

ONE PENNY. ONE PURPOSE. PROPERTY TAX RELIEF.

A new one-cent countywide sales tax used only to reduce County and participating city property tax millage rates.

REFERENDUM • NOVEMBER 3, 2026

CURRENT SALES TAX

7% + **1¢ PTRLOST** = **8% TOTAL IF APPROVED**

WHAT MAKES UP TODAY'S 7%?

4% GEORGIA SALES TAX

1% SCHOOL LOST / ELOST

1% COUNTY SPLOST

1% E-SPLOST

HABERSHAM'S UNIQUE TAX STRUCTURE

The School System receives two separate pennies:

LOST / ELOST reduces school millage

E-SPLOST funds school capital projects

County government receives SPLOST for voter-approved capital projects. PTRLOST would be a separate relief penny for the County and participating cities.

HOW THE PENNY BECOMES PROPERTY TAX RELIEF

1

TAXABLE PURCHASE

Residents + visitors pay

2

DOR DISTRIBUTION

Revenue sent to County

3

MILLAGE ROLLBACK

County + cities reduce rates

PTRLOST / FLOST

PROPERTY TAX RELIEF

- ✓ Reduces County and participating city millage rates
- ✓ Applies across taxable homes, rentals, businesses, farms and personal property
- ✓ Five-year tax; renewal requires another referendum and other state-law steps

PTRLOST CANNOT PAY FOR:

ROADS • BUILDINGS • EQUIPMENT

SALARIES • PROGRAMS • OPERATIONS

SCHOOL SYSTEM EXPENSES

Unlike SPLOST, every PTRLOST dollar—and applicable interest—must be applied to property tax relief.

WHAT COULD THE RELIEF LOOK LIKE?



THE BIG PICTURE

3.608 projected mill reduction

\$62.2 MILLION

projected over five years • actual collections may vary

\$350,000 PROPERTY EXAMPLE

Fair market value **\$350,000**

Assessed value (40%) **\$140,000**

County savings **≈ \$505 / year**

Inside a participating city **≈ \$1,010 combined**

Actual savings depend on taxable value, exemptions, collections and adopted rates.

PROJECTED MILLAGE IMPACT BY JURISDICTION

The model applies the same estimated 3.608-mill reduction to the County and participating cities.

JURISDICTION	RATE USED	REDUCTION	AFTER PTRLOST	% CUT
Habersham County	12.544	3.608	8.936	28.8%
Alto	6.200	3.608	2.592	58.2%
Baldwin	11.990	3.608	8.382	30.1%
Clarkesville	13.570	3.608	9.962	26.6%
Cornelia	9.500	3.608	5.892	38.0%
Demorest	6.593	3.608	2.985	54.7%
Mount Airy	4.500	3.608	0.892	80.2%
Tallulah Falls	6.000	3.608	2.392	60.1%

Projection source: Habersham County consultant presentation using 2025 digest and millage information.

A STRONGER HOMESTEAD PROTECTION

Habersham County already had a stronger frozen base-year homestead exemption before HB 581. The protected base value generally remains frozen until ownership changes or major changes are made to the home or property, which may reset the base value.

RELIEF + ACCOUNTABILITY

JAN. 1, 2027 Collections begin if approved

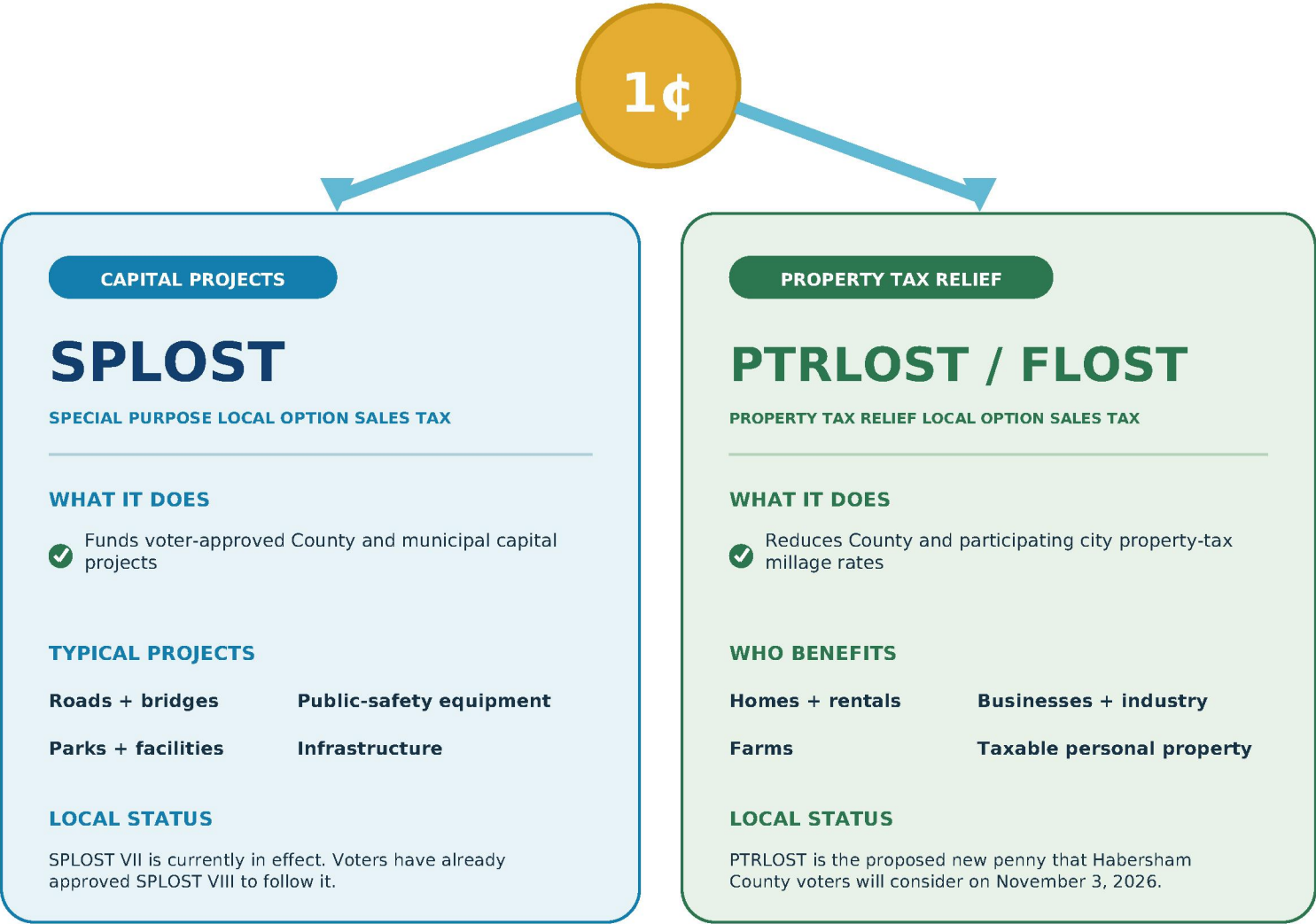
TAX YEAR 2028 First full projected rollback

DEC. 31, 2031 Five-year term ends

IMPORTANT: PTRLOST lowers County and participating city rates—not school millage or property assessments.

SPLOST VS. PTRLOST / FLOST

Both are voter-approved local sales taxes, but Georgia law requires the revenue from each to be used for a different purpose.



NEITHER TAX MAY FUND ROUTINE SALARIES OR GENERAL OPERATIONS

SPLOST cannot fund routine operations • PTRLOST cannot fund projects or operations

WHAT THEY HAVE IN COMMON

VOTER APPROVAL

Each must be approved in a countywide referendum.

COUNTYWIDE COLLECTION

Residents, visitors, commuters and travelers pay on taxable purchases.

LIMITED TERM

SPLOST generally runs six years; PTRLOST is authorized for five years.

SEPARATE ACCOUNTING

Revenue must be tracked and used only for its legally authorized purpose.

IF PTRLOST PASSES: Both taxes would coexist—the total sales-tax rate would increase from 7% to 8%.

PTRLOST / FLOST

COMMUNITY TOWN HALLS

Learn what is proposed • Ask questions • Get the facts



ALTO PRESENTATION

DATE • TIME
**OCTOBER 14, 2026
6:00 P.M.**

LOCATION
**ALTO MUNICIPAL
COMPLEX**

186 WADE STREET
ALTO, GA 30510

DEMOREST PRESENTATION

DATE • TIME
**OCTOBER 6, 2026
6:00 P.M.**

LOCATION
**DEMOREST MUNICIPAL
CONFERENCE
CENTER & COURT**

250 ALABAMA STREET
DEMOREST, GA 30535

TALLULAH FALLS PRESENTATION

DATE • TIME
**OCTOBER 8, 2026
5:30 P.M.**

LOCATION
**TALLULAH FALLS
TOWN HALL**

255 MAIN STREET
TALLULAH FALLS, GA 30573

COUNTY PRESENTATION #1

DATE • TIME
**SEPTEMBER 28, 2026
5:30 P.M.**

LOCATION
**RUBY C. FULBRIGHT
AQUATIC CENTER**

120 PAUL FRANKLIN ROAD
CLARKESVILLE, GA 30523

COUNTY PRESENTATION #2

DATE • TIME
**OCTOBER 26, 2026
5:30 P.M.**

LOCATION
**CORNELIA COMMUNITY
HOUSE**

601 WYLY STREET
CORNELIA, GA 30531

All residents are welcome at any meeting.

Commission Office: 706-839-0208 • pfmclarty@habershamga.com • habershamga.com