

UNDERSTANDING NON-AD VALOREM TAXES

A Practical Guide for Church & School Treasurers

What Are Non-Ad Valorem Taxes?

In Florida, property tax bills are divided into **two main parts**:

1. Ad Valorem Taxes

- Based on the *value* of the property
- Include county, city, and school board taxes
- Usually exempt for churches and religious schools with an approved religious exemption

2. Non-Ad Valorem Taxes

- Not based on property value
- Based on *services or benefits* provided to the property
- Charged as flat fees or special assessments

➔ **Religious exemptions DO NOT remove Non-Ad Valorem Taxes.**

Common Examples of Non-Ad Valorem Assessments

These charges vary by county or city, but often include:

- Fire rescue or fire protection services
- Stormwater management
- Street lighting
- Water management district assessments
- Solid waste / garbage collection
- Special improvement districts (MSBU, MSTU, CDD)

➔ These services benefit the property **regardless of ownership type**, which is why they still apply.

Why Churches Must Pay Them?

Florida law allows religious organizations to be exempt from **value-based (Ad Valorem)** taxes, but **Non-Ad Valorem assessments are legally different**.

Key reasons:

- They pay for **specific services used by the property**
- They are considered **fees or assessments**, not property taxes
- Counties and municipalities are **required by law** to bill them

✦ **Not paying** Non-Ad Valorem assessments can result in penalties, interest, or a tax certificate sale of the Property.

Where Non-Ad Valorem Taxes Appear on the Tax Bill

On the annual **Property Tax Bill**:

- Ad Valorem Taxes are listed at the top
- **Non-Ad Valorem Assessments appear in a separate section**, usually near the bottom
- Even if Ad Valorem taxes show **\$0.00**, Non-Ad Valorem charges may still be due

How to Find Your Property Tax Bill (Step-by-Step)

You can search using either the **property address** or the **Parcel ID**.

Search by Property Address

1. Go to your **County Tax Collector's website**
2. Select **"Property Tax Search"**
3. Choose **Search by Address**
4. Enter: Street number, name and City (if requested)
5. Open the current tax bill
6. Scroll to the **Non Ad-Valorem Assessments** section

Search by Parcel ID

1. Locate the **Parcel ID** (from prior tax bills or Property Appraiser records)
2. Go to the **County Tax Collector's website**
3. Select **Search by Parcel ID**
4. Enter the full Parcel ID (no spaces unless required)
5. View or download the tax bill

💡 **TIP:** Parcel ID searches are the **most accurate**, especially with multiple buildings.

Important Reminders for Treasurers

- Non-Ad Valorem taxes are **due annually** by **March 31**
- **Discounts** apply if paid early (**November–February**)
- **August:** Time to search online for TRIM notices (proposed property taxes). This notice will help you to prepare for next year’s budget.
- **November:** Time to search online for Property tax bill
- These charges should be **budgeted every year**
- To confirm the Religious Exemption is in effect, you can search online on your county’s Property Appraisal website*.

💡 **Questions** or unusual changes with the amounts must be directed to **Property Development**.

Key Contacts

- Questions about the amount or service: **Property Development**
- Religious exemption: **County Property Appraiser’s Office**
- Payments and deadlines: **County Tax Collector’s Office**

SUMMARY

- ✓ Religious exemption **do not** removes **Non-Ad Valorem taxes**.
- ✓ **Non-Ad Valorem taxes** pay for services that benefit the property.
- ✓ They must be paid to avoid penalties.
- ✓ This understanding helps churches and Schools to remain **compliant, transparent, and financially prepared**.

*Refer to “How to Search for Your County Property Appraiser Website (Step-by-Step Guide)” English or Spanish version.