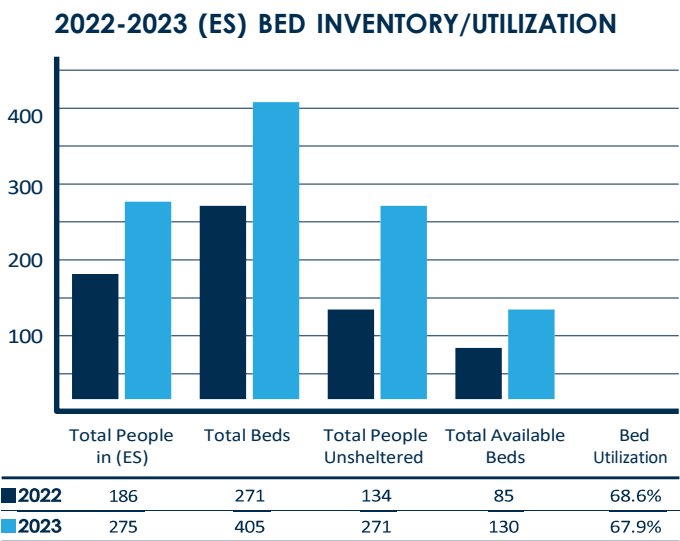


FIG 5: Bed utilization rates for emergency shelter and transitional housing.

Additional assessment is necessary to accurately match shelter beds with the specific needs of clients and to align resources with current trends and data. This includes assessing how many rapid rehousing, transitional shelter, emergency shelter, and other essential services are needed. Providing more robust programming to include offerings such as rapid rehousing will in turn improve the ICH’s scores when applying for HUD funding.

In PathForward’s investigation, we were unable to identify the links between people experiencing homelessness and their justice system involvement. During focus groups, most people experiencing homelessness referred to having had previous involvement with the justice system. More information is necessary to investigate these connections and to employ strategies to combat the housing and employment barriers that come with having a criminal record.

A summary of findings below:

1. **There is a need for at least 86 new or currently underused shelter beds (using HUD's definition) is identified to attain functional zero homelessness in Savannah and Chatham County. More investigation is required to understand how to provide increased access** specifically for those who are medically fragile, seniors, families, and those with substance use disorder, serious mental illness, or dual diagnosis. This includes quantifying the number of beds needed for these populations, as well as services to support these clients.
2. **Existing shelter programs in the region present barriers, especially for individuals with mental or physical health challenges, substance misuse, or other unique needs.** To address this, agencies should adopt a universal intake policy, and work to extend intake hours.
3. **National best practices show a transition away from congregate shelters and day centers to more versatile and flexible models for providing services and shelter.** According to survey results from individuals with lived experience, preferred alternatives include private cabins, tiny homes, hotels, and motels. This shift could better align service provision with the expressed preferences and needs of those served.
4. **Expanding outreach and intervention strategies, particularly for severely cost-burdened residents, has been identified as an essential strategy for preventing homelessness.** This may include landlord-tenant mediation, Tenant-Based Rental Assistance (TBRA), and tenant and eviction legal protections.
5. **Further insights are required to understand the connections between homelessness and incarceration countywide.** Discussions with people experiencing homelessness reveal a majority with involvement in the justice system. The ICH should consider building partnerships with reentry groups to effectively address these challenges, and working to incentivize better access to shelter resources, permanent housing, essential services, and employment opportunities for people with criminal histories.



SECTION III.

BASIC NEEDS AND CRISIS RESPONSE

In the effort to address homelessness comprehensively, crisis response services and well-defined encampment management plans and policies emerge as indispensable components of a coordinated strategy. Crisis response services serve as a lifeline, providing immediate support to those facing critical situations among the homeless population, be it due to severe weather, health crises, or sudden displacement. Simultaneously, encampment management plans ensure the safety and well-being of individuals residing in temporary encampments, establishing guidelines for response during health emergencies or threats to safety.

According to 2023 PIT Count data from CSAH, 224 people were unsheltered in Savannah (including the unincorporated areas of Chatham County), 45 people were unsheltered in Pooler/Bloomingtondale, and 2 people were unsheltered in Port Wentworth.

The concentration of basic needs and crisis response services in the city of Savannah poses a challenge, as individuals experiencing homelessness outside of Savannah encounter limited access to essential support, and transportation to services is a major barrier.

Chatham Countywide Initiatives

Currently, Chatham County is facilitating two key programs that work to streamline and coordinate services across agencies countywide.

The Chatham County Familiar Faces Project aims to improve outcomes by connecting individuals frequently cycling through jails, homeless shelters, and emergency services to needed resources. By fostering collaboration between health and justice systems, the project seeks to identify high-need residents, connect them to services, and reduce overuse of limited resources. It involves stakeholders such as the Savannah Police Department, Gateway, Chatham Emergency Services, Chatham County Police Department, Curtis V Cooper, JC Lewis, Chatham Savannah Authority for the Homeless/HMIS, 911 Communication & Dispatch, Courts, and United Way of the Coastal Empire (UWCE), which leads the 211 program. Operating within Chatham County boundaries, the project utilizes cloud-based software.

In addition, the Chatham County Community Information Exchange (CIE) is a data integration model. The CIE will serve as a care coordination tool that facilitates the integration of providers and data across various healthcare systems and homeless service providers throughout the region.

Beyond these efforts, Chatham County EMS, Behavioral Health Unit (BHU), The Chatham Savannah Authority for the Homeless (CSAH)'s Homeless Outreach Team (HOT), Chatham County Police and Savannah Police have a close working relationship, navigating issues of crisis response and outreach to individuals experiencing homelessness in Savannah and countywide. These agencies work together daily to support individuals in need. According to leaders from SPD and Chatham County EMS, during typical working hours there are available beds offered by organizations willing to accommodate clients, and in some cases, even after regular operating hours.



Finding: There is a pressing need for expanded homeless services on weekends and weekday evenings. This includes expanding EMS capacity during nighttime hours from 7 pm to 10 pm, requiring night shift staff to address this gap. Currently, reliance on 911 providers for nighttime assistance has been identified as a challenge, particularly concerning transportation needs in the late hours, as hospitals have flagged. Notably, there is a lack of social workers available during night shifts, highlighting a gap in nighttime outreach from healthcare services.

In terms of comprehensive support, addressing housing, transportation, access to medicine, primary care, and other essential services is crucial. From a countywide perspective, there is an urgent need to expand mental health and substance abuse resources. Many individuals with substance use disorders (SUD) are reluctant to engage with services due to fear of legal consequences, necessitating greater involvement from substance abuse groups. A significant portion of individuals experiencing homelessness have co-occurring severe mental illness (SMI) alongside substance abuse issues, further complicating their access to appropriate care.

Encampment Management Policy

The City of Savannah and Chatham County have formed the Encampment Task Force to enhance coordination, with CSAH developing an Encampment Management Policy (EMP). A pivotal recommendation urges full EMP adoption by City and County Management targeting resolution of outstanding challenges as soon as possible. Initially, the policy may prioritize responses on public property, with plans for extending protocols to private property long-term. To streamline interventions on private property, integrating City and County code enforcement processes and exploring 311 system integration are proposed.

The EMP would be strengthened by defining “encampment” parameters and establishing criteria and SOPs for task force action, including prioritization standards and action steps for specific circumstances. Establishing a dedicated outreach team, potentially bifurcating teams responsible for 1) homeless outreach and 2) encampment enforcement were suggested long-term solutions from the Chairs of the Basic Needs and Crisis Response workgroup, who work on encampment issues locally. In addition to these measures, USICH has outlined 19 strategies to effectively and humanely address encampments. Implementing these programs and policies enables local leaders to advance effective solutions while curbing potential future encampment growth.

Basic Needs for People Experiencing Homelessness

In PathForward’s survey of people experiencing homelessness in Savannah and Chatham County, **nearly half of all respondents stated that on a typical day, they lack access to food, water, and showers, among other necessities.** Laundry and restroom access, as well as the importance of power supply (for charging phones and devices), have likewise been raised as priorities for people experiencing homelessness locally.

In interviews and discussions with EMS, law enforcement, and service providers, a consensus has emerged regarding the most pressing need from a crisis response standpoint. As mentioned in previous sections, there is a demand for increased capacity and shelter tailored explicitly to individuals dealing with severe mental illness and substance use disorder.

Below are findings related to this subject:

- 1. The assessment highlights a crucial need to enhance education and access to essential programs for individuals experiencing homelessness.** Specifically, it is recommended to craft a centralized policy or quick guide encompassing details on accessing mobile showers, obtaining free bus passes, locating charging stations, and accessing other critical services. Uniform messaging materials, such as flyers, signs, and pamphlets, should be distributed among ICH agencies to ensure consistent and widespread information dissemination about these fundamental services.
- 2. Collaborative efforts with existing shelter and service providers are an important first step to increase treatment options for individuals with SMI, SUD, or dual diagnoses.** The implementation of trauma-informed and harm reduction practices is encouraged. The ICH may adopt HUD’s definition of low-barrier shelter to establish a shared understanding among providers.
- 3. Local leaders may consider exploring how to increase access to opioid treatment providers or detoxification centers to Chatham County.**
- 4. Chatham County EMS has identified the need to expand hours and services, especially during evenings after 10 PM.** This expansion should include the integration of social workers, transportation services, and healthcare outreach staff to address the intricate needs of individuals in crisis situations.

SECTION IV.

EFFECTIVE POLICY AND ADVOCACY

Addressing homelessness requires a multifaceted approach that extends beyond immediate relief efforts. Effective policy and advocacy play a pivotal role in creating lasting and impactful solutions to the complex issue of homelessness, which is driven by many factors.

Supporting robust policy initiatives and advocacy efforts not only addresses the immediate needs of individuals experiencing homelessness but also tackles the root causes and challenges contributing to this crisis. By engaging in thoughtful policy development and advocacy, communities can work toward implementing sustainable strategies, fostering collaboration among stakeholders, and influencing change.

To effectively change and promote policies to address homelessness, efforts must include partnership with government, private sector, housing, and leaders across systems. Promoting effective legislation is an ideal avenue for stakeholders in adjacent sectors to play a critical role in ending homelessness, which they are uniquely positioned to support.

PathForward has outlined in its 5YSP the formation of the Effective Policy and Advocacy workgroup. This group will be tasked with developing and implementing key priorities related to these topics. It's important to note that the topics identified below in the needs assessment are not yet fully developed. Instead, the workgroup's role is to refine these topics through extensive consultations with local community leaders at later stages of the strategic plan. This collaborative approach will ensure that the strategies are well-defined and actionable, facilitating successful execution of the final strategic plan.

As such, the following section includes general themes and findings which the Effective Policy and Advocacy Workgroup may pursue in greater depth during subsequent stages of the 5YSP.

Legal and Regulatory Environment in Georgia



Finding: Localities in Georgia, including Savannah and Chatham County, face legal challenges when passing homelessness-related bills due to state laws limiting their authority. State laws, including preemption, restrict local autonomy in addressing homelessness and can hinder initiatives like shelter construction. State budget constraints may also limit support for local initiatives, emphasizing the need for collaboration between local and state authorities.

Additionally, zoning and land-use regulations controlled by the state can impact local efforts to address homelessness through initiatives like shelter construction or transitional housing programs. While the City of Savannah has updated many of its zoning laws in recent years to allow for Accessory Dwelling Units (ADUs) and other changes, Chatham County has yet to pursue this. State-level budgetary constraints may also limit financial support for local shelter homelessness initiatives. Navigating these legal complexities requires work and collaboration between local and state authorities to overcome legal and regulatory obstacles.

Housing Savannah Action Plan



The Housing Savannah Action Plan outlines key housing legislative priorities at the local, state, and federal levels, however, it primarily focuses on the City of Savannah, and not Chatham County or the broader region. This gap underscores the need for countywide and regional housing strategies to effectively manage homelessness. While including impactful measures such as raising the minimum wage, the plan lacks a specific focus on homelessness. Expanding successful initiatives beyond city limits and integrating housing and homelessness interventions is crucial for a comprehensive approach.

Moreover, while the plan includes impactful objectives, such as the recent increase in minimum wage for City of Savannah and Chatham County employees to \$15 per hour, it lacks a specific focus on how to combat homelessness directly. The next logical step would involve extending these successful initiatives beyond the city limits and emphasizing homelessness more explicitly. Local leaders and stakeholders in homelessness services would benefit from a more integrated approach that marries housing issues with strategic homelessness interventions, thereby creating a comprehensive framework that addresses both housing availability and homelessness concurrently.

National Best Practices

Beyond these ongoing efforts, there are several innovative measures identified which may help local leaders address homelessness from a policy perspective.

1. **Creating dedicated bodies within the City and County, such as a Homelessness Department, Commission, or Task Force, can help shepherd collaboration, develop homelessness and affordable housing policies, and oversee strategic initiatives.** Commissions or Task Forces, like those in [Montgomery County OH](#), [Asheville NC](#), and [Charleston SC](#), provide platforms for stakeholder collaboration, advocating for impactful policies based on local needs.
2. **Weld Seattle, a 501(c)(3), facilitates a unique program where property owners donate vacant spaces as transitional recovery homes.** Managed by Weld Seattle, these homes provide a safe environment for individuals transitioning into permanent housing, with members participating in recovery activities, contributing financially, and maintaining employment. Partnering with property developers enhances community safety by repurposing vacant spaces and preventing squatters and crime. This partnership fosters goodwill, offering developers a measurable way to contribute. Weld's homes, designated Transitional Housing by King County, may qualify for property tax exemption under local legislation. Weld assists property owners in filing paperwork and provides an in-kind gift receipt. This aligns with legislation exempting nonprofit property used for emergency or transitional housing from taxation, applicable to taxes collected from 2024 through 2033, subject to administrative provisions.



SECTION V.

ECONOMIC VIABILITY AND VITALITY

Effectively ending homelessness requires a targeted approach that emphasizes the expansion of economic opportunities. By implementing job training and employment programs tailored to high-demand sectors for people experiencing homelessness in Chatham County, such as retail, hospitality and tourism, manufacturing, and construction and real estate, agencies can offer pathways out of homelessness. Integrating economic and workforce opportunities into homelessness reduction strategies can significantly impact the ability of individuals to secure stable housing and rebuild their lives.

PathForward has outlined in its 5YSP the formation of the Economic Viability and Vitality workgroup, which will convene in May 2024. This group will be tasked with developing and implementing key priorities related to these topics. It's important to note that the topics identified below in the needs assessment are not yet fully developed. Instead, the workgroup's role is to refine these topics through extensive consultations with local community leaders at later stages of the strategic plan. This collaborative approach will ensure that our strategies are well-defined and actionable, facilitating successful execution of the final strategic plan.

As such, the following section includes general themes and findings for the Economic Viability and Vitality workgroup to pursue in greater depth during subsequent stages of the 5YSP.

Economic Landscape in Chatham County

According to HUD's Comprehensive Housing Market Analysis in Savannah, Georgia, in the year leading up to August 2023, the unemployment rate stood at 2.9%, representing the lowest recorded level since at least 2010. Below is a breakdown of the largest employers in the Savannah Housing Market Area (HMA), including manufacturing, education & health services and government sectors.

MAJOR EMPLOYERS IN THE SAVANNAH HMA		
Name of Employer	Nonfarm Payroll Sector	Number of Employees
Gulfstream Aerospace Corporation	Manufacturing	11,300
St. Joseph's/Chandler Health System, Inc.	Education & Health Services	4,650
Fort Stewart-Hunter Army Airfield	Government	4,300
Walmart, Inc.	Wholesale & Retail Trade	4,200
Memorial Health University Medical Center	Education & Health Services	3,875
Georgia Southern University	Government	2,875
Colonial Group, Inc.	Transportation & Utilities	2,250
City of Savannah	Government	2,150
Chatham County	Government	1,800
Savannah College of Art and Design, Inc.	Education & Health Services	1,775

Notes: Excludes local school districts. Includes civilian employees only. Fort Stewart-Hunter Army Airfield figures include Liberty County.
Source: Savannah Area Chamber of commerce

FIG 6: Largest Employers in the Savannah Housing Market Area (HUD data).

As the second largest industry locally, tourism is a thriving sector. In Savannah, 17 million visitors generated over \$4 billion in revenue in 2022, presenting an opportunity to bridge employment gaps for individuals experiencing homelessness. Despite the sector's employment of approximately 29,000 workers, many individuals face barriers to accessing stable jobs due to housing, transportation, and other challenges. However, tailored employment and training programs and support for housing and transportation can pave the way for individuals to transition from homelessness to stable employment within the tourism industry, contributing to both their economic stability and the prosperity of the community.

In recent news, Hyundai Motor Group's Metaplant American is currently in the process of constructing its \$5.5 billion electric vehicle and battery plant in the Savannah area, which is set to become the largest in the US. Scheduled for opening in 2025, the South Korean company intends to hire a workforce of at least 8,100 employees, capable of manufacturing up to 300,000 electric vehicles annually. According to Georgia officials, this represents the most substantial economic development endeavor ever undertaken by the state. The aim of this initiative is to spur job growth and draw businesses to the area. Nevertheless, it is essential to consider housing and transportation options for new employees and current residents.

As Chatham County experiences rapid economic development, marked by the arrival of major businesses like Hyundai, the spotlight intensifies the urgent need for local leaders to address housing and transportation challenges, particularly in growing cities like Pooler. The influx of new opportunities brings with it a critical responsibility to preemptively think about the potential for displacement and homelessness issues that could arise as the region transforms.

While new businesses promise job creation and increased prosperity, cities on the front lines of these expansions must consider how to integrate community housing policies and enhance public transportation networks to ensure that the benefits of growth are equitably shared. Local leaders are called upon to engage in foresighted planning that balances economic development with social sustainability. By doing so, they can safeguard against the unintended consequences of displacement and homelessness, ensuring that Chatham County's growth enhances the quality of life for all residents.

Leaders should also consider ways to connect job opportunities to people experiencing homelessness – particularly in the manufacturing sector, where many people experiencing homelessness in the region have prior training and experience. These approaches require partnerships across government, private sector, and community organizations to create comprehensive solutions that address the root of housing and transportation issues in the context of rapid economic change.

Enhancing Job Training and Employment Programs

There are several notable workforce development programs and organizations across Chatham County working to promote economic mobility for low-income communities.

WorkSource Coastal addresses the employment needs of individuals not yet ready for advanced workforce skills by offering programs that enhance skill levels and job readiness, aiming to improve employment outcomes and wages.

Through the City of Savannah's Human Services Department, Community Resource Centers deliver free or affordable training opportunities through scholarships. These programs support skill development on a fast-tracked schedule at low or no cost to participants.

Step Up Savannah targets the economic challenges in Chatham County, GA by providing workforce development programs like apprenticeships, leadership training, and support obtaining public benefits. The organization also works to advance wealth building opportunities for low-income residents and promotes a policy and advocacy agenda.

While these programs are essential for supporting the financial stability of local communities, targeted opportunities for people experiencing homelessness may be further explored.



FINDING: In the recent lived experience survey of 112 people experiencing homelessness in Savannah and Chatham County, we asked several questions related to job training and employment programs and previous work experience, to identify the sectors with significant potential for people experiencing homelessness. These sectors include 1) retail, 2) hospitality and tourism, 3) manufacturing, and 4) construction and real estate. To align with these findings, programs should be tailored to equip individuals with the skills needed to thrive in these industries.

According to survey respondents experiencing homelessness, the most valuable training and mentorship opportunities to equip individuals with essential skills include financial and digital literacy, communication and relationship building.

Promoting Transportation Access

Since 1990, Chatham County has seen a population increase of over 36%, with projections indicating an influx of nearly 33,000 new residents by the end of this decade. This surge in population is not only putting a strain on local roads and bridges due to increased vehicular traffic but is also leading to the development of previously agricultural and forested lands to meet the demand for industrial growth and affordable housing. However, expanding and investing in countywide transportation options to accommodate this growth has proven historically challenging, with many cities within the county resisting changes.



FINDING: There's a recognized need across the community to enhance transportation access for homeless residents, allowing them to connect with necessary services and opportunities. The absence of adequate transit access outside of Savannah exacerbates the challenges faced by homeless individuals to access essential services, employment opportunities, and support networks. The concentration of resources in urban centers like Savannah means those residing in the county's more remote or suburban areas encounter significant obstacles in improving their situations. This reality emphasizes the urgent need for transportation solutions that are considerate of all county residents, including people at-risk of homelessness or experiencing homelessness.

Several ongoing transit programs available through Chatham Area Transit (CAT) offer potential support for individuals experiencing homelessness by improving accessibility and reducing costs associated with transportation. Expanding fare-free transit, as discussed in the Master Transit Plan, could remove financial barriers, attract more riders, and enhance operational efficiency, ensuring timeliness and broader access. Specifically, CAT serves critical neighborhoods with high concentrations of low-income households, those without vehicle access, and racial minorities, suggesting that fare-free options could significantly benefit these communities.

Additionally, employment growth areas outside the City of Savannah are developing in ways that traditional transit services find challenging to serve. Implementing vanpool and commuter express services could connect these suburban job sites to the city, reducing travel costs and expanding job opportunities for those without personal transportation. These connections are crucial for enabling access to emerging job markets in surrounding areas like Statesboro and Tybee Island.

For regions where fixed-route services are impractical due to low densities, micro transit or mobility-on-demand options could fill service gaps. These flexible models allow for travel without the constraints of fixed schedules and routes, providing a tailored solution that could significantly benefit those with limited transportation options, including people experiencing homelessness. These findings and proposed solutions underscore the interconnectedness of transportation accessibility, economic development, and social equity in Chatham County. As the county evolves, the implementation of these strategies will be crucial in ensuring that all residents can share in the benefits of its growth.

Strengthening the Pipeline of Staff with Lived Experience

Recognizing the value of lived experience in addressing homelessness, strategies to integrate individuals who have firsthand experience with homelessness into the homelessness response system have been raised.

In conversations with local service providers, the proposal was raised that the ICH implement standardized exit surveys for clients, across agencies. These surveys would identify clients interested in future job opportunities, facilitating their integration into the workforce. As a best practice, it is critical to ensure that individuals with lived experience receive living wages, providing a sustainable financial model for employment within the homelessness services sector.

There is a need to draw closer links between incarceration, employment barriers, and homelessness. We recognize the need for specific reentry programs aiming to bridge the gap between incarceration and community reintegration. After interviewing leaders working within the justice system, we have identified the need for workforce counselors and housing navigators within the justice system to assist individuals prior to their release.

In addition, efforts to provide essential services such as mailbox addresses for residents reentering the community are underway, alongside collaborations with local businesses to leverage the Work Opportunity Tax Credit (WOTC) program. This program offers federal tax incentives for employers who hire individuals facing significant barriers to employment.

SECTION VI. COMMUNITY SUPPORT NETWORKS

The escalating challenge of homelessness in Savannah and Chatham County requires a well developed approach that transcends traditional silos, aligning with the principles of collective impact as defined by the Collective Impact Forum. This method stresses the importance of a community-wide effort involving a diverse network of actors, including policymakers, local government, civic groups, businesses, schools, faith-based organizations, and more. Each group's engagement is crucial, as they provide invaluable insights and contribute to shaping effective, locally resonant solutions.



FINDING: Effective strategies to combat homelessness in Savannah and Chatham County necessitate continuous and expanded engagement with a broad spectrum of stakeholders. While significant steps have been taken to coordinate efforts through entities like the ICH, there remains a critical need for further consultation and deeper involvement from specific community sectors such as faith leaders and the business community. These stakeholders are vital not only for their unique perspectives but also for their role in implementing the strategic plan successfully.

Further collaboration and dialogue with these communities will be essential to refine strategies and ensure the successful planning and execution of initiatives aimed at ending homelessness. PathForward recommends a structured engagement framework involving core constituencies such as individuals with lived experience, service providers, and Community-Based Organizations (CBOs), supported by broader involvement from the full ICH Board, elected leaders, the private sector, philanthropic organizations, and educational institutions. This comprehensive engagement is imperative to develop a well-rounded and effective approach to address homelessness in the region.

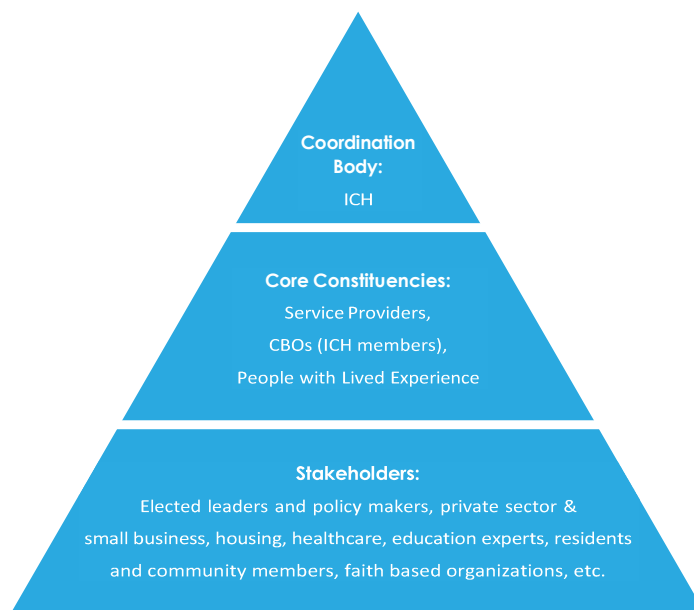


FIG 7: Community Engagement Stakeholders for 5YSP.

This comprehensive engagement strategy is predicated on the understanding that homelessness is a multifaceted issue that requires input and action from all sectors of the community. By bringing together these diverse perspectives, the plan can leverage a wealth of knowledge, resources, and support to create a robust system of care and support for individuals experiencing homelessness. Articulating this strategy to external stakeholders can encourage active participation and collaboration across the community.

SECTION VII. FUNDING

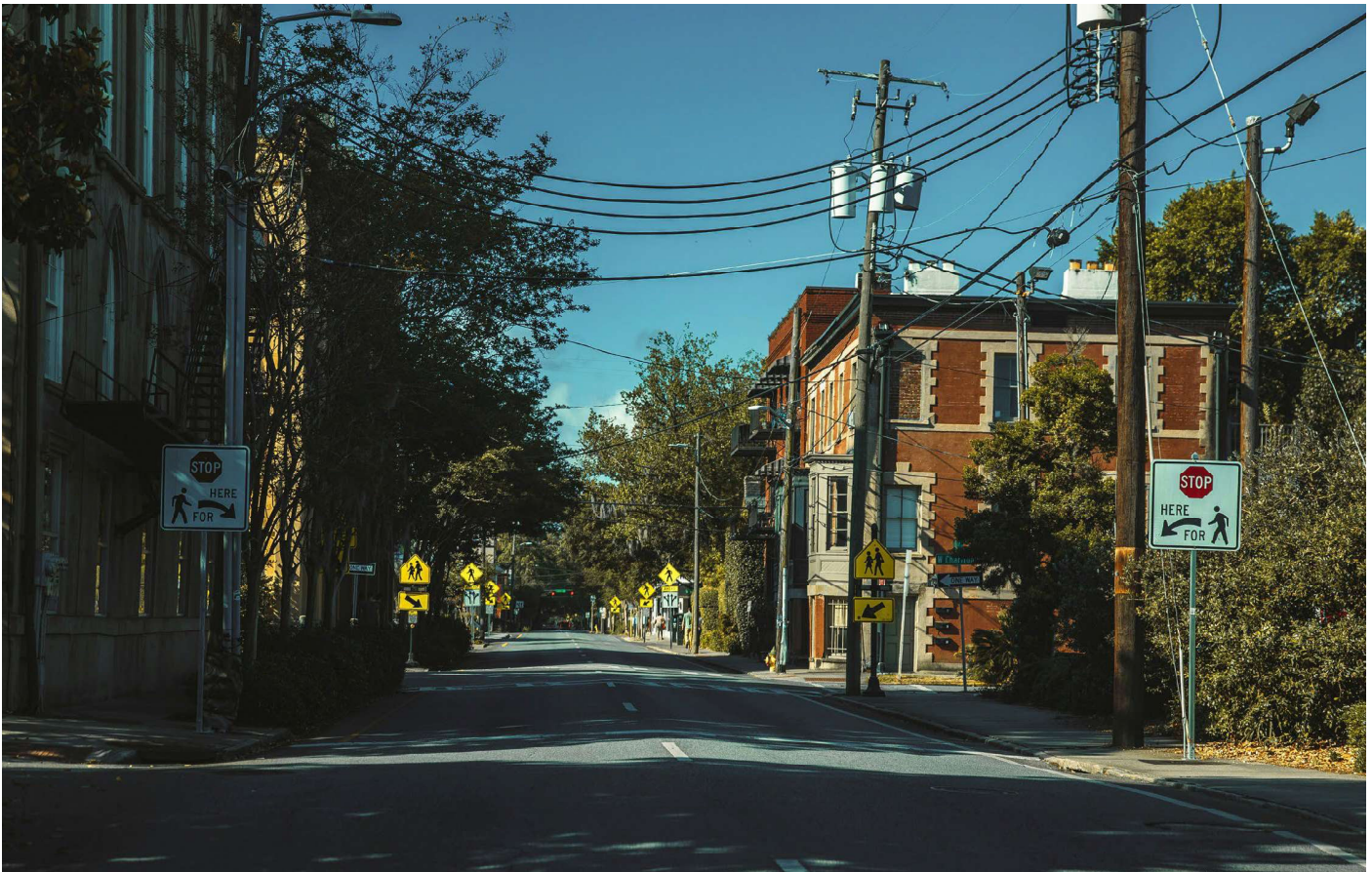
In the assessment of homelessness funding options in Savannah and Chatham County, we uncovered several key findings that shed light on the current funding landscape, as well as potential avenues for funding expansion.

PathForward has outlined in its 5YSP the formation of the Funding workgroup tasked with developing and implementing key priorities related to these topics. It's important to note that the topics identified below in the needs assessment are not yet fully developed. Instead, the workgroup's role is to refine these topics through extensive consultations with local community leaders at later stages of the strategic plan. This collaborative approach will ensure that our strategies are well-defined and actionable, facilitating successful execution of the final strategic plan.

As such, the following section includes general themes and findings for the Funding workgroup to pursue in greater depth during subsequent stages of the 5YSP.

Current Funding Landscape for Homelessness

In 2021, Chatham Savannah Authority for the Homeless (CSAH) estimated an annual cost of \$20,000 for every chronically homeless person, which taxpayers and service providers are currently assuming. However, when homelessness can be properly managed and prevented by individuals securing stable housing and shelter, costs decrease – underscoring the importance of housing-first interventions.



City of Savannah

For the fiscal year 2024, \$1,819,306 came from the City of Savannah's General Fund Homelessness Support, and via Federal Homelessness Grant Support (Not including CV). Below is a breakdown of these allocations and funds distributed to the United Way of the Coastal Empire in 2023 for \$749,999.

FY 2024 DIRECT HOMELESS SERVICES ALLOCATIONS	
General Fund Homelessness Support	FY 2024
Union Mission - Homeless Day Center	\$350,000.00
CSAH - Savannah Homeless Outreach Team (Expanded Outreach)	\$155,000.00
Park Place Outreach - Mini Day Center (Extended contract, no new funding, \$5K remaining)	\$0
Come as you are Deliverance International Ministries - Mini Day Center	\$20,000.00
CSAH - Homeless System Services Administration (not for direct service provision)	\$200,000.00
Total General Fund	\$725,000.00
Federal Homelessness Grant Support (Not including CV)	FY 2024
Continuum of Care (CoC) City 54 (new amount of 935,000 does not start until 12/1/24)	\$800,827.00
Community Development Block Grant (CDBG) City 54 Support Services (remains same)	\$98,544.00
Emergency Solutions Grant (ESG) (remains same)	\$194,935.00
Total Federal	\$1,094,306.00
Total Support (General Fund + Federal, not including CV)	\$1,819,306.00

Federal Multi-Year Federal Special Purpose/Non-Reoccurring Allocations	
Emergency Solutions Grant CARES Act (ESG-CV) (August 6, 2020 - September 30, 2023)	\$2,457,007.00
Community Development Block Grant CARES Act (CDBG-CV) (August 6, 2020-August 6, 2026)	\$2,595,044.00
Home-ARP (Acquisition) (September 2021- September 2030)	\$3,100,743.00
Total Special Purposes/Non-Reoccurring Allocations	\$8,152,794.00

General Fund FY 2023 Non-Reoccurring Allocation (Emergency Rental Assistance Program)	
United Way of the Coastal Empire: Transition Support, Deposit Assistance, Recapitalize 211 Fund	\$749,999.00
Non-Reoccurring Allocations	\$749,999.00

FIG 8: City of Savannah Homelessness Allocations 2024.

The City of Savannah has made historic investments in housing and homelessness, expressing these as focused budget priorities. This includes allocating funds from the City's General Funds, CDBG and CPP and investing an additional \$2 million into the Savannah Affordable Housing Fund and supporting 52 new permanent supportive housing (PSH) cottages at Dundee Village. The allocation of \$601,279 toward homeless agencies amounts to 0.25% of the total General Fund (\$239 million) and 4.9% of the General Fund (\$11.8 million) toward affordable housing efforts, including homelessness prevention, family support, economic development, and housing and human services.

The City of Savannah's Five-Year Consolidated Housing and Community Development Plan outlines several objectives aimed at ending homelessness, which include several funding strategies, including emergency shelter, supportive housing and services.

In addition to this, ESG entitlement dollars flow directly to City of Savannah. Direct service agencies may apply for ESG funding, with the COS making the final determinations (separate from the ICH/CoC).

Chatham County

In recent years, Chatham County has supported several efforts to address homelessness and housing through its budget process. Chatham County Blueprint homeless service investments is an open grant funding process to all agencies through an initial letter of intent followed by an invitation. Staff from Chatham County determine these funding decisions directly, without input from the ICH/CoC. In FY 2023, this funding includes a total investment of \$222,500 to five direct service agencies, as outlined in the chart below:

CHATHAM COUNTY BLUEPRINT IMPLEMENTATION GRANT AWARDS - SPECIFIC TO HOMELESS SERVICE PROVIDERS -					
Organization	FY19 Award	FY20 Award	FY21 Award	FY22 Award	FY23 Award
Chatham Savannah Authority for the Homeless	\$ -	\$ -	\$ -	\$ -	\$ -
Family Promise of Greater Savannah (Homeless Assistance)	\$ -	\$ 75,000.00	\$ 75,000.00	\$ -	\$ 75,000.00
Greenbriar (Emergency Shelter)	\$ 109,231.01	\$ 106,506.00	\$ 106,506.00	\$ 50,000.00	\$ 60,000.00
Park Place Outreach (Family Preservation for Teens)	\$ -	\$ 20,000.00	\$ 25,000.00	\$ -	\$ 37,500.00
Union Mission	\$ -	\$ 23,070.00	\$ 35,000.00	\$ 50,000.00	\$ 50,000.00
Total	\$ 109,231.01	\$ 224,576.00	\$ 241,506.00	\$ 100,000.00	\$ 222,500.00

FIG 9: Chatham County Homelessness Grant Awards (Blueprint Implementation).

During the COVID-19 pandemic, Chatham County facilitated the Emergency Rental Assistance Program (ERAP) to support funding for rent and utility assistance to county residents. The program prevented homelessness for households countywide. Partnering with local nonprofit agencies, the county provided direct funding to aid residents who lost their income due to the pandemic, by paying up to three months of their past-due rent balances or utility bills, from March of 2020 to February 2023.

Below is a breakdown of how this funding was dispersed through various nonprofit partners:

EMERGENCY RENTAL ASSISTANCE PROGRAM 1 - ERAP1								
Organization	Performance Period	Amount Subwarded/Contracted	Amount Expended per Category					
			Rent/ Rent Arrears	Utilities/ Utilities Arrears	Other Housing Costs	Housing Stability Services*	Admin Costs	Total Expended
United Way of the Coastal Empire, Inc.	02/01/2021-09/30/2022	\$ 5,000,000.00	\$ 4,062,356.66	\$ 388,343.48	\$ 55,857.10	\$ 253,587.01	\$ 239,855.75	\$ 5,000,000.00
Economic Opportunity for the Savannah-Chatham County Area, Inc.	02/01/2021-09/30/2022	\$ 1,962,170.60	\$ 1,450,822.54	\$ 351,371.69	\$-	\$-	\$ 159,976.37	\$ 1,962,170.60
Family Promise of the Coastal Empire	05/01/2021-09/30/2022	\$ 1,200,000.00	\$ 637,043.05	\$ 90,770.24	\$ 374,125.78	\$ 23,559.50	\$ 74,501.43	\$ 1,200,000.00
Greenbriar Children Center Inc.	09/01/2021-09/30/2022	\$ 30,000.00	\$ -	\$ -	\$-	\$ 11,970.00	\$1,166.68	\$ 13,136.68
Park Place Outreach, Inc.	09/01/2021-09/30/2022	\$ 80,000.00	\$ -	\$ -	\$-	\$ 73,799.95	\$6,200.05	\$80,000.00
Union Mission	09/01/2021-09/30/2022	\$ 110,000.00	\$ -	\$ -	\$-	\$ 42,600.00	\$ 10,000.00	\$ 52,600.00
Georgia Micro Enterprise Network, Inc.	02/01/2022-04/21/2023	\$ 5,505,000.00	\$ 4,371,179.64	\$ 488,847.01	\$-	\$-	\$ 644,985.35	\$ 5,505,000.00
Total		\$ 13,887,170.60	\$ 10,521,389.89	\$ 1,319,332.42	\$ 429,982.88	\$ 405,516.46	\$ 1,136,685.63	\$ 13,812,907.28

FIG 10: Chatham County Emergency Rental Assistance.

EMERGENCY RENTAL ASSISTANCE PROGRAM 2 - ERAP2

Organization	Performance Period	Amount Subwarded/ Contracted	Amount Expended per Category					
			Rent/ Rent Arrears	Utilities/ Utilities Arrears	Other Housing Costs	Housing Stability Services*	Admin Costs	Total Expended
The Salvation Army	09/01/2021-12/31/2022	\$ 215,000.00	\$ 165,795.40	\$ 10,439.44	\$ 12,962.44	\$-	\$ 25,753.60	\$ 214,950.88
Chatham- Savannah Authority for the Homeless / CSAH	10/01/2021-10/31/2022	\$ 40,000.00	\$ -	\$ -	\$-	\$ 40,000.00	\$-	\$ 40,000.00
Georgia Micro Enterprise Network, Inc.	04/22/2022-04/21/2023	\$ 2,500,000.00	\$ 1,965,798.24	\$ 488,847.01	\$-	\$-	\$ 374,995.16	\$ 2,500,000.00
	Total	\$ 2,755,000.00	\$ 2,131,593.00	\$ 169,646.04	\$ 12,962.44	\$ 40,000.00	\$ 400,748.76	\$ 2,754,950.88

ADDITIONAL COUNTY FUNDS USED TO SUPPORT THE ERA PROGRAM

Organization	Performance Period	Amount Subwarded/ Contracted	Amount Expended per Category					
			Rent/ Rent Arrears	Utilities/ Utilities Arrears	Other Housing Costs	Housing Stability Services*	Admin Costs	Total Expended
Family Promise of the Coastal Empire	05/01/2021-09/30/2022	\$ 160,000.00	\$-	\$-	\$-	\$ 160,000.00	\$-	\$ 5,000,000.00
Georgia Micro Enterprise Network, Inc.	04/22/2022-04/21/2023	\$ 80,000.00	\$-	\$-	\$-	\$-	\$ 40,274.58	\$ 40,274.58
	Total	\$ 240,000.00	\$-	\$-	\$-	\$ 160,000.00	\$ 40,274.58	\$ 200,274.58

FIG 10: Chatham County Emergency Rental Assistance.

In addition to these resources, below is a breakdown of FY 2024 programs funded by Chatham County:

- The FY24 Blueprint Implementation Grant allocates \$100,000 for the Chatham Savannah Authority for the Homeless (CSAH).
- The FY24 Blueprint Implementation Grant also provides \$300,000 to JC Lewis for indigent primary health and dental care, (not specifically for people experiencing homelessness).
- Chatham County has a \$700,000 contract with Gateway for the Behavioral Health Crisis Center (BHCC) operation.
- The CCPD supports a Homeless Liaison through school camera resources, estimated at \$115,000 annually.
- Chatham County Recovery Funds from the American Rescue Plan Act (ARPA) support various initiatives, including a Behavioral Health Unit (BHU) and a mobile resource shower trailer, totaling \$1.435 million.
- CJCC COSSAP funding of \$550,000 supported the Familiar Faces project for two years, ending in June 2024. The county plans to sustain this program with local awarded Opioid Settlement funds.
- Chatham County is working on developing a local Homeless Court, with costs yet to be defined.

These details provide an overview of current funding sources and programs supporting homeless populations, highlighting both existing initiatives and future plans.

Federal Grants

A total of \$1,094,306 of Federal Funding is secured and distributed by the City of Savannah, which included:

- Continuum of Care City 54: \$800,827
- Community Development Block Grant City 54 Support Services: \$98, 544
- Emergency Solutions Grant (ESG): \$194, 935

The allocation of federal funds for Georgia's homelessness response efforts is set to rise by 16% in 2024, compared to the previous year. This increase comes as the U.S. Department of Housing and Urban Development (HUD) announced \$58.2 million for the state as part of its annual spending on housing and supportive services.

As part of HUD's NOFO process, the ICH (GA-507 - Savannah/Chatham County CoC) received \$4,104,782 in 2023. The ICH's NOFO funding includes project renewal funding.

Funding for the ICH/CoC consists of project renewal funding, primarily supporting permanent supportive housing and service programs that meet or exceed HMIS performance standards. The community process for the Notice of Funding Opportunity (NOFO) involves evaluation through the ICH's Rating and Ranking Committee, which forwards its recommendations to the ICH Board of Directors for a vote. HUD, which sets the NOFO priorities for CoCs nationally, emphasizes permanent supportive housing and programs like rapid rehousing. The criteria and tools for rating and ranking these projects, along with relevant deadlines, are publicly available on the CSAH website.

The administration of the NOFO collaborative applicant is overseen by CSAH. While CSAH does not submit project applications on behalf of other agencies, it extends the opportunity for them to seek grant review and feedback. CSAH is responsible for drafting the collective community application, encompassing the narrative for the CoC.

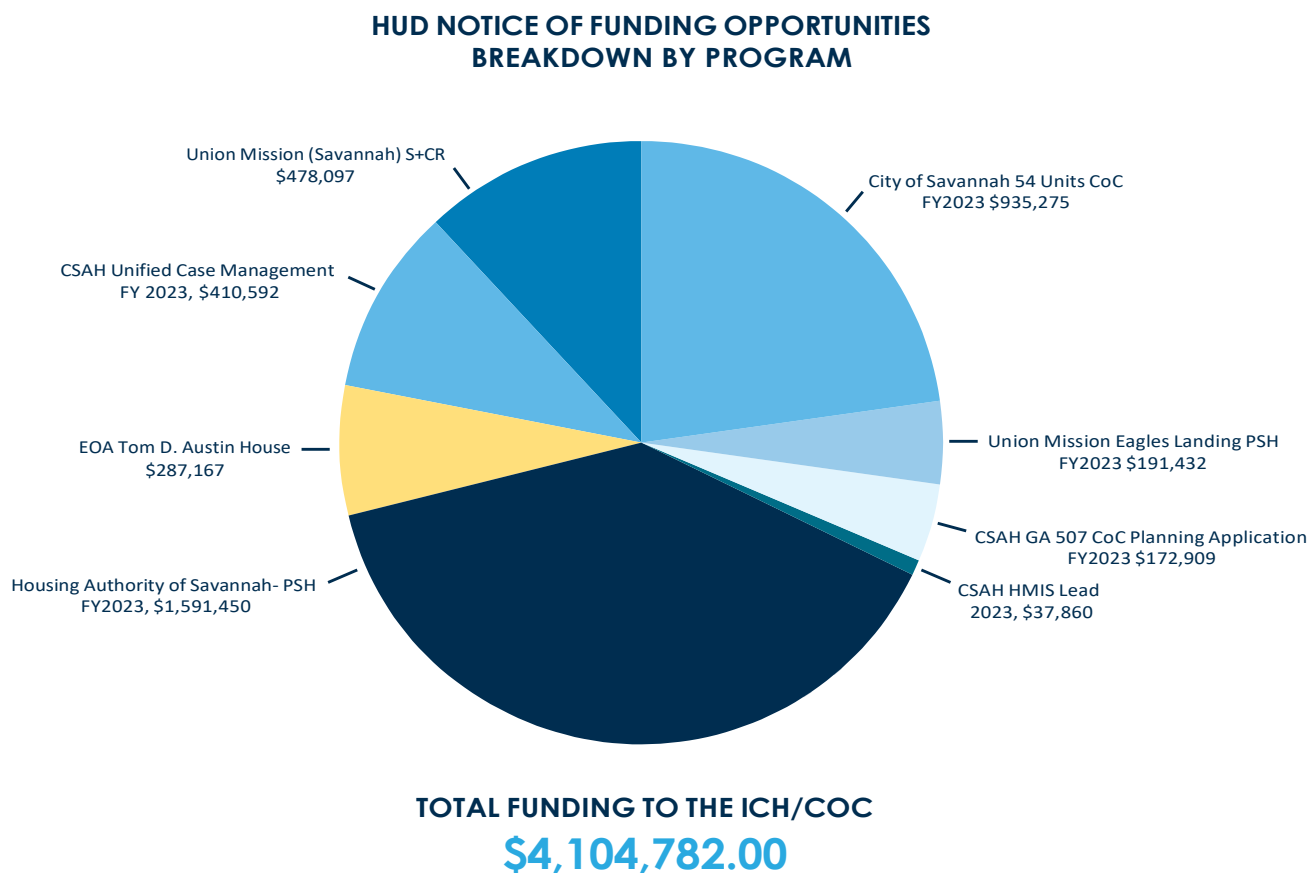


FIG 11: HUD NOFO for ICH/CoC by Program.

CSAH does not make funding decisions or provide recommendations to HUD regarding funding allocations but does collaborate with agencies in the community for bonus fund projects. This involves identifying organizations with the capacity to administer specific bonus dollars or priority-based programs such as DV and RRH. This practice serves as a standard operational procedure for lead agency work at CSAH.

Below are the funding determinations for CoC/ICH agencies from 2023:

- City of Savannah 54 Units \$935,275
- Union Mission Eagles Landing PSH \$191,432
- CSAH Program: GA 507 CoC Planning Application \$172,909
- CSAH HMIS Lead 2023 CoC \$37,860
- Housing Authority of Savannah-PSH \$1,591,450
- Economic Opportunity Authority Tom D. Austin House CoC \$287,167
- CSAH Unified Case Management \$410,592
- Union Mission S+CR \$478,097
- **GA-507 Total: \$4,104,782**

In 2023, ICH secured over \$3.5 million from the FY 2022 CoC Competition held by HUD. **The ICH will receive \$4.1 million from HUD this year, which marks a notable increase of \$544,210 compared to the funding received in FY 2023.**

However, it is important to note that according to local leaders, HUD's increase in investment to the CoC is primarily based on the Fair Market Rate (FMR) increase, which makes housing vouchers more expensive. As such, the increase in funding may not expand services to additional people, it will help maintain the current housing voucher program numbers.

State of Georgia

Between FY's 2018 and 2023, the State of Georgia allocated a total of \$158 million towards homeless programs and services, with annual expenditures fluctuating between \$23 million (FY 2020) and \$29 million (FY 2023). The majority of these funds were utilized by two state agencies, the Department of Behavioral Health and Developmental Disabilities (DBHDD) and the Department of Community Affairs (DCA).

- DBHDD allocated approximately \$123 million over the reviewed period, averaging around \$20 million per year, to support the Georgia Housing Voucher and Bridge Funding Program, offering housing vouchers and rental assistance to individuals experiencing homelessness with severe mental illness.
- DCA spent roughly \$17 million (\$3 million annually) from the State Housing Trust Fund to aid organizations providing housing and services to the homeless. Additionally, DCA contributed to managing the Re-Entry Partnership Housing Program (RPH), which assists work-ready felons in securing housing upon release from prison. Approximately \$9 million was allocated to RPH, with \$5 million originating from state appropriations.

Outside Funding

The Georgia Ports Authority (GPA) recently unveiled their plan to finance a significant, multi-year workforce housing initiative in collaboration with the City of Savannah, Housing Savannah, Inc., and the Community Housing Services Agency, Inc. (CHSA).

The Port of Savannah Area Workforce Housing Initiative aims to enhance the living standards and housing options for residents in nearby port communities. It will achieve this by facilitating the repair, construction, and acquisition of affordable and workforce housing, benefiting low- and moderate-income homeowners, first-time homebuyers, and renters. The initiative will receive a \$6 million allocation, distributed annually in installments of \$750,000 over at least 8 years. In its first year, the Port of Savannah Area Workforce Housing Initiative is projected to leverage an additional \$3 million in available capital. This supplementary funding will assist over 70 low- and moderate-income households in improving their housing or purchasing new homes.

In addition to this, the United Way of the Coastal Empire (UWCE) is a local community investment fund that adheres to a Collective Impact Model. The UWCE has made investments in homelessness services to CSAH from 2019-2022.

Public-Private Partnership



FINDING: The City of Savannah and Chatham County benefit from a strong network of private and corporate partners dedicated to addressing homelessness. With the reconstitution of the ICH, business leaders from the Chamber of Commerce and across the city and county now play a vital role in collectively addressing these issues, alongside civic and nonprofit agencies.

One notable initiative stemming from these collaborations is the Give Change That Counts campaign, which aims to strengthen community support networks and reduce panhandling by reallocating funds to day centers, serving as safe havens and resource hubs for those in need. Developed in partnership with the City of Savannah, Chatham County, Chatham-Savannah Authority for the Homeless, Savannah Downtown Business Association, Visit Savannah Chamber of Commerce, Savannah's Waterfront, and the Tourism Leadership Council, the campaign actively involves local businesses.

Businesses are encouraged to participate by providing advertising support through co-branded advertisements, making direct financial contributions to support the development of day centers, or organizing fundraising events to raise awareness and funding for this cause.

National Best Practices

In the research, several national best practices emerged to fund homelessness programs:

- 1. Innovative funding mechanisms, such as the [Ending Homelessness Fund](#) established in the State of Texas, allow vehicle owners to voluntarily contribute towards homelessness solutions through the vehicle registration or renewal processes, both online and in-person at various locations.** This initiative supports efforts to prevent homelessness, assist those without stable housing, and improve emergency shelter resources towards self-sufficiency. Since its launch until April 2021, the fund has received over \$670,487 in donations. The Texas Department of Housing and Community Affairs (TDHCA) manages these contributions, distributing them annually to cities and counties involved in homelessness programs like the Emergency Solutions Grant (ESG) Program and the Homeless Housing and Services Program (HHSP). Enabled by H.B. 4102, passed by the 85th Texas Legislature and effective from September 1, 2017, this donation option allows the TDHCA to grant these funds to combat homelessness across Texas. The legislation also tasks the TDHCA with the development of guidelines for grant applications and issuance, ensuring a structured approach to supporting homeless prevention and assistance programs statewide.
- 2. Social Impact Bonds (SIBs), also known as Pay-for-Success instruments, present an innovative approach to addressing social challenges like homelessness through collaboration between governments, private investors, and social service providers.** In this model, private investors fund social interventions, and if specific, measurable outcomes are met, the government repays the investors with a return. This setup shifts financial risk from the public to the private sector, ensuring efficiency and innovation in service delivery. SIBs incorporate rigorous evaluation mechanisms to guarantee accountability and transparency. They are particularly effective in tackling issues such as homelessness and recidivism by promoting preventative measures without immediate costs to the government. Examples like the [Massachusetts Chronic Homelessness Pay-for-Success Initiative](#) and the [Salt Lake County Homes Not Jail program](#) illustrate the potential of SIBs in fostering public-private partnerships and outcome-based solutions to complex social issues.

Funding Needs

In a landscape marked by increasing economic strain and unforeseen crises, the need for prevention, diversion, and intervention funding is evident. Analysis of year-over-year data from 2-1-1 callers reveals the demand for financial assistance is increasing, yet the actual number of households that receive aid through funds directed by the United Way of the Coastal Empire is disproportionately low compared to the regional prevalence of cost-burdened and severely cost-burdened households. This discrepancy highlights a gap between the need for financial support and the capacity to meet this demand effectively.

According to data received, the resources available through the United Way there is a high number of requests for financial assistance that outpaces the available funding for these requests. There is greater demand than resources currently available.

However, to fully grasp the scope of the issue, it's imperative to consider a broader spectrum of community data beyond the 2-1-1 dataset. This includes outcomes from initiatives like Project Share, assistance provided through LIHEAP, and local Emergency Solutions Grants (ESG).

Still, this data underscores the pressing need for robust investment in prevention, diversion, and intervention programs. By supporting these initiatives, the community will not only alleviate immediate hardships for Chatham County residents, but also lay the groundwork for stronger, more resilient communities by preventing evictions, diverting families from homelessness, and intervening in crises before they escalate.

211 Referrals

Number of housing/shelter related referrals (including rental assistance/arrears, mortgage assistance, homelessness support/prevention, eviction prevention, etc.):

- 2021 – 9,310
- 2022 – 3,790
- 2023 – 5,198

Number of transportation related referrals:

- 2021 – 136
- 2022 – 344
- 2023 – 371

Number of utility assistants related referrals:

- 2021 – 5,726
- 2022 – 2,354
- 2023 – 2,925

211 Referrals*

Number of households that have received rental assistance:

- 2021 – 1,166
- 2022 – 543
- 2023 – 432

Number of households that have received utility assistance:

- 2021 – 841
- 2022 – 280
- 2023 – 11

Number of households that have received transportation assistance**:

- 2021 – 57
- 2022 – 133
- 2023 – 90

*NOTE: assistance varies and depends on the funds available at the time. ERA makes up the majority of 2021 & 2022 and ARPA ran 2022 & 2023.

**These may not specifically be related to the 211 cases above and do not include numbers related to mini grants for transportation support.

The pressing issue of homelessness remains a significant challenge countywide, necessitating a concerted effort to secure additional funding for support programs. Despite the commendable efforts of existing initiatives, they often face limitations in meeting the diverse needs of individuals and families experiencing housing instability. As homelessness continues to affect communities, increased funding for support programs is vital to enhance their capacity, extend assistance to more individuals, and effectively address root causes.

By investing in these programs, Savannah and Chatham County can make significant strides towards ensuring that everyone has access to stable housing and the support they need to thrive.

CONCLUSION

In conclusion, this needs assessment has provided crucial insights into the challenges faced by the Chatham County community regarding homelessness. As we move forward, it is clear that our work is far from over. In partnership with the ICH and local leaders, we will continue to collaborate with our workgroups, using the findings from this assessment to inform detailed recommendations. These recommendations will play a pivotal role in shaping the forthcoming 5-Year Strategic Plan, ensuring that we are equipped to address the needs of our community effectively. With the strategies outlined in this plan, the community can make a meaningful difference in the lives of those experiencing homelessness in Savannah and Chatham County.



City Council
7224 GA Highway 21
Port Wentworth, GA 31407

Meeting: 10/22/26
Department: Development Services
Category: Ordinance
Prepared By: Katie Dunnigan
Department Head: Katie Dunnigan

SCHEDULED

AGENDA ITEM (ID)

DOC ID:

An application for approval of a Special Use Permit, for a drive-through bank, has been submitted by Gaskins and LeCraw as Agent for WMG Development, for "Fifth Third Bank". PIN # 70906 04044, located in the 4th Council District on Highway 21 and Market Blvd, zoned PUD (Rice Hope - Commercial).

•

PUBLIC HEARING

Issue/Item: An application for approval of a Special Use Permit, for a drive-through bank, has been submitted by Gaskins and LeCraw as Agent for WMG Development, for "Fifth Third Bank". PIN # 70906 04044, located in the 4th Council District on Highway 21 and Market Blvd, zoned PUD (Rice Hope - Commercial).

Background:

- The subject property fall within the PUD (Rice Hope - Commercial) zoning district.
- Commercial uses within PUDs fall under C-2 zoning standards.
- Banks are permitted uses within C-2, under the definition found in Sec. 25.70.F.1 -*Financial Services*. Table 4.30 of the Zoning Ordinances states that General offices and Services with drive-throughs must obtain a Special Use permit.

Facts and Finding:

- A Fifth Third bank is an appropriate and permitted use on the proposed site.
- A drive through is a usual and expected service for a bank.
- All bank traffic will access via an easement off Market Blvd. No access is proposed on Highway 21.
- At the September 7, 2026 meeting, the Planning Commission voted to recommend approval of this application.

Funding: N/A

Recommendation:

City of Port Wentworth Special Use Permit Application

Please type or print legibly. Attach additional sheets, if necessary, to fully answer any of the following sections. Incomplete applications will not be scheduled for required hearings until deficiencies are corrected. Submit completed application and required documentation to the Development Services Department at 7224 Highway 21, Port Wentworth GA 31407. A Pre-Development Meeting with Development Services will be required prior to accepting the application. Application must be filed 20 business days prior to the Planning Commission meeting at which they are to be considered.

1. Subject Property

Street Address(es): 7896 Hwy 21, Port Wentworth, GA

Property Identification Number(s) (PINs) (Attach a boundary survey, recorded or proposed plat, tax map or scaled plot plan to identify the property boundary lines:
70906 04044

Total acreage of subject property: 1.60 ac

Existing land use(s): Vacant

Zoning Classification: PUD

2. Application History

Have any previous applications been made for a special use permit? ☐ Yes ☒ No

If yes, please provide date of previous application: _____

3. Special Use Permit Review Criteria

Describe the purpose of the requested special use permit. Please refer to review standards in Sec 14.40 of the City of Port Wentworth Zoning Ordinance.

The special use permit is requested to allow the use of a bank with a drive-thru which requires a SUP for this property (per table 4.30 of the Port Wentworth Zoning Ordinance)

4. Property Owner Information

Name(s): WMG Development / Garrett Niemerg

Mailing Address: 270 West Plant Street, STE # 210

City, State, Zip: Winter Garden, FL 34787

Telephone: 217-821-8619

E-Mail Address: gniernerg@wmgdevelopment.com

5. Applicant Information, if different from Property Owner (requires a Letter of Authorization Form)

Name(s): Gaskins + LeCraw / Amy Wilby

Mailing Address: 3475 Corporate Way, Suite A

City, State, Zip: Duluth, GA 30096

Telephone: 678-257-1902

E-Mail Address: awilby@gaskinslecraw.com

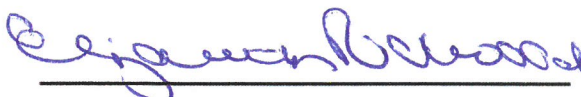
6. Items Require to be Submitted with this Application.

- A. Filing Fee. The non-refundable filling fee must be paid at time of submittal with either a Check, made payable to The City of Port Wentworth, or credit card. Fees are subject to change.
- B. Survey. A scaled or dimensioned boundary survey, tax map, plot plan, or sketch showing the subject property.
- C. Legal Description. A legal description of the land by lot, block, and subdivision designations, or if none, by metes and bounds.
- D. Disclosure of Campaign Contributions and Gifts form.
- E. If property owner and applicant are not the same, Authorization of Property Owners Form.
- F. Electronic copy (PDF) of entire submittal package on either a Flash Drive or digital download emailed to designated representative.
- G. List of adjacent property owners within 300 feet of subject property. Include Names, PIN #'s and Mailing Address.

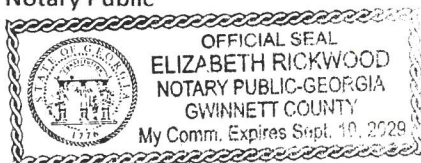
7. Certified Application

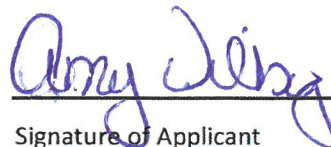
By my signature below, I certify that the information contained in this application is true and correct to the best of my knowledge at the time of the application. I acknowledge that I understand and have complied with all of the submittal requirements and procedures, and that this application is a complete application submittal. I further understand that an incomplete application submittal may cause my application to be deferred to the next submittal deadline. I hereby authorize the staff of the City of Port Wentworth to inspect the premises of the subject property. I understand that the approval of an application for a Special Use Permit by the Mayor and Council does not constitute a waiver from any applicable local, state, or federal regulations.

Sworn to and subscribed before me this
3 day of August, 2026



Notary Public




Signature of Applicant

AUTHORIZATION OF PROPERTY OWNER

I swear that I am the owner of the property which is the subject matter of the attached application, as is shown in the records of Port Wentworth, Georgia.

I authorize the person named below to act as applicant in the pursuit of a variance or for the rezoning of this property.

Name of Applicant: Gaskins + LeCraw / Amy Wilby

Address: 3475 Corporate Way, Suite A, Duluth, GA 30096

Telephone Number: 678-257-1902

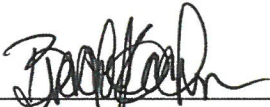


Signature of Owner

Personally appeared before me

JUDITHAN BEUMLEVE

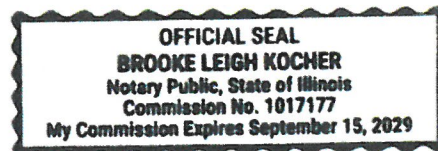
who swears that the information contained in this authorization is true and correct to the best of his or her knowledge and belief.



Notary Public

7/31/2020

Date



DISCLOSURE OF CAMPAIGN CONTRIBUTIONS

(Required by Title 36, Chapter 67A, Official Code of Georgia Annotated)

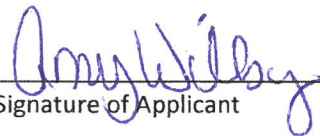
Reference: Application filed on 3rd day of August, 202026, for a Special Use

Permit for the property described as follows:

The special use permit is requested to allow for the use of a bank with a drive-thru which requires an SUP for this property (per table 4.30 of the Port Wentworth Zoning Ordinance

Withing the two years preceding the above filing date, the applicant has made campaign contributions aggregating \$250.00 or more to each member of the City Council of the City of Port Wentworth who will consider the application and is listed below. List (1) the name and official position of the local government official and (2) the dollar amount, description and date of each campaign contribution.

I hereby depose and say that all statements herein are true, correct and complete to the best of my knowledge and belief.



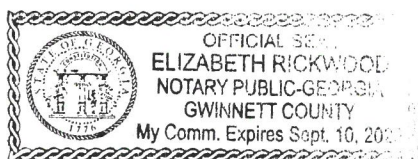
Signature of Applicant

Sworn to and subscribed before me this

3 day of August, 2026

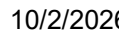


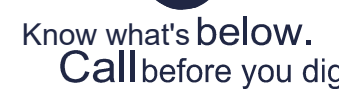
Notary Public



[illegible]

SEAL:





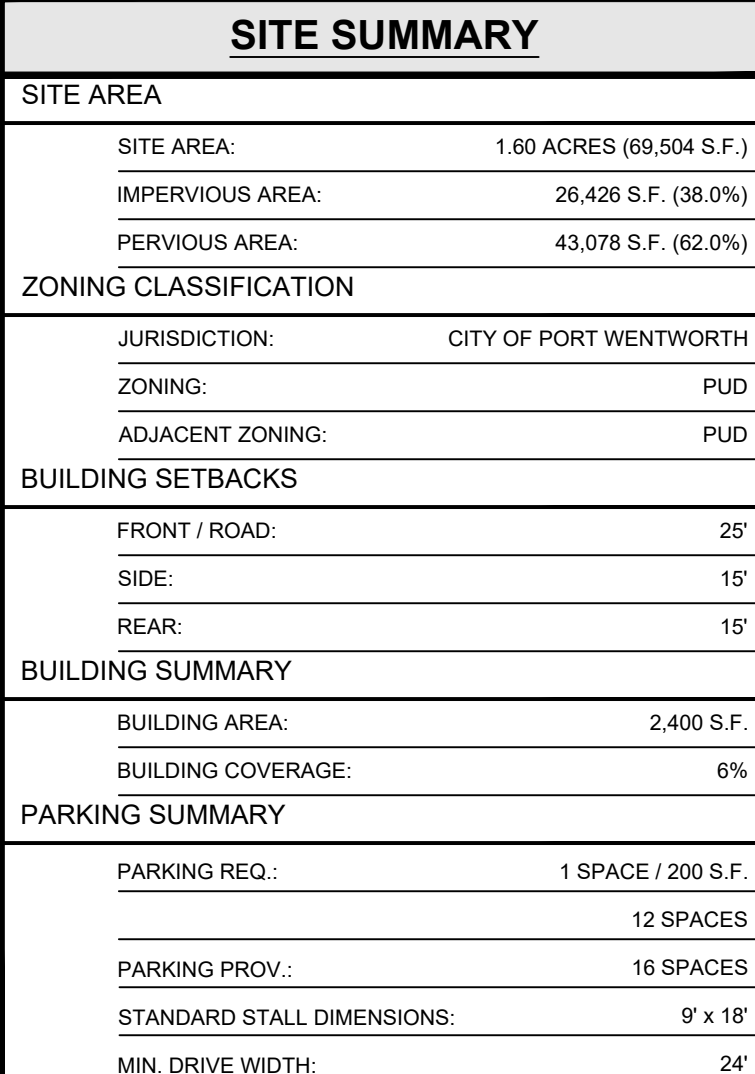


DRAWN BY: JOA

REVIEWED BY:	TKS
--------------	-----

DATE: 09.18.2026

[illegible]



SITE AREA	
SITE AREA:	1.60 ACRES (69,504 S.F.)
IMPERVIOUS AREA:	26,426 S.F. (38.0%)
PERVIOUS AREA:	43,078 S.F. (62.0%)
ZONING CLASSIFICATION	
JURISDICTION:	CITY OF PORT WENTWORTH
ZONING:	PUD
ADJACENT ZONING:	PUD
BUILDING SETBACKS	
FRONT / ROAD:	25'
SIDE:	15'
REAR:	15'
BUILDING SUMMARY	
BUILDING AREA:	2,400 S.F.
BUILDING COVERAGE:	6%
PARKING SUMMARY	
PARKING REQ.:	1 SPACE / 200 S.F.
	12 SPACES
PARKING PROV.:	16 SPACES
STANDARD STALL DIMENSIONS:	9' x 18'
MIN. DRIVE WIDTH:	24'

REVIEW/APPROVAL PRIOR TO PAVING

HEAVY DUTY PAVEMENT
(SEE GEOTECH REPORT BY #####)
DATED #####)

HEAVY DUTY PAVEMENT
(SEE GEOTECH REPORT BY #####
DATED #####)



City Council
7224 GA Highway 21
Port Wentworth, GA 31407

Meeting: 10/22/26
Department: Development Services
Category: Ordinance
Prepared By: Katie Dunnigan
Department Head: Katie Dunnigan

SCHEDULED

AGENDA ITEM (ID)

DOC ID:

A request for approval of a Concept Site Plan has been submitted by Gaskins and LeCraw as Agent for WMG Development, for "Fifth Third Bank". PIN # 70906 04044, located in the 4th Council District on Highway 21 and Market Blvd, zoned PUD (Rice Hope - Commercial).

Issue/Item: A request for approval of a Concept Site Plan has been submitted by Gaskins and LeCraw as Agent for WMG Development, for "Fifth Third Bank". PIN # 70906 04044, located in the 4th Council District on Highway 21 and Market Blvd, zoned PUD (Rice Hope - Commercial).

Background:

- The applicant requests approval for the Concept Site Plan for "Fifth Third Bank".
- The submitted site plan shows a one-story, 2,400 square foot building. Access is proposed at a single point via existing easement, off Market Blvd.

Facts and Finding:

- A requisite neighborhood meeting was held August 17, 2026. No citizen concerns were presented.
- The Concept Site Plan has been evaluated by Staff and found to meet City Ordinances.
- At the September 7, 2026 meeting, the Planning Commission voted to recommend approval of this application.

Funding: N/A

Recommendation:

Site Plan Review Application

Site Plan Type (Check One): ☒ General / Concept ☐ Specific Development

Site Plan Address: 7896 Highway 21, Port Wentworth, GA

PIN #(s): 70906 04044

Zoning: PUD Estimated Cost of Construction: \$ TBD

Type of Construction: VB / Commercial Development

Project Name: Fifth Third Bank

Applicant's Name: Gaskins + LeCraw / Amy Wilby

Mailing Address: 3475 Corporate Way A, Duluth, GA 30096

Phone #: 678-257-1902 Email: awilby@gaskinslecraw.com

Owner's Name (If Different form Applicant): WMG Development / Garrett Niemerg

Mailing Address: 270 West Plant Street, STE # 210

Winter Garden, FL 34787

Phone #: 217-821-8619 Email: gniemerg@wmgdevelopment.com

I hereby acknowledge that the above information is true and correct.

Amy Wilby
Applicant's Signature

08/03/2026
Date

[Signature]
Owner's Signature (If Different form Applicant)

7/31/2026
Date

Please see page 2 for required submittal checklist

Site Plan Review Application Submittal Checklist

Documentation below is required for a complete submittal.

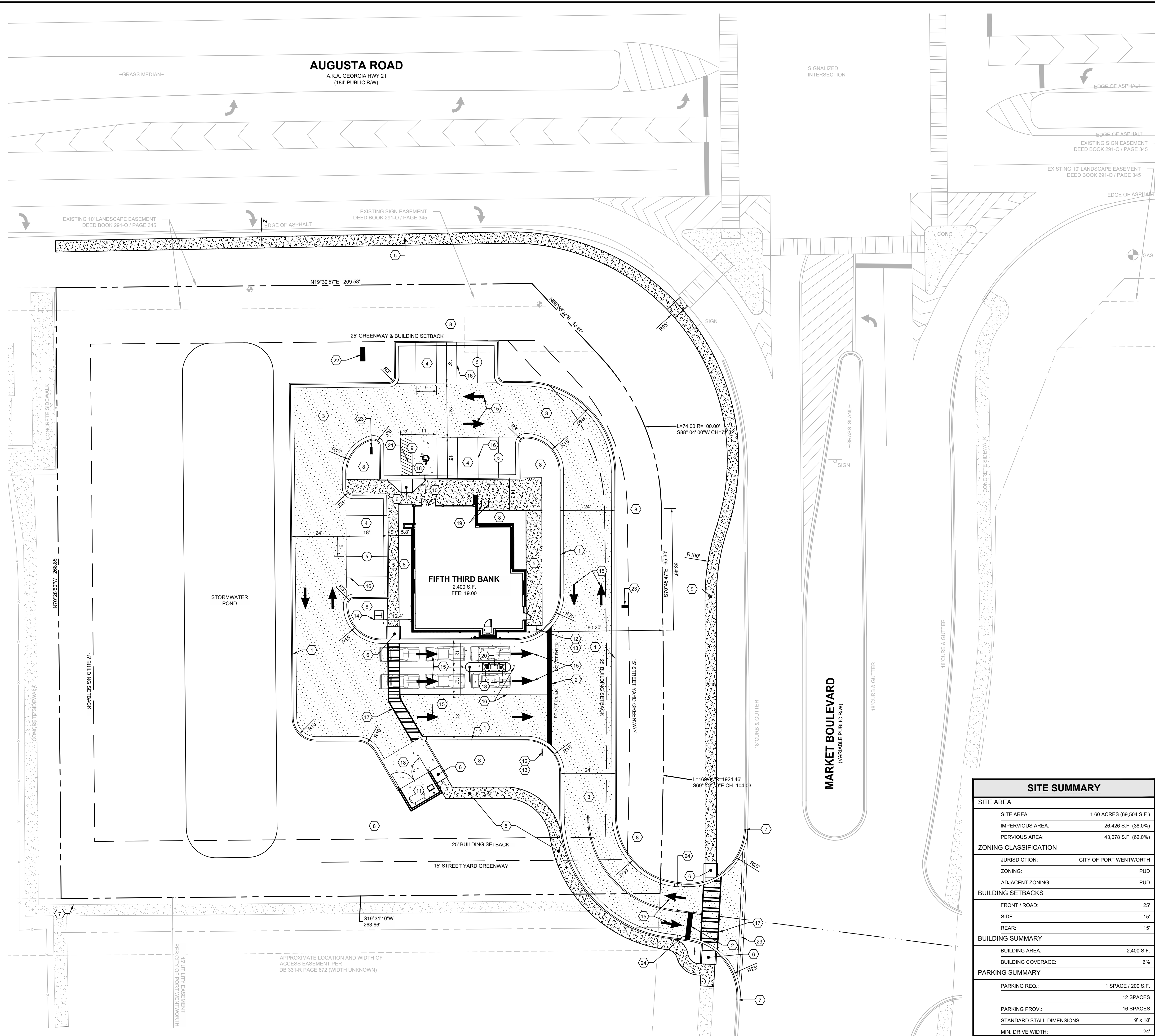
- ☒ Signed and Completed Application
- ☒ 3 Full size sets of site plan civil drawings or concept plan (depending on type of site plan)
- ☒ 3 half size (11" X 17") sets of site plan civil drawings or concept plan (depending on type of site plan)
- ☒ 2 copies of hydrology reports (if applicable)
- ☒ Names, mailing address, and PIN number of all property owners within 250 feet of all property lines
- ☒ 1 8 ½" X 11" of site plan civil drawings or concept plan (depending on type of site plan)
- ☒ PDF of entire submittal on a flash drive or download link ONLY (NO CD'S)
- ☒ Other Engineering details or reports may be required once submittal has been received.
- ☒ If property owner and applicant are not the same, Authorization of Property Owner form.
- ☒ Site plan review fee check (*Please refer to the "Business User Fee Schedule" for the current year.*)
 - Concept / General - Site Plan Fee + Admin Fee = Total
 - Specific - Site Plan Fee + Admin Fee = Total

Additional Fee Statement: If engineer review cost to the City exceeds the site plan review fee that is paid at the time of initial application submittal, you may be required to pay additional review cost.

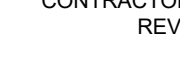
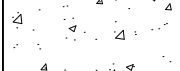
I have read and agree to the above additional fee statement

Amy Wilby
Applicant's Signature

08/03/2026
Date



SITE SUMMARY	
SITE AREA	
SITE AREA:	1.60 ACRES (69,504 S.F.)
IMPERVIOUS AREA:	26,426 S.F. (38.0%)
PERVIOUS AREA:	43,078 S.F. (62.0%)
ZONING CLASSIFICATION	
JURISDICTION:	CITY OF PORT WENTWORTH
ZONING:	PUD
ADJACENT ZONING:	PUD
BUILDING SETBACKS	
FRONT / ROAD:	25'
SIDE:	15'
REAR:	15'
BUILDING SUMMARY	
BUILDING AREA:	2,400 S.F.
BUILDING COVERAGE:	6%
PARKING SUMMARY	
PARKING REQ.:	1 SPACE / 200 S.F.
	12 SPACES
PARKING PROV.:	16 SPACES
STANDARD STALL DIMENSIONS:	9' x 18'
MIN. DRIVE WIDTH:	24'

PAVEMENT LEGEND	
*CONTRACTOR TO SUBMIT JOINT PLAN TO GEOTECH FOR REVIEW/APPROVAL PRIOR TO PAVING	
	CONCRETE PAVEMENT (SEE GEOTECH REPORT BY #####, DATED #####)
	HEAVY DUTY PAVEMENT (SEE GEOTECH REPORT BY #####, DATED #####)

KEY NOTES	
①	24" CURB & GUTTER, SEE SHEET ##### FOR DETAIL
②	24" WHITE STOP BAR, SEE SHEET ##### FOR DETAIL
③	HEAVY DUTY PAVEMENT, SEE SHEET ##### FOR PAVEMENT SPECIFICATIONS
④	STANDARD DUTY PAVEMENT, SEE SHEET ##### FOR PAVEMENT SPECIFICATIONS
⑤	CONCRETE SIDEWALK, SEE SHEET ##### FOR DETAIL
⑥	GDOT STANDARD ADA RAMP WITH DETECTABLE WARNING, SEE SHEET ##### FOR DETAIL
⑦	CONTRACTOR TO TIE INTO AND MATCH EXISTING CURB & GUTTER
⑧	LANDSCAPE AREA, SEE SHEET ##### FOR LANDSCAPE PLANTING DESIGN
⑨	ADA PARKING AREA, SEE SHEET ##### FOR DETAIL(S)
⑩	ADA PARKING SIGN, SEE SHEET ##### FOR DETAIL
⑪	DUMPSTER ENCLOSURE, REFER TO ARCHITECTURAL PLANS FOR DETAILS
⑫	STOP SIGN (R1-1), SEE SHEET ##### FOR MOUNTING DETAIL
⑬	DO NOT ENTER SIGN (R5-1), SEE SHEET ##### FOR MOUNTING DETAIL
⑭	CONCRETE TRANSFORMER PAD PER UTILITY OWNER'S REQUIREMENTS
⑮	TYPICAL PAVEMENT MARKINGS
⑯	4" WIDE SINGLE SOLID WHITE LINE (SSWL)
⑰	STRIPED PEDESTRIAN CROSSWALK PER GDOT STANDARD DETAIL
⑱	HEAVY DUTY CONCRETE PAVEMENT, SEE SHEET ##### FOR PAVEMENT SPECIFICATIONS
⑲	BIKE RACK(S), SEE SHEET ##### FOR DETAILS
⑳	DRIVE THRU EQUIPMENT / SIGNAGE, REFER TO ARCH PLANS FOR DETAILS
㉑	45 DEGREE STRIPES 2" ON CENTER (TYP.) COLOR TO MATCH STRIPING FOR SPACES
㉒	PROPOSED MONUMENT SIGN, DESIGNED AND PERMITTED BY OTHERS
㉓	PROPOSED DIRECTIONAL SIGN, DESIGNED AND PERMITTED BY OTHERS
㉔	2' WIDE CONCRETE VALLEY GUTTER
㉕	TAPER FROM 18" CURB & GUTTER TO 24" OVER 5'

GENERAL SITE NOTES

- 1) ALL DIMENSIONS ARE TO THE FACE OF CURB UNLESS SPECIFIED OTHERWISE.
- 2) ALL TREES SHALL HAVE PROPER PROTECTION DURING CONSTRUCTION UNLESS APPROVED PLANS INDICATE OTHERWISE.
- 3) BOUNDARY & TOPOGRAPHIC SURVEY BY #####, DATED #####. BENCHMARK IS NOTED ON SURVEY.
- 4) FLOOD PLAIN IS NOT PRESENT ON THIS SITE AS SHOWN ON THE FEMA FIRM MAP NUMBER #####, DATED #####.
- 5) 1 HANDICAP SPACE IS REQUIRED TO BE VAN ACCESSIBLE WITH A MINIMUM 96" WIDE ACCESS AREA.
- 6) ACCESSIBLE PARKING AREAS, INCLUDING AISLES, SHALL SLOPE NO MORE THAN 2% IN ANY DIRECTION.

7) THE OWNER IS RESPONSIBLE FOR OBTAINING ANY NECESSARY AGREEMENTS FROM ADJACENT PROPERTY OWNERS IN ORDER TO PERFORM THE REQUIRED OFFSITE WORK, INCLUDING, STORM DRAINAGE, CURB AND GUTTER AND PAVEMENT TIE-INS AND GRADING.

- 8) REFERENCE ARCH PLANS FOR DIRECTIONAL SIGNAGE, SITE SIGNAGE, BUILDING DIMENSIONS, ETC.
- 9) ALL NEW PAVEMENT SHALL MEET OR EXCEED GEOTECHNICAL SPECIFICATION. SEE REPORT PREPARED BY #####, DATED #####.

[illegible]



City Council
7224 GA Highway 21
Port Wentworth, GA 31407

Meeting: 10/22/26
Department: Administration
Category: Agreement
Prepared By: McKenzie Cromer
Department Head:

SCHEDULED

AGENDA ITEM (ID)

DOC ID:

GMEBS Retirement Plan Amendments Employee Retirement Benefit Enhancement Defined Benefit (DB) (Vote 1) Defined Contribution (DC) (Vote 2)

Issue/Item: Consideration and approval of amendments to the City's retirement plans, establishing a uniform 2.0% retirement benefit multiplier for eligible employees. The proposed enhancement replaces the existing graduated benefit structure capped at 1.75% and represents a strategic investment in employee recruitment, retention, and long-term workforce stability.

Background: The City's existing defined benefit retirement plan utilizes a graduated benefit accrual formula ranging from 1.00% to 1.75% of Final Average Earnings. The proposed amendment establishes a uniform 2.0% retirement benefit multiplier applicable to all years of Credited Service for eligible employees. This enhancement provides a more competitive retirement benefit structure while strengthening the City's long-term commitment to workforce stability and financial security for its employees.

Facts and Finding: The proposed enhancement represents a strategic investment in the City's human capital and is intended to strengthen employee recruitment, retention, and long-term organizational continuity. Establishing a uniform 2.0% benefit accrual rate provides greater retirement benefit predictability, recognizes accumulated years of public service, and reinforces the value of sustained municipal employment.

As Port Wentworth continues to experience substantial growth and increasing operational demands, retaining experienced and qualified personnel is essential to maintaining institutional knowledge, operational efficiency, and continuity in the delivery of essential public services. A competitive retirement benefit structure is an important component of the City's comprehensive compensation strategy and supports its ability to attract and retain a highly qualified workforce.

The proposed amendments have been developed through a collaborative effort involving the City and Georgia Municipal Association's respective legal, financial, and retirement benefits professionals. Council consideration will require two separate actions:

Vote 1 – Defined Benefit (DB) Retirement Plan Amendment and General Addendum

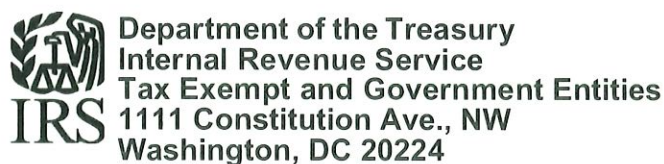
Approval of the GMEBS Defined Benefit Retirement Plan Adoption Agreement and accompanying General Addendum, establishing the uniform 2.0% retirement multiplier for eligible employees, updating applicable retirement participation provisions for the city's executive officers, and enhancing retirement benefit provisions for members of the governing body.

Vote 2 – Defined Contribution (DC) Retirement Plan Amendment

Approval of the GMA Defined Contribution Plan Adoption Agreement, expanding retirement plan participation within the city's executive administration and establishing applicable employer contribution provisions consistent with the City's retirement benefit structure.

Funding: \$258,274

Recommendation: Approval



Date: 8/31/2026 00
Employer ID number: 58-0907810
Case number: 202400232
File folder number: 317E0630001-002
Letter serial number: R707854a
Plan number: 01-002
Plan description: Non-Standardized Pre-Approved Money Purchase Pension Plan
Person to contact:
Name: Kayla Palmer
ID number: 1004291765
Telephone: 513-975-6319
Hours: 9:00 am to 4:00 pm EST. Mon-Fri

GEORGIA MUNICIPAL ASSOCIATION INC
 201 PRYOR STREET SW
 ATLANTA, GA 30303

Dear Applicant:

In our opinion, the form of the plan identified above is acceptable for use by employers for the benefit of their employees under Internal Revenue Code (IRC) 401.

We considered the changes in qualification requirements in the 2023 Cumulative List of Notice 2024-3, 2024-2 Internal Revenue Bulletin (IRB) 338. Our opinion relates only to the acceptability of the form of the plan under the IRC. We didn't consider the effect on other federal or local statutes.

You must provide the following to each employer who adopts this plan:

- A copy of this letter
- A copy of the approved plan
- Copies of any subsequent amendments including their dates of adoption
- The plan provider's contact information including their address and telephone number

Our opinion on the acceptability of the plan's form is a determination as to the qualification of the plan as adopted by a particular employer only under the circumstances, and to the extent, described in Revenue Procedure (Rev. Proc.) 2023-37, 2023-51 I.R.B. 1491. The employer who adopts this plan can generally rely on this letter to the extent described in Rev. Proc. 2023-37. Employee Plan Determinations, except as provided in Section 12 of Rev. Proc. 2026-4, 2026-01 I.R.B. 160, as updated annually, won't issue a determination letter to an employer who adopts this plan. Review Rev. Proc. 2026-4 to determine if an adopting employer is eligible to submit a determination letter application, and if so how. The employer must also follow the terms of the plan in operation.

GEORGIA MUNICIPAL ASSOCIATION INC

FFN: 317E0630001-002

Page: 2

Except as provided below, our opinion doesn't apply to the requirements of IRC 401(a)(4), 401(l), 410(b), and 414(s). Our opinion doesn't apply to IRC 415 and 416 if an employer maintains or ever maintained another qualified plan for one or more employees covered by this plan. For this purpose, we won't consider the employer to have maintained another defined contribution plan provided both of the following are true:

- The employer terminated the other plan before the effective date of this plan
- No annual additions have been credited to any participant's account under the other plan as of any date within the limitation year of this plan

Also, for this purpose, we'll consider an employer as maintaining another defined contribution plan, if the employer maintains any of the following:

- A welfare benefit fund defined in IRC 419(e), which provides post-retirement medical benefits allocated to separate accounts for key employees as defined in IRC 419A(d)
- An individual medical account as defined in IRC 415(l)(2), which is part of a pension or annuity plan maintained by the employer
- A simplified employee pension plan

Our opinion for a non-governmental plan doesn't apply to Treasury Regulations (Treas. Reg.) 1.401(a)-1(b)(2) requirements for a money purchase plan or target benefit plan where the normal retirement age under the employer's plan is lower than age 62.

Our opinion for a governmental plan doesn't apply to Treas. Reg. 1.401(a)-1(b)(2) requirements for a money purchase or target benefit plan where the normal retirement age under the employer's plan doesn't satisfy any of the safe harbors described in Treas. Reg. 1.401(a)-1(b)(2)(v) of the proposed regulations.

Our opinion doesn't constitute a determination that the plan is an IRC 414(d) governmental plan. This letter isn't a ruling with respect to the tax treatment to be given contributions which are picked up by the governmental employing unit within the meaning of IRC 414(h)(2).

Our opinion doesn't constitute a determination that the plan is an IRC 414(e) church plan.

Our opinion may not be relied on by a non-electing church plan for rules governing pre-ERISA participation and coverage.

Our opinion applies to the requirements of IRC 410(b) if 100 percent of all non-excludable employees benefit under the plan.

Employers who choose a safe harbor allocation formula and a safe harbor compensation definition may also rely on this opinion letter for the non-discriminatory amounts requirement under IRC 401(a)(4).

If this plan includes a cash or deferred arrangement (CODA) or otherwise provides for contributions subject to IRC 401(k), 401(m) or both, the employer may rely on the opinion letter regarding the form of the non-discrimination tests of IRC 401(k)(3) and 401(m)(2), if the employer uses a safe harbor compensation definition. For plans described in IRC 401(k)(12) or (13) and/or 401(m)(11) or (12), employers may rely on the opinion letter regarding whether the plan's form satisfies the requirements of those sections unless the plan provides for the safe harbor contribution to be made under another plan. For SIMPLE plans described in IRC 401(k)(11) and 401(m)(10), and starter 401(k) deferral-only plans described in IRC 401(k)(16), employers may also rely on this opinion letter regarding whether the plan's form satisfies the requirements of those sections.

GEORGIA MUNICIPAL ASSOCIATION INC
FFN: 317E0630001-002
Page: 3

The provisions of this plan override any conflicting provision contained in the trust or custodial account documents used with the plan, and an adopting employer may not rely on this letter to the extent that provisions of a trust or custodial account that are a separate portion of the plan override or conflict with the provisions of the plan document. This opinion letter doesn't cover any provisions in trust or custodial account documents.

An employer who adopts this plan may not rely on this letter when the employer:

- Uses the plan to amend or restate a plan of the employer which wasn't previously qualified
- Adopts the plan before the opinion letter is issued
- Doesn't correctly complete the adoption agreement or other elective provisions in the plan
- Made amendments that cause the plan not to be considered identical to the pre-approved plan, as described in Section 13.02 of Rev. Proc. 2023-37

Our opinion doesn't:

- Apply to what is contained in any documents referenced outside the plan or adoption agreement, if applicable, such as a collective bargaining agreement.
- Consider issues under Title I of the Employee Retirement Income Security Act (ERISA) which are administered by the Department of Labor.

If you, the pre-approved plan provider, have questions about the status of this case, you can call the telephone number at the top of the first page of this letter. This phone number is only for the provider's use. Individual participants or adopting eligible employers with questions about the plan should contact you.

You must include your address and telephone number on the pre-approved plan or the plan's adoption agreement, if applicable, so that adopting employers can contact you directly.

If you prefer, you can write to the address at the top of the first page of this letter. When you write, include a copy of this letter, your telephone number and the hours we can reach you. Contact us if you change or stop sponsorship of this plan. In our opinion, the form of the plan identified above is acceptable for use by employers for the benefit of their employees under Internal Revenue Code (IRC) 401.

Sincerely,



Daniel Dragoo
Director, Employee Plans Rulings & Agreements

**THE GEORGIA MUNICIPAL ASSOCIATION, INC.
401(a) DEFINED CONTRIBUTION PLAN**

**BASIC PLAN DOCUMENT
Amended and Restated**

**Remedial Amendment
Cycle, 2023 Cumulative List**

**Administered by:
Georgia Municipal Association, Inc.
201 Pryor Street, SW
Atlanta, Georgia 30303
Telephone: 404-688-0472
Facsimile: 678-686-6289**

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**THE GEORGIA MUNICIPAL ASSOCIATION, INC.
DEFINED CONTRIBUTION PLAN**

The Georgia Municipal Association, Inc. Defined Contribution Plan ("Plan") is hereby amended and restated for the Remedial Amendment Cycle, in compliance with the 2023 Cumulative List, pursuant to a resolution of the Board of Trustees of the Georgia Municipal Association, Inc. ("GMA") Defined Contribution and Deferred Compensation Program. The Plan is a governmental qualified defined contribution money purchase plan under Sections 401(a) and 414(d) of the Internal Revenue Code and is part of the GMA Defined Contribution and Deferred Compensation Program, as established by resolution of the Board of Directors of GMA.

Plan provisions are intended to comply with Internal Revenue Code Section 401(a) and applicable provisions of additional changes in federal law and guidance from the Internal Revenue Service under Internal Revenue Service Notice 2024-3(the 2023 Cumulative List) and are effective as of the applicable effective dates set forth in the Plan.

The Plan consists of the provisions set forth in this Basic Plan Document, along with the provisions set forth in the Adoption Agreement and any Addendum of any Participating Employer, and any amendments to the Basic Plan Document, the Adoption Agreement, and any Addendum.

ARTICLE I - DEFINITIONS

1.01 "Account" means an account maintained for a Participant by the Administrator, which may include the following subaccounts and any other subaccounts established by the Administrator pursuant to Section 6.01: the Employer Contribution Account, the Employer Matching Contribution Account, the Employer Non-Matching Contribution Account, the Rollover Account, and the Transfer Account.

1.02 "Addendum" means any Addendum to an Adoption Agreement entered into by an Employer.

1.03 "Administrator" means GMA, and includes the Service Manager with regard to functions delegated by the Trustees to the Service Manager.

1.04 "Applicable Form" means the appropriate form as designated and furnished by the Administrator to make an election or provide a notice as required by the Plan. If a written election or consent is not specifically required by the Code, the Administrator may prescribe a verbal, electronic, or telephonic instruction in lieu of or in addition to a written form.

1.05 "Adoption Agreement" means the agreement entered into by an Employer to participate in this Plan.

1.06 "Beneficiary" means the person or persons designated by a Participant to receive any benefit payable upon the Participant's death.

1.07 "Code" means the Internal Revenue Code of 1986, as amended and as applicable to governmental plans as defined in Code Section 414(d). The term also includes the Internal Revenue Code of 1954, as amended and as applicable to governmental plans as defined in Code Section 414(d).

1.08 "Compensation" means all of a Participant's wages as defined in Code Section 3401(a) for the purposes of income tax withholding at the source but determined without regard to any rules that limit the remuneration included in wages based on the nature or location of the employment or the services performed (such as the exception for agricultural labor in Code Section 3401(a)(2)); provided, however, compensation shall also include the amount of any elective deferrals, as defined in Code Section 402(g)(3), and any amount contributed or deferred by the employer at the election of the Employee and which is not includable in the gross income of the Employee by reason of Code Section 125 or 457, and elective amounts that are not includable in the gross income of the Employee by reason of Code Section 132(f)(4). Effective Plan Years

beginning after December 31, 2015, as provided under Code Section 415(c)(8), difficulty of care payments shall be included in Compensation. If so elected in the Adoption Agreement, Compensation also includes certain additional amounts if paid no later than 2½ months after severance from employment or the end of the calendar year that includes a Participant's severance from employment that, absent a severance from employment, would have been paid to the Participant while the Participant continued in employment with the Participating Employer. The compensation of each Participant for any Plan Year shall not exceed \$330,000 (for 2023), as adjusted for cost-of-living increases in accordance with Code Section 401(a)(17)(B).

1.09 "Deferred Compensation Plan" means any eligible deferred compensation plan of the Employer under Code Section 457(b), including but not limited to the Georgia Municipal Association Deferred Compensation Plan.

1.10 "Disability" or "Disabled" means a total and permanent disability determined as follows: (i) by the Social Security Administration for a Participant who is covered by Social Security; or (ii) by the Employer, for a Participant who is not covered by Social Security. With respect to (ii), an individual shall be considered to be Disabled if the individual is unable to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment which can be expected to result in death or to be of long-continued and indefinite duration; provided, however, an individual shall not be considered to be Disabled unless the individual furnishes proof of the existence thereof in such form and manner as the Secretary of the Treasury may require.

1.11 "Eligible Employee" means an Employee who by the Adoption Agreement is eligible to participate in the Plan.

1.12 "Employee" means any person who is regularly employed in the services of the Employer as an employee and shall include elected or appointed members of the Governing Authority and Municipal Legal Officers if they are included as Eligible Employees in the Adoption Agreement. However, notwithstanding any other provision of the Plan to the contrary, the term "Employee" does not include: (a) an individual who is a nonresident alien and who receives no earned income (within the meaning of Code Section 911(d)(2)) from an Employer which constitutes income from sources within the United States within the meaning of Code Section 861(a)(3); (b) a leased employee; or (c) any person treated in good faith by an Employer as an independent contractor, regardless of whether such person is later determined to be a common law employee for tax purposes.

1.13 "Employer" means any municipal corporation, consolidated government, political subdivision, or other governmental instrumentality in the State.

1.14 "Employer Contribution Account" means the subaccount maintained by the Administrator to which Employer Contributions pursuant to Article IV, if any, may be credited.

1.15 "Employer Contributions" means Matching Contributions and Non-Matching Contributions determined under the Adoption Agreement and made by a Participating Employer to an Account for a Participant.

1.16 "Employer Matching Contribution Account" means the subaccount maintained by the Administrator to which Employer Matching Contributions pursuant to Article IV, if any, may be credited.

1.17 "Employer Non-Matching Contribution Account" means the subaccount maintained by the Administrator to which Employer Non-Matching Contributions pursuant to Article IV, if any, may be credited.

1.18 "**Governing Authority**" means the entity authorized by law to act for the Employer and adopt this Plan through the Adoption Agreement.

1.19 "**Investment Fund**" means an investment fund which forms part of the Trust Fund as established by the Trustees.

1.20 "**Matching Contribution**" means the Participating Employer matching contributions as determined under the Adoption Agreement and made pursuant to Article IV.

1.21 "**Non-Matching Contribution**" means the Participating Employer non-matching contributions as determined under the Adoption Agreement and made pursuant to Article IV.

1.22 "**Normal Retirement Age**" means the date a Participant attains age sixty-five (65).

1.23 "**Participant**" means an Eligible Employee who participates under this Plan by enrolling (including a default enrollment) and maintaining an Account balance.

1.24 "**Participating Employer**" means any Employer who elects to participate in the Plan pursuant to Article II with respect to the Eligible Employees of one (1) or more departments.

1.25 "**Payroll Period**" means the period during which payroll is determined by the Participating Employer.

1.26 "**Plan Year**" means the plan year as determined by a Participating Employer in the Adoption Agreement.

1.27 "**Provider**" means Georgia Municipal Association, Inc., who is the Provider sponsoring the Plan on behalf of the Trustees.

1.28 "**Rollover Account**" means the subaccount maintained by the Administrator to which rollovers pursuant to Article XIV will be credited. The Administrator may establish one or more rollover subaccounts for a Participant.

1.29 "Separation from Service" means severance of a Participant's employment with the Participating Employer for any reason, including retirement. A Participant shall be deemed to have Separated from Service with the Participating Employer for purposes of the Plan when, in accordance with the established personnel practices of the Participating Employer, the employment relationship is considered actually terminated. If a Participant has not been terminated, but the Participant has not performed services for the Participating Employer for a period of six (6) consecutive months and the Participant is not on a paid leave of absence, the Participant shall be deemed Separated from Service for purposes of this Plan at the end of the six (6) month period.

1.30 "Service Manager" means the person or organization appointed by the Trustees to perform service and administrative functions delegated by the Trustees.

1.31 "State" means the State of Georgia.

1.32 "Transfer Account" means the subaccount maintained by the Administrator to which transfers to the Plan pursuant to Article XV will be credited. The Administrator may establish one or more transfer subaccounts for a Participant.

1.33 "Trust" means the trust established by the Trustees pursuant to a written agreement (a separate document for the establishment and administration of the Trust) that constitutes a valid trust under the law of Georgia.

1.34 "Trustees" means the Board of Trustees of the GMA Defined Contribution and Deferred Compensation Program.

ARTICLE II - PARTICIPATION BY EMPLOYERS

2.01 Participating Employer. An Employer may make the Plan available to its Employees if it takes the following actions:

(a) The Governing Authority of the Employer must pass a resolution formally adopting this Plan for its Employees and approving the Adoption Agreement.

(b) The resolution must indicate the date of adoption.

(c) The resolution must commit to the terms of an Adoption Agreement as completed by the Employer.

(d) The resolution must specify that the Employer shall abide by the terms of the Plan and the Trust, including all investment, administrative, and service agreements of the Plan, and all applicable provisions of the Code and other applicable law.

(e) The resolution must acknowledge that the Trustees are only responsible for the Plan and have no responsibility for other employee benefit plans maintained by the Employer.

(f) Employers whose Employees are participating in a defined contribution plan under Code Section 401(a) and 414(d) as of the effective date of the Adoption Agreement must inform the Administrator of the name of and the provider of that plan and must provide any other information requested by the Administrator.

The Trustees shall determine whether the resolution complies with this section. If it does, and provided the other requirements of the Plan and Trust are met, the Trustees shall execute the Adoption Agreement and provide appropriate forms for the Employer to implement its participation in the Plan.

2.02 Multiple Employer Plan. An Employer may include in its Resolution coverage for additional employers, such that the Plan will cover multiple employers, who will be treated as Participating Employers. These additional employers shall be governed by the terms of the Plan as adopted in the Adoption Agreement.

ARTICLE III - ELIGIBLE EMPLOYEE PARTICIPATION

3.01 Participation Procedure. Only Eligible Employees as defined by the Adoption Agreement may be Participants in the Plan. The Administrator shall prescribe the enrollment form for Eligible Employees to become Participants.

3.02 Cessation of Plan Participation. An Eligible Employee shall cease to be a Participant on the distribution and/or forfeiture of the Participant's entire interest in the Plan.

ARTICLE IV - CONTRIBUTIONS

4.01 Contributions. Contributions shall be made to the Plan in accordance with this Article, the Adoption Agreement, and subject to the limitations under Article V. A Participating Employer shall specify in the Adoption Agreement whether it will make Matching Contributions and/or non-Matching Contributions. Matching Contributions shall be made to match all or a portion of the Participant's contributions to a Deferred Compensation Plan, in accordance with the formula and method specified by the Participating Employer in the Adoption Agreement. Non-Matching Contributions are not tied to Participant contributions to a Deferred Compensation Plan and shall be made in accordance with the formula and method specified by the Participating Employer in the Adoption Agreement.

The Adoption Agreement establishing the amount and method of calculating contributions continues in effect from Plan Year to Plan Year until amended or repealed by the Governing Authority or until the Participating Employer's participation in the Plan is terminated.

4.02 Matching Contributions. If the Adoption Agreement provides for Matching Contributions, the Governing Authority shall determine and specify in the Adoption Agreement the formula for calculating the Matching Contributions, which may be all or a specified portion of a Participant's contribution to a Deferred Compensation Plan. In the Adoption Agreement, the Participating Employer may establish different classes of Participants who are eligible or ineligible

to receive Matching Contributions. The Employer may also establish different Matching Contribution amounts or formulas applicable to different classes of Eligible Employees.

4.03 Eligibility for Matching Contributions.

(a) If the Adoption Agreement provides for Matching Contributions, a Participant shall be eligible for Matching Contributions for any Payroll Period only if the Participant meets the conditions set forth in the Adoption Agreement.

(b) In no event shall a Participant receive any Matching Contributions for any Payroll Period for which the Participant does not have an effective payroll deferral to a Deferred Compensation Plan for that Payroll Period.

4.04 Non-Matching Contributions. If the Adoption Agreement provides for Non-Matching Contributions, the Governing Authority shall determine and specify in the Adoption Agreement the formula for calculating the Non-Matching Contributions, which may be a fixed amount or a specified portion of a Participant's Compensation. In the Adoption Agreement, the Participating Employer may establish different classes of Participants who are eligible or ineligible to receive Non-Matching Contributions. The Employer may also establish different Non-Matching Contribution amounts or formulas applicable to different classes of Eligible Employees.

4.05 Eligibility for Non-Matching Contributions. If the Adoption Agreement provides for Employer Non-Matching Contributions, a Participant shall be eligible for Non-Matching Contributions only if the Participant meets the conditions set forth in the Adoption Agreement.

4.06 Changes in Employer Contributions. A Participating Employer may adjust the amount or method of Employer Contributions throughout the Plan Year by adopting a resolution

to amend its Adoption Agreement in accordance with Section 20.02. The resolution must be sent to the Administrator. The Trustees must approve or disapprove the amendment and, if approved, establish the effective date of any change to the Employer Contributions.

4.07 Employee Contributions, Rollovers, and Transfers. Employee contributions under the Plan are not required or permitted. However, a Participant may rollover eligible rollover distributions to the Participant's Rollover Account, pursuant to Article XIV. In addition, the Plan may accept transfers to a Participant's Transfer Account, pursuant to Article XV.

4.08 Remittance of Contributions. The Employer Contributions shall be paid as specified in the Adoption Agreement. All amounts of Employer Contributions under the Plan shall be transferred by the Participating Employers to the Trust within the time limits described in this Section. Contributions shall first be remitted to the Trust only after the Employer's Adoption Agreement is approved by the Trustees. Upon approval of the Adoption Agreement, the Trustees shall specify the date Employer Contributions are to commence. In no event shall contributions under the Plan be transferred by the Participating Employer to the Trust later than fifteen (15) business days after the Payroll Period specified in the Adoption Agreement or after the end of the Plan Year with respect to Employer Contributions made on a Plan Year basis.

4.09 Delinquent Contributions. It is the Participating Employer's responsibility to correctly calculate and timely remit the appropriate Employer Contributions. The Administrator reserves the right to give notice to the highest elected official, the designated representative of the Employer and/or the Eligible Employees of the delinquent Participating Employer in the event it comes to the Administrator's attention that Employer Contributions are not being remitted in a timely manner or that Employer Contributions are otherwise not being made in accordance with the terms of the Plan or in accordance with state or federal law or regulation.

Neither GMA, the Trustees, nor the Administrator have any liability for the delinquency of a Participating Employer or for a Participating Employer's failure to make Employer Contributions in accordance with the terms of the Plan or in accordance with state or federal law or regulation.

ARTICLE V - LIMITATIONS ON CONTRIBUTIONS

5.01 Applicability of Article. Notwithstanding any provision of the Plan to the contrary, contributions to the Plan and additions to Accounts of Participants shall be limited as provided in Code Section 415 as provided in this Article.

5.02 Limitation under Code Section 415. Notwithstanding anything in the Plan to the contrary, the following limitations shall apply:

(a) To the extent required under Code Section 415(c), in no event shall the "annual addition," as defined in this Section for a Participant for any limitation year, exceed the lesser of:

(1) Forty Thousand Dollars (\$40,000), as adjusted for cost of living under Code Section 415(d) (\$66,000 for 2023); or

(2) One hundred percent (100%) of Compensation (as defined in Article I) actually paid or includable in gross income during such limitation year. Compensation also includes certain additional amounts if paid no later than 2½ months after severance from employment or the end of the calendar year that includes a Participant's severance from employment that, absent a severance from employment, would have been paid to the Participant while the Participant continued in employment with the Participating Employer. Such additional amounts include regular compensation for services during the Participant's regular working hours or compensation for services outside the Participant's regular work hours (such as overtime or shift differential), commissions, bonuses, or other similar payments; and, payments for unused accrued bona fide sick, vacation or other leave,

but only if the Participant would have been able to use the leave if employment had continued. Any payment to a Participant paid by the Participating Employer not described above is not considered compensation if paid after severance from employment, even if it is paid within 2½ months following severance from employment.

An Employee who is in qualified military service (within the meaning of Code Section 414(u)(1)) shall be treated as receiving compensation from the Participating Employer during such period of qualified military service equal to (i) the compensation the Employee would have received during such period if the Employee were not in qualified military service, determined based on the rate of pay the Employee would have received from the Participating Employer but for the absence during the period of qualified military service, or (ii) if the compensation the Employee would have received during such period was not reasonably certain, the Employee's average compensation from the Participating Employer during the twelve month period immediately preceding the qualified military service (or, if shorter, the period of employment immediately preceding the qualified military service).

Compensation of each Participant shall not exceed the applicable limit established by Code Section 401(a)(17) as of the first day of the limitation year, as increased for the cost-of-living adjustment (\$330,000 for 2023). The cost-of-living adjustment in effect for a limitation year applies to compensation for the Plan Year that begins with or within such limitation year.

(b) The Plan shall be administered so as to comply with the limitations of Code Section 415.

(c) For purposes of this Section, all defined contribution plans of a Participating Employer are to be treated as a single defined contribution plan. However, each Participating Employer is to be considered as a separate employer.

(d) Any corrections required under this Article V may be made pursuant to the IRS Employee Plans Compliance Resolution System ("EPCRS"), Revenue Procedure 2021-30 (or subsequent updated guidance), and any applicable correction provisions under SECURE 2.0.

(e) For purposes of this Section, "annual addition" means the annual addition as defined in Code Section 415(c) and as modified in Code Sections 415(l)(1) and 419A(d)(2). In general, Code Section 415(c) defines the annual addition as the sum of the following amounts credited to a Participant's accounts for the limitation year under this Plan and any other defined contribution plan maintained by a Participating Employer:

- (1) employer contributions;
 - (2) employee contributions;
 - (3) forfeitures;
 - (4) amounts allocated to an individual medical account, as defined in § 415(1)(2) of the Code, which is part of a pension or annuity plan maintained by the employer are treated as annual additions to a defined contribution plan;
 - (5) contributions paid or accrued to provide post-retirement medical benefits, allocated to the separate account of a key employee, as defined in § 419A(d)(3) of the Code, under a welfare benefit fund, as defined in § 419(e) of the Code, maintained by the employer ; and
 - (6) allocations under a simplified employee pension.
- (f) For purposes of this Section, limitation year means the calendar year.

5.03 Participating Employer Responsibility for Contribution Limits. The Participating Employer must monitor contributions to the Plan on behalf of a Participant to this Plan and any other 401(a) plan maintained by the Participating Employer to determine compliance with this Article. The Participating Employer must cease contributions to avoid exceeding the limits of Section 5.02 and must notify the Administrator if excess annual additions are made. The Participating Employer may amend the Adoption Agreement to the extent necessary to satisfy Code Section 415.

ARTICLE VI - ACCOUNTS AND REPORTS

6.01 Account. The Administrator shall maintain applicable Accounts within the Participant's Account with respect to each Participant which may include: the Employer Contribution Account, the Employer Matching Contribution Account, the Employer Non-Matching Contribution Account, the Rollover Account, and the Transfer Account. The Administrator may establish an Employer Matching Contribution Account and an Employer Non-Matching Contribution Account, consistent with the Participating Employer's elections in the Addendum to the Adoption Agreement. If established, the Employer Matching Contribution Account shall be credited with the Participant's Employer Matching Contributions for each Payroll Period, and the Employer Non-Matching Contribution Account shall be credited with the Participant's Employer Non-Matching Contributions for each designated period (pursuant to the Adoption Agreement). If the Administrator does not establish these accounts, Employer Contributions shall be credited to the Employer Contribution Account. The Rollover Account shall be credited with the Participant's rollover contributions, if any, under Article XIV. The Transfer Account shall be credited with the Participant's transfers to the Plan, if any, under Article XV. The balance of the Participant's Accounts shall be adjusted daily to reflect any distribution to the Participant and all interest, dividends, account charges and changes of market

value resulting from the investment of the Participant's Accounts. All Plan records, including individual account information, that are maintained by the Service Manager shall be the exclusive property of the Administrator. The Administrator may prescribe such minimum deposits to Participant's Accounts and each investment option for the Participant as it deems appropriate.

6.02 Statements of Account. A written report of the status of each Participant's Accounts shall be furnished to the Participant by the Administrator within thirty (30) days after the end of each Plan quarter. All reports to Participants shall be based on the fair market value of investments credited to Accounts as of the reporting dates. Participant reports shall be deemed to have been accepted by the Participant as correct unless written notice to the contrary is received by the Administrator within ninety (90) days after the mailing or distribution of a report to the Participant.

6.03 Year End Reports. Within ninety (90) days after the end of each Plan Year, a written report shall be prepared and maintained on file by the Administrator showing the assets held under the Plan, a schedule of all receipts and disbursements, and all material transactions of the Plan during the preceding year. This report shall be in a form and shall contain other information as the Administrator requires. The report shall also contain such information as is necessary to enable the Trustees to prepare their accounting due under the Trust.

ARTICLE VII - VALUATION OF ACCOUNTS

7.01 Valuation. The Administrator shall value the investments each business day based on acceptable industry practices. All daily transactions shall be based on that day's closing market values.

7.02 Deposits. In all cases, deposits of contributions shall be treated as actually made only as of the date the funds are accepted as in good order by the Administrator.

7.03 Report from Administrator to Trustees. The Administrator shall provide a report to the Trustees concerning the valuation of Accounts quarterly.

ARTICLE VIII - TRUST

8.01 Trust Status. All assets held in connection with the Plan, including all contributions to the Plan, all property and rights acquired or purchased with such amounts and all income attributable to such amounts, property or rights shall be held in trust for the exclusive benefit of Participants and their Beneficiaries under the Plan. No part of the assets and income of the Plan shall be used for, or diverted to, purposes other than for the exclusive benefit of Participants and their Beneficiaries and for defraying reasonable fees, taxes (if applicable) and expenses of the Plan. In resolving any conflict between provisions of the Plan and provisions of the separate Trust Agreement, the provisions of the Plan shall control. The Trust Agreement is the separate document for the establishment and administration of the Trust Fund.

8.02 Trust Fund. All amounts of compensation deferred pursuant to the Plan, all property and rights acquired or purchased with such amounts and all income attributable to such amounts, property or rights held as part of the Plan, shall be transferred to the Trustees to be held, managed, invested and distributed as part of the Trust Fund in accordance with the provisions of the Plan and the separate Trust Agreement. All contributions to the Plan must be transferred by the Participating Employers to the Trust Fund. All benefits under the Plan shall be distributed solely from the Trust Fund pursuant to the Plan.

ARTICLE IX - INVESTMENT OF ACCOUNTS

9.01 Investment Options. From time to time, the Trustees shall determine the available Investment Funds for Participants (or Beneficiaries upon the death of the Participant). The Participants may direct the investment of their Accounts among the Investment Funds selected by the Trustees. Unless otherwise directed by the Participant (or Beneficiary), in accordance with

procedures established by the Service Manager, a Participant's (or Beneficiary's) Rollover Account and Transfer Account shall be invested in the same manner as the Participant's (or Beneficiary's) Employer Contribution Account; if a Participant has both an Employer Matching Contribution Account and Employer Non-Matching Contribution Account with different investment directives, the investment directive of the Matching Contribution Account shall be applied. The Administrator shall follow the Participants' (or Beneficiaries') directions with respect to the investment of the Accounts, except that the Administrator shall direct the investment of a Participant's (or Beneficiary's) Account to a default investment pursuant to Section 9.02 when there is no valid investment direction on file.

9.02 Investment Default Option. In the event that a Participant does not have a valid investment direction on file for any portion of the amount in that Participant's Account, that portion of the Account shall be invested in any default option or options as determined by the Trustees. In such event, the Participant shall be deemed to have directed that option (or options) for investment of such portion of their Account. The Trustees intend to establish one or more default options based upon various factors, including but not limited to, market risk, stability and rate of return. If the Trustees have appropriately exercised their fiduciary duty in selecting a default option(s), they have no liability for any loss sustained by a Participant or Beneficiary whose Account in whole or in part is invested in the default option(s). If an Employer directs the transfer of all assets under a superseded plan to this Plan and any or all of the investment funds under the superseded plan are not available under this Plan, the Trustees will invest the Participant's Account in any default option or options as determined by the Trustees, until the Participant makes a valid change of investment direction for such assets.

ARTICLE X - VESTING

10.01 Vesting Standards. The vesting standards for Employer Contributions shall be determined in the Adoption Agreement with the following exceptions:

(a) The Participant shall be 100% Vested in the Participant's Rollover Account and Transfer Account at all times.

(b) Upon attainment of Normal Retirement Age, Death or Separation from Service because of Disability, the Participant shall be 100% Vested in all the Participant's Accounts.

(c) Upon a Participating Employer's voluntary or involuntary termination of the Employer's Participation in the Plan or upon the Trustees' termination of the entire Plan, or upon the complete discontinuance of the Employer's contributions to the Plan, the Participant shall be 100% Vested in all the Participant's Accounts.

10.02 Forfeitures. If a Participant has a Separation from Service, the Participant's non-vested Employer Contributions shall be forfeited as of the date of the Participant's Separation from Service. The Employer is responsible for reporting forfeitures to the Administrator when they occur. Amounts forfeited during a calendar year shall be used to reduce or otherwise supplement Employer Contributions no later than twelve (12) months after the close of the Plan Year in which the forfeitures are incurred (or, if longer, the maximum time allowed under applicable regulations), or, if there are no Employer Contributions (such as in a frozen plan), shall be used for administrative expenses and, if forfeitures remain, allocated to remaining Participants' Accounts.

ARTICLE XI - BENEFITS

11.01 Benefit Payments. Benefits shall be paid from the Trust Fund in accordance with this Article. Benefits payable to a Participant or a Beneficiary (or estate, if applicable) shall be based upon the value of the Participant's Account.

(a) **Separation from Service.** Upon Separation from Service, a Participant may elect to have benefits commence on a date which is no later than the required beginning date under Code Section 401(a)(9), as specified in Article XII. All benefits shall be paid under a payment option under Section 11.02, subject to the restrictions in Article XII.

(b) **Death.** In the event of the Participant's death prior to the commencement of benefits under paragraph (a), the value of the Participant's Account shall be paid to the Beneficiary under a payment option elected by the Beneficiary under Section 11.02, subject to the restrictions in Article XII. Such benefits shall be payable commencing within sixty (60) days after receipt by the Administrator of satisfactory proof of the Participant's death. However, if the Beneficiary is the spouse of the Participant, then the spouse may elect, within sixty (60) days of the Participant's death, to defer distribution to a date not later than the Participant's required beginning date as specified in Section 12.06(e). In the event of the Participant's death after commencement of benefits, benefits shall be paid subject to Article XII.

(c) **Disability.** Upon Separation from Service with the Participating Employer because of Disability, a Participant may elect to have benefits commence on a date which is no later than the required beginning date under Code Section 401(a)(9), as specified in Article XII. A Participant who is on leave without pay who becomes Disabled within the first six (6) months of the leave shall be considered to have Separated from Service on account of Disability. The commencement date must meet the required distribution commencement date provisions of Code Section 401(a)(9) as specified in Article XII. All benefits shall be paid under a payment option under Section 11.02, subject to the restrictions in Article XII.

11.02 Payment Options. The election of a payment option by a Participant or a Beneficiary under Section 11.01 must be made no later than thirty (30) days before the

commencement of such benefits. Subject to restrictions established by the Administrator, the Plan shall permit payment options in the form of lump sums and may permit a Participant to elect payment over the life of the Participant; over the life of the Participant and a designated Beneficiary; over a period certain not extending beyond the life expectancy of the participant; or over a period certain not extending beyond the joint life and last survivor expectancy of the Participant and a designated Beneficiary. Absent such an election, the Account will be paid in a lump sum.

11.03 Lump Sum Settlement. Notwithstanding anything in this Plan to the contrary, if a Participant's Account balance is not greater than \$5,000 (\$7,000 for distributions made after December 31, 2023) (or such other lesser amount as determined by the Trustees with respect to the Plan Years of Participating Employers following the determination) at the time of Separation from Service, the Administrator may effect a lump sum distribution of the Participant's Account, regardless of a Participant's or Beneficiary's direction. Effective for distributions made on or after March 28, 2005, if a lump sum distribution to be made under this Section is greater than \$1,000 and it is an eligible rollover distribution, and if the recipient of the distribution does not elect to have the distribution paid directly to an eligible retirement plan specified by the recipient in a direct rollover or does not elect to receive the distribution directly, then the Administrator will pay the distribution in a direct rollover to an individual retirement plan designated by the Administrator.

11.04 Designated Beneficiary.

(a) A Participant shall have the right to file with the Administrator an Applicable Form designating the Beneficiary or Beneficiaries who shall receive the benefits payable under the Plan in the event of the Participant's death. No Beneficiary designation shall take effect until an Applicable Form is completed by the Participant and received and accepted by the Administrator.

(b) A Participant shall have the right to designate at least one primary and at least one contingent Beneficiary and to indicate whether the Beneficiaries in each class are to share equally or according to specified percentages. If a Beneficiary predeceases the Participant, the surviving Beneficiaries in the same class (i.e., primary or contingent) will share among each other all benefits in the same proportion as originally designated by the Participant. A contingent Beneficiary shall receive benefit payments only if there is no surviving primary Beneficiary.

(c) If the Participant dies without a valid Beneficiary designation on file for this Plan and the Participant is a participant in the GMA Deferred Compensation Plan, the Participant's Beneficiary or Beneficiaries for purposes of the GMA Deferred Compensation Plan, if any, shall be the Participant's Beneficiary or Beneficiaries under this Plan. If the Participant dies without a valid Beneficiary designation on file for this Plan or for the GMA Deferred Compensation Plan, the benefit payment shall be made to the Participant's surviving spouse, in which case the Participant's surviving spouse shall be the designated Beneficiary under the Plan. If there is no surviving spouse, the benefits shall be paid to the Participant's estate in a lump sum. In the event of the death of a Beneficiary after the Beneficiary has become entitled to receive benefits, the remaining benefits allocable to such Beneficiary shall be paid to the estate of the Beneficiary in a lump sum.

(d) The Beneficiary designation may be changed by the Participant on the Applicable Form at any time prior to the date benefits commence. Only the last designation of a Beneficiary prior to the date benefits commence shall have effect, and any new designation of a Beneficiary invalidates, supersedes, and revokes any prior designation, provided it is made on an Applicable Form completed by the Participant and received and accepted by the Administrator. Notwithstanding any provision to the contrary, a Beneficiary designation for this Plan shall control

distribution of benefits payable under this Plan over a subsequent Beneficiary designation for the GMA Deferred Compensation Plan.

ARTICLE XII - MINIMUM DISTRIBUTION RULES

12.01 Precedence. The requirements of this Article will take precedence over any inconsistent provisions of the Plan.

12.02 Requirements of Treasury Regulations. All distributions required under this Article will be determined and made in accordance with a reasonable, good faith interpretation of Code Section 401(a)(9) and the Treasury regulations thereunder, as applicable to governmental plans, including the incidental death benefit rules under Code Section 401(a)(9)(G).

12.03 Time and Manner of Distribution.

(a) The Participant's entire interest will be distributed, or begin to be distributed, to the Participant not later than the Participant's Required Beginning Date.

(b) If the Participant dies before distributions begin, the Participant's entire interest will be distributed, or begin to be distributed, no later than as follows:

(1) If the Participant's surviving spouse is the Participant's sole Designated Beneficiary, then distributions to the surviving spouse will begin by December 31 of the calendar year immediately following the calendar year in which the Participant died, or by December 31 of the calendar year in which the Participant would have attained the Applicable Age.

(2) If the Participant's surviving spouse is not the Participant's sole Designated Beneficiary, then distributions to the Designated Beneficiary may be made by lump sum, and distribution must be made no later than December 31 of the calendar year containing the fifth anniversary of the Participant's death.

(3) If there is no Designated Beneficiary as of September 30 of the year following the year of the Participant's death, the Participant's entire interest will be distributed by December 31 of the calendar year containing the fifth anniversary of the Participant's death.

(4) If the Participant's surviving spouse is the Participant's sole Designated Beneficiary and the surviving spouse dies after the Participant but before distributions to the surviving spouse are required to begin, this subsection (b), other than subsection (b)(1), will apply as if the surviving spouse were the Participant.

For purposes of this subsection (b) and Section 12.05, unless subsection (b)(4) of this Section applies, distributions are considered to begin on the Participant's Required Beginning Date. If subsection (b)(4) of this Section applies, distributions are considered to begin on the date the distributions are required to begin to the surviving spouse under subsection (b)(1) of this Section. If distributions under an annuity purchased from an insurance company irrevocably commence to the Participant before the Participant's Required Beginning Date (or to the Participant's surviving spouse before the date distributions are required to begin to the surviving spouse under subsection (b)(1) of this Section), the date distributions are considered to begin is the date distributions actually commence.

(c) Unless the Participant's interest is distributed in the form of an annuity purchased from an insurance company or in a single sum on or before the Required Beginning Date, as of the first Distribution Calendar Year distributions will be made in accordance with Sections 12.04 or 12.05. If the Participant's interest is distributed in the form of an annuity purchased from an insurance company, distributions thereunder will be made in accordance with the requirements of Code Section 401(a)(9) and the Treasury regulations, as applicable to governmental plans.

Annuity payments must commence on or before the Participant's Required Beginning Date. The first payment, which must be made on or before the Participant's Required Beginning Date, must be the payment which is required for one payment interval. The second payment need not be made until the end of the next payment interval even if that payment interval ends in the next calendar year. Payment intervals are the periods for which payments are received, e.g., bimonthly, monthly, semi-annually, or annually.

(d) Once payments have begun over a period certain, the period certain cannot be changed except in the limited circumstances described in Section 1.401(a)(9)-6, Q&A-13, of the Treasury regulations.

(e) A participant's benefit may be distributed in a lump sum to purchase an annuity from an insurance company. All annuity payments (whether paid over a Participant's life, joint lives, or a period certain) must be either nonincreasing or increase only in accordance with Section 1.401(a)(9)-6, Q&A-14, of the Treasury regulations.

12.04 Required Minimum Distribution During Participant's Lifetime.

(a) During the Participant's lifetime, the minimum amount that will be distributed for each Distribution Calendar Year is the lesser of:

(1) The quotient obtained by dividing the Participant's Account Balance by the distribution period in the Uniform Lifetime Table set forth in Section 1.401(a)(9)-9, Q&A-2, of the Treasury regulations, using the Participant's age as of the Participant's birthday in the Distribution Calendar Year; or

(2) If the Participant's sole Designated Beneficiary for the Distribution Calendar Year is the Participant's spouse, the quotient obtained by dividing the Participant's Account Balance by the number in the Joint and Last Survivor Table set forth in

Section 1.401(a)(9)-9, Q&A-3, of the Treasury regulations, using the Participant's and spouse's attained ages as of the Participant's and spouse's birthdays in the Distribution Calendar Year.

(b) Required minimum distributions will be determined under this Section beginning with the first Distribution Calendar Year and up to and including the Distribution Calendar Year that includes the Participant's date of death.

12.05 Required Minimum Distributions After Participant's Death.

(a) Death Prior to January 1, 2022, on or After Date Distributions Begin.

(1) Participant Survived by Designated Beneficiary. If the Participant dies prior to January 1, 2022, on or after the date distributions begin and there is a Designated Beneficiary, the minimum amount that will be distributed for each Distribution Calendar Year after the year of the Participant's death is the quotient obtained by dividing the Participant's Account Balance by the longer of the remaining Life Expectancy of the Participant or the remaining Life Expectancy of the Participant's Designated Beneficiary, determined as follows:

(i) The Participant's remaining Life Expectancy is calculated using the age of the Participant in the year of death, reduced by one for each subsequent year.

(ii) If the Participant's surviving spouse is the Participant's sole Designated Beneficiary, the remaining Life Expectancy of the surviving spouse is calculated for each Distribution Calendar Year after the year of the Participant's death using the surviving spouse's age as of the spouse's birthday in that year. For Distribution Calendar Years after the year of the surviving spouse's death, the remaining Life Expectancy of the surviving spouse is calculated using the age of

the surviving spouse as of the spouse's birthday in the calendar year of the spouse's death, reduced by one for each subsequent calendar year.

(iii) If the Participant's surviving spouse is not the Participant's sole Designated Beneficiary, the Designated Beneficiary's remaining Life Expectancy is calculated using the age of the Beneficiary in the year following the year of the Participant's death, reduced by one for each subsequent year.

(2) No Designated Beneficiary. If the Participant dies on or after the date distributions begin and there is no Designated Beneficiary as of September 30 of the year after the year of the Participant's death, the minimum amount that will be distributed for each Distribution Calendar Year after the year of the Participant's death is the quotient obtained by dividing the Participant's Account Balance by the Participant's remaining Life Expectancy calculated using the age of the Participant in the year of death, reduced by one for each subsequent year.

(b) Death on or After January 1, 2022, On or After Date Distributions Begin.

(1) Participant Survived by Designated Beneficiary. If the Participant dies on or after January 1, 2022, on or after the date distributions begin and there is a Designated Beneficiary, the minimum amount that will be distributed for each Distribution Calendar Year after the year of the Participant's death is the quotient obtained by dividing the Participant's Account Balance by the longer of the remaining Life Expectancy of the Participant or the remaining Life Expectancy of the Participant's Designated Beneficiary, determined as follows:

(i) The Participant's remaining Life Expectancy is calculated using the age of the Participant in the year of death, reduced by one for each subsequent year.

(ii) If the Participant's surviving spouse is the Participant's sole Designated Beneficiary, the applicable distribution period is measured by the surviving spouse's Life Expectancy using the surviving spouse's birthday for each Distribution Calendar Year after the calendar year of the Participant's death. The surviving spouse's remaining Life Expectancy is redetermined each Distribution Calendar Year using the surviving spouse's age as of the surviving spouse's birthday in that Distribution Calendar Year. For Distribution Calendar Years after the year of the surviving spouse's death, the remaining Life Expectancy of the surviving spouse is calculated using the age of the surviving spouse as of the spouse's birthday in the calendar year of the spouse's death, reduced by one for each subsequent calendar year.

(iii) If the Participant's surviving spouse is not the Participant's sole Designated Beneficiary and there is an Eligible Designated Beneficiary, the Eligible Designated Beneficiary's remaining Life Expectancy is calculated using the age of the Eligible Designated Beneficiary in the year following the year of the Participant's death, reduced by one for each subsequent year.

(iv) If the Participant's surviving spouse is not the Participant's sole Designated Beneficiary and there is no Eligible Designated Beneficiary, the entire interest must be distributed by the end of the calendar year that includes the tenth anniversary of the date of the Participant's death. In addition, if there is a Designated Beneficiary but not an Eligible Designated Beneficiary, distributions must begin by December 31st of the calendar year immediately following the calendar year in which the Participant died based on the longer of the Life

Expectancy of the Designated Beneficiary or the deceased Participant. However, for the 2021 and 2022 calendar years, distributions are not required.

(2) No Designated Beneficiary. If the Participant dies on or after the date distributions begin and there is no Designated Beneficiary as of the September 30 of the year after the year of the Participant's death, such as where no individual is named as the beneficiary, the minimum amount that will be distributed for each Distribution Calendar Year after the year of the Participant's death is the quotient obtained by dividing the Participant's Account Balance by the Participant's remaining Life Expectancy calculated using the age of the Participant in the year of death, reduced by one for each subsequent year.

(c) Death Prior to January 1, 2022, Before Date Distributions Begin.

(1) Participant Survived by Designated Beneficiary. If the Participant dies before the date distributions begin and there is a Designated Beneficiary, the minimum amount that will be distributed for each Distribution Calendar Year after the year of the Participant's death is the quotient obtained by dividing the Participant's Account Balance by the remaining Life Expectancy of the Participant's Designated Beneficiary, determined as provided in subsection (a) of this Section.

(2) No Designated Beneficiary. If the Participant dies before the date distributions begin and there is no Designated Beneficiary as of September 30 of the year following the year of the Participant's death, distribution of the Participant's entire interest will be completed by December 31 of the calendar year containing the fifth anniversary of the Participant's death.

(3) Death of Surviving Spouse Before Distributions to Surviving Spouse are Required to Begin. If the Participant dies before the date distributions begin, the Participant's surviving spouse is the Participant's sole Designated Beneficiary, and the surviving spouse dies before distributions are required to begin to the surviving spouse under Section 12.03(b)(1), this subsection (c) will apply as if the surviving spouse were the Participant.

(d) Death After Required Minimum Distributions Begin. If distributions begin on the Participant's Required Beginning Date and the Participant dies before the Participant's entire interest has been distributed, the remaining portion of such interest must be distributed at least as rapidly as under the distribution method being used as of the date of the Participant's death.

(e) Death on or after January 1, 2022, Before Distributions Begin.

(1) If the Participant dies before the date distribution begins and the surviving spouse is the sole beneficiary, distribution must begin by December 31 of the calendar year immediately following the calendar year in which the Participant died, or by December 31 of the calendar year in which the Participant would have attained the Applicable Age, if later.

(i) Death of Surviving Spouse Before Distributions to Surviving Spouse Are Required to Begin. If the Participant dies before the date distributions begin, the Participant's surviving spouse is the Participant's sole Designated Beneficiary, and the surviving spouse dies before distributions are required to begin to the surviving spouse under subsection (e)(1), this subsection (e) will apply as if the surviving spouse were the Participant.

(2) Participant Survived by Eligible Designated Beneficiary. If the Participant dies before the date distributions begin and there is an Eligible Designated Beneficiary, the minimum amount that will be distributed for each Distribution Calendar Year after the year of the Participant's death is determined initially using the beneficiary's age as of their birthday in the calendar year following the calendar year of the Participant's death. For subsequent calendar years, the Designated Beneficiary's remaining Life Expectancy is determined by reducing that initial Life Expectancy by one for each calendar year that has elapsed after the first calendar year.

(i) Death of Eligible Designated Beneficiary. If the Participant dies before the date distributions begin and is survived by an Eligible Designated Beneficiary and the surviving Eligible Designated Beneficiary dies or reaches the age of majority before distributions are required to begin to the Eligible Designated Beneficiary under subsection 12.05(e)(2), distribution of the Participant's entire interest will be completed by December 31 of the calendar year containing the tenth anniversary of the Participant's death.

(3) Participant Survived by Designated Beneficiary. If the Participant dies before the date distributions begin and there is a Designated Beneficiary, distribution of the Participant's entire interest will be completed by December 31 of the calendar year containing the tenth anniversary of the Participant's death.

(4) No Designated Beneficiary. If the Participant dies before the date distributions begin and there is no Designated Beneficiary as of September 30 of the year following the year of the Participant's death, distribution of the Participant's entire interest

will be completed by December 31 of the calendar year containing the fifth anniversary of the Participant's death.

12.06 Definitions for this Article.

(a) "Applicable Age" means as follows:

(1) In the case of an individual who attains age 70 before July 1, 2019, the Applicable Age is 70 ½.

(2) In the case of an individual who attains age 70 on or after July 1, 2019, the Applicable Age is 72.

(3) In the case of an individual who attains age 72 after December 31, 2022, and age 73 before January 1, 2033, the Applicable Age is 73.

(b) "Designated Beneficiary" means the individual who is designated as the Beneficiary under Article XI and is the Designated Beneficiary under Code Section 401(a)(9) and Section 1.401(a)(9)-4 of the Treasury regulations.

(c) "Distribution Calendar Year" means a calendar year for which a minimum distribution is required. For distributions beginning before the Participant's death, the first Distribution Calendar Year is the calendar year immediately preceding the calendar year which contains the Participant's Required Beginning Date. For distributions beginning after the Participant's death, the first Distribution Calendar Year is the calendar year in which distributions are required to begin under Section 12.03(b). The required minimum distribution for the Participant's first Distribution Calendar Year will be made on or before the Participant's Required Beginning Date. The required minimum distribution for other Distribution Calendar Years, including the required minimum distribution for the Distribution Calendar Year in which the

Participant's Required Beginning Date occurs, will be made on or before December 31 of that Distribution Calendar Year.

(d) "Eligible Designated Beneficiary" means the individual designated by the Participant (or the Participant's surviving spouse) and who will receive the Participant's interest under the Plan and who is:

- (1) The surviving spouse of the Participant,
- (2) A child of the Participant who has not reached majority,
- (3) Disabled,
- (4) A chronically ill individual, or
- (5) An individual not described above who is not more than 10 years younger than the Participant.

(e) "Life Expectancy" means life expectancy as computed by use of the Single Life Table in Section 1.401(a)(9)-9, Q&A-1, of the Treasury regulations.

(f) "Participant's Account Balance" means the Account balance as of the last valuation date in the calendar year immediately preceding the Distribution Calendar Year (valuation calendar year) increased by the amount of any contributions made and allocated or forfeitures allocated to the Account balance as of dates in the valuation calendar year after the valuation date and decreased by distributions made in the valuation calendar year after the valuation date. The Account balance for the valuation calendar year includes any amounts rolled over or transferred to the Plan either in the valuation calendar year or in the Distribution Calendar Year if distributed or transferred in the valuation calendar year.

(g) "Required Beginning Date" means April 1 of the calendar year following the later of (i) the calendar year in which the Participant reaches the Applicable Age , or (ii) the calendar year in which the Participant Separates from Service.

12.07 No Expansion of Payment Options. Nothing in this Article shall provide any individual entitled to a benefit under this Plan a benefit or payment option to which such individual would not otherwise be entitled pursuant to the provisions of the Plan.

12.08 2020 Waiver of Required Minimum Distributions

(a) Effective in 2020, notwithstanding Sections 12.04 and 12.05, a Participant or Designated Beneficiary who would have been required to receive a required minimum distribution for 2020 (or paid in 2021 for the 2020 calendar year for a Participant with a required beginning date of April 1, 2021) but for the enactment of section 401(a)(9)(I) of the Code (2020 required minimum distributions), and who would have satisfied that requirement by receiving distributions that are either (1) equal to the 2020 required minimum distributions, or (2) one or more payments (that included the 2020 required minimum distributions) in a series of substantially equal periodic payments made at least annually and expected to last the life (or life expectancy) of the Participant, the joint lives (or joint life expectancies) of the Participant and the Participant's Designated Beneficiary, or for a period of at least 10 years (Extended 2020 required minimum distributions), will receive those distributions as determined in accordance with this Section 12.09(b) below. Notwithstanding Section 12.09(b) below, a Participant or Beneficiary will be given the opportunity to elect whether or not to receive those distributions. In addition, notwithstanding Section 13.01 and solely for purposes of applying the direct rollover provisions

of the Plan, certain additional distributions in 2020 will be treated as eligible rollover distributions.

(b) A Participant or Beneficiary who would have been required to receive a 2020 required minimum distribution will not receive this distribution unless the Participant or Beneficiary chooses to receive the distribution.

ARTICLE XIII - ELIGIBLE ROLLOVER FROM THIS PLAN

13.01 Plan Distributions and Withholding Requirements.

(a) Notwithstanding any provision of the Plan to the contrary that would otherwise limit a Distributee's election under this Section, a Distributee may elect, at the time and in the manner prescribed by the Administrator, to have any portion of an Eligible Rollover Distribution paid directly to an Eligible Retirement Plan specified by the Distributee in a Direct Rollover.

(b) Solely for purposes of applying the direct rollover provisions of the Plan, 2020 required minimum distributions will be treated as an Eligible Rollover Distribution in 2020.

13.02 Definitions. The following definitions shall apply to this Article:

(a) An "Eligible Rollover Distribution" is any distribution under Article XI of all or any portion of the balance to the credit of the Distributee, except that an Eligible Rollover Distribution does not include: (i) any distribution that is one of a series of substantially equal periodic payments (not less frequently than annually) made for the life (or life expectancy) of the Distributee or the joint lives (or joint life expectancies) of the Distributee and the Distributee's designated Beneficiary, or for a specified period of ten (10) years or more; (ii) any distribution to the extent such distribution is required under Code Section 401(a)(9); or (iii) the portion of any distribution that is not includable in gross income, provided that any portion of any distribution that is not includable in gross income may be an Eligible Rollover Distribution for purposes of a

rollover to either (1) a traditional individual retirement account or individual retirement annuity under Code Sections 408(a) or 408(b) or a Roth individual account or annuity described under Code Section 408A or (2) a qualified trust which is part of a plan which is a defined contribution plan under Code Sections 401(a) or 403(b) that will separately account for the distribution, including the taxable and non-taxable portions of the distribution, in a direct trustee-to-trustee transfer.

(b) An "Eligible Retirement Plan" is an individual retirement account described in section 408(a) of the Code, an individual retirement annuity described in Code Section 408(b), a Roth IRA described in Code Section 408A, an annuity plan described in Code Section 403(a), a qualified plan described in Code Section 401(a) that accepts the distributee's eligible rollover distribution, an annuity contract described in Code Section 403(b), an eligible plan under Code Section 457(b) which is maintained by a state, political subdivision of a state, or any agency or instrumentality of a state or political subdivision of a state and which agrees to separately account for amounts transferred into such plan from this Plan, and, effective for distributions made after December 18, 2015, an Eligible Retirement Plan will also include a SIMPLE IRA as described in Code Section 408(p), provided that the rollover contribution to the SIMPLE IRA is made after the two-year period beginning on the date the Distributee first participated in any qualified salary reduction arrangement maintained by the Distributee's employer under Code Section 408(p)(2), as described in Code Section 72(t)(6). The definition of an Eligible Retirement Plan for a nonspouse designated beneficiary of a deceased participant means an individual retirement annuity account established for the purpose of receiving a distribution from this Plan and treated as an inherited individual retirement account or annuity (within the meaning of Code Section 408(d)(3)(C)).

(c) A "Distributee" includes an employee, former employee, and a nonspouse designated beneficiary (as defined in section 401(a)(9)(E) of the Code) of a deceased Participant. In addition, the employee's or former employee's surviving spouse and the employee's or former employee's spouse or former spouse who is the alternate payee under a qualified domestic relations order, as defined in section 414(p) of the Code, are Distributees with regard to the interest of the spouse or former spouse.

(d) A "Direct Rollover" is a payment by the Plan to the Eligible Retirement Plan specified by the Distributee.

(e) Not fewer than 30 nor more than 180 days before a Plan distribution, the Administrator shall provide the recipient with a written tax explanation as required by Code Section 402(f), if applicable, including an explanation of (i) the direct transfer of benefits, if applicable; (ii) the applicability of withholding taxes; (iii) the availability of direct transfers or rollovers; (iv) the availability of the special forward income averaging of Code Section 402(d); and (v) the applicability of such provisions to an alternate payee under Code Section 402(e). Notwithstanding the preceding sentence, a distribution may begin fewer than 30 days after the notice described in the preceding sentence is given, provided that:

(1) the Administrator clearly informs the Participant that the Participant has a right to a period of at least 30 days after receiving the notice to consider the decision of whether or not to elect a distribution (and, if applicable, a participant distribution option), and

(2) the Participant, after receiving a notice, affirmatively elects a distribution.

ARTICLE XIV - ELIGIBLE ROLLOVERS TO THIS PLAN

To the extent permitted by the applicable provisions of the Code and regulations issued thereunder, a Participant may contribute to the Plan in cash as a rollover contribution a qualified

rollover amount from a qualified plan under Code Section 401(a); an annuity plan under Code Section 403(a); an individual retirement account or annuity under Code Sections 408(a) or (b); or an annuity contract under Code Section 403(b); provided that the Administrator, in its discretion, determines that the contribution satisfies all applicable requirements of the Code. A rollover contribution shall be allocated to the Rollover Account of the Participant as of the date of the contribution. The Participant's Rollover Account shall be available for distribution, under the payment options set forth in Section 11.02, at any time at the direction of the Participant, subject to any applicable penalties or other distribution requirements under the Code (including, but not limited to, Article XII).

ARTICLE XV - TRANSFERS

To the extent permitted by the applicable provisions of the Code and regulations issued thereunder, a Participant may make a plan-to-plan transfer to this Plan from another qualified plan as provided in this Article. Likewise, to the extent permitted by the applicable provisions of the Code and regulations issued thereunder, and subject to approval by the Trustees, this Plan will accept an Employer directed transfer of a Participant's assets from a qualified plan and trust. Such a Participant-directed or Employer-directed transfer is permitted only if the other plan provides for the direct transfer of the Participant's interest therein to the Plan. The Administrator may require in its sole discretion that the transfer be in cash or other property acceptable to the Administrator. The Administrator may require such documentation from the other plan as it deems necessary to effectuate the transfer and to confirm that the other plan is a qualified plan as defined in Section 401(a) of the Code. The amount so transferred shall be credited to the Participant's Transfer Account and shall be held, invested, accounted for, administered and otherwise treated in the same manner as a rollover contribution under Article XIV, subject to any applicable distribution requirements or limitations under the Code. To the extent permitted by the applicable

provisions of the Code and regulations issued thereunder, and subject to approval by the Trustees, a Participating Employer may direct the transfer of all the assets under its Plan to a successor qualified plan and trust that agrees to accept such transfer. In the event of such a transfer, each Participant or Beneficiary shall be entitled to receive (if the plan then terminated) a benefit immediately after the transfer which is not less than the benefit the Participant or Beneficiary would have been entitled to receive immediately before the transfer (if the plan had then terminated).

To the extent permitted by the applicable provisions of the Code and regulations issued thereunder, a Participating Employer may elect under the Adoption Agreement to allow a Participant to make in-service, trustee-to-trustee transfers from the vested portion of the Participant's Account in this Plan to a Georgia Municipal Employees Benefit System ("GMEBS") defined benefit plan sponsored by the Participating Employer in order to purchase service credit under the Participating Employer's GMEBS defined benefit plan. In the event a Participating Employer does not make an election under the Adoption Agreement regarding in-service, trustee-to-trustee transfers for the purpose of purchasing service credit under the Participating Employer's GMEBS defined benefit plan, the Participating Employer will be deemed to have elected to allow such transfers, if applicable. A transfer under this provision shall not be considered a distribution to the Participant, and the Participant will not have the right to receive the transferred amount directly, or to transfer to any plan other than the Participating Employer's GMEBS defined benefit plan.

ARTICLE XVI - PARTICIPATING EMPLOYER OBLIGATIONS

Each Participating Employer is required to: (i) remit correct contributions on a timely basis pursuant to Article IV, in the form and manner required by the Administrator; (ii) notify the Administrator of any change in the Adoption Agreement at least thirty (30) days prior to the

proposed effective date of the change; (iii) provide and/or distribute any reports, information, or notices as required by the Administrator; and (iv) comply with all requirements of the Plan. The Plan for a Participating Employer who fails to comply with its obligations under the Plan may be terminated by the Trustees in their discretion.

A Participating Employer shall not be liable for losses arising from expense charges of any kind or from depreciation or shrinkage in the value of investments made under this Plan.

ARTICLE XVII - PLAN LOANS

Plan loans to Participants shall not be permitted.

ARTICLE XVIII - ADMINISTRATION OF PLAN

18.01 Compliance with Code Section 401(a). At all times, the Plan shall be administered in accordance with and construed to be consistent with Code Section 401(a) and its accompanying regulations, as applicable to governmental plans as defined in Code Section 414(d). The Plan is a money purchase plan, whereby contributions are determined pursuant to Article IV of the Plan.

18.02 Trustees' Duties and Powers. The Trustees shall have the authority to control and manage the operation and administration of the Plan and shall be a named fiduciary of the Plan.

(a) The Trustees shall have such power and authority (including discretion with respect to the exercise of that power and authority) as may be necessary, advisable, desirable or convenient to enable the Trustees to carry out their duties under the Plan. The Trustees also have the powers and duties specified in the separate Trust Agreement. By way of illustration and not limitation, the Trustees are empowered and authorized:

(1) to establish procedures with respect to administration of the Plan, not inconsistent with the Plan and the Code, and to amend or rescind such procedures;

(2) to determine, consistent with the Plan, applicable law, rules or regulations, all questions of law or fact that may arise as to the eligibility for participation in the Plan and eligibility for distribution of benefits from the Plan, and the status of any person claiming benefits under the Plan, including without limitation, Participants, former Participants, Beneficiaries, Employees and former Employees;

(3) pursuant to Article XI of the Plan, to make payments from the Trust Fund to Participants, their Beneficiaries and other persons as the Trustees may determine;

(4) to contract with one or more Service Managers to perform education, enrollment, and administrative services under this Plan;

(5) to accept service of legal process;

(6) subject to and consistent with the Code, to construe and interpret the Plan as to administrative issues and to correct any defect, supply any omission or reconcile any inconsistency in the Plan with respect to same.

(b) Any action by the Trustees, which is not found to be an abuse of discretion, shall be final, conclusive and binding on all individuals affected thereby. The Trustees may take any such action in such manner and to such extent as the Trustees in their sole discretion may deem expedient and the Trustees shall be the sole and final judge of such expediency.

(c) The Trustees may delegate any power or duty to the Administrator except where the Trustees are required to review a determination of the Administrator.

18.03 Advice. The Trustees may employ one (1) or more persons to render advice with regard to their responsibilities under the Plan.

18.04 Delegation by Trustees. In addition to the powers stated in Section 18.02, the Trustees may delegate to an individual, committee or organization certain of their fiduciary or

other responsibilities under the Plan. Any such individual, committee or organization shall remain a fiduciary until the delegation of fiduciary duty is revoked by the Trustees, which revocation may be without cause and without advance notice. Such individual, committee or organization shall have power and authority with respect to such delegated fiduciary or other responsibilities as the Trustees have under the Plan.

18.05 Fiduciary Insurance. The Trustees may require the purchase of fiduciary liability insurance for any of such fiduciaries to cover liability or losses occurring by reason of the act or omission of a fiduciary.

18.06 Payment of Benefits.

(a) **Payments to Minors and Incompetents.** Any Participant, Terminated Participant, or Beneficiary receiving or claiming benefits under the Plan shall be conclusively presumed to be mentally competent and of age until the Administrator receives a written notice, in a form and manner acceptable to it, that such person is incompetent or a minor, and that a guardian or other person legally vested with the care of such person's estate has been appointed. In the event a guardian of the estate of any person receiving or claiming benefits under the Plan shall be appointed by a court of competent jurisdiction, payments shall be made to such guardian and the guardian may take any and all actions with respect to the person's interest under the Plan in accordance with the terms of the appointment, provided that proper proof of appointment is furnished in a form and manner suitable to the Administrator. Any payment so made shall be a complete discharge of liability therefor under the Plan. No person may act as an attorney in fact for an Employee, Participant, Terminated Participant, or Beneficiary (or estate, if applicable) with respect to a matter involving the Plan unless a valid power of attorney document appointing such person and authorizing such action is submitted in a form and manner acceptable to the

Administrator. The Administrator shall be entitled to rely upon a power of attorney document which it reasonably determines to be valid, without liability for actions taken by the Administrator at the request of the designated attorney in fact, unless and until the Administrator receives notice that the power of attorney is no longer effective.

(b) Correctness of Actions. The Trustees or Administrator, if in doubt concerning the correctness of their action in making a payment of a benefit, may suspend payment until satisfied as to the correctness of the payment or the person to receive the payment, or may file, in any state court of competent jurisdiction, a suit, in such form as it considers appropriate, for legal determination of the benefits to be paid and the persons to receive them. The Trustees or Administrator may also bring a suit or take such other action as it deems appropriate in the case of questions involving investment directions. The Trustees and Administrator shall comply with the final order of the court in any such suit, and Participants, Beneficiaries, and the Participating Employers shall be bound thereby insofar as such order affects the benefits payable under this Plan or the method or manner of payment.

18.07 Limitation on Recovery. Participating Employers, Participants, and Beneficiaries (or their estates, if applicable) may not seek recovery against the Trustees, GMA, or any employee or agent of GMA or the Trustees, for any loss sustained by any Participating Employer, Participant, or Beneficiary (or estate, if applicable) due to the nonperformance of their duties, negligence or any other misconduct of the above-named persons. Participants and Beneficiaries (or their estates, if applicable) may not seek recovery against Participating Employers, or any employee or agent of the Participating Employer, due to the non-performance of their duties, negligence, or any other misconduct of the above-named persons.

This paragraph shall not, however, excuse fraud or a wrongful taking by any person.

ARTICLE XIX - CLAIMS PROCEDURE

19.01 Claims Procedure: Service Manager. Any Participant may present a claim in writing to the Service Manager for any issue involving the Participant's Account investments or record-keeping. In addition, the Administrator may refer such issues to the Service Manager for review and resolution. The Service Manager shall utilize the protocol agreed to with the Administrator. The Service Manager shall resolve any such claim presented to it. If a Participant is not satisfied with the resolution determined by the Service Manager, the Participant may request in writing a claim review under Section 19.04.

19.02 Claims Procedure: Employer. Any Participant may present a claim in writing to the Participant's Employer for any issue involving eligibility or vesting. In addition, the Administrator may refer such issues to the Employer for review and resolution. The Employer shall resolve any such claim presented to it. If a Participant is not satisfied with the resolution determined by the Employer, the Participant may request in writing a claim review under Section 19.04.

19.03 Claims Procedure: Administrator. The Administrator shall have sole discretion to determine, based upon the Issue(s) raised, if a claim should be resolved by the Service Manager, Employer, or the Administrator pursuant to Sections 19.01, 19.02 or 19.03 respectively. A Participant, Beneficiary, or other person claiming benefits under this Plan ("Claimant") may present a claim in writing to the Administrator for any issue not covered by Section 19.01 or 19.02. The Administrator shall resolve any such claim presented to it in accordance with the procedures specified in Section 19.04(b) - (d). If the Claimant is not satisfied with the resolution determined by the Administrator, the Claimant may appeal the Administrator's decision under Section 19.05.

19.04 Claims Review.

(a) Within thirty (30) days after the Claimant is notified of a decision under Section 19.01 or 19.02, the Claimant may submit a written request for review of the decision by the Administrator. If such request is not filed within thirty (30) days, the decision of the Service Manager or Employer, as applicable, shall be final and binding. The thirty (30) day period may be waived by the Trustees for good cause shown.

(b) The Administrator shall within ninety (90) days provide adequate notice in writing to any Claimant as to its decision on any review. Such notice shall be written in a manner calculated to be understood by the Participant. If such claim is denied by the Administrator, in whole or in part, such notice shall set forth:

- (1) the specific reasons for such denial,
- (2) specific reference to any pertinent provisions of the Plan on which denial is based,
- (3) a description of any additional material or information necessary for the Claimant to perfect the claim and an explanation of why such material or information is necessary, and
- (4) an explanation of the appeals procedure for the Plan.

(c) The Administrator shall act as a fiduciary in making a full and fair review of such claim.

(d) The Claimant or a duly authorized representative may review any Plan document which is pertinent to the claim and may submit issues and comments to the Administrator in writing at any time prior to the issuance of the Administrator's decision on review.

19.05 Appeals Procedure.

(a) Within sixty (60) days after receipt by the Claimant of notification of denial under Section 19.03 or 19.04, the Claimant shall have the right to present a written appeal to the Trustees, including submission of any additional written material that is pertinent to the claim. If such appeal is not filed within the sixty (60) day period, the decision of the Administrator shall be final and binding.

(b) A decision by the Trustees shall be made no later than sixty (60) days after their receipt of the appeal. However, if the Trustees decide that a hearing at which the Claimant or a duly authorized representative may be present is necessary and such a hearing is held, such decision shall be rendered as soon as possible, but not later than one hundred twenty (120) days after their receipt of the appeal. Any such decision of the Trustees shall be in writing and shall provide adequate notice to the Claimant setting forth the specific reasons for any denial and written in a manner calculated to be understood by a Participant. Any such decision by the Trustees shall be final and binding.

19.06 Report to Trustees Concerning Claims and Appeals. The Administrator shall present a quarterly summary report to the Trustees concerning any claim or appeal under this Article.

ARTICLE XX - AMENDMENT OF THE PLAN

20.01 Provider and Amendments.

(a) It is the intent of the Trustees that the Basic Plan Document, Adoption Agreement form and Addendum form (collectively referred to for purposes of Section 20.01 as "Plan") shall be and remain qualified for tax purposes under the Code. The Provider shall timely submit the Plan for approval under the Code as necessary, and all expenses incident thereto shall be borne by the GMA Investment Fund.

(b) The Administrator will maintain a record of the Participating Employers, and the Administrator will make reasonable and diligent efforts to ensure that Participating Employers have actually received and are aware of all Plan amendments and that such Participating Employers adopt new documents when necessary. The provisions of this subsection shall supersede other provisions of the Plan to the extent those other provisions are inconsistent.

(c) The Trustees or the Provider, as directed by the Trustees, hereby reserves the right to terminate the Plan without consent of the Participating Employers or of Participants (or any beneficiary thereof) and to amend the Plan without consent of the Participating Employers or of Participants (or any Beneficiaries thereof) to make desired changes in the design of the Plan. A true copy of the resolution of the Trustees approving such amendment shall be delivered to the Administrator and the Participating Employers. The Plan shall be amended in the manner and effective as of the date set forth in such resolution, and the Participating Employers, Employees, Participants, Beneficiaries, the Administrator, and all others having any interest under the Plan shall be bound thereby.

(d) The Provider shall have the authority to advise and prepare amendments to the Plan, for approval by the Trustees, on behalf of all Participating Employers, for changes in the Code, the regulations thereunder, revenue rulings, other statements published by Internal Revenue Service, including model, sample, or other required good faith amendments (but only if their adoption will not cause such Plan to be individually designed), and for corrections of prior approved plans. These amendments shall be applied to all Participating Employers. Any amendment prepared by the Provider and approved by the Trustees will be provided by the Administrator to Participating Employers.

(e) Notwithstanding the foregoing paragraphs (c) and (d), for any Participating Employer as of either:

(1) the date the Internal Revenue Service requires the Participating Employer to file Form 5300 as an individually designed plan as a result of an amendment by the Participating Employer to incorporate a type of Plan not allowable in a pre-approved plan, or

(2) as of the date the Plan is otherwise considered an individually designed plan due to the nature and extent of the amendments,

such Participating Employer shall execute a resolution to adopt any amendments that are approved by the Trustees after the date under subparagraph (1) or (2) above, as applicable, within the earlier of (i) ninety (90) days after such Trustees' approval, or (ii) if applicable, the remedial amendment period under Code Section 401(b) as applicable to governmental plans. If the Participating Employer is required to obtain a determination letter for any reason in order to maintain reliance on the opinion letter, the Provider's authority to amend the Plan on behalf of the Participating Employer is conditioned on the Plan receiving a favorable determination letter.

20.02 Amendment of Adoption Agreement and/or Addendum by Participating Employer. The Governing Authority shall have the right at any time to amend, in whole or in part, any or all of its elections under the Adoption Agreement and/or Addendum without the consent of the Participants or any Beneficiaries. Provided, however, that no such amendment shall:

(a) Deprive any Participant or Beneficiary of any of the benefits to which the Participant or Beneficiary is entitled under this Plan with respect to amounts credited prior to the effective date of the amendment; or

(b) Authorize or permit any part of the Trust Fund to be diverted to purposes other than for the exclusive benefit of Participants or their Beneficiaries; or

(c) Become effective until approved by the Trustees. In order to be approved by the Trustees, any amendment must comply with the Basic Plan Document and all applicable state and federal laws, including Code Section 401(a) as applicable to governmental plans. If the Trustees do not approve an amendment, the Trustees and Administrator shall continue to administer the Plan as if such amendment had not been made.

(d) If an amendment limits or otherwise restricts the deferral and distribution rights of the Participants, the amendment shall become effective on the first day of the month following the giving of not less than forty-five (45) days prior notice of the amendment to Participants. If the amendment was made by the Trustees, notice shall be deemed given when the amendment is posted in the office of the Administrator and is sent to each Participating Employer. If the amendment was made by the Participating Employer, notice shall be deemed given when the amendment is posted in the office of the Participating Employer and is sent to the Administrator. No amendments shall deprive any Participant of any of the benefits to which the Participant is entitled under this Plan with respect to amounts credited prior to the effective date of the amendment, and

(e) If the Plan is amended or modified, the Administrator shall nonetheless be responsible for the supervision and the payment of benefits resulting from amounts contributed prior to the amendment or modifications in accordance with this Article.

ARTICLE XXI - TERMINATION

21.01 Plan Termination or Freeze by Participating Employer. A Participating Employer may terminate or freeze its participation in the Plan, including but not limited to, its contribution requirements, if it takes the following actions:

(a) The Governing Authority of the Participating Employer must adopt a resolution terminating its participation or freezing its Employees' rights to participate in the Plan.

(b) The resolution must specify when the Plan will be closed to any additional participation by Eligible Employees, which must be a date at least sixty (60) days after the adoption of the resolution.

(c) The resolution must be submitted to the Trustees.

The Trustees shall determine whether the resolution complies with this section, and all applicable federal and state laws, shall determine an appropriate effective date for the Plan termination or freezing of Employer participation. The Administrator shall provide appropriate forms to the Participating Employer to terminate or freeze ongoing participation. Distributions under the Plan of existing accounts to the Participants and Beneficiaries affected by the termination, or to Participants affected by the freeze are subject to Article XI. However, if the Participating Employer requests a plan-to-plan transfer of Plan assets with respect to the Participating Employer's Employees who are Participants, the Trustees may in their discretion make the transfer.

21.02 Discontinuance of Contributions. At the discretion of the Trustees, a Participating Employer who fails to make contributions for a period of one (1) year or who fails to make timely contributions over a period of two (2) years shall be considered to have frozen participation.

21.03 Effect of Termination or Freeze by Participating Employer. In the case of the complete or partial termination or freezing of the Plan as to one (1) or more Participating Employers, including a freeze arising from the discontinuance and/or delinquency of contributions, the affected portion of the Trust Fund shall continue to be held pursuant to the direction of the

Trustees, for the benefit of affected Participants pursuant to Article XI. The Plan shall remain in full effect with respect to each Participating Employer that does not terminate its participation in the Plan on behalf of its Employees or whose participation is not terminated by the Trustees. In the case of a complete termination of the Plan as to one (1) or more Participating Employers, the Trustees must distribute all assets of the Trust Fund as to such Participating Employer to Participants and Beneficiaries as soon as administratively practicable after the termination of the Plan, pursuant to benefit options under Article XI. In the case of the establishment of a successor plan, such assets may be transferred to the trust of a successor plan.

21.04 Termination of the Entire Plan. This Plan in its entirety may be terminated at any time by official action of the Trustees, with notice to all Participating Employers and Participants. The last date for contributions and earnings to be credited to Participant Accounts must be specified in the Trustees' official action and must be no sooner than ninety (90) days after the adoption of the official action. In the event of a complete Plan termination, the Trustees must distribute all assets of the Trust Fund to the Participants and Beneficiaries as soon as administratively practicable after the termination of the Plan, pursuant to benefit options under Article XI. In the case of the establishment of a successor plan, such assets may be transferred to the trust of a successor plan.

ARTICLE XXII - NONASSIGNABILITY

22.01 Nonassignment. No Participant, Beneficiary or designee may commute, sell, assign, transfer, or otherwise convey the right to receive any payment under the Plan.

22.02 Rights. The rights of Participants and Beneficiaries under this Plan shall not be subject to the rights of their creditors, and shall be exempt from execution, attachment, prior assignment or any other judicial relief or order for the benefit of creditors or other third person,

except to the extent a benefit distributable under Article XI is subject to a federal tax levy and except as provided in Article XXIII concerning Plan-Approved Domestic Relations Orders.

ARTICLE XXIII - DOMESTIC RELATIONS ORDERS

23.01 General Provisions. Domestic relations orders which satisfy the requirements of Code Section 414(p)(1)(A)(i) and 414(p)(1)(B), this Article, and the procedures established by the Administrator or Service Manager for such orders shall be considered Plan-Approved Domestic Relations Orders ("PADROs") and shall be honored by the Plan. The Plan shall not honor any domestic relations orders issued by a court before January 26, 2004. The Administrator or Service Manager is authorized to establish and amend procedures for the determination of PADROs consistent with the above-referenced Code provisions and this Article.

23.02 Investment. During the period that the issue of whether an order satisfies the applicable requirements of the Code and the procedures established by the Administrator or Service Manager is under consideration, the investment direction of the Participant with respect to the Participant's Accounts shall remain in effect, subject to a determination by the Administrator or Service Manager that such investment direction would be contrary to a final court order. After a determination has been made that a domestic relations order satisfies the applicable requirements of the Code and the procedures established by the Administrator or Service Manager and a separate Plan Account has been established for the alternate payee, the alternate payee shall direct the investment of the alternate payee's Plan Account. The Administrator or Service Manager shall direct the investment of an alternate payee's Account to a default investment pursuant to Section 9.02 when there is no valid investment direction on file. The alternate payee's Account shall be assessed administrative fees in the same amount and in the same manner as a Participant's Account. The Service Manager may assess an additional administrative fee to process PADROs.

23.03 Distributions to Alternate Payees. Distributions of benefits to the alternate payee shall commence as soon as administratively practicable after (i) a determination is made that the order satisfies the applicable requirements of the Code and the procedures established by the Administrator or Service Manager, and (ii) receipt by the Administrator or Service Manager of the Applicable Forms for the election of benefits. In the event of an alternate payee's death, any remaining benefits shall be payable solely to the alternate payee's estate, via the duly appointed and then-currently serving executor of the alternate payee's estate.

ARTICLE XXIV - MISCELLANEOUS

24.01 Federal Taxes. The Trustees, the Employers, and the Administrator do not guarantee that any particular Federal or State income, payroll or other tax consequence will occur because of participation in this Plan.

24.02 Contract. This Plan (i.e. the Basic Plan Document, along with the provisions set forth in the Adoption Agreement and any Addendum of any Participating Employer), including any properly adopted or executed amendments thereof, shall constitute entirety of the Participating Employer's Plan. No oral statement regarding the Plan may be relied upon by any Participant or other person. No document outside of the Plan shall be construed as creating an agreement or contract between the Participating Employer and any Participant regarding the Plan.

24.03 Conflicts. In resolving any conflict between provisions of the Plan and in resolving any other uncertainty as to the meaning or intention of any provision of the Plan, the interpretation that (i) causes the Plan to constitute a qualified governmental plan under the provisions of Code Sections 401 and 414(d) and the Trust to be exempt from tax under Code Sections 115 and 501, (ii) causes the Plan to comply with all applicable requirements of the Code, and (iii) causes the Plan to comply with all applicable Georgia statutes and rules, shall prevail over any different interpretation.

24.04 Limitation on Rights. Neither the establishment or maintenance of the Plan, nor any amendment thereof nor any act or omission under the Plan (or resulting from the operation of the Plan) shall be construed:

(a) as conferring upon any Participant, Beneficiary (or their estates, if applicable) or any other person a right or claim against the Trust, Trustees, Participating Employers, Administrator, GMA or GMA's employees or agents, except to the extent that such right or claim shall be specifically expressed and provided in the Plan;

(b) as creating any responsibility or liability of the Participating Employers for the validity or effect of the Plan;

(c) as a contract between the Participating Employers and any Participant or other person (or estate, if applicable);

(d) as being consideration for, or an inducement or condition of, employment of any Participant or other person, or as affecting or restricting in any manner or to any extent whatsoever the rights or obligations of the Participating Employers or any Participant or other person to continue or terminate the employment relationship at any time; or

(e) as giving any Participant the right to be retained in the service of the Participating Employers or to interfere with the right of the Participating Employers to discharge any Participant or other person at any time.

24.05 USERRA Compliance. Notwithstanding any provisions of this Plan to the contrary, contributions, benefits, and service credit with respect to qualified military service shall be provided in accordance with the Uniformed Services Employment and Reemployment Rights Act of 1994 ("USERRA") [as codified at Chapter 43, Title 38, of the United States Code]; Code Section 414(u); and Code Section 401(a)(37), as amended from time to time.

For purposes of this section, "qualified military service" means any service in the uniformed services as defined in USERRA by any individual if such individual is entitled to reemployment rights under USERRA with respect to such service.

A Participant, whose employment is interrupted by qualified military service or who is on a leave of absence for qualified military service who timely resumes employment with the Participating Employer in accordance with USERRA, may elect to make-up deferral contributions to a Code Section 457(b) Plan in accordance with Code Section 414(u) reduced by deferral contributions under Code Section 457(b), if any, actually made for the Participant during the period of such interruption or leave. Except to the extent otherwise provided under Code Section 414(u), this right applies for five (5) years following such resumption of employment (or, if shorter, for a period equal to three (3) times the period of the interruption or leave). Such contribution by the Participant may only be made during such period and while the Participant is employed by the Participating Employer.

If such Participant elects to make such make-up contributions, then the Participating Employer shall make-up the related Employer Contributions which would have been required had such contributions actually been made during the period of qualified military service. The make-up contributions by the Participating Employer shall be made as soon as practicable after the Participant makes such make-up contributions.

If the Participant timely resumes employment in accordance with USERRA after a qualified military leave, the Participating Employer shall make any other Employer Contribution that would have been made if the Participant had remained employed during the Participant's qualified military service. Such contributions must be made no later than ninety (90) days after

the date of such reemployment or when contributions are normally due for the year in which the qualified military service was performed, if later.

In determining the amount of Employer Contribution, a Participant shall be treated as receiving compensation from the Participating Employer during such period of qualified military service equal to (i) the compensation the Participant would have received during such period if the Participant were not in qualified military service, determined based on the rate of pay the Participant would have received from the Participating Employer but for the absence during the period of qualified military service, or (ii) if the compensation the Participant would have received during such period is not reasonably certain, the Participant's average compensation from the Participating Employer during the twelve (12) month period immediately preceding the qualified military service (or, if shorter, the period of employment immediately preceding the qualified military service).

Effective January 1, 2007, to the extent provided under Code Section 401(a)(37), in the case of a Participant whose employment is interrupted by qualified military service and who dies while performing qualified military service, the survivor of such Participant shall be entitled to any additional benefit (other than benefit accruals) provided under the Plan as if the Participant timely resumed employment in accordance with USERRA and then, on the next day, terminated employment on account of death.

Effective January 1, 2009, a Participant receiving a differential wage payment within the meaning of Code Section 414(u)(12)(D) from the Employer, shall be treated as a Participant and the differential wage payment shall be treated as Compensation for purposes of Section 1.08 of the Plan and for purposes of Article V of the Plan. This provision shall be applied to all similarly situated individuals in a reasonably equivalent manner.

24.06 Procedure when Distributee Cannot be Located. The Administrator or Participating Employer, as applicable, shall make all reasonable attempts to determine the identity and address of a Participant or a Beneficiary (or an estate, if applicable) entitled to benefits under the Plan, consistent with EPCRS, Revenue Procedure 2021-30 (or subsequent updated guidance). For this purpose, a reasonable attempt means the Administrator or Participating Employer, as applicable, has taken the following steps: (a) searched Plan and related Plan, sponsor, Participating Employer, and publicly-available records or directories for alternative contact information, (b) used a commercial locator service, credit reporting agency, or proprietary internet search tool for locating individuals, as determined by the Administrator, and (c) attempted contact via United States Postal Service ("USPS") certified mail to the last known mailing address shown on the Employer's or the Administrator's records and through appropriate means for any address or contact information (including email addresses and telephone numbers). If the Administrator or Participating Employer, as applicable, is unable to locate such a person entitled to benefits hereunder, the payee has not responded within six (6) months, or if there has been no claim made for such benefits, the Trust Fund shall continue to hold the benefits due such person. In the event of a Plan termination under Article 21, the benefits due to such person shall be paid in a direct rollover to an individual retirement plan designated by the Administrator.

24.07 Erroneous Payments. If the Trustees make any payment that according to the terms of the Plan and the benefits provided hereunder should not have been made, the Trustees may recover that incorrect payment, by whatever means necessary, whether or not it was made due to the error of the Trustees, from the person to whom it was made or from any other appropriate party. For example, if any such incorrect payment is made directly to a Participant, the Trustees may deduct it when making any future payments directly to that Participant. Determinations and

actions under this Section will be consistent with EPCRS, Revenue Procedure 2021-30 (or subsequent updated guidance), and any applicable correction provisions under SECURE 2.0.

24.08 Mistaken Contributions. If any contribution (or any portion of a contribution) is made to the Plan by a good faith mistake of fact, then within one year after the payment of the contribution, and upon receipt in good order of a proper request approved by the Administrator, the amount of the mistaken contribution (adjusted for any income or loss in value, if any, allocable thereto) shall be returned directly to the Participant or, to the extent required or permitted by the Administrator, to the Participating Employer.

24.09 Release. Any payment to any Participant shall, to the extent thereof, be in full satisfaction of the claim of such Participant being paid thereby and the Administrator may condition payment thereof on the delivery by the Participant of the duly executed receipt and release in such form as may be determined by the Administrator.

24.10 Liability. The Administrator and its employees and agents shall not incur any liability in acting upon any notice, request, signed letter, telegram or other paper or document or electronic transmission believed by the Administrator to be genuine or to be executed or sent by an authorized person.

24.11 Governing Laws. The law of the State of Georgia, except to the extent pre-empted by federal law, shall apply in determining the construction and validity of this Plan.

24.12 Necessary Parties to Disputes. Necessary parties to any accounting, litigation or other proceedings relating to the Plan shall include only the Trustees and the Administrator. However, the Service Manager is a necessary party for with respect to duties that have been delegated to the Service Manager. The settlement or judgment in any such case in which the Trustees are duly served shall be binding upon the Participating Employer and all affected

Employees, Participants, their Beneficiaries, estates and upon all persons claiming by, through or under them.

24.13 Severability. If any provision of the Plan shall be held by a court of competent jurisdiction to be invalid or unenforceable, the remaining provisions of the Plan shall continue to be fully effective.

24.14 Supersession. The terms of the Plan shall supersede any previous Agreement between the parties pertaining to the Plan.

24.15 Counterparts. This Plan may be executed in one (1) or more counterparts, each of which shall constitute an original.

24.16 General Provision. Trustees may adopt procedures for persons to act on behalf of incompetent Participants and Beneficiaries.

The terms of the foregoing Basic Plan Document are hereby adopted and agreed to pursuant to a resolution of the Board of Trustees of the Georgia Municipal Association Defined Contribution and Deferred Compensation Program.

4863-4471-2369.6

THE GEORGIA MUNICIPAL ASSOCIATION, INC.
401(a) DEFINED CONTRIBUTION PLAN

**Amended and Restated
Remedial Amendment Cycle, 2023 Cumulative List**

**RESOLUTION AND
ADOPTION AGREEMENT**

City of Port Wentworth

**Administered by:
Georgia Municipal Association, Inc.
201 Pryor Street, SW
Atlanta, Georgia 30303
Telephone: 404-688-0472
Facsimile: 678-686-6289**

RESOLUTION

WHEREAS, the City of Port Wentworth, Georgia, (hereinafter referred to as the "Participating Employer") has determined that in the interest of attracting and retaining qualified employees, it wishes to offer a defined contribution plan, funded by employer contributions;

WHEREAS, the Participating Employer has also determined that it wishes to encourage employees' saving for retirement by offering ☐ matching and/or ☒ non-matching contributions;

WHEREAS, the Participating Employer has reviewed the Georgia Municipal Association, Inc. ("GMA") Defined Contribution Plan, as amended and restated for the Remedial Amendment Cycle, for the 2023 Cumulative List ("Plan");

WHEREAS, the Participating Employer wishes to ☐ participate or ☒ continue participating in the Plan to provide certain benefits to its employees, reduce overall administrative costs, and afford attractive investment opportunities;

WHEREAS, the Participating Employer is an Employer as defined in the Plan;

WHEREAS, the Participating Employer has executed an Adoption Agreement (and, if applicable, an Addendum) for the Plan; and

WHEREAS, the Mayor and Council of the City of Port Wentworth, Georgia, ("Governing Authority") is authorized by law to adopt this resolution approving the Adoption Agreement (and, if applicable, Addendum) on behalf of the Participating Employer;

Therefore, the Governing Authority of the Participating Employer hereby resolves:

Section 1. The Participating Employer adopts the Plan and the Trust Agreement ("Trust") for the Plan for its Employees.

Section 2. The Participating Employer acknowledges that the Board of Trustees of the GMA Defined Contribution and Deferred Compensation Plan ("Trustees") are only responsible for the Plan and have no responsibility for other employee benefit plans maintained by the Participating Employer.

Section 3.

(a) The Participating Employer hereby adopts the terms of the Adoption Agreement and any Addendum, which is attached hereto and made a part of this resolution. The Adoption Agreement (and, if applicable, the Addendum) sets forth the Employees to be covered by the Plan, the benefits to be provided by the Participating Employer under the Plan, and any conditions imposed by the Participating Employer with respect to, but not inconsistent with, the Plan. The Participating Employer reserves the right to amend its elections under the Adoption Agreement and any Addendum, so long as the amendment is not inconsistent with the Plan or the Internal Revenue Code or other applicable law and is approved by the Trustees of the Plan. The

Participating Employer acknowledges that it is solely responsible for submitting Employer Contributions in accordance with the terms of this Adoption Agreement, including submitting said Employer Contributions as scheduled based on its Payroll Period or the end of the Plan Year, as applicable.

(b) The Participating Employer acknowledges that it may not be able to rely on the pre-approved Plan opinion letter if it makes certain elections under the Adoption Agreement or the Addendum, and that the failure to properly complete the Adoption Agreement may result in a failure of the Participating Employer's Plan to be a qualified plan.

Section 4. The Participating Employer hereby authorizes Georgia Municipal Association, Inc. ("GMA"), the Provider who sponsors the Plan on behalf of the Trustees, to amend the Plan on its behalf as provided under Revenue Procedures 2017-41, 2011-49, and 2007-44. The Participating Employer understands that the implementing amendment reads as follows:

GMA will maintain a record of the Participating Employers, and GMA will make reasonable and diligent efforts to ensure that Participating Employers have actually received and are aware of all Plan amendments and that such Participating Employers adopt new documents when necessary. The provisions of this subsection shall supersede other provisions of the Plan to the extent those other provisions are inconsistent.

The Trustees or GMA, as directed by the Trustees, hereby reserves the right to terminate the Plan without consent of the Participating Employers or of Participants (or any Beneficiaries thereof) and, likewise, to amend the Plan without consent of the Participating Employers or of Participants (or any Beneficiaries thereof) to make desired changes in the design of the Plan. A true copy of the resolution of the Trustees approving such amendment shall be delivered to the Administrator and the Participating Employers. The Plan shall be amended in the manner and effective as of the date set forth in such resolution, and the Participating Employers, Employees, Participants, Beneficiaries, the Administrator, and all others having any interest under the Plan shall be bound thereby.

On and after February 17, 2005, GMA shall have the authority to advise and prepare amendments to the Plan, for approval by the Trustees, on behalf of all Participating Employers, including those Participating Employers who have adopted the Plan prior to the January 1, 2018, restatement of the Plan, for changes in the Code, the regulations thereunder, revenue rulings, other statements published by Internal Revenue Service, including model, sample, or other required good faith amendments (but only if their adoption will not cause such Plan to be individually designed), and for corrections of prior approved plans. These amendments shall be applied to all Participating Employers. Any amendment prepared by the Provider and approved by the Trustees will be provided by the Administrator to Participating Employers. Notwithstanding the foregoing paragraphs, effective on or after June 27, 2016, for any Participating Employer as of either:

- the date the Internal Revenue Service requires the Participating Employer to file Form 5300 as an individually designed plan as a result of an amendment by the Participating Employer to incorporate a type of Plan not allowable in a pre-approved plan, as described in Revenue Procedure 2017-41; or
- as of the date of the Plan is otherwise considered an individually designed plan due to the nature and extent of the amendments,

such Participating Employer shall execute a resolution to adopt any amendments that are approved by the Trustees after the date under subparagraph (1) or (2) above, as applicable, within the earlier of (i) ninety (90) days after such Trustees' approval, or (ii) if applicable, the remedial amendment period under Code Section 401(b) as applicable to governmental plans. If the Participating Employer is required to obtain a determination letter for any reason in order to maintain reliance on the opinion letter, GMA's authority to amend the Plan on behalf of the Participating Employer is conditioned on the Plan receiving a favorable determination letter. The Participating Employer further understands that, if it does not give its authorization hereunder or, in the alternative, adopt another pre-approved plan, its Plan will become an individually designed plan and will not be able to rely on the pre-approved plan opinion letter.

Section 5.

(a) The Participating Employer shall abide by the terms of the Plan and the Trust, including amendments to the Plan made under Section 4 and to the Trust made by the Trustees of the Plan, all investment, administrative, and other service agreements of the Plan and the Trust, and all applicable provisions of the Internal Revenue Code and other applicable law.

(b) The Participating Employer accepts the administrative services to be provided by GMA and any services provided by a Service Manager as delegated by the Trustees. The Participating Employer acknowledges that fees will be imposed with respect to the services provided and that such fees may be deducted from the Participants' Accounts.

Section 6.

(a) The Participating Employer may terminate its participation in the Plan, including but not limited to, its contribution requirements, if it takes the following actions:

- (i) A resolution must be adopted terminating its participation in the Plan.
- (ii) The resolution must specify when the participation will end.

The Trustees shall determine whether the resolution complies with the Plan, and all applicable federal and state laws, shall determine an appropriate effective date, and shall provide appropriate forms to terminate ongoing participation. However, distributions under the Plan of existing accounts to Participants will be made in accordance with the Plan.

(b) The Participating Employer acknowledges that the Plan contains provisions for involuntary Plan termination.

Section 7. The Participating Employer acknowledges that all assets held in connection with the Plan, including all contributions to the Plan, all property and rights acquired or purchased with such amounts and all income attributable to such amounts, property or rights shall be held in trust for the exclusive benefit of Participants and their Beneficiaries under the Plan. No part of the assets and income of the Plan shall be used for, or diverted to, purposes other than for the exclusive benefit of Participants and their Beneficiaries and for defraying reasonable expenses of the Plan. All amounts of compensation deferred pursuant to the Plan, all property and rights acquired or purchased with such amounts and all income attributable to such amounts, property or rights held as part of the Plan, shall be transferred to the Trustees to be held, managed, invested and distributed as part of the Trust Fund in accordance with the provisions of the Plan. All contributions to the Plan must be transferred by the Participating Employer to the Trust Fund. All benefits under the Plan shall be distributed solely from the Trust Fund pursuant to the Plan.

Section 8. This resolution and the Adoption Agreement (and any Addendum) shall be submitted to the Trustees for their approval. The Trustees shall determine whether the resolution complies with the Plan, and, if it does, shall provide appropriate forms to the Participating Employer to implement participation in the Plan. The Trustees may refuse to approve an Adoption Agreement (and any Addendum) by an Employer that does not have legal authority to participate in the Plan. The Governing Authority hereby acknowledges that it is responsible to assure that this resolution and the Adoption Agreement (and any Addendum) are adopted and executed in accordance with the requirements of applicable law.

Section 9. As provided in Revenue Procedure 2017-41, the Participating Employer may rely on the Plan's Opinion Letter, provided that the Participating Employer's Plan is identical to the GMA Plan, and the Participating Employer has not amended or made any modifications to the Plan other than to choose the options permitted under the Plan and Adoption Agreement (and, if applicable, Addendum).

Adopted by the Governing Authority on _____, _____, in accordance with applicable law.

By: _____
Signature

Name and Title

Attest: _____

Date: _____

[Governing Authority should assure that applicable law is followed in the adoption and execution of this resolution.]

GMA 401(a) DEFINED CONTRIBUTION PLAN ADOPTION AGREEMENT

ADMINISTRATOR

Georgia Municipal Association, Inc.
201 Pryor Street, SW
Atlanta, Georgia 30303
Telephone: 404-688-0472
Facsimile: 678-686-6289

PARTICIPATING EMPLOYER

Name: **City of Port Wentworth, Georgia**

GOVERNING AUTHORITY

Name: **Mayor and Council of the City of Port Wentworth**
Address: **7224 GA Highway 21, Port Wentworth, Georgia 31407**
Phone: **912-964-4379**
Facsimile: **912-966-7429**

Title of Person Authorized to receive Official Notices from the Plan or GMA:
Human Resources Director

DISCLOSURE OF OTHER 401(a) PLAN(S)

This Participating Employer ☐ does or ☒ does not have an existing defined contribution plan(s). If the Participating Employer does have one or more defined contribution plans, the Governing Authority must provide the plan name, name of the plan's provider, and such other information requested by the Administrator.

TYPE OF ADOPTION AND EFFECTIVE DATE

NOTE: This Adoption Agreement, with the accompanying Basic Plan Document, is designed to comply with Internal Revenue Code Section 401(a), as applicable to a governmental qualified defined contribution plan, and is part of the GMA Defined Contribution and Deferred Compensation Program. Plan provisions designed to comply with applicable provisions of additional changes in federal law and guidance from the Internal Revenue Service under Internal Revenue Service Notice 2024-3 (the 2023 Cumulative List) are effective as of the applicable effective dates set forth in the Adoption Agreement and Basic Plan Document. By adopting this Adoption Agreement, with its accompanying Basic Plan Document, the Participating Employer

is adopting a plan document intended to comply with Internal Revenue Code Section 401(a) and the 2023 Cumulative List with the applicable effective dates.

This Adoption Agreement is for the following purpose **(check one)**:

- ☐ This is a new defined contribution plan adopted by the Participating Employer for its Employees effective _____ **(insert effective date of this Adoption Agreement but not earlier than the beginning of the plan year in which the plan is adopted, unless a retroactive corrective amendment is permitted under EPCRS, Rev. Proc. 2021-30 (or subsequent updated guidance))**, with respect to Contributions as approved by the Board of Trustees below.
- ☐ Check this box if any non-conforming provisions will be included in Plan provisions. An Addendum must be requested from GMA to be completed as part of the Adoption Agreement.
- ☐ This is an amendment and restatement of the current GMA 401(a) Defined Contribution Plan or other defined contribution plan of the Participating Employer, the effective date of which shall be _____, _____ **(insert effective date of this Adoption Agreement but not earlier than the first day of the plan year in which the plan is restated or the beginning of the plan year in which the plan is adopted, unless a retroactive corrective amendment is permitted under EPCRS, Rev. Proc. 2021-30 (or subsequent updated guidance))**. This Adoption Agreement is intended to replace and serve as an amendment and restatement of the Employer's preexisting plan, which became effective on _____, _____ **(insert original effective date of preexisting plan)**.
 - ☐ Check this box if (i) any preexisting plan provisions will be preserved from a superseded non-GMA plan or (ii) any non-conforming provisions will be included in Plan provisions. An Addendum must be completed as part of the Adoption Agreement.
- ☒ This is an amendment to be effective as of **November 19, 2026**, **(insert effective date of this Adoption Agreement but not earlier than then beginning of the remedial amendment period for such amendment, unless a retroactive corrective amendment is permitted under EPCRS, Rev. Proc. 2021-30 (or subsequent updated guidance))** of the current GMA 401(a) Defined Contribution Plan previously adopted by the Participating Employer, which was originally effective **July 1, 2009**, as follows **(must specify elective provisions in this Adoption Agreement)**:
 - ☒ **This is an amendment to (1) require the Clerk of Council in such position on November 19, 2026, to participate in this Plan on and after November 19, 2026, though she is a participant in the City's defined benefit plan ("DB Plan") (see pp. AA-3 – AA-4); (2) require the City**

Manager in such position on November 19, 2026, to continue participating in this Plan even if he participates in the DB Plan on or after such date (see p. AA-4); (3) allow Clerks of Council initially employed in such position after November 19, 2026, to elect to participate in this Plan, subject to the applicable terms and conditions of this Plan (see p. AA-4); and (4) provide for Employer Non-Matching Contributions in the amount of 8.5% of Compensation per Payroll Period for Clerks of Council who participate in this Plan on or after November 19, 2026, (see p. AA-12). This is also a restatement of the City's current GMA 401(a) Defined Contribution Plan.

- ☐ Check this box if any non-conforming provisions will be included in Plan provisions. An Addendum must be completed as part of the Adoption Agreement.

PLAN YEAR

Plan Year means the Participating Employer's Fiscal Year. For purposes of the limitations under Code Section 415(c) set forth in Article V of the Basic Plan Document, the limitation year means the calendar year.

The Employer's Fiscal Year starts on: **July 1** (insert month and day e.g., July 1).

COVERED DEPARTMENTS

A Participating Employer may cover all of its departments in the Plan or only those listed (check one):

- ☐ All Departments
- ☒ Covered Departments (must specify): **Administration: City Manager, Assistant City Manager, and Clerk of Council only; Planning: Principal Planner only; Economic Development: Economic Development Coordinator only (but see additional eligibility requirements in next section).**

ELIGIBLE EMPLOYEES

Only Employees as defined in the Plan may be covered by the Adoption Agreement. Independent contractors may not participate in the Plan. Subject to other conditions in the Plan and this Adoption Agreement, the following Employees of the Covered Departments are eligible to participate in the Plan, provided that they satisfy any additional eligibility requirements specified under "Other Eligibility Requirements" below (**check one**):

- ☐ All
- ☐ All with the following exclusions:

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- ☐ Municipal Legal Officer
- ☐ Elected or appointed officials
- ☐ Other¹ (must specify and clearly define the ineligible classification of employees):

- ☐ Only employees in any eligible 457(b) plan of the Employer. Note: Please check this box if the sole purpose of this Plan is to provide Employer contributions to match Employee contributions to any eligible 457(b) Plan of the Employer.
- ☐ Only employees in the Employer's GMA 457(b) plan. Note: Please check this box if the sole purpose of this Plan is to provide Employer contributions to match Employee contributions to the Employer's GMA 457(b) Plan.
- ☒ Other¹ (must specify and clearly define the classification of Eligible Employees; Eligible Employees shall not include non-governmental employees, independent contractors, or any other ineligible individuals):
(1) City Manager and Assistant City Manager, Principal Planner, and Economic Development Coordinator initially hired into such position after February 1, 2006; and (2) Clerk of Council in such position on or initially hired into such position after November 19, 2026.

Participation is subject to the following conditions: (1) the above Employees must irrevocably elect to participate in either this Plan (DC Plan) or the City's defined benefit plan (DB Plan) within 120 days of their initial hire date on forms designated by the City for such purpose; (2) if such an Employee fails to submit a completed election form within 120 days of said Employee's hire date, the Employee will be deemed to have irrevocably elected to participate in this Plan, and not the DB Plan (default election); and (3) in no event may an Employee participate in both this Plan and the DB Plan.

Notwithstanding the foregoing, the City Manager in such position on November 19, 2026, is required to continue participating in this Plan even though he is also required to participate in the DB Plan on or after such date. Similarly, the Clerk of Council in such position on November 19, 2026, is required to participate in this Plan with respect to service on or after such date even though she also participates in the DB Plan.

No employee may be excluded based on the attainment of a maximum age.

The Employer shall provide the Administrator with the name, address, Social Security Number, and date of birth for each Eligible Employee, as defined by the Adoption Agreement.

¹ Do not specify the inclusion or exclusion of a participant by using the name of the employee.

OTHER ELIGIBILITY REQUIREMENTS

Minimum Hours Per Week -- A Participating Employer may prescribe a minimum number of hours that an Employee must be scheduled and normally work in order to be an Eligible Employee under the Plan. The Employer hereby elects the following (elect either "No Minimum Hours Required" or "Minimum Hours Required" below. If you elect to have a minimum hour requirement you must specify the number of hours required in the space provided below). The Minimum Hour Requirement below only applies to common law Employees of the Employer and does not apply to elected or appointed officials.

- ☒ **No Minimum Number of Hours Required**
- ☐ **Minimum Hours Required Per Week (regularly scheduled):**
 - ☐ _____ (must not exceed 40 hours/week)
- ☐ **Other Minimum Hour Requirement (must specify):** _____.

Exceptions: If a different minimum hour requirement applies to a particular class or classes of Eligible Employees, please specify below the classes to whom the different requirement applies and indicate the minimum hour requirement applicable to them.

Class(es) of Eligible Employees to whom exception applies (**must specify - specific positions are permissible; specific individuals may not be named**): _____.

Minimum hour requirement applicable to excepted Eligible Employees:

- ☐ **No Minimum Number of Hours Required**
- ☐ **Minimum Hours Required Per Week (regularly scheduled):**
 - ☐ _____ (must not exceed 40 hours/week)
- ☐ **Other Minimum Hour Requirement (must specify):** _____.

If any Eligible Employee ceases to meet the Minimum Hour Requirement (if any), the Employee becomes ineligible for additional contributions until the Employee once again meets the requirement. It is the Participating Employer's responsibility to monitor this requirement and to report to the Administrator a change in employee eligibility.

Waiting Period -- A Participating Employer may establish a waiting period before an Eligible Employee may become a Participant in the Plan. The Employer hereby elects the following (elect "no waiting period" or one of the waiting period options below):

- ☒ **No waiting period.** An Eligible Employee may become a Participant immediately upon meeting the eligibility conditions of the Plan.
- ☐ **A waiting period described under one of the following options (check one):**

☐ **Minimum Period of Service (please complete items below):**

The waiting period for participation in the Plan shall be _____
(not to exceed 12 months) of service, calculated from the commencement
of the Eligible Employee's employment with the Employer.

Eligible Employees who are employed on the date the Plan is adopted
☐ will be ☐ will not be given credit for prior service as an Employee for
purposes of satisfying the waiting period.

Different periods of service ☐ will be ☐ will not be added together to
determine whether the waiting period has been satisfied.

☐ **Minimum Period of Contributions to 457(b) Plan (please complete
items below):**

The waiting period for participation in the Plan shall be _____
(not to exceed 12 months) of the Eligible Employee's making
contributions to the Employer's eligible 457(b) plan(s).

Eligible Employees who are employed on the date the Plan is adopted
☐ will be ☐ will not be given credit for prior contributions made to the
eligible 457(b) plan(s) for purposes of satisfying the waiting period.

After initially meeting the waiting period, any interruption of employee
contributions to the eligible 457(b) plan(s) ☐ will ☐ will not require the
employee to meet another waiting period to qualify for matching
contributions.

Different periods of service in which deferrals are made as an Eligible
Employee ☐ will ☐ will not be added together to determine if the waiting
period has been satisfied.

Exceptions: If a different waiting period requirement applies to a particular class or classes of
Eligible Employees, please specify below the classes to whom the different requirement applies
and indicate the waiting period requirement applicable to them.

Class(es) of Eligible Employees to whom exception applies (**must specify - specific positions
are permissible; specific individuals may not be named**): **Eligible Employees initially
employed prior to July 18, 2022.**

Waiting period requirement applicable to excepted Eligible Employees:

☐ **No waiting period.** An Eligible Employee may become a Participant immediately
upon meeting the eligibility conditions of the Plan.

☒ **A waiting period described under one of the following options (check one):**

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☒ **Minimum Period of Service (please complete items below):**

The waiting period for participation in the Plan shall be **six (6) months** (not to exceed 12 months) of service, calculated from the commencement of the Eligible Employee's employment with the Employer.

Eligible Employees who are employed on the date the Plan is adopted ☒ will be ☐ will not be given credit for prior service as an Employee for purposes of satisfying the waiting period.

Different periods of service ☒ will be ☐ will not be added together to determine whether the waiting period has been satisfied.

☐ **Minimum Period of Contributions to 457(b) Plan (please complete items below):**

The waiting period for participation in the Plan shall be _____ (not to exceed 12 months) of the Eligible Employee's making contributions to the Employer's eligible 457(b) plan(s).

Eligible Employees who are employed on the date the Plan is adopted ☐ will be ☐ will not be given credit for prior contributions made to the eligible 457(b) plan(s) for purposes of satisfying the waiting period.

After initially meeting the waiting period, any interruption of employee contributions to the eligible 457(b) plan(s) ☐ will ☐ will not require the employee to meet another waiting period to qualify for matching contributions.

Different periods of service in which deferrals are made as an Eligible Employee ☐ will ☐ will not be added together to determine if the waiting period has been satisfied.

EMPLOYER CONTRIBUTIONS

A Participating Employer may make Matching Contributions **and/or** Non-Matching Contributions as specified below. Matching Contributions and Non-Matching Contributions that are tied to Payroll Periods (as defined in this Adoption Agreement) must be remitted to the Administrator no later than 15 business days after the end of the Payroll Period. Annual Contributions must be remitted to the Administrator no later than 15 days after the end of the Plan Year. A Participating Employer may establish one or more classes of employees for contribution purposes in this Adoption Agreement. However, no employee may be excluded from contributions based on the attainment of a maximum age.

The Participating Employer hereby elects to make contributions as follows (**check matching, non-matching, or both as applicable**):

☐ **Matching Contributions**

Employer Contributions shall be made to match all or a portion of a Participant's contribution to an eligible 457(b) deferred compensation plan, including but not limited to the GMA Deferred Compensation Plan. The Employer must identify the class or classes of Participants for whom contributions will be made and the contribution formula:

Class A Matching Contributions will be made on the following basis for Class A Participants:

Class A Participants are (**check one**):

- ☐ All Eligible Employees
☐ Other (**must specify; specific positions are permissible; must be Eligible Employees; specific individuals may not be named**):
-

The Employer elects the following matching contribution formula for Class A Participants (**check and complete "Percentage Match," "Flat Dollar Match," or "Other Formula" below**):

- ☐ **Percentage Match**: For each Payroll Period in which the Participant contributed to _____ (**insert plan name**), an eligible 457(b) Plan of the Employer, the Employer will contribute _____% (**insert percentage**) of the dollar amount contributed to the 457(b) Plan. (For example, if an Employer elects a 50% match, then for every \$10 the Participant contributes to an eligible 457(b) Plan, the Employer will contribute \$5 to this Plan).

Cap on Percentage Match - The Employer may wish to establish a cap on its matching contributions, so that the percentage (%) match amount indicated above cannot exceed a certain amount per Payroll Period. The Employer hereby elects the following cap on its percentage matching contribution (**check and fill in \$ or % of compensation limit to apply below, or check "no cap" below**):

- ☐ **Flat Dollar Cap**: In no event will Matching Contributions made on behalf of a Participant exceed a flat dollar amount equal to (**complete as applicable**):

\$ _____ per weekly Payroll Period
\$ _____ per bi-weekly Payroll Period
\$ _____ per semi-monthly Payroll Period
\$ _____ per monthly Payroll Period

[Note: If the Employer has more than one Payroll Period, you should indicate dollar cap that will apply with respect to each Payroll Period e.g., \$100 per weekly Payroll Period, and \$200 per bi-weekly Payroll Period].

☐ **Cap Equal to Percentage of Total Compensation:** In no event will Matching Contributions made on behalf of a Participant exceed _____% of the Participant's §457(e)(5) includable compensation (gross income from the Employer) per Payroll Period.

☐ **No Cap**

☐ **Flat Dollar Match:** For each Payroll Period in which the Participant contributed at least \$_____ (may be \$1 to \$25) to an eligible 457(b) Plan of the Employer, the Participating Employer will contribute a flat dollar amount as shown below (complete as applicable):

\$_____ per weekly Payroll Period
\$_____ per bi-weekly Payroll Period
\$_____ per semi-monthly Payroll Period
\$_____ per monthly Payroll Period

☐ **Other Formula for Calculating Matching Contributions (must specify formula that complies with definitely determinable requirements of Treasury Regulations Section 1.401-1(b)(1)(i) and does not violate limits applicable to governmental plans under Code Sections 401(a)(17) and 415):**

[Do not complete following section on Class B Matching Contributions if all Eligible Employees are included in Class A above].

Class B Matching Contributions will be made on the following basis for Class B Participants:

Class B Participants are (must specify; specific positions are permissible; must be Eligible Employees; specific individuals may not be named):

_____.

The Employer elects the following matching contribution formula for Class B Participants (check and complete "Percentage Match," "Flat Dollar Match," or "Other Formula" below):

☐ **Percentage Match:** For each Payroll Period in which the Participant contributed to _____ (insert plan name), an eligible 457(b) Plan of the Employer, the Employer will contribute _____% (insert percentage) of the dollar amount contributed

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to the 457(b) Plan. (For example, if an Employer elects a 50% match, then for every \$10 the Participant contributes to an eligible 457(b) Plan, the Employer will contribute \$5 to this Plan).

Cap on Percentage Match - The Employer may wish to establish a cap on its matching contributions, so that the percentage (%) match amount indicated above cannot exceed a certain amount per Payroll Period. The Employer hereby elects the following cap on its percentage matching contribution (**check and fill in \$ or % of compensation limit to apply below, or check "no cap" below**):

☐ **Flat Dollar Cap:** In no event will Matching Contributions made on behalf of a Participant exceed a flat dollar amount equal to (**complete as applicable**):

\$ _____ per weekly Payroll Period
\$ _____ per bi-weekly Payroll Period
\$ _____ per semi-monthly Payroll Period
\$ _____ per monthly Payroll Period

[Note: If the Employer has more than one Payroll Period, you should indicate dollar cap that will apply with respect to each Payroll Period e.g., \$100 per weekly Payroll Period, and \$200 per bi-weekly Payroll Period].

☐ **Cap Equal to Percentage of Total Compensation:** In no event will Matching Contributions made on behalf of a Participant exceed _____% of the Participant's §457(e)(5) includable compensation (gross income from the Employer) per Payroll Period.

☐ **No Cap**

☐ **Flat Dollar Match:** For each Payroll Period in which the Participant contributed at least \$ _____ (**may be \$1 to \$25**) to an eligible 457(b) Plan of the Employer, the Participating Employer will contribute a flat dollar amount as shown below (**complete as applicable**):

\$ _____ per weekly Payroll Period
\$ _____ per bi-weekly Payroll Period
\$ _____ per semi-monthly Payroll Period
\$ _____ per monthly Payroll Period

☐ **Other Formula for Calculating Matching Contributions (must specify formula that complies with definitely determinable requirements of Treasury Regulations Section 1.401-1(b)(1)(i) and does not violate limits applicable to governmental plans under Code Sections 401(a)(17) and 415):**

[Skip to "Payroll Period" below if Employer is not going to make Non-Matching Contributions]

☒ **Non-Matching Contributions**

The Employer hereby elects to make contributions to the Plan without regard to a Participant's contribution to an eligible 457(b) plan(s). The Employer must identify the class or classes of Participants for whom these contributions will be made and the contribution formula:

Non-Matching Contributions shall be made on the following basis for Class C Participants:

Class C Participants are (check one):

- ☐ All Eligible Employees
- ☒ Other (must specify; specific positions are permissible; must be Eligible Employees; specific individuals may not be named): **City Manager in such position on or after February 24, 2022, provided such City Manager meets this Plan's eligibility requirements (see pp. AA-4 and 5 above).**

The Employer elects the following contribution formula for Class C Participants (check one):

- ☐ Year-End Contributions: A one-time Plan Year-end contribution of \$_____ or _____% of Compensation per Participant.
- ☒ **12.5%** of Compensation per Participant for each Payroll Period.
- ☐ A flat dollar amount per Payroll Period as shown below (complete as applicable):
- \$_____ per weekly Payroll Period
- \$_____ per bi-weekly Payroll Period
- \$_____ per semi-monthly Payroll Period
- \$_____ per monthly Payroll Period
- ☐ Other Formula for Calculating Non-Matching Contributions (must specify formula that complies with definitely determinable requirements of Treasury Regulations Section 1.401-1(b)(1)(i) and does not violate limits applicable to governmental plans under Code Sections 401(a)(17) and 415): _____.

[Do not complete the following section on Class D Non-Matching Contributions if all Eligible Employees are included in Class C above].

Non-Matching Contributions shall be made on the following basis for Class D Participants:

Class D Participants are (must specify; specific positions are permissible; must be Eligible Employees; specific individuals may not be named):
Assistant City Manager, Principal Planner, and Economic Development Coordinator in such position on or after February 24, 2022, and Clerk of Council in such position on or after November 19, 2026, provided such employees meet this Plan's eligibility requirements (see p. AA-4 above).

The Employer elects the following contribution formula for Class D Participants (**check one**):

- ☐ Year-End Contributions: A one-time Plan Year-end contribution of \$ _____ or _____ % of Compensation per Participant.
- ☐ _____ % of Compensation per Participant for each Payroll Period.
- ☐ A flat dollar amount per Pay Period as shown below (**complete as applicable**):
 - \$ _____ per weekly Payroll Period
 - \$ _____ per bi-weekly Payroll Period
 - \$ _____ per semi-monthly Payroll Period
 - \$ _____ per monthly Payroll Period
- ☒ **Other Formula for Calculating Non-Matching Contributions (must specify formula that complies with definitely determinable requirements of Treasury Regulations Section 1.401-1(b)(1)(i) and does not violate limits applicable to governmental plans under Code Sections 401(a)(17) and 415): 8.2% of Compensation per Payroll Period prior to July 18, 2022; 8.5% of Compensation per Payroll Period on or after July 18, 2022.**

For purposes of computing non-matching contributions, "Compensation" is defined in the Plan, subject to the limits imposed by Georgia Code Section 47-1-13(b) and Internal Revenue Code Section 401(a)(17), as adjusted for cost-of-living increases under Internal Revenue Code Section 401(a)(17)(B).

The Participating Employer must monitor contributions to the Plan on behalf of a Participant to this Plan and any other 401(a) plan maintained by the Participating Employer to confirm compliance with Internal Revenue Code Section 415 and Article 5 of the Basic Plan Document. To the extent an amendment to this Adoption Agreement is needed to satisfy the Internal

Revenue Code Section 415 limit that could not otherwise be provided for in the above Sections, please complete as applicable:

COMPENSATION

Compensation Paid After Severance From Employment -- A Participating Employer may elect to include certain post-severance payments in Compensation for purposes of computing contributions under the Plan, but only if these amounts are paid no later than 2½ months after severance from employment or, if later, the end of the calendar year that includes a Participant's severance from employment, and only if it is a payment that, absent a severance from employment, would have been paid to the Participant while the Participant continued in employment with the Participating Employer. The Participating Employer makes the following election with respect to including post-severance payments in Compensation (Note: if the following is not completed, no post-severance payments will be included in Compensation by default):

- ☐ No post-severance payments will be included in Compensation for purposes of computing contributions under the Plan (if this box is checked, skip to "Payroll Period" below).
- ☒ For purposes of calculating contributions under the Plan, the following post-severance payments will be included in Compensation, as long as: 1) they are paid no later than 2½ months after severance from employment or, if later, the end of the calendar year that includes the Participant's severance from employment; and 2) absent a severance from employment, they would have been paid to the Participant while the Participant continued in employment with the Participating Employer (check all that apply):
 - ☒ regular compensation paid after severance from employment for services rendered prior to severance during the Participant's regular working hours
 - ☐ compensation paid after severance from employment for services rendered prior to severance outside the Participant's regular work hours (such as overtime or shift differential), commissions, bonuses, or other similar payments
 - ☐ post-severance payments for unused accrued bona fide sick, vacation or other leave, but only if the Participant would have been able to use the leave if employment had continued

☐ Other: _____

VESTING FOR EMPLOYER CONTRIBUTIONS

A Participating Employer may establish a vesting schedule for Employer Contributions. This means that if the Participant leaves the Participating Employer's employment prior to completing a specified period of service (not to exceed 5 years), the Participant forfeits all or part of the Employer's Contributions. However, upon Death or Disability or the termination of the Plan, the Participant is 100% vested in the Participant's Employer Contributions, notwithstanding any vesting schedule. If a vesting schedule is established, it is the Employer's responsibility to calculate the Eligible Employee's service and report it to the Administrator. Unless otherwise specified below, for purposes of vesting, service means the number of years and complete months of service of a Participant as an Eligible Employee of the Employer and the Participant's service begins with the first day of employment as an Eligible Employee. The Employer hereby elects the following (check one):

- ☒ **Immediate Vesting.** No vesting schedule. Employer Contributions are 100% vested from the time credited to the Participant's Account (**if this option is elected, do not complete the rest of this section**).
- ☐ **Cliff Vesting.** Employer Contributions are 100% vested after a Participant has been employed as an Eligible Employee for _____ years (**not to exceed 5 years**) (the "Vesting Period"). Matching contributions remain 0% vested until the Participant satisfies the full Vesting Period.
- ☐ **Graduated Vesting Schedule.** Employer Contributions are vested on the following graduated scale (**insert vesting % for each completed year of service as an Eligible Employee. Note: Maximum waiting period for 100% vesting may not exceed 5 years**):

<u>Completed Years of Service as Eligible Employee</u>	<u>Vested %</u>
1 year	_____ %
2 years	_____ %
3 years	_____ %
4 years	_____ %
5 years	_____ 100 %

Complete the following items if Employer has elected Cliff Vesting or Graduated Vesting:

In determining the Participant's total years of service for vesting purposes, Eligible Employees who are employed on the date the Plan is adopted by the Employer (**check one**): ☐ will be ☐ will not be given credit for prior service as an Eligible Employee.

In determining the Participant's total years of service for vesting purposes, different periods of employment as an Eligible Employee (**check one**): ☐ will be added together ☐ will not be added together ☐ will be added together if the Participant is reemployed with the Employer before completing a period of separation of _____ years (not to exceed 5 years).

TREATMENT OF FORFEITURES

If a Participant separates from service, the Participant's non-vested Employer Contributions shall be forfeited as of the date of the Participant's Separation from Service. Amounts forfeited during a Plan Year shall be held unallocated until they are used to reduce or otherwise supplement Employer Contributions as of the earliest possible date such contributions are required to be made to the Plan. If there are no future Employer Contributions (as in the case of a frozen plan), forfeitures shall be used for administrative expenses; after which, any remaining forfeitures shall be allocated to Participants' Accounts. Forfeitures shall be used within the time period provided under the Basic Plan Document.

IN-SERVICE TRANSFERS FOR SERVICE CREDIT PURCHASE

A Participating Employer may elect whether to allow Participants to make in-service, trustee-to-trustee transfers from the vested portion of a Participant's Account to a Georgia Municipal Employees Benefit System ("GMEBS") defined benefit plan sponsored by the Participating Employer, in order to purchase service credit under the Participating Employer's GMEBS defined benefit plan. A transfer under this provision is not a distribution to the Participant, and the Participant will not have the right to receive the transferred amount directly, or to transfer to any plan other than the Participating Employer's GMEBS defined benefit plan. The Employer hereby elects the following (check one) (Note: if the following is not completed, in-service transfers for service credit purchase under the Participating Employer's GMEBS defined benefit plan, if applicable, will be permitted by default):

- ☐ **In-Service Transfers Permitted.** Participants are permitted to make in-service, trustee-to-trustee transfers for the purchase of service credit under the Participating Employer's GMEBS defined benefit plan.
- ☒ **In-Service Transfers Not Permitted.** Participants are not permitted to make in-service, trustee-to-trustee transfers.

MODIFICATION OF THE TERMS OF THE ADOPTION AGREEMENT

If a Participating Employer desires to amend any of its elections contained in this Adoption Agreement (or any Addendum), the Governing Authority by official action must adopt an amended Adoption Agreement (and any Addendum, if applicable) and forward the amended Adoption Agreement (and any Addendum) to the Trustees for approval. The amended Adoption Agreement (and Addendum) is not effective until approved by the Trustees and other procedures required by the Plan have been implemented.

The Administrator will inform the Participating Employer of any amendments made by the Trustees to the Plan. If there are no future Employer Contributions (as in the case of a frozen plan), forfeitures shall be used for administrative expenses, and, if forfeitures remain, shall be allocated to Participants' accounts.

TERMINATION OF THE ADOPTION AGREEMENT

This Adoption Agreement (and any Addendum) may be terminated only in accordance with the Plan.

The Administrator will inform the Participating Employer of the discontinuance or abandonment of the Plan by the Trustees.

EXECUTION BY EMPLOYER

This Adoption Agreement (and any Addendum) may only be used in conjunction with the Georgia Municipal Association 401(a) Defined Contribution Plan Basic Plan Document approved by the Internal Revenue Service under an opinion letter R707854a dated August 31, 2026.

The failure to properly complete this Adoption Agreement (or any Addendum), or to operate and maintain the Plan and Trust in accordance with the terms of the completed Adoption Agreement (and any Addendum), Basic Plan Document and Trust, may result in disqualification of the Plan under the Code. Inquiries regarding the adoption of the Plan, the meaning of Plan provisions, or the effect of the IRS opinion letter should be directed to the Administrator. The Administrator is the Georgia Municipal Association, Inc., with its primary business offices located at: 201 Pryor Street, SW, Atlanta, Georgia 30303. The business telephone number is: (404) 688-0472. The primary person to contact is GMA General Counsel or Deputy Executive Director, Risk Management and Employee Benefits.

The foregoing Adoption Agreement is hereby adopted and approved on the ____ day of _____, _____, by the Mayor and Council of the City of Port Wentworth.

Signed: _____

Printed Name: _____

Title: _____

Date of Signature: _____

TRUSTEES APPROVAL

The Adoption Agreement is approved by the Board of Trustees of the GMA Defined Contribution and Deferred Compensation Plan.

[Complete the following if the purpose of this Adoption Agreement is to establish a new defined contribution plan or to restate a preexisting defined contribution plan of the Participating Employer (other than a GMA 401(a) Defined Contribution Plan).]

Contributions shall first be remitted as follows:

- ☐ within 15 business days after the Payroll Period ending _____, _____.
- ☐ On the following prospective date (**specify a specific date**): _____.

Dated: _____

By: _____

Title: _____
on behalf of the Board of Trustees

GEORGIA MUNICIPAL EMPLOYEES
BENEFIT SYSTEM

DEFINED BENEFIT RETIREMENT PLAN

AN ORDINANCE
and
ADOPTION AGREEMENT
for
City of Port Wentworth

**Form Pre-approved Plan Adoption Agreement
Amended and Restated for Third Six-Year Cycle, 2020 Cumulative List**

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I. AN ORDINANCE

An Ordinance to amend and restate the Retirement Plan for the Employees of the City of Port Wentworth, Georgia, in accordance with and subject to the terms and conditions set forth in the attached Adoption Agreement, any Addendum to the Adoption Agreement, the Georgia Municipal Employees Benefit System (GMEBS) Basic Plan Document, and the GMEBS Trust Agreement. When accepted by the authorized officers of the City and GMEBS, the foregoing shall constitute a Contract between the City and GMEBS, all as authorized and provided by O.C.G.A. § 47-5-1 et seq.

BE IT ORDAINED by the Mayor and Council of the City of Port Wentworth, Georgia, and it is hereby ordained by the authority thereof:

Section 1. The Retirement Plan for the Employees of the City of Port Wentworth, Georgia, is hereby amended and restated as set forth in and subject to the terms and conditions stated in the following Adoption Agreement, any Addendum to the Adoption Agreement, the Georgia Municipal Employees Benefit System (GMEBS) Basic Plan Document, and the GMEBS Trust Agreement.

Ordinance continued on page 38

II. GMEBS DEFINED BENEFIT RETIREMENT PLAN **ADOPTION AGREEMENT**

1. ADMINISTRATOR

Georgia Municipal Employees Benefit System
201 Pryor Street, SW
Atlanta, Georgia 30303
Telephone: 404-688-0472
Facsimile: 404-577-6663

2. ADOPTING EMPLOYER

Name: **City of Port Wentworth, Georgia**

3. GOVERNING AUTHORITY

Name: **Mayor and Council**
Address: **7224 GA Hwy 21, Port Wentworth, GA 31407-9667**
Phone: **(912) 964-4379**
Facsimile: **(912) 966-7429**

4. PLAN REPRESENTATIVE

[To represent Governing Authority in all communications with GMEBS and Employees]
(See Section 2.49 of Basic Plan Document)

Name: **City Manager**
Address: **7224 GA Hwy 21, Port Wentworth, GA 31407-9667**
Phone: **(912) 964-4379**
Facsimile: **(912) 966-7429**

5. PENSION COMMITTEE

[Please designate members by position. If not, members of Pension Committee shall be determined in accordance with Article XIV of the Basic Plan Document]

Position:

Position:

Position:

Position:

Position:

Pension Committee Secretary: **Human Resources Director**

Address: **7224 GA Hwy 21, Port Wentworth, GA 31407-9667**

Phone: **(912) 964-4379**

Facsimile: **(912) 966-7429**

6. TYPE OF ADOPTION

This Adoption Agreement is for the following purpose (**check one**):

- ☐ This is a new defined benefit plan adopted by the Adopting Employer for its Employees. This plan does not replace or restate an existing defined benefit plan.
- ☐ This is an amendment and restatement of the Adopting Employer's preexisting non-GMEBS defined benefit plan.
- ☒ This is an amendment and restatement of the Adoption Agreement previously adopted by the Employer, as follows (**check one or more as applicable**):
 - ☒ To update the Plan to comply with the PATH Act, and other applicable federal laws and guidance under IRS Notice 2020-14 (the 2020 Cumulative List).
 - ☒ To make the following amendments to the Adoption Agreement (**must specify below revisions made in this Adoption Agreement; all provisions must be completed in a manner that satisfies the definite written program requirement of Treasury Regulation 1.401-1(a)(2) and the definitely determinable requirement of Treasury Regulation 1.401-1(b)(1)(i):** **This is an amendment to (1) require the City Manager in such position on November 19, 2026, to participate in this Plan on and after such date, though he is a participant in the Employer's defined contribution plan ("DC Plan") (see Adoption Agreement, pp. 5, 8 and 9); (2) require the Clerk of Council in such position on November 19, 2026, to continue participating in this Plan on and after November 19, 2026, even if she participates in the DC Plan on or after such date (see Adoption Agreement, p. 5); (3) provide that participation in this Plan will be optional for City Managers and Clerks of Council initially employed in such position after November 19, 2026 (see Adoption Agreement, p. 8); (4) increase the Normal Retirement benefit formula for Eligible Regular Employees in Service on or after November 19, 2026, to 2.0% of Final Average Earnings times years of Credited Service (see**

Adoption Agreement, p. 22); (5) increase the Normal Retirement benefit formula for elected or appointed members of the Governing Authority in office on or after November 19, 2026, from \$100.00 to \$200.00 a month per year of Total Credited Service as an elected or appointed member of the Governing Authority (see Adoption Agreement, p. 24); and (6) treat prior full-time service as City Manager by the City Manager in such position on November 19, 2026, as Credited Past Service under the Plan for all purposes (see General Addendum, Section 4).

7. EFFECTIVE DATE

NOTE: This Adoption Agreement and any Addendum, with the accompanying Basic Plan Document, is designed to comply with Internal Revenue Code Section 401(a), as applicable to a governmental qualified defined benefit plan, and is part of the GMEBS Defined Benefit Retirement Plan. Plan provisions designed to comply with certain provisions of the Protecting Americans from Tax Hikes Act of 2015 ("PATH Act"); and Plan provisions designed to comply with certain provisions of additional changes in federal law and guidance from the Internal Revenue Service under Internal Revenue Service Notice 2020-14 (the 2020 Cumulative List) are effective as of the applicable effective dates set forth in the Adoption Agreement and Basic Plan Document. By adopting this Adoption Agreement, with its accompanying Basic Plan Document, the Adopting Employer is adopting a plan document intended to comply with Internal Revenue Code Section 401(a), as updated by the PATH Act and the 2020 Cumulative List with the applicable effective dates.

- (1) Complete this item (1) only if this is a new defined benefit plan which does not replace or restate an existing defined benefit plan.**

The effective date of this Plan is _____.

(insert effective date of this Adoption Agreement but not earlier than the first day of the current Plan Year in which the Plan is adopted).

- (2) Complete this item (2) only if this Plan is being adopted to replace a non-GMEBS defined benefit plan.**

Except as otherwise specifically provided in the Basic Plan Document or in this Adoption Agreement, the effective date of this restatement shall be _____ **(insert effective date of this Adoption Agreement but not earlier than the first day of the current Plan Year in which the Plan is adopted (unless a retroactive corrective amendment is permitted under EPCRS, Rev. Proc. 2021-30 (or subsequent updated guidance)).** This Plan is intended to replace and serve as an amendment and restatement of the Employer's preexisting plan, which became effective on _____ **(insert original effective date of preexisting plan).**

- (3) Complete this item (3) only if this is an amendment and complete restatement of the Adopting Employer's existing GMEBS defined benefit plan.**

Except as otherwise specifically provided in the Basic Plan Document or in this Adoption Agreement, the effective date of this restatement shall be **November 19, 2026** **(insert effective date of this Adoption Agreement but not earlier than the first day of the**

current Plan Year in which the Plan is adopted (unless a retroactive corrective amendment is permitted under EPCRS, Rev. Proc. 2021-30 (or subsequent updated guidance)).

This Plan is adopted as an amendment and restatement of the Employer's preexisting GMEBS Adoption Agreement, which became effective on **February 20, 2025** (insert effective date of most recent Adoption Agreement preceding this Adoption Agreement).

The Employer's first Adoption Agreement became effective **January 1, 2003** (insert effective date of Employer's first GMEBS Adoption Agreement). The Employer's GMEBS Plan was originally effective **July 1, 1968** (insert effective date of Employer's original GMEBS Plan). (If the Employer's Plan was originally a non-GMEBS Plan, then the Employer's non-GMEBS Plan was originally effective _____ (if applicable, insert effective date of Employer's original non-GMEBS Plan).)

8. PLAN YEAR

Plan Year means (check one):

- ☐ Calendar Year
- ☐ Employer Fiscal Year commencing _____.
- ☒ Other (must specify month and day commencing): **July 1**.

9. CLASSES OF ELIGIBLE EMPLOYEES

Only Employees of the Adopting Employer who meet the Basic Plan Document's definition of "Employee" may be covered under the Adoption Agreement. Eligible Employees shall not include non-governmental employees, independent contractors, leased employees, nonresident aliens, or any other ineligible individuals, and this Section 9 must not be completed in a manner that violates the "exclusive benefit rule" of Internal Revenue Code Section 401(a)(2).

A. Eligible Regular Employees

Regular Employees include Employees, other than elected or appointed members of the Governing Authority or Municipal Legal Officers, who are regularly employed in the services of the Adopting Employer. Subject to the other conditions of the Basic Plan Document and the Adoption Agreement, the following Regular Employees are eligible to participate in the Plan (check one):

- ☐ **ALL** - All Regular Employees, provided they satisfy the minimum hour and other requirements specified under "Eligibility Conditions" below.
- ☒ **ALL REGULAR EMPLOYEES EXCEPT** for the following employees (must specify; specific positions are permissible; specific individuals may not be named): **Any Employee who participates in the City's 401(a) defined contribution plan (DC Plan). In no event shall any Employee be entitled to participate in both this Plan and the City's defined contribution plan ("DC Plan"). Notwithstanding the foregoing, the**

City Manager and Clerk of Council in such positions on November 19, 2026, shall participate in this Plan even if said Participants participate in the City's DC Plan.

B. Elected or Appointed Members of the Governing Authority

An Adopting Employer may elect to permit participation in the Plan by elected or appointed members of the Governing Authority and/or Municipal Legal Officers, provided they otherwise meet the Basic Plan Document's definition of "Employee" and provided they satisfy any other requirements specified by the Adopting Employer. Municipal Legal Officers to be covered must be specifically identified by position. Subject to the above conditions, the Employer hereby elects the following treatment for elected and appointed officials:

(1) Elected or Appointed Members of the Governing Authority (check one):

☐ **ARE NOT** eligible to participate in the Plan.

☒ **ARE** eligible to participate in the Plan.

Please specify any limitations on eligibility to participate here (e.g., service on or after certain date, or special waiting period provision): **Each elected or appointed member of the Governing Authority who holds an office on November 1, 1983, shall be qualified to participate in the Plan on such date. Each other elected or appointed member of the Governing Authority who holds an office subsequent to such date shall be qualified to participate in the Plan on the first day of the month immediately following or coinciding with the first date after November 1, 1983, that said member occupies any elective office of the Governing Authority. Notwithstanding the foregoing, effective January 1, 2015, elected or appointed members of the Governing Authority who initially hold an office of the Employer on or after such date shall be qualified to participate in the Plan as of the date they take office. (Participation became mandatory effective January 1, 2003. See Section 12 of this Adoption Agreement concerning mandatory participation in the Plan.)**

(2) Municipal Legal Officers (check one):

☐ **ARE NOT** eligible to participate in the Plan.

☒ **ARE** eligible to participate in the Plan. The term "Municipal Legal Officer" shall include only the following positions (must specify - specific positions are permissible; specific individuals may not be named): **The chief legal officer or any associate legal officer of the City, and any municipal officer elected or appointed to preside over the court of the City, provided said officer is not an active participant in the retirement plan of any other GMEBS member as a Municipal Legal Officer.**

Please specify any limitations on eligibility to participate here (e.g., service on or after certain date) (must specify in a manner that satisfies the definite written program requirement of Treasury Regulation 1.401-1(a)(2) and the definitely determinable requirement of Treasury Regulation 1.401-1(b)(1)(i)): **Each Municipal Legal Officer who holds such office on November 1, 1983, shall be qualified to participate in the Plan on such date. Each other Municipal Legal Officer who holds an office subsequent to such date shall be qualified to**

apply for participation in the Plan on the first date after November 1, 1983, that said individual occupies the office of Municipal Legal Officer.

10. ELIGIBILITY CONDITIONS

A. Hours Per Week (Regular Employees)

The Adopting Employer may specify a minimum number of work hours per week which are required to be scheduled by Regular Employees in order for them to become and remain "Eligible Regular Employees" under the Plan. **It is the responsibility of the Adopting Employer to determine whether these requirements are and continue to be satisfied.** The Employer hereby elects the following minimum hour requirement for Regular Employees:

- ☐ No minimum
- ☐ 20 hours/week (regularly scheduled)
- ☐ 30 hours/week (regularly scheduled)
- ☒ Other: **32 hours/week** (must not exceed 40 hours/week regularly scheduled)

Exceptions: If a different minimum hour requirement applies to a particular class or classes of Regular Employees, please specify below the classes to whom the different requirement applies and indicate the minimum hour requirement applicable to them.

Class(es) of Regular Employees to whom exception applies (**must specify - specific positions are permissible; specific individuals may not be named**): **Eligible Regular Employees employed prior to January 1, 2003, provided they do not become reemployed after such date.**

Minimum hour requirement applicable to excepted Regular Employees:

- ☐ No minimum
- ☒ 20 hours/week (regularly scheduled)
- ☐ 30 hours/week (regularly scheduled)
- ☐ Other: _____ (must not exceed 40 hours/week regularly scheduled)

B. Months Per Year (Regular Employees)

The Adopting Employer may specify a minimum number of work months per year which are required to be scheduled by Regular Employees in order for them to become and remain "Eligible Employees" under the Plan. **It is the responsibility of the Adopting Employer to determine whether these requirements are and continue to be satisfied.** The Employer hereby elects the following minimum requirement for Regular Employees:

- ☐ No minimum
- ☒ At least **5** months per year (regularly scheduled)

Exceptions: If different months per year requirements apply to a particular class or classes of Regular Employees, the Employer must specify below the classes to whom the different requirements apply and indicate below the requirements applicable to them.

Regular Employees to whom exception applies (**must specify - specific positions are permissible; specific individuals may not be named**): _____.

The months to year requirement for excepted class(es) are:

- ☐ No minimum
- ☐ At least _____ months per year (regularly scheduled)

11. WAITING PERIOD

Except as otherwise provided in Section 4.02(b) of the Basic Plan Document, Eligible Regular Employees shall not have a waiting period before participating in the Plan. Likewise, elected or appointed members of the Governing Authority and Municipal Legal Officers, if eligible to participate in the Plan, shall not have a waiting period before participating in the Plan.

12. ESTABLISHING PARTICIPATION IN THE PLAN

Participation in the Plan is considered mandatory for all Eligible Employees who satisfy the eligibility conditions specified in the Adoption Agreement, except as provided in Section 4.03(e) of the Basic Plan Document. However, the Employer may specify below that participation is optional for certain classes of Eligible Employees, including Regular Employees, elected or appointed members of the Governing Authority, Municipal Legal Officers, City Managers, and/or Department Heads. If participation is optional for an Eligible Employee, then in order to become a Participant, the Employee must make a written election to participate within 120 days after employment, election or appointment to office, or if later, the date the Employee first becomes eligible to participate in the Plan. The election is irrevocable, and the failure to make the election within the 120 day time limit shall be deemed an irrevocable election not to participate in the Plan.

Classes for whom participation is optional (**check one**):

- ☐ None (Participation is mandatory for all Eligible Employees except as provided in Section 4.03(e) of the Basic Plan Document).
- ☒ Participation is optional for the following Eligible Employees (**must specify - specific positions are permissible; specific individuals may not be named; all positions or classes specified must be Eligible Employees**): Participation in this Plan is optional for Employees initially employed into one of the following positions after February 1, 2006: City Manager and Assistant City Manager (effective on or after July 1, 2021; prior to July 1, 2021: City Administrator and Assistant City Administrator); Principal Planner; and Economic Development Coordinator. Participation in this Plan is also optional for the Clerk of Council initially employed in such position after November 19, 2026. Such Employees must irrevocably elect to participate in either this Plan or the City's defined contribution plan ("DC Plan") within 120 days of their initial employment date in such position on forms designated by the City for such purpose. If such an Employee fails to submit a completed election form within 120 days of the Employee's hire date, the Employee will be deemed to have irrevocably elected to participate in the DC Plan and not this Plan. This 120-day time limit shall apply notwithstanding any other time limit referred to in this Plan.

Notwithstanding the foregoing, the City Manager in such position on November 19, 2026, is required to participate in this Plan on or after such date.

Participation is also optional for Municipal Legal Officers. To participate in this Plan, a Municipal Legal Officer must affirmatively and irrevocably elect to participate in this Plan on forms provided for such purpose within 120 days of their initial hire date. If a Municipal Legal Officer fails to submit a completed election form within 120 days of taking office or commencing employment, said Municipal Legal Officer will be deemed to have irrevocably elected not to participate in this Plan and will not be eligible to participate in any other retirement plan. This 120-day time limit shall apply notwithstanding any other time limit referred to in this Plan.

13. CREDITED SERVICE

In addition to Current Credited Service the Adopting Employer may include as Credited Service the following types of service:

A. Credited Past Service with Adopting Employer

Credited Past Service means the number of years and complete months of Service with the Adopting Employer prior to the date an Eligible Employee becomes a Participant which are treated as credited service under the Plan.

(1) Eligible Employees Employed on Original Effective Date of GMEBS Plan.

With respect to Eligible Employees who are employed by the Adopting Employer on the original Effective Date of the Employer's GMEBS Plan, Service with the Adopting Employer prior to the date the Eligible Employee becomes a Participant (including any Service prior to the Effective Date of the Plan) shall be treated as follows **(check one)**:

- ☒ All Service prior to the date the Eligible Employee becomes a Participant shall be credited (as Credited Past Service).
- ☐ All Service prior to the date the Eligible Employee becomes a Participant shall be credited (as Credited Past Service), except for Service rendered prior to _____ **(insert date)**.
- ☐ All Service prior to the date the Eligible Employee becomes a Participant shall be credited (as Credited Past Service), except as follows **(must specify other limitation in a manner that satisfies the definite written program requirement of Treasury Regulation 1.401-1(a)(2) and the definitely determinable requirement of Treasury Regulation 1.401-1(b)(1)(i))**: _____.
- ☐ No Service prior to the date the Eligible Employee becomes a Participant shall be credited (as Credited Past Service).

(2) Previously Employed, Returning to Service after Original Effective Date. If an Eligible Employee is not employed on the original Effective Date of the Employer's GMEBS Plan, but returns to Service with the Adopting Employer sometime after the Effective Date, said

Eligible Employee's Service prior to becoming a Participant (including any Service prior the Effective Date) shall be treated as follows **(check one)**:

- ☐ All Service prior to the date the Eligible Employee becomes a Participant shall be credited (as Credited Past Service), subject to any limitations imposed above with respect to Eligible Employees employed on the Effective Date.
- ☒ All Service prior to the date the Eligible Employee becomes a Participant shall be credited (as Credited Past Service), provided that after returning to employment, the Eligible Employee performs Service equal to the period of the break in Service or one (1) year, whichever is less. Any limitations imposed above with respect to Eligible Employees employed on the Effective Date shall also apply.
- ☐ No Service prior to the date the Eligible Employee becomes a Participant shall be credited (as Credited Past Service).

Other limitation(s) on Recognition of Credited Past Service **(must specify in a manner that satisfies the definite written program requirement of Treasury Regulation 1.401-1(a)(2) and the definitely determinable requirement of Treasury Regulation 1.401-1(b)(1)(i))**: **In addition to the above limitations, Credited Past Service shall not include any tenure of office as an elected or appointed member of the Governing Authority or Municipal Legal Officer, unless the Participant was serving as an elected or appointed member of the Governing Authority, Municipal Legal Officer, or Eligible Regular Employee on November 1, 1983.**

(3) Eligible Employees Initially Employed After Effective Date. If an Eligible Employee's initial employment date is after the original Effective Date of the Employer's GMEBS Plan, said Employee's Credited Past Service shall include only the number of years and complete months of Service from the Employee's initial employment date to the date the Employee becomes a Participant in the Plan.

(4) Newly Eligible Classes of Employees. If a previously ineligible class of Employees becomes eligible to participate in the Plan, the Employer must specify in an addendum to this Adoption Agreement whether and to what extent said Employees' prior service with the Employer shall be treated as Credited Past Service under the Plan.

B. Prior Military Service

Note: This Section does not concern military service required to be credited under USERRA – See Section 3.02 of the Basic Plan Document for rules on the crediting of USERRA Military Service.

(1) Credit for Prior Military Service.

The Adopting Employer may elect to treat military service rendered prior to a Participant's initial employment date or reemployment date as Credited Service under the Plan. Unless otherwise specified by the Employer under "Other Conditions" below, the term "Military Service" shall be as defined in the Basic Plan Document. Except as otherwise required by federal or state law or

under "Other Conditions" below, Military Service shall not include service which is credited under any other local, state, or federal retirement or pension plan.

Military Service credited under this Section shall not include any service which is otherwise required to be credited under the Plan by federal or state law. Prior Military Service shall be treated as follows **(check one)**:

- ☒ Prior Military Service is **not** creditable under the Plan **(if checked, skip to Section 13.C. – Prior Governmental Service)**.
- ☐ Prior Military Service shall be counted as Credited Service for the following purposes (check one or more as applicable):
 - ☐ Computing amount of benefits payable.
 - ☐ Meeting minimum service requirements for vesting.
 - ☐ Meeting minimum service requirements for benefit eligibility.

(2) Maximum Credit for Prior Military Service.

Credit for Prior Military Service shall be limited to a maximum of _____ years **(insert number)**.

(3) Rate of Accrual for Prior Military Service.

Credit for Prior Military Service shall accrue at the following rate **(check one)**:

- ☐ One month of military service credit for every _____ month(s) **(insert number)** of Credited Service with the Adopting Employer.
- ☐ One year of military service credit for every _____ year(s) **(insert number)** of Credited Service with the Adopting Employer.
- ☐ All military service shall be creditable (subject to any caps imposed above) after the Participant has completed _____ years **(insert number)** of Credited Service with the Employer.
- ☐ Other requirement **(must specify in a manner that satisfies the definite written program requirement of Treasury Regulation 1.401-1(a)(2) and the definitely determinable requirement of Treasury Regulation 1.401-1(b)(1)(i))**: _____.

(4) Payment for Prior Military Service Credit (check one):

- ☐ Participants shall **not** be required to pay for military service credit.
- ☐ Participants shall be required to pay for military service credit as follows:
 - ☐ The Participant must pay _____% of the actuarial cost of the service credit (as defined below).
 - ☐ The Participant must pay an amount equal to **(must specify in a manner that satisfies the definite written program requirement of Treasury**

**Regulation 1.401-1(a)(2) and the definitely determinable requirement
of Treasury Regulation 1.401-1(b)(1)(i): _____.**

Other Conditions for Award of Prior Military Service Credit **(must specify in a manner that satisfies the definite written program requirement of Treasury Regulation 1.401-1(a)(2) and the definitely determinable requirement of Treasury Regulation 1.401-1(b)(1)(i): _____.**

(5) Limitations on Service Credit Purchases. Unless otherwise specified in an Addendum to the Adoption Agreement, for purposes of this Section and Section 13.C. concerning prior governmental service credit, the term "actuarial cost of service credit" is defined as set forth in the Service Credit Purchase Addendum. In the case of a service credit purchase, the Participant shall be required to comply with any rules and regulations established by the GMEBS Board of Trustees concerning said purchases.

C. Prior Governmental Service

Note: A Participant's prior service with other GMEBS employers shall be credited for purposes of satisfying the minimum service requirements for Vesting and eligibility for Retirement and pre-retirement death benefits as provided under Section 9.05 of the Basic Plan Document, relating to portability service. This Section 13(C) does not need to be completed in order for Participants to receive this portability service credit pursuant to Section 9.05 of the Basic Plan Document.

(1) Credit for Prior Governmental Service.

The Adopting Employer may elect to treat governmental service rendered prior to a Participant's initial employment date or reemployment date as creditable service under the Plan. Subject to any limitations imposed by law, the term "prior governmental service" shall be as defined by the Adopting Employer below. The Employer elects to treat prior governmental service as follows **(check one):**

- ☒ Prior governmental service is **not** creditable under the Plan **(if checked, skip to Section 13.D. – Unused Sick/Vacation Leave).**
- ☐ Prior governmental service shall be counted as Credited Service for the following purposes under the Plan **(check one or more as applicable):**
 - ☐ Computing amount of benefits payable.
 - ☐ Meeting minimum service requirements for vesting.
 - ☐ Meeting minimum service requirements for benefit eligibility.

(2) Definition of Prior Governmental Service.

Prior governmental service shall be defined as follows: **(must specify in a manner that satisfies the definite written program requirement of Treasury Regulation 1.401-1(a)(2) and the definitely determinable requirement of Treasury Regulation 1.401-1(b)(1)(i): _____.**

Unless otherwise specified above, prior governmental service shall include only full-time service (minimum hour requirement same as that applicable to Eligible Regular Employees).

(3) Maximum Credit for Prior Governmental Service.

Credit for prior governmental service shall be limited to a maximum of _____ years **(insert number)**.

(4) Rate of Accrual for Prior Governmental Service Credit.

Credit for prior governmental service shall accrue at the following rate **(check one)**:

- ☐ One month of prior governmental service credit for every _____ month(s) **(insert number)** of Credited Service with the Adopting Employer.
- ☐ One year of prior governmental service credit for every _____ year(s) **(insert number)** of Credited Service with the Adopting Employer.
- ☐ All prior governmental service shall be creditable (subject to any caps imposed above) after the Participant has completed _____ years **(insert number)** of Credited Service with the Adopting Employer.
- ☐ Other requirement **(must specify in a manner that satisfies the definite written program requirement of Treasury Regulation 1.401-1(a)(2) and the definitely determinable requirement of Treasury Regulation 1.401-1(b)(1)(i))**: _____.

(5) Payment for Prior Governmental Service Credit.

- ☐ Participants shall **not** be required to pay for governmental service credit.
- ☐ Participants shall be required to pay for governmental service credit as follows:
 - ☐ The Participant must pay _____% of the actuarial cost of the service credit.
 - ☐ The Participant must pay an amount equal to **(must specify in a manner that satisfies the definite written program requirement of Treasury Regulation 1.401-1(a)(2) and the definitely determinable requirement of Treasury Regulation 1.401-1(b)(1)(i))**: _____.

Other Conditions for Award of Prior Governmental Service Credit **(must specify in a manner that satisfies the definite written program requirement of Treasury Regulation 1.401-1(a)(2) and the definitely determinable requirement of Treasury Regulation 1.401-1(b)(1)(i))**: _____.

D. Leave Conversion for Unused Paid Time Off (e.g., Sick, Vacation, or Personal Leave)

(1) Credit for Unused Paid Time Off.

Subject to the limitations in Section 3.01 of the Basic Plan Document, an Adopting Employer may elect to treat accumulated days of unused paid time off for a terminated Participant, for which the Participant is not paid, as Credited Service. The only type of leave permitted to be credited under this provision is leave from a paid time off plan which qualifies as a bona fide sick and vacation leave plan (which may include sick, vacation or personal leave) and which the

Participant may take as paid leave without regard to whether the leave is due to illness or incapacity. The Credited Service resulting from the conversion of unused paid time off must not be the only Credited Service applied toward the accrual of a normal retirement benefit under the Plan. The Pension Committee shall be responsible to certify to GMEBS the total amount of unused paid time off that is creditable hereunder.

Important Note: Leave cannot be converted to Credited Service in lieu of receiving a cash payment. If the Employer elects treating unused paid time off as Credited Service, the conversion to Credited Service will be automatic, and the Participant cannot request a cash payment for the unused paid time off.

The Employer elects the following treatment of unused paid time off:

- ☒ Unused paid time off shall **not** be treated as Credited Service **(if checked, skip to Section 14 – Retirement Eligibility)**.
- ☐ The following types of unused paid time off for which the Participant is not paid shall be treated as Credited Service under the Plan **(check one or more as applicable)**:
 - ☐ Unused sick leave
 - ☐ Unused vacation leave
 - ☐ Unused personal leave
 - ☐ Other paid time off **(must specify in a manner that satisfies the definite written program requirement of Treasury Regulation 1.401-1(a)(2) and the definitely determinable requirement of Treasury Regulation 1.401-1(b)(1)(i))**: _____.

(2) Minimum Service Requirement.

In order to receive credit for unused paid time off, a Participant must meet the following requirement at termination **(check one)**:

- ☐ The Participant must be 100% vested in a normal retirement benefit.
- ☐ The Participant must have at least _____ years **(insert number)** of Total Credited Service (not including leave otherwise creditable under this Section).
- ☐ Other **(must specify in a manner that satisfies the definite written program requirement of Treasury Regulation 1.401-1(a)(2) and the definitely determinable requirement of Treasury Regulation 1.401-1(b)(1)(i))**: _____.

(3) Use of Unused Paid Time Off Credit. Unused paid time off for which the Participant is not paid shall count as Credited Service for the following purposes under the Plan **(check one or more as applicable)**:

- ☐ Computing amount of benefits payable.
- ☐ Meeting minimum service requirements for vesting.
- ☐ Meeting minimum service requirements for benefit eligibility.

(4) Maximum Credit for Unused Paid Time Off.

Credit for unused paid time off for which the Participant is not paid shall be limited to a maximum of ____ months **(insert number)**.

(5) Computation of Unused Paid Time Off.

Unless otherwise specified by the Adopting Employer under "Other Conditions" below, each twenty (20) days of creditable unused paid time off shall constitute one (1) complete month of Credited Service under the Plan. Partial months shall not be credited.

(6) Other Conditions (please specify, subject to limitations in Section 3.01 of Basic Plan Document; must specify in a manner that satisfies the definite written program requirement of Treasury Regulation 1.401-1(a)(2) and the definitely determinable requirement of Treasury Regulation 1.401-1(b)(1)(i): _____.

14. RETIREMENT ELIGIBILITY

A. Early Retirement Qualifications

Early retirement qualifications are **(check one or more as applicable)**:

- ☒ Attainment of age **55 (insert number)**
- ☒ Completion of **10 years (insert number)** of Total Credited Service

Exceptions: If different early retirement eligibility requirements apply to a particular class or classes of Eligible Employees, the Employer must specify below the classes to whom the different requirements apply and indicate below the requirements applicable to them.

Eligible Employees to whom exception applies **(must specify - specific positions are permissible; specific individuals may not be named)**: _____.

Early retirement qualifications for excepted class(es) are **(check one or more as applicable)**:

- ☐ Attainment of age _____ **(insert number)**
- ☐ Completion of _____ years **(insert number)** of Total Credited Service

B. Normal Retirement Qualifications

Note: Please complete this Section and also list "Alternative" Normal Retirement Qualifications, if any, in Section 14.C.

(1) Regular Employees

Normal retirement qualifications for Regular Employees are **(check one or more as applicable)**:

- ☒ Attainment of age **65 (insert number)**

- ☒ Completion of 5 years (insert number) of Total Credited Service
- ☐ In-Service Distribution to Eligible Employees permitted (i.e., a qualifying Participant may commence receiving retirement benefits while in service without first incurring a Bona Fide Separation from Service), if Participant meets minimum age and service requirements specified immediately above and satisfies the minimum age parameters for In-Service Distribution described in Section 6.06(a)(3) of the Basic Plan Document, subject to applicable Plan provisions concerning recalculation and offset applied at re-retirement to account for the value of benefits received prior to re-retirement. This rule shall apply to (check one): ☐ all Participants ☐ only the following class(es) of Participants (must specify - specific positions are permissible; specific individuals may not be named): _____.

Exceptions: If different normal retirement qualifications apply to a particular class or classes of Regular Employees, the Employer must specify below the classes to whom the different requirements apply and indicate below the requirements applicable to them.

Class(es) of Regular Employees to whom exception applies (must specify - specific positions are permissible; specific individuals may not be named): _____.

Normal retirement qualifications for excepted class(es) are (check one or more as applicable):

- ☐ Attainment of age _____ (insert number)
- ☐ Completion of _____ years (insert number) of Total Credited Service
- ☐ In-Service Distribution to Eligible Employees permitted (i.e., a qualifying Participant may commence receiving retirement benefits while in service without first incurring a Bona Fide Separation from Service), if Participant meets minimum age and service requirements specified immediately above and satisfies the minimum age parameters for In-Service Distribution described in Section 6.06(a)(3) of the Basic Plan Document, subject to applicable Plan provisions concerning recalculation and offset applied at re-retirement to account for the value of benefits received prior to re-retirement. This rule shall apply to (check one): ☐ all Participants ☐ only the following class(es) of Participants (must specify - specific positions are permissible; specific individuals may not be named): _____.

(2) Elected or Appointed Members of Governing Authority

Complete this Section only if elected or appointed members of the Governing Authority or Municipal Legal Officers are permitted to participate in the Plan. Normal retirement qualifications for this class are (check one or more as applicable):

- ☒ Attainment of age 65 (insert number)
- ☐ Completion of _____ years (insert number) of Total Credited Service

- ☐ In-Service Distribution to Eligible Employees permitted (i.e., a qualifying Participant may commence receiving retirement benefits while in service without first incurring a Bona Fide Separation from Service), if Participant meets minimum age and service requirements specified immediately above and satisfies the minimum age parameters for In-Service Distribution described in Section 6.06(a)(3) of the Basic Plan Document, subject to applicable Plan provisions concerning recalculation and offset applied at re-retirement to account for the value of benefits received prior to re-retirement. This rule shall apply to **(check one)**: ☐ all Participants ☐ only the following class(es) of Participants **(must specify - specific positions are permissible; specific individuals may not be named)**:_____.

Exceptions: If different normal retirement qualifications apply to particular elected or appointed members of the Governing Authority or Municipal Legal Officers, the Employer must specify below to whom the different requirements apply and indicate below the requirements applicable to them.

Particular elected or appointed members of the Governing Authority or Municipal Legal Officers to whom exception applies **(must specify - specific positions are permissible; specific individuals may not be named)**: _____.

Normal retirement qualifications for excepted elected or appointed members of the Governing Authority or Municipal Legal Officers are **(check one or more as applicable)**:

- ☐ Attainment of age _____ **(insert number)**
- ☐ Completion of _____ years **(insert number)** of Total Credited Service
- ☐ In-Service Distribution to Eligible Employees permitted (i.e., a qualifying Participant may commence receiving retirement benefits while in service without first incurring a Bona Fide Separation from Service), if Participant meets minimum age and service requirements specified immediately above and satisfies the minimum age parameters for In-Service Distribution described in Section 6.06(a)(3) of the Basic Plan Document, subject to applicable Plan provisions concerning recalculation and offset applied at re-retirement to account for the value of benefits received prior to re-retirement. This rule shall apply to **(check one)**: ☐ all Participants ☐ only the following class(es) of Participants **(must specify - specific positions are permissible; specific individuals may not be named)**:_____.

C. **Alternative Normal Retirement Qualifications**

The Employer may elect to permit Participants to retire with unreduced benefits after they satisfy service and/or age requirements other than the regular normal retirement qualifications specified above. The Employer hereby adopts the following alternative normal retirement qualifications:

Alternative Normal Retirement Qualifications (check one or more, as applicable):

(1) ☐ Not applicable (the Adopting Employer does not offer alternative normal retirement benefits under the Plan).

(2) ☒ **Alternative Minimum Age & Service Qualifications (if checked, please complete one or more items below, as applicable):**

☒ Attainment of age **55** (insert number)

☒ Completion of **25** years (insert number) of Total Credited Service

☐ In-Service Distribution to Eligible Employees permitted (i.e., a qualifying Participant may commence receiving retirement benefits while in service without first incurring a Bona Fide Separation from Service), if Participant meets minimum age and service requirements specified immediately above and satisfies the minimum age parameters for In-Service Distribution described in Section 6.06(a)(3) of the Basic Plan Document, subject to applicable Plan provisions concerning recalculation and offset applied at re-retirement to account for the value of benefits received prior to re-retirement. This rule shall apply to (check one): ☐ all Participants ☐ only the following class(es) of Participants (must specify - specific positions are permissible; specific individuals may not be named): ____.

This alternative normal retirement benefit is available to:

☒ All Participants who qualify.

☐ Only the following Participants (must specify - specific positions are permissible; specific individuals may not be named): _____.

A Participant (check one): ☐ is required ☐ is not required to be in the service of the Employer at the time the Participant satisfies the above qualifications in order to qualify for this alternative normal retirement benefit.

Other eligibility requirement (must specify in a manner that satisfies the definite written program requirement of Treasury Regulation 1.401-1(a)(2) and the definitely determinable requirement of Treasury Regulation 1.401-1(b)(1)(i)): _____.

(3) ☐ **Rule of _____ (insert number).** The Participant's combined Total Credited Service and age must equal or exceed this number. Please complete additional items below:

To qualify for this alternative normal retirement benefit, the Participant (check one or more items below, as applicable):

☐ Must have attained at least age _____ (insert number)

☐ Must not satisfy any minimum age requirement

- ☐ In-Service Distribution to Eligible Employees permitted (i.e., a qualifying Participant may commence receiving retirement benefits while in service without first incurring a Bona Fide Separation from Service), if the Participant meets the minimum age and service requirements specified immediately above and satisfies the minimum age parameters for In-Service Distribution described in Section 6.06(a)(3) of the Basic Plan Document, subject to applicable Plan provisions concerning recalculation and offset applied at re-retirement to account for the value of benefits received prior to re-retirement. This rule shall apply to **(check one)**: ☐ all Participants ☐ only the following class(es) of Participants **(must specify - specific positions are permissible; specific individuals may not be named)**: _____.

This alternative normal retirement benefit is available to:

- ☐ All Participants who qualify.
- ☐ Only the following Participants **(must specify - specific positions are permissible; specific individuals may not be named)**: _____.

A Participant **(check one)**: ☐ is required ☐ is not required to be in the service of the Employer at the time the Participant satisfies the Rule in order to qualify for this alternative normal retirement benefit.

Other eligibility requirement **(must specify in a manner that satisfies the definite written program requirement of Treasury Regulation 1.401-1(a)(2) and the definitely determinable requirement of Treasury Regulation 1.401-1(b)(1)(i))**: _____.

- (4) ☐ **Alternative Minimum Service.** A Participant is eligible for an alternative normal retirement benefit if the Participant has at least _____ years **(insert number)** of Total Credited Service, regardless of the Participant's age.

- ☐ In-Service Distribution to Eligible Employees permitted (i.e., a qualifying Participant may commence receiving retirement benefits while in service without first incurring a Bona Fide Separation from Service), if the Participant meets the minimum service requirement specified immediately above and satisfies the minimum age parameters for In-Service Distribution described in Section 6.06(a)(3) of the Basic Plan Document, subject to applicable Plan provisions concerning recalculation and offset applied at re-retirement to account for the value of benefits received prior to re-retirement. This rule shall apply to **(check one)**: ☐ all Participants ☐ only the following class(es) of Participants **(must specify - specific positions are permissible; specific individuals may not be named)**: _____.

This alternative normal retirement benefit is available to:

- ☐ All Participants who qualify.

- ☐ Only the following Participants **(must specify - specific positions are permissible; specific individuals may not be named)**: _____.

A Participant **(check one)**: ☐ is required ☐ is not required to be in the service of the Employer at the time the Participant satisfies the qualifications for this alternative normal retirement benefit.

Other eligibility requirement **(must specify in a manner that satisfies the definite written program requirement of Treasury Regulation 1.401-1(a)(2) and the definitely determinable requirement of Treasury Regulation 1.401-1(b)(1)(i))**: _____.

(5) ☐ Other Alternative Normal Retirement Benefit.

Must specify qualifications (in a manner that satisfies the definite written program requirement of Treasury Regulation 1.401-1(a)(2) and the definitely determinable requirement of Treasury Regulation 1.401-1(b)(1)(i)): _____.

- ☐ In-Service Distribution to Eligible Employees permitted (*i.e.*, a qualifying Participant may commence receiving retirement benefits while in service without first incurring a Bona Fide Separation from Service), if the Participant meets minimum age and service requirements specified immediately above and satisfies the minimum age parameters for In-Service Distribution described in Section 6.06(a)(3) of the Basic Plan Document, subject to applicable Plan provisions concerning recalculation and offset applied at re-retirement to account for the value of benefits received prior to re-retirement. This rule shall apply to **(check one)**: ☐ all Participants ☐ only the following class(es) of Participants **(must specify - specific positions are permissible; specific individuals may not be named)**: _____.

This alternative normal retirement benefit is available to:

- ☐ All Participants who qualify.
- ☐ Only the following Participants **(must specify - specific positions are permissible; specific individuals may not be named)**: _____.

A Participant **(check one)**: ☐ is required ☐ is not required to be in the service of the Employer at the time the Participant satisfies the qualifications for this alternative normal retirement benefit.

Other eligibility requirement **(must specify in a manner that satisfies the definite written program requirement of Treasury Regulation 1.401-1(a)(2) and the definitely determinable requirement of Treasury Regulation 1.401-1(b)(1)(i))**: _____.

(6) ☐ Other Alternative Normal Retirement Benefit for Public Safety Employees Only.

Must specify qualifications (in a manner that satisfies the definite written program requirement of Treasury Regulation 1.401-1(a)(2) and the definitely determinable requirement of Treasury Regulation 1.401-1(b)(1)(i)): _____.

- ☐ In-Service Distribution to Eligible Employees who are Public Safety Employees permitted (i.e., a qualifying Participant may commence receiving retirement benefits while in service without first incurring a Bona Fide Separation from Service), if the Participant meets minimum age and service requirements specified immediately above and satisfies the minimum age parameters for In-Service Distribution Described in Section 6.06(a)(3) of the Basic Plan Document, subject to applicable Plan provisions concerning recalculation and offset applied at re-retirement to account for the value of benefits received prior to re-retirement. This rule shall apply to **(check one)**: ☐ all Participants ☐ only the following class(es) of Participants **(must specify - specific positions are permissible; specific individuals may not be named)**: _____.

This alternative normal retirement benefit is available to:

- ☐ All public safety employee Participants who qualify.
- ☐ Only the following public safety employee Participants **(must specify - specific positions are permissible; specific individuals may not be named)**: _____.

A public safety employee Participant **(check one)**: ☐ is required ☐ is not required to be in the service of the Employer at the time the Participant satisfies the qualifications for this alternative normal retirement benefit.

Other eligibility requirement **(must specify in a manner that satisfies the definite written program requirement of Treasury Regulation 1.401-1(a)(2) and the definitely determinable requirement of Treasury Regulation 1.401-1(b)(1)(i))**: _____.

Note: "Public safety employees" are defined under the Internal Revenue Code for this purpose as employees of a State or political subdivision of a State who provide police protection, firefighting services, or emergency medical services for any area within the jurisdiction of such State or political subdivision.

D. Disability Benefit Qualifications

Subject to the other terms and conditions of the Basic Plan Document and except as otherwise provided in an Addendum to this Adoption Agreement, disability retirement qualifications are based upon Social Security Administration award criteria or as otherwise provided under Section 2.23 of the Basic Plan Document. The Disability Retirement benefit shall commence as of the Participant's Disability Retirement Date under Section 2.24 of the Basic Plan Document.

To qualify for a disability benefit, a Participant must have the following minimum number of years of Total Credited Service **(check one)**:

- ☐ Not applicable (the Adopting Employer does not offer disability retirement benefits under the Plan).
- ☒ No minimum.
- ☐ _____ years **(insert number)** of Total Credited Service.

Other eligibility requirement **(must specify in a manner that satisfies the definite written program requirement of Treasury Regulation 1.401-1(a)(2) and the definitely determinable requirement of Treasury Regulation 1.401-1(b)(1)(i))**: _____.

15. RETIREMENT BENEFIT COMPUTATION

A. Maximum Total Credited Service

The number of years of Total Credited Service which may be used to calculate a benefit is **(check one or all that apply)**:

- ☒ not limited.
- ☐ limited to _____ years for all Participants.
- ☐ limited to _____ years for the following classes of Eligible Regular Employees:
 - ☐ All Eligible Regular Employees.
 - ☐ Only the following Eligible Regular Employees: _____.
- ☐ limited to _____ years as an elected or appointed member of the Governing Authority.
- ☐ limited to _____ years as a Municipal Legal Officer.
- ☐ Other **(must specify in a manner that satisfies the definite written program requirement of Treasury Regulation 1.401-1(a)(2) and the definitely determinable requirement of Treasury Regulation 1.401-1(b)(1)(i))**: _____.

B. Monthly Normal Retirement Benefit Amount

(1) Regular Employee Formula

The monthly normal retirement benefit for Eligible Regular Employees shall be 1/12 of **(check and complete one or more as applicable)**:

- ☒ (a) **Flat Percentage Formula. 2.0% (insert percentage) of Final Average Earnings multiplied by years of Total Credited Service as an Eligible Regular Employee.**

This formula applies to:

- ☒ All Participants who are Regular Employees.

- ☐ Only the following Participants **(must specify - specific positions are permissible; specific individuals may not be named)**: _____.

- ☐ (b) **Alternative Flat Percentage Formula.** _____% **(insert percentage)** of Final Average Earnings multiplied by years of Total Credited Service as an Eligible Regular Employee. This formula applies to the following Participants **(must specify - specific positions are permissible; specific individuals may not be named)**: _____.

- ☐ (c) **Split Final Average Earnings Formula.** _____% **(insert percentage)** of Final Average Earnings up to the amount of **Covered Compensation (see subsection (2) below for definition of Covered Compensation)**, plus _____% **(insert percentage)** of Final Average Earnings in excess of said Covered Compensation, multiplied by years of Total Credited Service as an Eligible Regular Employee.

This formula applies to:

- ☐ All Participants who are Regular Employees.
☐ Only the following Participants **(must specify - specific positions are permissible; specific individuals may not be named)**: _____.

- ☐ (d) **Alternative Split Final Average Earnings Formula.** _____ % **(insert percentage)** of Final Average Earnings up to the amount of **Covered Compensation (see subsection (2) below for definition of Covered Compensation)**, plus _____% **(insert percentage)** of Final Average Earnings in excess of said Covered Compensation, multiplied by years of Total Credited Service as an Eligible Regular Employee.

This formula applies to:

- ☐ All Participants.
☐ Only the following Participants **(must specify - specific positions are permissible; specific individuals may not be named)**: _____.

[Repeat above subsections as necessary for each applicable benefit formula and Participant class covered under the Plan.]

(2) Covered Compensation (complete only if Split Formula(s) is checked above):

Covered Compensation is defined as (check one or more as applicable):

- ☐ (a) **A.I.M.E. Covered Compensation** as defined in Section 2.18 of the Basic Plan Document. This definition of Covered Compensation shall apply to **(check one)**:
- ☐ All Participants who are Regular Employees.

- ☐ Only the following Participants **(must specify - specific positions are permissible; specific individuals may not be named)**: _____.
- ☐ (b) **Dynamic Break Point** Covered Compensation as defined in Section 2.19 of the Basic Plan Document. This definition of Covered Compensation shall apply to **(check one)**:
 - ☐ All Participants who are Regular Employees.
 - ☐ Only the following Participants **(must specify - specific positions are permissible; specific individuals may not be named)**:_____.
- ☐ (c) **Table Break Point** Covered Compensation as defined in Section 2.20 of the Basic Plan Document. This definition of Covered Compensation shall apply to **(check one)**:
 - ☐ All Participants who are Regular Employees.
 - ☐ Only the following class(es) of Participants **(must specify - specific positions are permissible; specific individuals may not be named)**: _____.
- ☐ (d) **Covered Compensation** shall mean a Participant's annual Earnings that do not exceed \$_____ **(specify amount)**. This definition shall apply to **(check one)**:
 - ☐ All Participants who are Regular Employees.
 - ☐ Only the following Participants **(must specify - specific positions are permissible; specific individuals may not be named)**:_____.

(3) Final Average Earnings

Unless otherwise specified in an Addendum to the Adoption Agreement, Final Average Earnings is defined as the monthly average of Earnings paid to a Participant by the Adopting Employer for the **60 (insert number not to exceed 60)** consecutive months of Credited Service preceding the Participant's most recent Termination in which the Participant's Earnings were the highest, multiplied by 12. Note: GMEBS has prescribed forms for calculation of Final Average Earnings that must be used for this purpose.

This definition of Final Average Earnings applies to:

- ☒ All Participants who are Regular Employees.
- ☐ Only the following Participants **(must specify - specific positions are permissible; specific individuals may not be named)**: _____.

[Repeat above subsection as necessary for each applicable definition and Participant class covered under the Plan.]

(4) Formula for Elected or Appointed Members of the Governing Authority

The monthly normal retirement benefit for members of this class shall be as follows (**check one**):

- ☐ Not applicable (elected or appointed members of the Governing Authority or Municipal Legal Officers are not permitted to participate in the Plan).
- ☒ **\$200.00 (insert dollar amount)** per month for each year of Total Credited Service as an elected or appointed member of the Governing Authority or Municipal Legal Officer (service of at least 6 months and 1 day is treated as a year of Total Credited Service; provided, however, than an elected or appointed member of the Governing Authority or Municipal Legal Officer may accrue a maximum of one year of Total Credited Service for every 12-month period of Service as an elected or appointed member of the Governing Authority or Municipal Legal Officer).

This formula applies to:

- ☒ All elected or appointed members of the Governing Authority or Municipal Legal Officers eligible to participate.
- ☐ Only the following elected or appointed members of the Governing Authority or Municipal Legal Officers eligible to participate (**must specify - specific positions are permissible; specific individuals may not be named**): _____.

[Repeat above subsection as necessary for each applicable formula for classes of elected or appointed members covered under the Plan.]

C. Monthly Early Retirement Benefit Amount

Check and complete one or more as applicable:

- ☐ (1) **Standard Early Retirement Reduction Table.** The monthly Early Retirement benefit shall be computed in the same manner as the monthly Normal Retirement benefit, but the benefit shall be reduced on an Actuarially Equivalent basis in accordance with Section 12.01 of the Basic Plan Document to account for early commencement of benefits. This provision shall apply to:
 - ☐ All Participants.
 - ☐ Only the following Participants (**must specify - specific positions are permissible; specific individuals may not be named**):_____.
- ☒ (2) **Alternative Early Retirement Reduction Table.** The monthly Early Retirement benefit shall be computed in the same manner as the monthly Normal Retirement benefit, but the benefit shall be reduced to account for early commencement of benefits based on the following table. This table shall apply to:
 - ☒ All Participants.
 - ☐ Only the following Participants (**must specify - specific positions are permissible; specific individuals may not be named**):_____.

Alternative Early Retirement Reduction Table

<u>Number of Years Before Age 65 (check as applicable)</u>	<u>Percentage of Normal Retirement Benefit* (complete as applicable)</u>
☒ 0	1.000
☒ 1	0.975
☒ 2	0.950
☒ 3	0.925
☒ 4	0.900
☒ 5	0.875
☒ 6	0.850
☒ 7	0.825
☒ 8	0.800
☒ 9	0.775
☒ 10	0.750
☐ 11	0.____
☐ 12	0.____
☐ 13	0.____
☐ 14	0.____
☐ 15	0.____

*Interpolate for whole months

D. Monthly Late Retirement Benefit Amount (check one):

- ☒ (1) The monthly Late Retirement benefit shall be computed in the same manner as the Normal Retirement Benefit, based upon the Participant's Accrued Benefit as of the Participant's Late Retirement Date.
- ☐ (2) The monthly Late Retirement benefit shall be the greater of: (1) the monthly retirement benefit accrued as of the Participant's Normal Retirement Date, actuarially increased in accordance with the actuarial table contained in Section 12.05 of the Basic Plan Document; or (2) the monthly retirement benefit accrued as of the Participant's Late Retirement Date, without further actuarial adjustment under Section 12.06 of the Basic Plan Document.

E. Monthly Disability Benefit Amount

The amount of the monthly Disability Benefit shall be computed in the same manner as the Normal Retirement benefit, based upon the Participant's Accrued Benefit as of the Participant's Disability Retirement Date.

Minimum Disability Benefit. The Adopting Employer may set a minimum Disability Benefit. The Employer elects the following minimum Disability benefit (**check one**):

- ☐ Not applicable (the Adopting Employer does not offer disability retirement benefits under the Plan).
- ☐ No minimum is established.
- ☒ No less than **(check one):** ☒ 20% ☐ 10% ☐ ____% **(if other than 20% or 10% insert percentage amount)** of the Participant's average monthly Earnings for the 12 calendar month period (excluding any period of unpaid leave of absence) immediately preceding the Participant's Termination of Employment as a result of a Disability. (Unless otherwise specified in an Addendum to the Adoption Agreement, no minimum will apply to elected or appointed members of the Governing Authority or Municipal Legal Officers.)
- ☐ No less than **(check one):** ☐ 66 2/3 % ☐ ____% **(if other than 66 2/3%, insert percentage amount)** of the Participant's average monthly Earnings for the 12 calendar month period (excluding any period of unpaid leave of absence) immediately preceding the Participant's Termination of Employment as a result of a Disability, less any monthly benefits paid from federal Social Security benefits as a result of disability as reported by the Employer. (Unless otherwise specified in an Addendum to the Adoption Agreement, no minimum will apply to elected or appointed members of the Governing Authority or Municipal Legal Officers.)

F. Minimum/Maximum Benefit For Elected Officials

In addition to any other limitations imposed by federal or state law, the Employer may impose a cap on the monthly benefit amount that may be received by elected or appointed members of the Governing Authority. The Employer elects **(check one):**

- ☐ Not applicable (elected or appointed members of the Governing Authority do not participate in the Plan).
- ☒ No minimum or maximum applies.
- ☐ Monthly benefit for Service as an elected or appointed member of the Governing Authority may not exceed 100% of the Participant's final salary as an elected or appointed member of the Governing Authority.
- ☐ Other minimum or maximum **(must specify in a manner that satisfies the definite written program requirement of Treasury Regulation 1.401-1(a)(2) and the definitely determinable requirement of Treasury Regulation 1.401-1(b)(1)(i)):** _____.

G. Multiple Plans

In the event that the Employer maintains multiple plans, the following provisions will apply to the extent necessary to satisfy Code § 415.

16. SUSPENSION OF BENEFITS FOLLOWING BONA FIDE SEPARATION OF SERVICE; COLA

A. Re-Employment as Eligible Employee After Normal, Alternative Normal, or Early Retirement and Following Bona Fide Separation of Service (see Basic Plan Document Section 6.06(c) Regarding Re-Employment as an Ineligible Employee and Basic Plan Document Section 6.06(e) and (f) Regarding Re-Employment After Disability Retirement)

(1) Reemployment After Normal or Alternative Normal Retirement. In the event that a Retired Participant 1) is reemployed with the Employer as an Eligible Employee (as defined in the Plan) after the Participant's Normal or Alternative Normal Retirement Date and after a Bona Fide Separation from Service, or 2) is reemployed with the Employer in an Ineligible Employee class, and subsequently again becomes an Eligible Employee (as defined in the Plan) due to the addition of such class to the Plan after the Participant's Normal or Alternative Normal Retirement Date, the following rule shall apply **(check one)**:

- ☒ (a) The Participant's benefit shall be suspended in accordance with Section 6.06(a)(1) of the Basic Plan Document for as long as the Participant remains employed.
- ☐ (b) The Participant may continue to receive retirement benefits in accordance with Section 6.06(b) of the Basic Plan Document. This rule shall apply to **(check one)**: ☐ all Retired Participants ☐ only the following classes of Retired Participants **(must specify (specific positions are permissible; specific individuals may not be named) - benefits of those Retired Participants not listed shall be suspended in accordance with Section 6.06(a) of the Basic Plan Document if they return to work with the Employer)**: _____.

(2) Reemployment After Early Retirement. In the event a Participant Retires with an Early Retirement benefit after a Bona Fide Separation from Service 1) is reemployed with the Employer as an Eligible Employee before the Participant's Normal Retirement Date; or 2) is reemployed with the Employer in an Ineligible Employee class, and subsequently again becomes an Eligible Employee (as defined in the Plan) before the Participant's Normal Retirement Date due to the addition of such class to the Plan, the following rule shall apply **(check one or more as applicable)**:

- (a) ☒ The Participant's Early Retirement benefit shall be suspended in accordance with Section 6.06(a)(1) of the Basic Plan Document for as long as the Participant remains employed.

This rule shall apply to **(check one)**: ☒ all Retired Participants; ☐ only the following classes of Retired Participants **(must specify - specific positions are permissible; specific individuals may not be named)**: _____.

- (b) ☐ The Participant's Early Retirement benefit shall be suspended in accordance with Section 6.06(a)(1) of the Basic Plan Document. However, the Participant may begin receiving benefits after satisfying the qualifications for Normal Retirement or Alternative Normal Retirement, as applicable, and after satisfying the minimum age parameters of Section 6.06(a)(3) of the Basic Plan Document, in accordance with Section 6.06(b)(2)(B)(i) of the Basic Plan Document.

This rule shall apply to **(check one)**: ☐ all Retired Participants; ☐ only the following classes of Retired Participants **(must specify - specific positions are permissible; specific individuals may not be named)**:

_____.

- (c) ☐ The Participant's Early Retirement benefit shall continue in accordance with Section 6.06(b)(2)(B)(ii) of the Basic Plan Document.

This rule shall apply to **(check one)**: ☐ all Retired Participants; ☐ only the following classes of Retired Participants **(must specify - specific positions are permissible; specific individuals may not be named)**:

_____.

B. Cost Of Living Adjustment

The Employer may elect to provide for an annual cost-of-living adjustment (COLA) in the amount of benefits being received by Retired Participants and Beneficiaries, which shall be calculated and paid in accordance with the terms of the Basic Plan Document. The Employer hereby elects the following **(check one)**:

- ☐ (1) No cost-of-living adjustment.
- ☒ (2) Variable Annual cost-of-living adjustment not to exceed 5% **(insert percentage)**.
- ☐ (3) Fixed annual cost-of-living adjustment equal to _____% **(insert percentage)**.

The above cost-of-living adjustment shall apply with respect to the following Participants (and their Beneficiaries) **(check one)**:

- ☐ All Participants (and their Beneficiaries).
- ☒ Participants (and their Beneficiaries) who terminate employment on or after **August 1, 1981** (insert date).
- ☐ Other (must specify in a manner that satisfies the definite written program requirement of Treasury Regulation 1.401-1(a)(2) and the definitely determinable requirement of Treasury Regulation 1.401-1(b)(1)(i)); specific positions are permissible; specific individuals may not be named): _____.

The Adjustment Date for the above cost-of-living adjustment shall be (if not specified, the Adjustment Date shall be January 1): _____.

17. TERMINATION OF EMPLOYMENT BEFORE RETIREMENT; VESTING

A. Eligible Regular Employees

Subject to the terms and conditions of the Basic Plan Document, a Participant who is an Eligible Regular Employee and whose employment is terminated for any reason other than death or retirement shall earn a vested right in the Participant's accrued retirement benefit in accordance with the following schedule (**check one**):

- ☐ **No vesting schedule (immediate vesting).**
- ☒ **Cliff Vesting Schedule.** Benefits shall be 100% vested after the Participant has a minimum of **5** years (**insert number not to exceed 10**) of Total Credited Service. Benefits remain 0% vested until the Participant satisfies this minimum.
- ☐ **Graduated Vesting Schedule.** Benefits shall become vested in accordance with the following schedule (**insert percentages**):

<u>COMPLETED YEARS OF TOTAL CREDITED SERVICE</u>	<u>VESTED PERCENTAGE</u>
1	%
2	%
3	%
4	%
5	%
6	%
7	%
8	%
9	%
10	%

Exceptions: If a vesting schedule other than that specified above applies to a special class(es) of Regular Employees, the Employer must specify the different vesting schedule below and the class(es) to whom the different vesting schedule applies.

Regular Employees to whom exception applies (**must specify - specific positions are permissible; specific individuals may not be named**): _____.

Vesting Schedule for excepted class (**Must specify in a manner that satisfies the definite written program requirement of Treasury Regulation 1.401-1(a)(2) and the definitely determinable requirement of Treasury Regulation 1.401-1(b)(1)(i). Must be at least as favorable as one of the following schedules: (i) 15-year cliff vesting, (ii) 20-year graded vesting, or (iii) for qualified public safety employees, 20-year cliff vesting.**): _____.

B. Elected or Appointed Members of the Governing Authority

Subject to the terms and conditions of the Basic Plan Document, a Participant who is an elected or appointed member of the Governing Authority or a Municipal Legal Officer shall earn a vested right in the Participant's accrued retirement benefit for Credited Service in such capacity in accordance with the following schedule (**check one**):

- ☐ Not applicable (elected or appointed members of the Governing Authority are not permitted to participate in the Plan).
- ☒ No vesting schedule (immediate vesting).
- ☐ Other vesting schedule (**Must specify in a manner that satisfies the definite written program requirement of Treasury Regulation 1.401-1(a)(2) and the definitely determinable requirement of Treasury Regulation 1.401-1(b)(1)(i). Must be at least as favorable as one of the following schedules: (i) 15-year cliff vesting, (ii) 20-year graded vesting, or (iii) for qualified public safety employees, 20-year cliff vesting.**): _____.

18. PRE-RETIREMENT DEATH BENEFITS

A. In-Service Death Benefit

Subject to the terms and conditions of the Basic Plan Document, the Employer hereby elects the following in-service death benefit, to be payable in the event that an eligible Participant's employment with the Employer is terminated by reason of the Participant's death prior to Retirement (**check and complete one**):

- (1) ☐ **Auto A Death Benefit.** A monthly benefit payable to the Participant's Pre-Retirement Beneficiary, equal to the decreased monthly retirement benefit that would have otherwise been payable to the Participant, had the Participant elected a 100% joint and survivor benefit under Section 7.03 of the Basic Plan Document. In order to be eligible for this benefit, a Participant must meet the following requirements (**check one**):
- ☐ The Participant must be vested in a normal retirement benefit.
 - ☐ The Participant must have _____ years (**insert number**) of Total Credited Service.

- ☐ The Participant must be eligible for Early or Normal Retirement.
- ☐ Other eligibility requirement **(must specify in a manner that satisfies the definite written program requirement of Treasury Regulation 1.401-1(a)(2) and the definitely determinable requirement of Treasury Regulation 1.401-1(b)(1)(i))**: _____.

(2) ☒ **Actuarial Reserve Death Benefit.** A monthly benefit payable to the Participant's Pre-Retirement Beneficiary, actuarially equivalent to the reserve required for the Participant's anticipated Normal Retirement benefit, provided the Participant meets the following eligibility conditions **(check one)**:

- ☒ The Participant shall be eligible upon satisfying the eligibility requirements of Section 8.02(c) of the Basic Plan Document.
- ☐ The Participant must have _____ years **(insert number)** of Total Credited Service.
- ☐ Other eligibility requirement **(must specify in a manner that satisfies the definite written program requirement of Treasury Regulation 1.401-1(a)(2) and the definitely determinable requirement of Treasury Regulation 1.401-1(b)(1)(i))**: _____.

Imputed Service. For purposes of computing the actuarial reserve death benefit, the Participant's Total Credited Service shall include **(check one)**:

- ☐ Total Credited Service accrued prior to the date of the Participant's death.
- ☒ Total Credited Service accrued prior to the date of the Participant's death, plus **(check one)**: ☒ one-half ($\frac{1}{2}$) ☐ _____ **(insert other fraction)** of the Service between such date of death and what would otherwise have been the Participant's Normal Retirement Date. **(See Basic Plan Document Section 8.02(b) regarding 10-year cap on additional Credited Service.)**

Minimum In-Service Death Benefit for Vested Employees Equal to Terminated Vested Death Benefit. Unless otherwise specified under "Exceptions" below, if a Participant's employment is terminated by reason of the Participant's death prior to Retirement, and if as of the date of death the Participant is vested but does not qualify for the in-service death benefit, then the Auto A Death Benefit will be payable, provided the Auto A Death Benefit is made available to terminated vested employees under the Adoption Agreement (see "Terminated Vested Death Benefit" below).

(3) **Exceptions:** If an in-service death benefit other than that specified above applies to one or more classes of Participants, the Employer must specify below the death benefit payable, the class(es) to whom the different death benefit applies, and the eligibility conditions for said death benefit.

Alternative Death Benefit (must specify formula that satisfies the definite written program and definitely determinable requirements of Treasury Regulations Sections 1.401-1(a)(2) and 1.401-1(b)(1)(i) and does not violate limits applicable to governmental plans under Code Sections 401(a)(17) and 415): _____.

Participants to whom alternative death benefit applies (must specify - specific positions are permissible; specific individuals may not be named): _____.

Eligibility conditions for alternative death benefit (must specify in a manner that satisfies the definite written program requirement of Treasury Regulation 1.401-1(a)(2) and the definitely determinable requirement of Treasury Regulation 1.401-1(b)(1)(i)): _____.

B. Terminated Vested Death Benefit

(1) Complete this Section only if the Employer offers a terminated vested death benefit. The Employer may elect to provide a terminated vested death benefit, to be payable in the event that a Participant who is vested dies after termination of employment but before Retirement benefits commence. Subject to the terms and conditions of the Basic Plan Document, the Employer hereby elects the following terminated vested death benefit (**check one**):

- ☒ **Auto A Death Benefit.** A monthly benefit payable to the Participant's Pre-Retirement Beneficiary, equal to the decreased monthly retirement benefit that would have otherwise been payable to the Participant had the Participant elected a 100% joint and survivor benefit under Section 7.03 of the Basic Plan Document.
- ☐ **Accrued Retirement Benefit.** A monthly benefit payable to the Participant's Pre-Retirement Beneficiary which shall be actuarially equivalent to the Participant's Accrued Normal Retirement Benefit determined as of the date of death.

(2) Exceptions: If a terminated vested death benefit other than that specified above applies to one or more classes of Participants, the Employer must specify below the death benefit payable, the class(es) to whom the different death benefit applies, and the eligibility conditions for said death benefit.

Alternative Death Benefit (must specify formula that satisfies the definite written program and definitely determinable requirements of Treasury Regulations Sections 1.401-1(a)(2) and 1.401-1(b)(1)(i) and does not violate limits applicable to governmental plans under Code Sections 401(a)(17) and 415): _____.

Participants to whom alternative death benefit applies (must specify - specific positions are permissible; specific individuals may not be named): _____.

Eligibility conditions for alternative death benefit (must specify in a manner that satisfies the definite written program requirement of Treasury Regulation 1.401-1(a)(2) and the definitely determinable requirement of Treasury Regulation 1.401-1(b)(1)(i)): _____.

19. EMPLOYEE CONTRIBUTIONS

(1) Employee contributions (check one):

- ☒ Are not required.
- ☐ Are required in the amount of _____ % **(insert percentage)** of Earnings for all Participants.
- ☐ Are required in the amount of _____ % **(insert percentage)** of Earnings for Participants in the following classes **(must specify - specific positions are permissible; specific individuals may not be named):** _____.

[Repeat above subsection as necessary if more than one contribution rate applies.]

(2) Pre-Tax Treatment of Employee Contributions. If Employee Contributions are required in Subsection (1) above, an Adopting Employer may elect to "pick up" Employee Contributions to the Plan in accordance with IRC Section 414(h). In such case, Employee Contributions shall be made on a pre-tax rather than a post-tax basis, provided the requirements of IRC Section 414(h) are met. If the Employer elects to pick up Employee Contributions, it is the Employer's responsibility to ensure that Employee Contributions are paid and reported in accordance with IRC Section 414(h). The Adopting Employer must not report picked up contributions as wages subject to federal income tax withholding.

The Employer hereby elects **(check one)**:

- ☐ To pick up Employee Contributions. By electing to pick up Employee Contributions, the Adopting Employer specifies that the contributions, although designated as Employee Contributions, are being paid by the Employer in lieu of Employee Contributions. The Adopting Employer confirms that the executor of this Adoption Agreement is duly authorized to take this action as required to pick up contributions. This pick-up of contributions applies prospectively, and it is evidenced by this contemporaneous written document. On and after the date of the pick-up of contributions, a Participant does not have a cash or deferred election right (within the meaning of Treasury Regulation Section 1.401(k)-1(a)(3)) with respect to the designated Employee Contributions, which includes not having the option of receiving the amounts directly instead of having them paid to the Plan.
- ☐ Not to pick up Employee Contributions.

(3) Interest on Employee Contributions. The Adopting Employer may elect to pay interest on any refund of Employee Contributions.

- ☐ Interest shall not be paid.
- ☐ Interest shall be paid on a refund of Employee Contributions at a rate established by GMEBS from time to time.

- ☐ Other rate of interest (**must specify rate in a manner that satisfies the definite written program requirement of Treasury Regulation 1.401-1(a)(2) and the definitely determinable requirement of Treasury Regulation 1.401-1(b)(1)(i):**
-

20. MODIFICATION OF THE TERMS OF THE ADOPTION AGREEMENT

If an Adopting Employer desires to amend any of its elections contained in this Adoption Agreement (or any Addendum), the Governing Authority by official action must adopt an amendment of the Adoption Agreement (or any Addendum) or a new Adoption Agreement (or Addendum) must be adopted and forwarded to the Board for approval. The amendment of the new Adoption Agreement (or Addendum) is not effective until approved by the Board and other procedures required by the Plan have been implemented.

The Administrator will timely inform the Adopting Employer of any amendments made by the Board to the Plan.

21. TERMINATION OF THE ADOPTION AGREEMENT

This Adoption Agreement (and any Addendum) may be terminated only in accordance with the Plan. The Administrator will inform the Adopting Employer in the event the Board should decide to discontinue this pre-approved plan program.

22. EMPLOYER ADOPTION AND AUTHORIZATION FOR AMENDMENTS

Adoption. The Adopting Employer hereby adopts the terms of the Adoption Agreement and any Addendum, which is attached hereto and made a part of this ordinance. The Adoption Agreement (and, if applicable, the Addendum) sets forth the Employees to be covered by the Plan, the benefits to be provided by the Adopting Employer under the Plan, and any conditions imposed by the Adopting Employer with respect to, but not inconsistent with, the Plan. The Adopting Employer reserves the right to amend its elections under the Adoption Agreement and any Addendum, so long as the amendment is not inconsistent with the Plan or the Internal Revenue Code or other applicable law and is approved by the Board of Trustees of GMEBS. The Adopting Employer acknowledges that it may not be able to rely on the pre-approved plan opinion letter if it makes certain elections under the Adoption Agreement or the Addendum, and that the failure to properly complete the Adoption Agreement may result in a failure of the Adopting Employer's Plan to be a qualified plan.

The Adopting Employer hereby agrees to abide by the Basic Plan Document, Trust Agreement, and rules and regulations adopted by the Board of Trustees of GMEBS, as each may be amended from time to time, in all matters pertaining to the operation and administration of the Plan. It is intended that the Act creating the Board of Trustees of GMEBS, this Plan, and the rules and regulations of the Board are to be construed in harmony with each other. In the event of a conflict between the provisions of any of the foregoing, they shall govern in the following order:

- (1) The Act creating the Board of Trustees of The Georgia Municipal Employees' Benefit System, O.C.G.A. Section 47-5-1 *et seq.* (a copy of which is included in the Appendix to the Basic Defined Benefit Plan Document) and any other applicable provisions of O.C.G.A. Title 47;
- (2) The Basic Defined Benefit Plan Document and Trust Agreement;
- (3) This Ordinance and Adoption Agreement (and any Addendum); and
- (4) The rules and regulations of the Board.

In the event that any section, subsection, sentence, clause or phrase of this Plan shall be declared or adjudged invalid or unconstitutional, such adjudication shall in no manner affect the previously existing provisions or the other section or sections, subsections, sentences, clauses or phrases of this Plan, which shall remain in full force and effect, as if the section, subsection, sentence, clause or phrase so declared or adjudicated invalid or unconstitutional were not originally a part hereof. The Governing Authority hereby declares that it would have passed the remaining parts of this Plan or retained the previously existing provisions if it had known that such part or parts hereof would be declared or adjudicated invalid or unconstitutional.

This Adoption Agreement (and any Addendum) may only be used in conjunction with Georgia Municipal Employees Benefit System Basic Defined Benefit Retirement Plan Document approved by the Internal Revenue Service under opinion letter Q705465a dated August 31, 2023. The Adopting Employer understands that failure to properly complete this Adoption Agreement (or any Addendum), or to operate and maintain the Plan and Trust in accordance with the terms of the completed Adoption Agreement (and any Addendum), Basic Plan Document and Trust, may result in disqualification of the Adopting Employer's Plan under the Internal Revenue Code. Inquiries regarding the adoption of the Plan, the meaning of Plan provisions, or the effect of the IRS opinion letter should be directed to the Administrator. The Administrator is Georgia Municipal Employees Benefit System, with its primary business offices located at: 201 Pryor Street, SW, Atlanta, Georgia, 30303. The business telephone number is: (404) 688-0472. The primary person to contact is: GMEBS Legal Counsel.

Authorization for Amendments. Effective on and after February 17, 2005, the Adopting Employer hereby authorizes the pre-approved plan provider who sponsors the Plan on behalf of GMEBS to prepare amendments to the Plan, for approval by the Board, on its behalf as provided under Revenue Procedure 2005-16, as superseded by Revenue Procedure 2015-36, Revenue Procedure 2011-49, and Announcement 2005-37. Effective January 1, 2013, Georgia Municipal Association, Inc., serves as the pre-approved plan provider for the Plan. Employer notice and signature requirements were met for the Adopting Employer before the effective date of February 17, 2005. The Adopting Employer understands that the implementing amendment reads as follows:

On and after February 17, 2005, the Board delegates to the Provider the authority to advise and prepare amendments to the Plan, for approval by the Board, on behalf of all Adopting Employers, including those Adopting Employers who have adopted the Plan prior to the January 1, 2013, restatement of the Plan, for changes in the Code, the regulations thereunder, revenue rulings, other statements published by Internal Revenue Service, including model, sample, or

other required good faith amendments (but only if their adoption will not cause such Plan to be individually designed), and for corrections of prior approved plans. These amendments shall be applied to all Adopting Employers. Employer notice and signature requirements have been met for all Adopting Employers before the effective date of February 17, 2005. In any event, any amendment prepared by the Practitioner and approved by the Board will be provided by the Administrator to Adopting Employers.

Notwithstanding the foregoing paragraph, no amendment to the Plan shall be prepared on behalf of any Adopting Employer as of either:

- the date the Internal Revenue Service requires the Adopting Employer to file Form 5300 as an individually designed plan as a result of an amendment by the Adopting Employer to incorporate a type of Plan not allowable in a pre-approved plan as described in Revenue Procedure 2017-41; or
- as of the date the Plan is otherwise considered an individually designed plan due to the nature and extent of the amendments.

If the Adopting Employer is required to obtain a determination letter for any reason in order to maintain reliance on the opinion letter, the Provider's authority to amend the Plan on behalf of the Adopting Employer is conditioned on the Plan receiving a favorable determination letter.

The Adopting Employer further understands that, if it does not give its authorization hereunder or, in the alternative, adopt another pre-approved plan, its Plan will become an individually designed plan and will not be able to rely on the pre-approved plan opinion letter.

Reliance on Opinion Letter. As provided in Revenue Procedure 2017-41, the Adopting Employer may rely on the Plan's opinion letter, provided that the Adopting Employer's Plan is identical to the GMEBS Plan, and the Adopting Employer has not amended or made any modifications to the Plan other than to choose the options permitted under the Plan, Adoption Agreement, and any Addendum.

AN ORDINANCE (continued from page 1)

Section 2. Except as otherwise specifically required by law or by the terms of the Basic Plan Document or Adoption Agreement (or any Addendum), the rights and obligations under the Plan with respect to persons whose employment with the City was terminated or who vacated office with the City for any reason whatsoever prior to the effective date of this Ordinance are fixed and shall be governed by such Plan, if any, as it existed and was in effect at the time of such termination.

Section 3. The effective date of this Ordinance shall be November 19, 2026 **(not earlier than the first day of the current Plan Year in which the Plan is adopted, unless a retroactive corrective amendment is permitted under EPCRS, Rev. Proc. 2021-30 (or subsequent updated guidance))**.

Section 4. All Ordinances and parts of ordinances in conflict herewith are expressly repealed.

Approved by the Mayor and Council of the City of Port Wentworth, Georgia this _____ day of _____, 20____.

Attest:

CITY OF PORT WENTWORTH, GEORGIA

City Clerk

Mayor

(SEAL)

Approved:

City Attorney

The terms of the foregoing Adoption Agreement are approved by the Board of Trustees of Georgia Municipal Employees Benefit System.

IN WITNESS WHEREOF, the Board of Trustees of Georgia Municipal Employees Benefit System has caused its Seal and the signatures of its duly authorized officers to be affixed this _____ day of _____, 20____.

Board of Trustees
Georgia Municipal Employees
Benefit System

(SEAL)

Secretary

**GENERAL ADDENDUM TO THE
GEORGIA MUNICIPAL EMPLOYEES BENEFIT SYSTEM
DEFINED BENEFIT RETIREMENT PLAN
ADOPTION AGREEMENT**

This is an Addendum to the Adoption Agreement completed by the City of Port Wentworth, as follows (complete one or more sections, as applicable):

***** Items (1) through (3) of Pre-approved Addendum – Not Applicable *****

- (4) Credited Past Service under the Plan for specified classes of employees (see Section 13 of Adoption Agreement regarding Credited Past Service):**

Notwithstanding any provision to the contrary, the City Manager employed in such position on November 19, 2026, is required to participate in this Plan with respect to Service on or after such date. Additionally, said City Manager's full-time service with the Employer as City Manager prior to November 19, 2026, will count as Credited Past Service for all purposes under the Plan (e.g., satisfying the minimum requirements for benefit eligibility and Vesting, and computing benefits under the Plan).

***** Items (5) through (15) of Pre-approved Addendum – Not Applicable *****

- (16) Other (May include, but shall not be limited to, provisions relating to Basic Plan Document Sections 6.03, 6.06, 8.04, 8.06, 8.08, 8.09, 8.10, 8.12, 9.01, and 9.02) (must specify in a manner that satisfies the definite written program requirement of Treasury Regulation 1.401-1(a)(2) and the definitely determinable requirement of Treasury Regulation 1.401-1(b)(1)(i)):**

- (a) Joint and Survivor Benefit. Participants who terminate on or after April 1, 1985, who elect a joint and survivor benefit under the Plan, and who designate their Spouse as their Post-Retirement Beneficiary shall receive an unreduced retirement benefit. However, the Spouse's survivor benefit may be reduced depending upon the age difference between the Participant and the Spouse, in accordance with and subject to the amendment to the Plan which became effective April 1, 1985, the terms of which are incorporated herein by reference.**

The terms of the foregoing Addendum to the Adoption Agreement are approved by the Mayor and Council of the City of Port Wentworth, Georgia this _____ day of _____, 20____.

Attest:

CITY OF PORT WENTWORTH

City Clerk

Mayor

(SEAL)

Approved:

City Attorney

The terms of the foregoing Addendum are approved by the Board of Trustees of the Georgia Municipal Employees Benefit System.

IN WITNESS WHEREOF, the Board of Trustees of the Georgia Municipal Employees Benefit System has caused its Seal and the signatures of its duly authorized officers to be affixed this _____ day of _____, 20____.

Board of Trustees
Georgia Municipal Employees
Benefit System

(SEAL)

Secretary