

RETURN SERVICE REQUESTED

**DO NOT PAY THIS IS NOT A BILL**

The taxing authorities which levy property 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 changes and budget Prior to Taking Final Action. Each taxing authority may Amend or Alter its proposals at the hearing.

2025 REAL ESTATE PROPERTY



17  
7 - 10041

06-5S-16-03471-000  
CAVANAUGH RICHARD  
693 SW NORRIS AVE  
LAKE CITY FL 32024-4632



COMM NE COR OF NW1/4, RUN S 490.62 FT FOR  
POB, CONT S 458.09 FT, N 83 DEG W 1238.02 FT TO  
E R/W NORRIS RD, N 30 DG E ALONG R/W 351.44  
FT, E 1042.66 FT TO POB. (AKA PRCL 2 EMMA  
NORRIS TRACT

| Taxing District: 3 | COLUMN 1*        |                                | COLUMN 2*                                             |                                                                     | COLUMN 3*                    |                                                                    |                                                                                                     |
|--------------------|------------------|--------------------------------|-------------------------------------------------------|---------------------------------------------------------------------|------------------------------|--------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|
| Taxing Authority   | Tax Rate<br>2024 | Your Property<br>Taxes<br>2024 | Tax Rate If<br>No Budget<br>Change is<br>Adopted 2025 | Your Property<br>Taxes If<br>No Budget<br>Change is<br>Adopted 2025 | Tax Rate<br>PROPOSED<br>2025 | Your Property<br>Taxes<br>IF PROPOSED<br>Budget is<br>Adopted 2025 | PUBLIC HEARING INFORMATION<br>A public hearing on the proposed taxes<br>and budget will be held on: |
| COUNTY             | 7.8150           | 1,463.27                       | 7.3515                                                | 1,514.14                                                            | 7.8150                       | 1,609.60                                                           | SEPT 4, 2025 5:30pm 372 W DUVAL<br>STREET LAKE CITY 32055                                           |
| SCHOOL - LOCAL     | 3.1430           | 708.80                         | 2.9709                                                | 712.32                                                              | 3.1010                       | 743.51                                                             | SEPT 9, 2025 5:55 pm SCHOOL BOARD<br>ADM BLDG 372 W DUVAL ST LAKE CITY FL                           |
| SCHOOL - STATE     | 2.2480           | 506.96                         | 2.1249                                                | 509.48                                                              | 2.2480                       | 538.99                                                             | SEPT 9, 2025 5:55 pm SCHOOL BOARD<br>ADM BLDG 372 W DUVAL ST LAKE CITY FL                           |
| SUWANNEE RIVER WMD | 0.2936           | 54.97                          | 0.2812                                                | 57.92                                                               | 0.2812                       | 57.92                                                              | SEPT 9, 2025 5:05 pm SRWMD 9225 CO RD<br>49 LIVE OAK FL 32060                                       |
| LAKESHORE HOSPITAL | 0.0001           | 0.02                           | 0.0001                                                | 0.02                                                                | 0.0001                       | 0.02                                                               | SEPT 08, 2025 5:15 pm 259 NE FRANKLIN<br>ST SUITE 102 LAKE CITY FL                                  |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |
|                    |                  |                                |                                                       |                                                                     |                              |                                                                    |                                                                                                     |

| Taxing<br>Districts | Market Value |         | Assessed Value |         | Exemptions |      | Taxable Value |         |
|---------------------|--------------|---------|----------------|---------|------------|------|---------------|---------|
|                     | 2024         | 2025    | 2024           | 2025    | 2024       | 2025 | 2024          | 2025    |
| County              | 225,517      | 239,766 | 187,239        | 205,963 | 0          | 0    | 187,239       | 205,963 |
| School              | 225,517      | 239,766 | 225,517        | 239,766 | 0          | 0    | 225,517       | 239,766 |
| Other               | 225,517      | 239,766 | 187,239        | 205,963 | 0          | 0    | 187,239       | 205,963 |

| Assessment Reductions    | Applicable to:   | Value  |
|--------------------------|------------------|--------|
| 10% Cap on Non-Homestead | Non School Taxes | 33,803 |

| Exemptions | Applicable to: | Value |
|------------|----------------|-------|
|            |                |       |

\* See reverse side for explanations.

\* If you feel the market value of your property is inaccurate or does not reflect fair market value or if you are entitled to an exemption that is not reflected above contact your county property appraiser at **COURTHOUSE ANNEX RM 238 LAKE CITY FL 32055 386-758-1083**

\* 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 and must be filed ON OR BEFORE **September 8, 2025**

\* Your final tax bill may contain non-ad valorem assessments which may not be reflected on this notice such as assessments for roads, drainage, garbage, fire, lighting, water, sewer, or other government services and facilities which may be levied by your county, city, or any special district.

## **EXPLANATIONS**

### **Column 1 – “Tax Rate 2024” and “Your Property Taxes 2024”**

These columns show the tax rate and taxes that applied last year to your property. These amounts were based on budgets adopted last year and your property’s previous taxable value.

### **Column 2 – “Tax Rate IF NO Budget Change is Adopted 2025” and “Your Property Taxes IF NO Budget Change is Adopted 2025”**

These columns show what your tax rate and 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.

### **Column 3 – “Tax Rate PROPOSED 2025” and “Your Property Taxes IF PROPOSED Budget is Adopted 2025”**

These columns show what your tax rate and taxes will be this year under budget actually proposed by each local taxing authority. The proposal is NOT final and may be amended at the public hearings shown on the front side of this notice. 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.

Note: Amounts shown on this form do NOT reflect early payment discounts you may have received or may be eligible to receive. (Discounts are a maximum of 4 percent of the amounts shown on this form).

---

**Market (Just) Value** – Market (also called “Just”) value is the most probable sale price for your property in a competitive, open market involving a willing buyer and willing seller.

**Assessed Value** – Assessed value is the market value of your property minus any assessment reductions. The assessed value may be different for levies made by different taxing authorities.

**Taxable Value** – Taxable value is the value used to calculate the tax due on your property. Taxable value is the assessed value minus the value of your exemptions.

**Exemptions** – 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 exemption value may also vary for the same taxing authority, depending on the levy (i.e. operating millage vs. debt service millage).

**Assessment Reductions** – Properties can receive an assessment reduction for a number of reasons including the Save Our Homes benefit and the 10% non-homestead property assessment limitation. Certain types of property, such as agricultural land, are valued on their current use rather than their market value.