



Palm Beach County Property Appraiser's Office | October 2025 Newsletter

Dear Taxpayer,

Hello, October!

As the weather begins to cool and we head into the final months of the year, our office is preparing to certify the **2025 ad valorem tax roll** to the Palm Beach County Tax Collector's Office. As always, the Tax Collector will mail the 2025 property tax bills on **November 1**.

It is also **petition season**. Property owners who disagree with their property assessment or were denied an exemption and filed a petition will soon have hearings scheduled by the **Value Adjustment Board (VAB)**, led by the Palm Beach County Clerk of the Circuit Court & Comptroller. Each year, petitions typically account for **less than 1%** of the total parcels in Palm Beach County, but we encourage you to learn more about the process if you filed one. Information is available on the VAB website ([Value Adjustment Board \(VAB\) | Clerk of the Circuit Court & Comptroller, Palm Beach County](#)).

In this month's newsletter, a brief overview of "Maximizing Your Property Tax Savings," and an explanation of the "Recapture" provision. I hope you find this information helpful.

Stay Connected

For questions, visit www.pbcgov.org/PAPA, call us at **561.355.3230**, or email **PAO@pbcgov.org**.

Respectfully,

Dorothy Jacks, CFA, FIAAO, AAS
Palm Beach County Property Appraiser

We Value What You Value



Maximize Your Property Tax Savings

As we enter the final months of the year, this is the perfect time to review your **homestead exemption status** and see whether you qualify for additional property tax savings.

- **Limited Income Senior Exemption** – For property owners 65 or older with an adjusted gross income below the 2025 income limit (to be announced by the Florida Department of Revenue early next year. This year's limit was \$37,694). Several municipalities also offer additional exemptions.
- **Widow/Widower Exemption** – Provides tax relief to surviving spouses who have not remarried.
- **Living Quarters for Parents or Grandparents Exemption** ("Granny Flat") – Reduces the assessed value for new living quarters added to a homesteaded property for a parent or grandparent.
- **Disability Exemptions** – Available for individuals with qualifying disabilities, with full or partial relief depending on circumstances.

A full list of exemptions, income limits, and qualifying municipalities is available on our [Do You Qualify](http://www.pbcpa.gov/do-you-qualify.htm) page. (www.pbcpa.gov/do-you-qualify.htm)

2025 Updates & Highlights: Understanding 'Recapture'

This year, many property owners are noticing something unusual: even though market values for some properties have flattened or even declined, their assessed value still increased.

The reason is a state law known as the **Recapture Provision**, which is part of Florida's **Save Our Homes (SOH) Amendment** and related constitutional caps.

- For **homesteaded properties**, the SOH Amendment limits annual increases in assessed value to **3%** or the Consumer Price Index, whichever is lower.
- For **non-homesteaded residential and commercial properties**, a constitutional amendment approved in 2008 limits annual increases to **10%**.

These caps protect property owners from big jumps when market values rise sharply.

But when values level off or decline, the recapture provision requires assessed values to keep increasing each year by up to the cap amount (3% or 10%) until they catch up with market values.

As a result, more than 20% of Palm Beach County properties were affected this year, including homes, condos, and commercial properties.

For a clear explanation, watch our short video on recapture here: [Rising Tax Bills in a Flattening Market - YouTube](#).

Holiday Schedule

Our office will **remain open on Columbus Day**, October 13th this year. We look forward to serving you during our regular business hours.
