

## VALUE INFORMATION

### Market Value

| Last Year ( 2025 ) | This Year ( 2026 ) |
|--------------------|--------------------|
| 477,608            | 478,260            |

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          | 477,608        | 478,260   | 0          | 51,411    | 477,608       | 426,849   |
| County Debt               | 477,608        | 478,260   | 0          | 51,411    | 477,608       | 426,849   |
| County Dependent Dists    | 477,608        | 478,260   | 0          | 51,411    | 477,608       | 426,849   |
| Public Schools            | 477,608        | 478,260   | 0          | 25,000    | 477,608       | 453,260   |
| Municipality Operating    | 477,608        | 478,260   | 0          | 51,411    | 477,608       | 426,849   |
| Independent Special Dists | 477,608        | 478,260   | 0          | 51,411    | 477,608       | 426,849   |
|                           |                |           |            |           |               |           |
|                           |                |           |            |           |               |           |

**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)

ELKAS GEORGE &  
ELKAS ANN  
710 WINDERMERE WAY  
PALM BEACH GARDENS FL 33418-7168

52-42-42-15-07-006-0040 52401 HOMESTEAD



|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |  |                                 |              |                                                                                                                                                                                                                                                                                 |               |              |                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                             |              |                                                                                                  |                                                                                                                                                                                                               |
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| Real Estate Parcel ID: 52-42-42-15-07-006-0040                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |  |                                 |              | <b>DO NOT PAY</b><br>THIS IS NOT A BILL                                                                                                                                                                                                                                         |               |              | The taxing authorities, which levy taxes against your property, will soon hold PUBLIC HEARINGS to adopt budgets and tax rates for the next year. The purpose of these PUBLIC HEARINGS is to receive opinions from the general public and to answer questions on the proposed tax change and budget PRIOR TO TAKING FINAL ACTION. Each taxing authority may AMEND or ALTER its proposals at the hearing. |                                                                                                                                                                                                                                                                                                                                                                                                                                             |              |                                                                                                  |                                                                                                                                                                                                               |
| Legal Description:<br>PGA RESORT COMMUNITY PL OF WINDERMERE UNIT 1 IN PB49P176<br>LT 4 BLK 6                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |                                 |              |                                                                                                                                                                                                                                                                                 |               |              |                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                             |              |                                                                                                  |                                                                                                                                                                                                               |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |  | <b>COLUMN 1</b>                 |              | <b>COLUMN 2</b>                                                                                                                                                                                                                                                                 |               |              | <b>COLUMN 3</b>                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                             |              | 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>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |  |                                 |              |                                                                                                                                                                                                                                                                                 |               |              |                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                             |              |                                                                                                  | 9/03 5:05 PM (561) 355-3996<br>301 N Olive Ave 6th Fl WPB 33401                                                                                                                                               |
| County Operating                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |  | 477,608                         | 4.5000       | 2,149.24                                                                                                                                                                                                                                                                        | 426,849       | 4.2678       | 1,821.71                                                                                                                                                                                                                                                                                                                                                                                                | 426,849                                                                                                                                                                                                                                                                                                                                                                                                                                     | 4.5000       | 1,920.82                                                                                         |                                                                                                                                                                                                               |
| County Debt                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |  | 477,608                         | .0330        | 15.76                                                                                                                                                                                                                                                                           | 426,849       | .0210        | 8.96                                                                                                                                                                                                                                                                                                                                                                                                    | 426,849                                                                                                                                                                                                                                                                                                                                                                                                                                     | .0210        | 8.96                                                                                             |                                                                                                                                                                                                               |
| * Library Operating                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |  | 477,608                         | .5491        | 262.25                                                                                                                                                                                                                                                                          | 426,849       | .5213        | 222.52                                                                                                                                                                                                                                                                                                                                                                                                  | 426,849                                                                                                                                                                                                                                                                                                                                                                                                                                     | .5491        | 234.38                                                                                           |                                                                                                                                                                                                               |
| * Library Debt                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |  | 477,608                         | .0000        | .00                                                                                                                                                                                                                                                                             | 426,849       | .0000        | .00                                                                                                                                                                                                                                                                                                                                                                                                     | 426,849                                                                                                                                                                                                                                                                                                                                                                                                                                     | .0000        | .00                                                                                              |                                                                                                                                                                                                               |
| <b>PUBLIC SCHOOLS</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |  |                                 |              |                                                                                                                                                                                                                                                                                 |               |              |                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                             |              |                                                                                                  | 9/9 5:05 PM (561) 434-8837<br>3300 Forest Hill Blvd WPB 33406                                                                                                                                                 |
| By State Law                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  | 477,608                         | 3.0730       | 1,467.69                                                                                                                                                                                                                                                                        | 453,260       | 2.9449       | 1,334.81                                                                                                                                                                                                                                                                                                                                                                                                | 453,260                                                                                                                                                                                                                                                                                                                                                                                                                                     | 3.0390       | 1,377.46                                                                                         |                                                                                                                                                                                                               |
| By Local Board                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |  | 477,608                         | 3.2480       | 1,551.27                                                                                                                                                                                                                                                                        | 453,260       | 3.1126       | 1,410.82                                                                                                                                                                                                                                                                                                                                                                                                | 453,260                                                                                                                                                                                                                                                                                                                                                                                                                                     | 3.2480       | 1,472.19                                                                                         |                                                                                                                                                                                                               |
| <b>MUNICIPALITY</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |  |                                 |              |                                                                                                                                                                                                                                                                                 |               |              |                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                             |              |                                                                                                  | 9/10 6:00 PM (561)799-4108<br>10500 N Mlty TrL P.B.GardensFL33410                                                                                                                                             |
| Palm Beach Gardens Operating                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  | 477,608                         | 5.0537       | 2,413.69                                                                                                                                                                                                                                                                        | 426,849       | 4.7795       | 2,040.12                                                                                                                                                                                                                                                                                                                                                                                                | 426,849                                                                                                                                                                                                                                                                                                                                                                                                                                     | 5.0537       | 2,157.17                                                                                         |                                                                                                                                                                                                               |
| <b>INDEPENDENT SPECIAL DISTRICTS</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |  |                                 |              |                                                                                                                                                                                                                                                                                 |               |              |                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                             |              |                                                                                                  |                                                                                                                                                                                                               |
| So. Fla. Water Mgmt. Basin                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |  | 477,608                         | .1026        | 49.00                                                                                                                                                                                                                                                                           | 426,849       | .0977        | 41.70                                                                                                                                                                                                                                                                                                                                                                                                   | 426,849                                                                                                                                                                                                                                                                                                                                                                                                                                     | .1026        | 43.79                                                                                            | 9/10 5:15 PM (561) 686-8800<br>3301 Gun Club Rd Bldg WPB 33406                                                                                                                                                |
| So. Fla. Water Mgmt. Dist.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |  | 477,608                         | .0948        | 45.28                                                                                                                                                                                                                                                                           | 426,849       | .0906        | 38.67                                                                                                                                                                                                                                                                                                                                                                                                   | 426,849                                                                                                                                                                                                                                                                                                                                                                                                                                     | .0948        | 40.47                                                                                            |                                                                                                                                                                                                               |
| Everglades Construction                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  | 477,608                         | .0327        | 15.62                                                                                                                                                                                                                                                                           | 426,849       | .0312        | 13.32                                                                                                                                                                                                                                                                                                                                                                                                   | 426,849                                                                                                                                                                                                                                                                                                                                                                                                                                     | .0327        | 13.96                                                                                            |                                                                                                                                                                                                               |
| FL Inland Navigation District                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |  | 477,608                         | .0270        | 12.90                                                                                                                                                                                                                                                                           | 426,849       | .0257        | 10.97                                                                                                                                                                                                                                                                                                                                                                                                   | 426,849                                                                                                                                                                                                                                                                                                                                                                                                                                     | .0270        | 11.52                                                                                            |                                                                                                                                                                                                               |
| Children's Services Council                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |  | 477,608                         | .4908        | 234.41                                                                                                                                                                                                                                                                          | 426,849       | .4642        | 198.14                                                                                                                                                                                                                                                                                                                                                                                                  | 426,849                                                                                                                                                                                                                                                                                                                                                                                                                                     | .4908        | 209.50                                                                                           | 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 |
| Health Care District                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |  | 477,608                         | .6561        | 313.36                                                                                                                                                                                                                                                                          | 426,849       | .6205        | 264.86                                                                                                                                                                                                                                                                                                                                                                                                  | 426,849                                                                                                                                                                                                                                                                                                                                                                                                                                     | .6561        | 280.06                                                                                           |                                                                                                                                                                                                               |
| <b>Total Millage Rate &amp; Tax Amount</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |  |                                 | 17.8608      | 8,530.47                                                                                                                                                                                                                                                                        |               | 16.9770      | 7,406.60                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                             | 17.8148      | 7,770.28                                                                                         | ** 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                                                                                                                                                                                                                                                                                                                                                                                                                              |              |                                                                                                  |                                                                                                                                                                                                               |
| NPB CO. IMPROV DIST 11A<br>SOLID WASTE AUTHORITY OF PBC                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |  | MAINTENANCE<br>GARBAGE SERVICES |              | 1                                                                                                                                                                                                                                                                               | 676.60        | 676.60       |                                                                                                                                                                                                                                                                                                                                                                                                         | (561) 624-7830                                                                                                                                                                                                                                                                                                                                                                                                                              |              |                                                                                                  |                                                                                                                                                                                                               |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |  |                                 |              | 1                                                                                                                                                                                                                                                                               | 122.00        | 122.00       |                                                                                                                                                                                                                                                                                                                                                                                                         | (561) 697-2700                                                                                                                                                                                                                                                                                                                                                                                                                              |              |                                                                                                  |                                                                                                                                                                                                               |
| <b>Total Non-Ad Valorem Assessment</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |  |                                 |              |                                                                                                                                                                                                                                                                                 |               | 798.60       |                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                             |              |                                                                                                  |                                                                                                                                                                                                               |
| 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. |  |                                 |              |                                                                                                                                                                                                                                                                                 |               |              |                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                             |              |                                                                                                  |                                                                                                                                                                                                               |