

## VALUE INFORMATION

### Market Value

| Last Year ( 2025 ) | This Year ( 2026 ) |
|--------------------|--------------------|
| 433,419            | 434,831            |

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          | 433,419        | 434,831   | 50,722     | 51,411    | 382,697       | 383,420   |
| County Debt               | 433,419        | 434,831   | 50,722     | 51,411    | 382,697       | 383,420   |
| County Dependent Dists    | 433,419        | 434,831   | 50,722     | 51,411    | 382,697       | 383,420   |
| Public Schools            | 433,419        | 434,831   | 25,000     | 25,000    | 408,419       | 409,831   |
| Municipality Operating    | 433,419        | 434,831   | 50,722     | 51,411    | 382,697       | 383,420   |
| Independent Special Dists | 433,419        | 434,831   | 50,722     | 51,411    | 382,697       | 383,420   |
|                           |                |           |            |           |               |           |
|                           |                |           |            |           |               |           |

**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 |
|-----------------------|------------|-------|
|                       |            |       |
|                       |            |       |
|                       |            |       |
|                       |            |       |
|                       |            |       |

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



52-42-42-12-01-077-0130 52401 HOMESTEAD  
CERUTI SACHA A &  
KURKOU NADIA  
4371 FLAX CT  
PALM BEACH GARDENS FL 33410-5415

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                               |              |                                                                                                                                                                                                                                                                                 |                                                              |              |                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                         |              |            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
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| Real Estate Parcel ID: 52-42-42-12-01-077-0130                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                               |              |                                                                                                                                                                                                                                                                                 | <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:<br>CITY OF P B GARDENS NO 6 LOT 13 BLK 77                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                               |              |                                                                                                                                                                                                                                                                                 |                                                              |              |                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                         |              |            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | COLUMN 1                      |              |                                                                                                                                                                                                                                                                                 | COLUMN 2                                                     |              |                                                                                                                                                                                                                                                                                                                                                                                                                                             | COLUMN 3                                                                                                                                                                                                                                                                                                                                                                                                |              |            | See <a href="http://www.pbcpar.org">www.pbcpar.org</a> for public hearing updates                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Taxing Authority</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Your Property Taxes Last Year |              |                                                                                                                                                                                                                                                                                 | Your Property Taxes This Year<br>if no budget change is made |              |                                                                                                                                                                                                                                                                                                                                                                                                                                             | Your Property Taxes This Year<br>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 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>COUNTY</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                               |              |                                                                                                                                                                                                                                                                                 |                                                              |              |                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                         |              |            | <div>9/03 5:05 PM (561) 355-3996<br/>301 N Olive Ave 6th Fl WPB 33401</div> <div>9/9 5:05 PM (561) 434-8837<br/>3300 Forest Hill Blvd WPB 33406</div> <div>9/10 6:00 PM (561)799-4108<br/>10500 N Mlty TrL P.B.GardensFL33410</div> <div>9/10 5:15 PM (561) 686-8800<br/>3301 Gun Club Rd Bldg WPB 33406</div> <div>9/10 5:05 PM (561) 627-3386<br/>1912 NE Jen Bch Blvd Jen Bch 34957<br/>9/10 5:01 PM (561) 740-7000<br/>2300 High Ridge Rd ByntnBch FL33426<br/>9/16 5:15 PM (561) 659-1270<br/>1515 N Flagler Dr Ste 101 WPB 33401</div> |
| County Operating                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 382,697                       | 4.5000       | 1,722.14                                                                                                                                                                                                                                                                        | 383,420                                                      | 4.2678       | 1,636.36                                                                                                                                                                                                                                                                                                                                                                                                                                    | 383,420                                                                                                                                                                                                                                                                                                                                                                                                 | 4.5000       | 1,725.39   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| County Debt                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 382,697                       | .0330        | 12.63                                                                                                                                                                                                                                                                           | 383,420                                                      | .0210        | 8.05                                                                                                                                                                                                                                                                                                                                                                                                                                        | 383,420                                                                                                                                                                                                                                                                                                                                                                                                 | .0210        | 8.05       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| * Library Operating                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 382,697                       | .5491        | 210.14                                                                                                                                                                                                                                                                          | 383,420                                                      | .5213        | 199.88                                                                                                                                                                                                                                                                                                                                                                                                                                      | 383,420                                                                                                                                                                                                                                                                                                                                                                                                 | .5491        | 210.54     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| * Library Debt                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 382,697                       | .0000        | .00                                                                                                                                                                                                                                                                             | 383,420                                                      | .0000        | .00                                                                                                                                                                                                                                                                                                                                                                                                                                         | 383,420                                                                                                                                                                                                                                                                                                                                                                                                 | .0000        | .00        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>PUBLIC SCHOOLS</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                               |              |                                                                                                                                                                                                                                                                                 |                                                              |              |                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                         |              |            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| By State Law                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 408,419                       | 3.0730       | 1,255.07                                                                                                                                                                                                                                                                        | 409,831                                                      | 2.9449       | 1,206.91                                                                                                                                                                                                                                                                                                                                                                                                                                    | 409,831                                                                                                                                                                                                                                                                                                                                                                                                 | 3.0390       | 1,245.48   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| By Local Board                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 408,419                       | 3.2480       | 1,326.54                                                                                                                                                                                                                                                                        | 409,831                                                      | 3.1126       | 1,275.64                                                                                                                                                                                                                                                                                                                                                                                                                                    | 409,831                                                                                                                                                                                                                                                                                                                                                                                                 | 3.2480       | 1,331.13   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>MUNICIPALITY</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                               |              |                                                                                                                                                                                                                                                                                 |                                                              |              |                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                         |              |            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Palm Beach Gardens Operating                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 382,697                       | 5.0537       | 1,934.04                                                                                                                                                                                                                                                                        | 383,420                                                      | 4.7795       | 1,832.56                                                                                                                                                                                                                                                                                                                                                                                                                                    | 383,420                                                                                                                                                                                                                                                                                                                                                                                                 | 5.0537       | 1,937.69   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>INDEPENDENT SPECIAL DISTRICTS</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                               |              |                                                                                                                                                                                                                                                                                 |                                                              |              |                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                         |              |            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| So. Fla. Water Mgmt. Basin                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 382,697                       | .1026        | 39.26                                                                                                                                                                                                                                                                           | 383,420                                                      | .0977        | 37.46                                                                                                                                                                                                                                                                                                                                                                                                                                       | 383,420                                                                                                                                                                                                                                                                                                                                                                                                 | .1026        | 39.34      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| So. Fla. Water Mgmt. Dist.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 382,697                       | .0948        | 36.28                                                                                                                                                                                                                                                                           | 383,420                                                      | .0906        | 34.74                                                                                                                                                                                                                                                                                                                                                                                                                                       | 383,420                                                                                                                                                                                                                                                                                                                                                                                                 | .0948        | 36.35      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Everglades Construction                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 382,697                       | .0327        | 12.51                                                                                                                                                                                                                                                                           | 383,420                                                      | .0312        | 11.96                                                                                                                                                                                                                                                                                                                                                                                                                                       | 383,420                                                                                                                                                                                                                                                                                                                                                                                                 | .0327        | 12.54      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| FL Inland Navigation District                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 382,697                       | .0270        | 10.33                                                                                                                                                                                                                                                                           | 383,420                                                      | .0257        | 9.85                                                                                                                                                                                                                                                                                                                                                                                                                                        | 383,420                                                                                                                                                                                                                                                                                                                                                                                                 | .0270        | 10.35      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Children's Services Council                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 382,697                       | .4908        | 187.83                                                                                                                                                                                                                                                                          | 383,420                                                      | .4642        | 177.98                                                                                                                                                                                                                                                                                                                                                                                                                                      | 383,420                                                                                                                                                                                                                                                                                                                                                                                                 | .4908        | 188.18     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Health Care District                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 382,697                       | .6561        | 251.09                                                                                                                                                                                                                                                                          | 383,420                                                      | .6205        | 237.91                                                                                                                                                                                                                                                                                                                                                                                                                                      | 383,420                                                                                                                                                                                                                                                                                                                                                                                                 | .6561        | 251.56     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Total Millage Rate &amp; Tax Amount</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                               | 17.8608      | 6,997.86                                                                                                                                                                                                                                                                        |                                                              | 16.9770      | 6,669.30                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                         | 17.8148      | 6,996.60   | ** SEE BELOW FOR EXPLANATION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>** EXPLANATION OF TAX NOTICE</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                               |              |                                                                                                                                                                                                                                                                                 |                                                              |              |                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                         |              |            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>COLUMN 1</b><br>"YOUR PROPERTY TAXES LAST YEAR"<br><br>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.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                               |              | <b>COLUMN 2</b><br>"YOUR TAXES THIS YEAR IF NO BUDGET CHANGE IS ADOPTED"<br><br>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. |                                                              |              | <b>COLUMN 3</b><br>"YOUR TAXES THIS YEAR IF PROPOSED BUDGET CHANGE IS ADOPTED"<br><br>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. |                                                                                                                                                                                                                                                                                                                                                                                                         |              |            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>NON-AD VALOREM ASSESSMENT</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                               |              |                                                                                                                                                                                                                                                                                 |                                                              |              |                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                         |              |            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| LEVYING AUTHORITY                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | PURPOSE OF ASSESSMENT         |              | UNITS                                                                                                                                                                                                                                                                           | RATE                                                         | ASSESSMENT   | CONTACT NUMBER                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                         |              |            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| SOLID WASTE AUTHORITY OF PBC                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | GARBAGE SERVICES              |              | 1                                                                                                                                                                                                                                                                               | 217.00                                                       | 217.00       | (561) 697-2700                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                         |              |            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Total Non-Ad Valorem Assessment</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                               |              |                                                                                                                                                                                                                                                                                 |                                                              | 217.00       |                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                         |              |            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 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.<br><b>NOTE:</b> 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.)<br><b>Non-Ad Valorem Assessments:</b> 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. |                               |              |                                                                                                                                                                                                                                                                                 |                                                              |              |                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                         |              |            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |