

## VALUE INFORMATION

### Market Value

Last Year ( 2024 )	This Year ( 2025 )
167,102	167,584

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 15, 2025** 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	125,990	138,589	0	0	125,990	138,589
County Debt	125,990	138,589	0	0	125,990	138,589
Public Schools	167,102	167,584	0	0	167,102	167,584
Municipality Operating	125,990	138,589	0	0	125,990	138,589
Municipality Debt	125,990	138,589	0	0	125,990	138,589
Independent Special Dists	125,990	138,589	0	0	125,990	138,589

**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
Non-Homestead Assessment Cap - 10 percent	Non-School Taxing Authorities	28,995

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

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.pbcpa.gov](http://www.pbcpa.gov)

CIAMI CARMINE C TRUST &  
CIAMI JOSEPH  
158 OLD POST RD  
NORTHFORD CT 06472-1068

12-43-46-19-16-108-1020 12984



Real Estate Parcel ID: 12-43-46-19-16-108-1020				<div>DO NOT PAY</div> <div>THIS IS NOT A BILL</div>			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.			
Legal Description: PINES OF DELRAY TWELVE COND BLDG 108 UNIT 102										
	COLUMN 1			COLUMN 2			COLUMN 3			See <a href="http://www.pbcpao.gov">www.pbcpao.gov</a> for public hearing updates
Taxing Authority	Your Property Taxes Last Year			Your Property Taxes This Year if no budget change is made			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.
*Dependent Special Districts	Taxable Value	Millage Rate	Tax Amount	Taxable Value	Millage Rate	Tax Amount	Taxable Value	Millage Rate	Tax Amount	
COUNTY										9/09 5:05 PM (561) 355-3996 301 N Olive Ave 6th Fl WPB 33401
County Operating	125,990	4.5000	566.96	138,589	4.2413	587.80	138,589	4.5000	623.65	
County Debt	125,990	.0396	4.99	138,589	.0330	4.57	138,589	.0330	4.57	
PUBLIC SCHOOLS										9/10 5:05 PM (561) 434-8837 3300 Forest Hill Blvd WPB 33406
By State Law	167,102	3.0660	512.33	167,584	2.9497	494.32	167,584	3.0730	514.99	
By Local Board	167,102	3.2480	542.75	167,584	3.1248	523.67	167,584	3.2480	544.31	
MUNICIPALITY										9/03 5:01 PM (561)243-7370 100 NW First Ave Delray Beach 33444
Delray Beach Operating	125,990	5.9063	744.13	138,589	5.6056	776.87	138,589	6.1611	853.86	
Delray Beach Debt	125,990	.0337	4.25	138,589	.0309	4.28	138,589	.0309	4.28	
INDEPENDENT SPECIAL DISTRICTS										9/11 5:15 PM (561) 686-8800 3301 Gun Club Rd Bldg WPB 33406
So. Fla. Water Mgmt. Basin	125,990	.1026	12.93	138,589	.0961	13.32	138,589	.1026	14.22	
So. Fla. Water Mgmt. Dist.	125,990	.0948	11.94	138,589	.0889	12.32	138,589	.0948	13.14	
Everglades Construction	125,990	.0327	4.12	138,589	.0306	4.24	138,589	.0327	4.53	
FL Inland Navigation District	125,990	.0288	3.63	138,589	.0270	3.74	138,589	.0288	3.99	
Children's Services Council	125,990	.4908	61.84	138,589	.4611	63.90	138,589	.4908	68.02	9/04 5:15 PM (561) 627-3386 121 SW Flagler Ave Stuart FL 34994
Health Care District	125,990	.6561	82.66	138,589	.6164	85.43	138,589	.6561	90.93	9/15 5:01 PM (561) 740-7000 2300 High Ridge Rd ByntnBch FL33426 9/17 5:15 PM (561) 659-1270 1515 N Flagler Dr Ste 101 WPB 33401
Total Millage Rate & Tax Amount		18.1994	2,552.53		17.3054	2,574.46		18.4518	2,740.49	** SEE BELOW FOR EXPLANATION
** EXPLANATION OF TAX NOTICE										
COLUMN 1 "YOUR PROPERTY TAXES LAST YEAR"			COLUMN 2 "YOUR TAXES THIS YEAR IF NO BUDGET CHANGE IS ADOPTED"				COLUMN 3 "YOUR TAXES THIS YEAR IF PROPOSED BUDGET CHANGE IS ADOPTED"			
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.			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.				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	116.00	116.00	(561) 697-2700			
CITY OF DELRAY BEACH	STORMWATER ASSESSMENT			640	23.17	148.29	(561) 243-7324			
Total Non-Ad Valorem Assessment						312.79				
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.										