

# TRUTH IN MILLAGE

We Value What You Value



**DOROTHY JACKS**

CFA, AAS

Palm Beach County Property Appraiser

## TRIM 2025

### NOTICE OF PROPOSED PROPERTY TAXES

#### What is the TRIM notice?

##### Your notification of property value

This notice shows the change in market, assessed and taxable values of your property. Florida law requires our office to value property based on the status of the real estate market and the personal property market as of January 1. If you disagree with your valuation, now is the time to contact us at **561.355.2866**. If we are unable to resolve the matter, this is your opportunity to file a petition with the Value Adjustment Board.

##### An explanation of any exemptions

Any exemptions or assessment reductions are spelled out on the front of your notice. If you have questions about your exemptions, contact us at **561.355.2866**.

##### Your chance to have a say in your tax rates

The notice shows proposed millages, or tax rates, for each taxing authority, as well as information about each authority's budget hearing, so that you are empowered to participate in the process of setting your tax rates.



For more information,  
call or visit us at  
**561.355.2866 | pbcpa.gov**



#### Dear Taxpayer,

I am often asked the same questions: What is the TRIM notice? When do I file for a homestead exemption? Is Dorothy Jacks a real person?

To my knowledge, my office has only been asked that last question once – Of course, the answer is yes!

But the others are among the many frequently asked questions we receive each day.

I'm hopeful that the enclosed TRIM notice of proposed property taxes will answer some questions for you, as it contains useful information about the 2025 tax roll. One side highlights the proposed tax rate by taxing authority and public hearing information. The other side contains the market, assessed and taxable values of your property, plus information about qualified exemptions and assessment caps.

We've addressed several of your common questions in this insert, but if you have your own unique issue, please call, email or visit [pbcpa.gov](http://pbcpa.gov) for more information. My staff love to answer your questions.

**Thank you for allowing me to serve as your Property Appraiser.**

**Dorothy Jacks**

CFA, FIAAO, AAS

Palm Beach County Property Appraiser

Contact the Palm Beach County  
Property Appraiser's Office

**561.355.2866**  
**myexemption@pbcpa.gov**

## Q. How do I file for a Homestead Exemption?

A. If you are a permanent Florida resident, you may be eligible for a homestead exemption, which lowers the taxable value of your property and caps any increase in assessed value to 3%. This can save you generally \$750 to \$1,000 in property taxes each year. You must file by March 1 of the year you wish to qualify.

There are three ways to apply:

- E File at [pbcpa.gov](http://pbcpa.gov)
- Visit one of our five service centers to file in person
- Complete the application online, print it out, and mail it to our office

## Q. Why are my taxes higher than my neighbor's?

A. Your home may be similar - or even identical - to your neighbor's, however, the values and the taxes can be very different for a number of reasons.

The assessments of homesteaded properties are capped at a maximum of 3% per year and non-homestead properties are capped at 10% per year. The cap starts in the year following purchase, so your neighbor may have purchased their home at a different time than you, resulting in a different capped value.

In addition, Florida property owners can "port" their cap savings from one homestead to another, which also impacts assessed value and taxes.

Lastly, your neighbor may be benefiting from certain exemptions that also lower taxable value and ultimately, taxes paid.

## Q. Why did my taxes go up?

A. Property taxes have two components: the value of your property and the tax rate.

The value of your property is impacted by:

- Changes in assessed value, as of January 1
- Changes in applied exemptions
- Changes in applied caps

The other half of your tax bill is the millage, the tax rate that is set by your county, city, or other agency with taxing authority.

If property values rise and tax rates stay the same, tax bills could increase. If property values stay the same and tax rates rise, tax bills could increase. If either half of the equation decreases, tax bills could decrease.

## Q. Could filing for a homestead exemption actually increase my tax bill?

A. Not if you just bought your home. However, if you've owned a home for years, it could. Florida Statute 193.155 says that a change in ownership and/or the filing of a homestead exemption will reset the assessed value of a property to the market value. When this occurs, any savings from the 10% cap that may have accumulated will be removed. After the value is reset, the homestead will be deducted and the Save Our Homes 3% cap will be applied the following year.

## Q. Can I rent my home and keep my homestead exemption?

A. Florida law allows the following:

- Rental for 30 days or less per calendar year.
- Rental for more than 30 days and less than six months in one year. If you rent again the following year for more than 30 days, you will lose your homestead exemption.
- Rental on any day except January 1. If your home is rented on January 1, you will lose the homestead exemption.
- Rental for more than six months constitutes abandonment of a homestead exemption.

Property owners are required to notify the Property Appraiser's Office when their property no longer qualifies for exemption. Failure to do so could result in a homestead tax lien with substantial penalty and interest.

## Q. What are my options if I disagree with my valuation?

A. If you feel that the market value of your property is inaccurate or does not reflect fair market value as of January 1, 2025, or you are entitled to an exemption or classification that is not reflected on your Notice, contact the Property Appraiser's Office for an informal review at **561.355.2866**.

If we are unable to resolve the matter, you have the right to file a petition for adjustment with the Value Adjustment Board (VAB) through the Clerk of the Circuit Court & Comptroller. They can be reached at **561.355.6289**.

Petitions must be filed with the VAB on or before Monday, September 15, 2025.

### ADDITIONAL HOMESTEAD EXEMPTION INCREASE

This year, the amount of the additional homestead exemption has increased from \$25,000 to \$25,722. The increase is due to Amendment 5 that was approved by voters last year. Each year going forward, the amount of the additional homestead exemption will increase with the rate of inflation.

## Service Centers

### Downtown West Palm Beach

301 North Olive Avenue, 1st Floor  
West Palm Beach, FL 33401  
**561.355.2866**

### Mid West County

200 Civic Center Way, Suite 200  
Royal Palm Beach, FL 33411  
**561.784.1220**

### South County

14925 Cumberland Drive  
Delray Beach, FL 33446  
**561.276.1250**

### Belle Glade

2976 State Road 15  
Belle Glade, FL 33430  
**561.996.4890**

### North County

3188 PGA Boulevard, 2nd Floor  
Palm Beach Gardens, FL 33410  
**561.624.6521**

## Contact Information

### Condominium, Cooperative, Townhouse

561.355.2690  
[mycondo@pbcpa.gov](mailto:mycondo@pbcpa.gov)

### Single Family

North County – 561.624.6795  
West Palm Beach – 561.355.2883  
Mid-County & West County – 561.784.1210  
South County – 561.276.1201  
[myhouse@pbcpa.gov](mailto:myhouse@pbcpa.gov)

### Commercial

561.355.3988  
[mycommercial@pbcpa.gov](mailto:mycommercial@pbcpa.gov)

### Tangible Personal Property

561.355.2896  
[mytpp@pbcpa.gov](mailto:mytpp@pbcpa.gov)

### Agriculture

561.355.4577  
[myfarm@pbcpa.gov](mailto:myfarm@pbcpa.gov)

### All Exemptions & Portability

561.355.2866  
[myexemption@pbcpa.gov](mailto:myexemption@pbcpa.gov)

