

**BOARD OF GARRETT COUNTY COMMISSIONERS**  
**SPECIAL PUBLIC MEETING**  
**HOMESTEAD TAX CREDIT**  
**Tuesday, March 9, 2026**

Meeting was also Live Streamed at <http://www.garrettcountymd.gov/live>

**IN ATTENDANCE**

**Chairman Paul C. Edwards**  
**Commissioner Ryan S. Savage**  
**Commissioner S. Larry Tichnell**  
  
**County Administrator Kevin G. Null**

**CALL TO ORDER PUBLIC SESSION at 4:00 PM**

**PRAYER & PLEDGE OF ALLEGIANCE – Invocation by Commissioner Tichnell**

**PUBLIC SESSION**

Chairman Edwards announced that the Special Public Meeting was for the sole purpose of discussing the Homestead Tax Credit and determining whether to maintain the 3% rate or consider a reduction.

Chairman Edwards provided a brief explanation of the Homestead Tax Credit and explained how it works. Last year the Board of County Commissioners lowered the County portion of the credit to 3%. The State of Maryland maintains its portion of the Homestead Credit at 10%. Chairman Edwards reminded the audience that there are two and possibly three tax charges on property tax bills - state, county, and municipality (if you live in a town).

Chairman Edwards asked the Board of County Commissioners for discussion. Commissioner Tichnell stated that lowering the Homestead Tax Credit Rate would help senior citizens and was in favor of lowering the rate. Commissioner Savage stated that lowering the rate will help full-time residents.

Chairman Edwards stated that the current rate is 3%, two other counties have their rate at 3% and two counties have their rate at 0%. The Homestead Tax rate is not the property tax rate; the property tax rate will be discussed during the budget process.

**Public Comments.**

- Supports lowering the rate to 2% or even lower
- Supports lowering the rate. Questioned if the county could do anything to get the state portion of the Homestead Tax lowered.
- Mr. Michael Bell made a presentation against the lowering of the Homestead Tax Credit. Mr. Bell stated it is basically taking money from the county budget and giving it to people to lower their property tax. He expressed that property tax is too high and showed a chart indicating that low value properties pay more than their fair share over time. He feels Homestead Tax Credit is the worst possible tool to use - inequities in tax system and recommended using a flat deduction for all property owners.

Chairman Edwards asked if any other comments were received - None was received. He indicated that he did receive one email in favor of lowering the rate.

Chairman Edwards asked for discussion on the homestead tax rate. On a motion by Commissioner Savage, which was seconded by Commissioner Tichnell, and made unanimous by Chairman Edwards, the Board of County Commissioners approved a Garrett County Homestead Tax Credit rate of 2%.

**ADJOURNMENT:** The Board of County Commissioners, on a motion by Commissioner Tichnell, which was seconded by Commissioner Savage, and made unanimous by Chairman Edwards, adjourned the Public Meeting at 4:32 P.M.

**Attest:**

**By Order of the Board,**

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**KEVIN G. NULL**  
County Administrator

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**PAUL C. EDWARDS**, Chairman  
Board of County Commissioners