VALUE INFORMATION

MCMORROW JAMES K &
MACNEAL LINDA
792 NW 23RD LN
DELRAY BEACH FL 33445-2002

12-43-46-07-03-002-0010 12984 HOMESTEAD

Market Value	
Last Year (2025)	This Year (2026)
409,533	352,698

Market value in Florida is also known as "just value" as provided by the constitution and described in state law. It is the amount a purchaser willing but not obliged to buy would pay to one willing but not obliged to sell, after proper consideration of all eight factors in section 193.011, F.S. Properties are valued as of January 1.

If you feel that the market value of your property is inaccurate or does not reflect fair market value, or you are entitled to an exemption or classification that is not reflected on this notice, **contact your County Property Appraiser at the numbers listed on the included insert.**

If the Property Appraiser's office is unable to resolve the matter as to market value, classification, or an exemption, you may file a petition for adjustment with the Value Adjustment Board. Petition forms are available from the County Property Appraiser's office. Your petition must be filed with the Clerk of Value Adjustment Board on or before **5:00 PM September 14, 2026** at 301 N Olive Ave, West Palm Beach, FL 33401.

Taxing Authority	Assessed Value		Exemptions		Taxable Value	
	Last Year	This Year	Last Year	This Year	Last Year	This Year
County Operating	239,678	246,149	50,722	51,411	188,956	194,738
County Debt	239,678	246,149	50,722	51,411	188,956	194,738
Public Schools	239,678	246,149	25,000	25,000	214,678	221,149
Municipality Operating	239,678	246,149	50,722	51,411	188,956	194,738
Municipality Debt	239,678	246,149	50,722	51,411	188,956	194,738
Independent Special Dists	239,678	246,149	50,722	51,411	188,956	194,738

Assessed Value is the market value minus any assessment reductions.

Exemptions are specific dollar or percentage amounts that reduce your assessed value.

Taxable Value is the value used to calculate the tax due on your property (Assessed Value minus Exemptions).

Assessment Reductions	Applies To	Value
Save our Homes Assessment Cap- 2.7 percent in 2026	All Taxing Authorities	106,549

Properties can receive an assessment reduction for a number of reasons including the Save our Homes Benefit and the 10 % non-homestead property limitation.

Exemptions Applied	Applies To	Exempt Value
Homestead	All Taxing Authorities	25,000
Additional Homestead*	Non-School Taxing Authorities	26,411

Any exemption that impacts your property is listed in this section along with its corresponding exempt value. Specific dollar or percentage reductions in assessed value may be applicable to a property based upon certain qualifications of the property or property owner. In some cases, an exemption's value may vary depending on the taxing authority. The tax impact of an exempt value may also vary for the same taxing authority, depending on the levy (i.e. operating millage vs debt service millage).

* Due to the passage of Amendment 5 in 2024, the amount of the additional homestead exemption will increase with the rate of inflation.

Visit the Palm Beach County Property Appraiser's website for more information: www.pbcpao.gov

2026 NOTICE OF PROPOSED PROPERTY TAXES AND PROPOSED OR ADOPTED NON-AD VALOREM ASSESSMENTS

Real Estate Parcel ID: 12-43-46-07-03-002-0010

Legal Description:
RAINBERRY BAY SEC 1 LT 1 BLK 2

DO NOT PAY
THIS IS NOT A BILL

The taxing authorities, which levy taxes against your property, will soon hold PUBLIC HEARINGS to adopt budgets and tax rates for the next year. The purpose of these PUBLIC HEARINGS is to receive opinions from the general public and to answer questions on the proposed tax change and budget PRIOR TO TAKING FINAL ACTION. Each taxing authority may AMEND or ALTER its proposals at the hearing.

See www.pbcpao.gov for public hearing updates

Taxing Authority *Dependent Special Districts	COLUMN 1 Your Property Taxes Last Year			COLUMN 2 Your Property Taxes This Year if no budget change is made			COLUMN 3 Your Property Taxes This Year if proposed budget change is made			A public hearing on the proposed taxes and budget will be held at the locations and dates below.
	Taxable Value	Millage Rate	Tax Amount	Taxable Value	Millage Rate	Tax Amount	Taxable Value	Millage Rate	Tax Amount	
COUNTY										
County Operating	188,956	4.5000	850.30	194,738	4.2678	831.10	194,738	4.5000	876.32	9/03 5:05 PM (561) 355-3996
County Debt	188,956	.0330	6.24	194,738	.0210	4.09	194,738	.0210	4.09	301 N Olive Ave 6th Fl WPB 33401
PUBLIC SCHOOLS										
By State Law	214,678	3.0730	659.71	221,149	2.9449	651.26	221,149	3.0390	672.07	9/9 5:05 PM (561) 434-8837
By Local Board	214,678	3.2480	697.27	221,149	3.1126	688.35	221,149	3.2480	718.29	3300 Forest Hill Blvd WPB 33406
MUNICIPALITY										
Delray Beach Operating	188,956	6.1611	1,164.18	194,738	5.8555	1,140.29	194,738	6.4371	1,253.55	9/08 5:01 PM (561)243-7370
Delray Beach Debt	188,956	.0309	5.84	194,738	.0289	5.63	194,738	.0289	5.63	100 NW First Ave Delray Beach 33444
INDEPENDENT SPECIAL DISTRICTS										
So. Fla. Water Mgmt. Basin	188,956	.1026	19.39	194,738	.0977	19.03	194,738	.1026	19.98	9/10 5:15 PM (561) 686-8800
So. Fla. Water Mgmt. Dist.	188,956	.0948	17.91	194,738	.0906	17.64	194,738	.0948	18.46	3301 Gun Club Rd Bldg WPB 33406
Everglades Construction	188,956	.0327	6.18	194,738	.0312	6.08	194,738	.0327	6.37	
FL Inland Navigation District	188,956	.0270	5.10	194,738	.0257	5.00	194,738	.0270	5.26	9/10 5:05 PM (561) 627-3386
										1912 NE Jen Bch Blvd Jen Bch 34957
Children's Services Council	188,956	.4908	92.74	194,738	.4642	90.40	194,738	.4908	95.58	9/10 5:01 PM (561) 740-7000
										2300 High Ridge Rd ByntnBch FL33426
Health Care District	188,956	.6561	123.97	194,738	.6205	120.83	194,738	.6561	127.77	9/16 5:15 PM (561) 659-1270
										1515 N Flagler Dr Ste 101 WPB 33401
Total Millage Rate & Tax Amount		18.4500	3,648.83		17.5606	3,579.70		18.6780	3,803.37	** SEE BELOW FOR EXPLANATION

**** EXPLANATION OF TAX NOTICE**

COLUMN 1
"YOUR PROPERTY TAXES LAST YEAR"

This column shows the taxes that applied last year to your property. These amounts were based on budgets adopted last year and your property's previous taxable value.

COLUMN 2
"YOUR TAXES THIS YEAR IF NO BUDGET CHANGE IS ADOPTED"

This column shows what your taxes will be this year IF EACH TAXING AUTHORITY DOES NOT CHANGE ITS PROPERTY TAX LEVY. These amounts are based on last year's budgets and your current assessment.

COLUMN 3
"YOUR TAXES THIS YEAR IF PROPOSED BUDGET CHANGE IS ADOPTED"

This column shows what your taxes will be this year under the BUDGET ACTUALLY PROPOSED by each local taxing authority. The proposal is NOT final and may be amended at the public hearings shown above. The difference between columns 2 and 3 is the tax change proposed by each local taxing authority and is NOT the result of higher assessments.

NON-AD VALOREM ASSESSMENT

LEVYING AUTHORITY	PURPOSE OF ASSESSMENT	UNITS	RATE	ASSESSMENT	CONTACT NUMBER
LAKE WORTH DRAINAGE DISTRICT	FLOOD PROTECTION/WATER SUPPLY	1	48.50	48.50	(561) 498-5363
SOLID WASTE AUTHORITY OF PBC	GARBAGE SERVICES	1	217.00	217.00	(561) 697-2700
CITY OF DELRAY BEACH	STORMWATER ASSESSMENT	1190	24.28	288.93	(561) 243-7324
			Total Non-Ad Valorem Assessment	554.43	

Your final tax bill may contain Non-Ad Valorem assessments which may not be reflected on this notice such as assessments for roads, fire, garbage, lighting, drainage, water, sewer, or other governmental services and facilities which may be levied by your county, city, or any special district.

NOTE: Amounts shown on this form do NOT reflect early payment discounts you may have received or may be eligible to receive. (Discounts are a maximum of 4 percent of the amounts shown on this form.)

Non-Ad Valorem Assessments: Non-Ad Valorem assessments are placed on this notice at the request of the respective local governing boards. Your Tax Collector will be including them in the November tax bill. For details on particular Non-Ad Valorem assessments, contact the levying authority shown in the Non-Ad Valorem Assessment section on this page.