



Office of the Property Appraiser Pedro J. Garcia

Community Development Districts (CDD): How They Can Affect Your Property Taxes



What is a Community Development District (CDD)?

A Community Development District is a local, special-purpose government alternative to a municipality for managing and financing infrastructure required to support the development of a community, pursuant to Chapter 190, Florida Statutes. They promote housing development through use of tax-free bonds that developers claim will lower the initial housing costs within these communities. Developers issue bonds to pay for initial infrastructure or community amenities (sewers, roads, water supply, utilities, swimming pools, clubhouses, parks, etc.), and the bonds are eventually paid off by residents over a period of 10 to 30 years. In order to establish a new CDD, the Miami-Dade County Board of County Commissioners must first approve its creation.

How Do CDDs Affect My Property Taxes?

CDD fees are considered a non-ad valorem assessment against the property; meaning that these fees are not based on the value of the property, but on a pro-rated formula determined by the CDD's governing board. These non-ad valorem assessments may appear on the Notices of Proposed Property Taxes (TRIM Notice), which are mailed in August, and subsequently appear on the Tax Bills sent each year in November. Since these non-ad valorem assessments become a part of the property taxes levied annually, they may be paid either directly by the individual property owners when the taxes become due, or by a mortgage lender who has escrowed taxes on behalf of the individual property owners.

What If I Want to Sell or Purchase a Home Within a CDD?

CDD fees will remain in existence indefinitely, unless the services are performed or transferred to a local government, such as a municipality or the county. The developer is required to disclose the CDD to the initial buyer – but **subsequent sellers are not required to disclose the existence of the CDD**. Therefore, in order to determine whether a property is located within a CDD, potential buyers are strongly encouraged to visit the Property Appraiser's website at www.miamidade.gov/pa, review the TRIM Notices (through the [Property Search tool](#)), ask their realtor, and consult with the closing agent or attorney prior to purchasing a property.

How Can I Confirm Whether the Property is Located Within a CDD?

Visit the [Property Search tool](#) option under the Miami-Dade County Property Appraiser's website to see if the property is located within a CDD under either the Additional Information or the Non-Ad Valorem sections. You can also access previous TRIM Notices on the Property Appraiser's website. If the CDD does not appear in the [Property Search](#), visit the [Miami-Dade County Records Search](#) to review the disclosure documents required by law, pursuant to section, 190.009 Florida Statutes, including the full disclosure of information relating to the public financing and maintenance of improvements within the district.

A list of CDD's appearing on the Property Appraiser's TRIM Notice can be found at www.miamidade.gov/pa/property_tax_district.asp.

BUYER BEWARE:

When purchasing a property with a non-ad valorem assessment, be aware that the sales price of the property does not include the financial obligation of the non-ad valorem assessment unless it is negotiated into the price of the home between the seller and buyer.



Biwo Evalyatè Pwopriyete Pedro J. Garcia

Distrik Devlopman Kominotè (CDD):

Ki Efè Yo Kapab Genyen sou
Taks sou Pwopriyete Ou Yo



Kisa yo Rele Distrik Devlopman Kominotè (Community Development District, CDD) epi a Kisa Frè yo Sèvi?

Yon Distrik Devlopman Kominotè se yon gouvènman lokal ki gen yon objektif espesyal epi ki pran plas yon minisipalite pou jere ak finanse enfrastrikti ki nesèsè pou soutni devlopman yon kominote, konfòmman a Chapit 190, Lwa Florida. Yo favorize devlopman lojman gras a itilizasyon obligasyon san taks pwomotè imobilye yo di k ap bese kou inisyal lojman andedan kominote sa yo. Pwomotè imobilye yo emèt obligasyon pou peye pou enfrastrikti inisyal la oswa komodite yo nan kominote a (egou, wout, dlo, sèvis piblik, pisin, paviyon, pak, elatriye), epi se rezidan yo ki fini pa fin peye obligasyon yo sou yon peryòd ant 10 ak 30 lane. Pou etablisman yon nouvo CDD, Konsèy Komisè Konte Miami-Dade la dwe toudabò apwouve kreyasyon li.

Ki Efè CDD yo Gen sou Taks sou Pwopriyete Mwen?

Yo konsidere frè CDD yo kòm prelevman fiskal ki pa baze sou valè pwopriyete a; sa vle di frè yo pa baze sou valè pwopriyete a, men sou yon fòmil pwopòsyonèl konsèy administratif CDD a detèmine. Prelevman fiskal ki pa baze sou valè sa yo gen dwa parèt sou Avi Pwopozisyon Taks sou Pwopriyete a (Notice of Proposed Property Taxes, Avi TRIM), yo poste nan mwa dawout epi apre sa sou Bòdwo Taks yo voye yo chak ane an novanm. Kòm prelevman fiskal ki pa baze sou valè sa yo vin fè pati taks yo kolekte sou pwopriyete a chak ane, bank la gen dwa peye yo pase pa kont garanti bloke yo oswa mèt pwopriyete endividyèl yo gen dwa peye yo lè moman an vini pou peye taks yo.

E Si Mwen Vle Vann oswa Achte yon Kay Ki Andedan yon CDD?

Frè CDD yo ap toujou kontinye egziste, sòf si se yon gouvènman lokal, tankou paregzanp minisipalite a oswa konte a ki ofri sèvis yo oswa yo transfere sèvis yo ba li. Pwomotè imobilye a oblije divilge CDD a bay achte inisyal la – tout vandè yo apre sa pa oblije divilge egzistans CDD a. Donk, nou ankouraje achte yo anpil pou y ale sou sit wèb Evalyatè Pwopriyete a nan www.miamidade.gov/pa, pou yo li Avi TRIM yo ([gras a zouti Rechèch Pwopriyete a Property Search](#)), pou yo mande ajan imobilye yo epi konsilte avèk koutye a oswa avoka a anvan pou yo achte yon pwopriyete.

Kijan Mwen Kapab Konfime Si Pwopriyete a Chita Andedan yon CDD?

Vizite opsyon zouti [Rechèch Pwopriyete a \(Property Search\)](#) sou sit wèb Evalyatè Pwopriyete Konte Miami-Dade la pou wè si pwopriyete a chita andedan yon CDD nan seksyon Lòt Enfòmasyon (Additional Information) oswa Taks ki Pa Baze sou Valè (Non-Ad Valorem) yo. Ou kapab jwenn ansyen Avi TRIM tou sou sit wèb Evalyatè Pwopriyete a. Si CDD a pa parèt nan Rechèch Pwopriyete a, ale sou [Rechèch Dosye Konte Miami-Dade \(Miami-Dade County Records Search\)](#) pou li dokiman divilgasyon lalwa egzije yo, konfòmman a seksyon, 190.009 Lwa Florida, sa gen ladan divilgasyon konplè enfòmasyon ki gen pou wè avèk finansman piblik ak mentnans amelyorasyon andedan distrik la.

Ou kapab jwenn lis CDD ki parèt sou Avi TRIM Evalyatè Pwopriyete a nan www.miamidade.gov/pa/property_tax_district.asp.

ACHTÈ, FÈ ATANSYON:

Lè w ap achte yon pwopriyete ki gen taks ki pa baze sou valè, ou dwe konnen pri vant pwopriyete a pa gen ladan obligasyon finansye taks ki pa baze sou valè a sòf si vandè a ak achte a negosye li nan pri kay la.