



HOA (Homeowners Association)

- Private Entity
- Not for Profit Corporation created under Chapters 617 & 720 of the Florida Statutes
- Governed by a Board of Directors
- Homeowners pay assessment dues either annually, quarterly, semi-annually, or monthly. (Paid as a separate payment from your mortgage)
- Responsibilities include Deed restriction enforcement and Architectural control.

VS



CDD (Community Development District)

- Public Entity
- Created under Chapter 190 of the Florida Statutes
- Governed by a Board of Supervisors
- Homeowners are assessed through their annual property tax bill (paid in with your mortgage)
- Responsibilities include creation, financing, and maintenance of the community's infrastructure.
 - o Common grounds and landscaping
 - o Ponds and Lakes
 - o Clubhouse and recreation facilities
 - o Gates
 - o Entry features and walls

