

Florida Community Association Manager Practice Exam (Sample)

Study Guide



Everything you need from our exam experts!

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Introduction

Preparing for a certification exam can feel overwhelming, but with the right tools, it becomes an opportunity to build confidence, sharpen your skills, and move one step closer to your goals. At Examzify, we believe that effective exam preparation isn't just about memorization, it's about understanding the material, identifying knowledge gaps, and building the test-taking strategies that lead to success.

This guide was designed to help you do exactly that.

Whether you're preparing for a licensing exam, professional certification, or entry-level qualification, this book offers structured practice to reinforce key concepts. You'll find a wide range of multiple-choice questions, each followed by clear explanations to help you understand not just the right answer, but why it's correct.

The content in this guide is based on real-world exam objectives and aligned with the types of questions and topics commonly found on official tests. It's ideal for learners who want to:

- Practice answering questions under realistic conditions,
- Improve accuracy and speed,
- Review explanations to strengthen weak areas, and
- Approach the exam with greater confidence.

We recommend using this book not as a stand-alone study tool, but alongside other resources like flashcards, textbooks, or hands-on training. For best results, we recommend working through each question, reflecting on the explanation provided, and revisiting the topics that challenge you most.

Remember: successful test preparation isn't about getting every question right the first time, it's about learning from your mistakes and improving over time. Stay focused, trust the process, and know that every page you turn brings you closer to success.

Let's begin.

How to Use This Guide

This guide is designed to help you study more effectively and approach your exam with confidence. Whether you're reviewing for the first time or doing a final refresh, here's how to get the most out of your Examzify study guide:

1. Start with a Diagnostic Review

Skim through the questions to get a sense of what you know and what you need to focus on. Your goal is to identify knowledge gaps early.

2. Study in Short, Focused Sessions

Break your study time into manageable blocks (e.g. 30 - 45 minutes). Review a handful of questions, reflect on the explanations.

3. Learn from the Explanations

After answering a question, always read the explanation, even if you got it right. It reinforces key points, corrects misunderstandings, and teaches subtle distinctions between similar answers.

4. Track Your Progress

Use bookmarks or notes (if reading digitally) to mark difficult questions. Revisit these regularly and track improvements over time.

5. Simulate the Real Exam

Once you're comfortable, try taking a full set of questions without pausing. Set a timer and simulate test-day conditions to build confidence and time management skills.

6. Repeat and Review

Don't just study once, repetition builds retention. Re-attempt questions after a few days and revisit explanations to reinforce learning. Pair this guide with other Examzify tools like flashcards, and digital practice tests to strengthen your preparation across formats.

There's no single right way to study, but consistent, thoughtful effort always wins. Use this guide flexibly, adapt the tips above to fit your pace and learning style. You've got this!

Questions

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- 1. What agency is designated to enforce and ensure compliance with provisions of the Cooperative Act?**
 - A. The Department of Business and Professional Regulation (DBPR)**
 - B. The Secretary of State**
 - C. The Division of Real Estate**
 - D. Local County Authorities**

- 2. What is included in the governing documents of a community association?**
 - A. Bylaws and Articles of Incorporation**
 - B. Meeting minutes and financial statements**
 - C. Annual reports and community guidelines**
 - D. Member applications and approval forms**

- 3. What must be used to seal the approved budget?**
 - A. No seal is required**
 - B. A notary seal**
 - C. A corporate seal**
 - D. A government seal**

- 4. What is the time frame for an association to issue an estoppel certificate after receiving a request?**
 - A. 5 business days**
 - B. 10 business days**
 - C. 3 business days**
 - D. 1 week**

- 5. What is the required notice period for a meeting where the board will be elected?**
 - A. 30 Days**
 - B. 45 Days**
 - C. 60 Days**
 - D. 90 Days**

- 6. When must proof of amounts owed be provided prior to voting rights suspension?**
- A. 10 days before suspension**
 - B. 20 days before suspension**
 - C. 30 days before suspension**
 - D. Upon request only**
- 7. Which of the following is prohibited by the Florida Fair Housing Act?**
- A. Discrimination based on origin**
 - B. Discrimination based on income**
 - C. Discrimination based on handicap**
 - D. Discrimination based on marital status**
- 8. What characterizes the legal structure of a community association?**
- A. It is always the same across all communities**
 - B. It is governed by diverse structures and specific documents**
 - C. It is primarily dictated by state law**
 - D. It is based on a national set of guidelines**
- 9. Upon conveyance of total units, what percentage triggers the requirement to call a meeting for election?**
- A. 10%**
 - B. 15%**
 - C. 20%**
 - D. 25%**
- 10. Can owners of a timeshare be held responsible for maintenance costs even if they do not use the unit within a specified period?**
- A. Yes**
 - B. No**
 - C. Only if stipulated in the contract**
 - D. Only for essential services**

Answers

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1. A
2. A
3. C
4. B
5. C
6. C
7. C
8. B
9. B
10. A

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Explanations

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1. What agency is designated to enforce and ensure compliance with provisions of the Cooperative Act?

A. The Department of Business and Professional Regulation (DBPR)

B. The Secretary of State

C. The Division of Real Estate

D. Local County Authorities

The Department of Business and Professional Regulation (DBPR) is the designated agency responsible for enforcing and ensuring compliance with the provisions of the Cooperative Act in Florida. This agency oversees various regulations related to business and professional licensing, including those pertaining to cooperatives, which are a specific form of shared living arrangement governed by state law. The DBPR has the authority to investigate complaints, conduct audits, and enforce rules associated with the operation of cooperatives. This includes overseeing issues related to board governance, member rights, and operational compliance with the Cooperative Act. Their role is critical in maintaining standard practices and protecting the interests of cooperative members. The other entities mentioned, such as the Secretary of State, the Division of Real Estate, and Local County Authorities, do not have the same specific mandate regarding cooperatives. The Secretary of State primarily handles corporate filings and records, the Division of Real Estate focuses on real estate licensing and regulation rather than cooperatives specifically, and local county authorities may have limited jurisdiction that doesn't encompass statewide cooperative regulation. Thus, the DBPR is uniquely positioned and empowered to handle matters related to the Cooperative Act effectively.

2. What is included in the governing documents of a community association?

A. Bylaws and Articles of Incorporation

B. Meeting minutes and financial statements

C. Annual reports and community guidelines

D. Member applications and approval forms

The governing documents of a community association consist primarily of foundational documents that define the structure, rules, and regulations of the association. This includes the bylaws and articles of incorporation, which establish the legal framework and operational procedures of the association. Bylaws outline how the association is governed, addressing matters such as the conduct of meetings, the duties of officers, and membership rights. Articles of incorporation establish the association's existence as a legal entity within the state, laying the groundwork for its powers and responsibilities. Other choices such as meeting minutes, financial statements, annual reports, and community guidelines, while important for the functioning of the association, do not serve as foundational governing documents. Additionally, member applications and approval forms pertain more to the admission of new members rather than to the overarching rules and guidelines that govern the community as a whole. Understanding these distinctions is vital for community managers, as they ensure compliance and proper administration of community operations.

3. What must be used to seal the approved budget?

- A. No seal is required
- B. A notary seal
- C. A corporate seal**
- D. A government seal

To seal the approved budget for a community association, the use of a corporate seal is essential. In Florida, community associations often operate as corporations, specifically not-for-profit corporations. The corporate seal serves as a formal mark that signifies the document as an official record of the corporation. It provides legitimacy and authenticity to the actions taken by the community association's board, including the approval of the budget. Utilizing a corporate seal also plays a role in maintaining proper records and ensuring that all activities of the community association are transparent and traceable. It can help protect the association's legal standing and provide clarity in the event that any disputes arise regarding the budget or other financial decisions. In contrast, the other options listed do not apply. For instance, while a notary seal might be required for other types of legal documents, it is not specifically necessary for sealing a budget. A government seal typically pertains to governmental entities and would not be relevant for a community association. Therefore, the corporate seal is specifically tailored to the needs of the organization and its legal framework.

4. What is the time frame for an association to issue an estoppel certificate after receiving a request?

- A. 5 business days
- B. 10 business days**
- C. 3 business days
- D. 1 week

An association has a specific obligation when it comes to issuing an estoppel certificate, which is vital for confirming the status of assessments and other financial obligations related to a property. In Florida, the law mandates that when an association receives a request for an estoppel certificate, it must respond within a defined time frame. The correct answer indicates that the association must issue this certificate within 10 business days after receiving the request. This time frame ensures that the process remains efficient and that parties involved, such as potential buyers or lenders, have timely access to vital information concerning the property. The estoppel certificate serves as a declaration of the financial status of a unit within the community association, and timely issuance helps facilitate real estate transactions and financial decisions. Recognizing the importance of this time frame helps ensure compliance with Florida regulations and protects the interests of both the association and its members.

5. What is the required notice period for a meeting where the board will be elected?

- A. 30 Days**
- B. 45 Days**
- C. 60 Days**
- D. 90 Days**

The correct answer is that a notice period of 60 days is required for a meeting where the board will be elected. This timeframe ensures that all members of the community association have adequate time to prepare for the meeting, which is crucial for meaningful engagement and participation in the election process. A 60-day notice allows members not only to be informed about the meeting but also to review any materials related to the candidates or issues to be discussed, fostering an informed voting process. This notice period is established by laws governing community associations in Florida, designed to promote transparency and provide enough time for association members to engage in democratic practices. In addition, it helps prevent last-minute surprises and encourages higher turnout for the election, which is vital for representing the community's interests effectively. The other options reflect timeframes that are not aligned with the statutory requirements governing notice for board elections in community associations.

6. When must proof of amounts owed be provided prior to voting rights suspension?

- A. 10 days before suspension**
- B. 20 days before suspension**
- C. 30 days before suspension**
- D. Upon request only**

The requirement to provide proof of amounts owed at least 30 days before the suspension of voting rights is in accordance with the Florida statutes governing community associations. This 30-day notice allows the member sufficient time to understand their financial obligations and the reason for the suspension. It also provides an opportunity for the member to resolve any outstanding debts before their voting rights are affected. This notice period is important for transparency and fairness within community associations. It helps ensure that all members are aware of their standing and have the chance to rectify any payment issues, thereby promoting a sense of community and responsibility. Additionally, this rule is designed to protect members from abrupt actions that could unfairly curtail their rights without adequate notice. In this context, shorter timeframes for notification, such as 10 or 20 days, would not fulfill the legal requirements established in Florida law, leaving members with insufficient time to address any debts or understand the consequences of their financial status. The option for providing proof only upon request does not establish a clear and proactive communication standard, which is why the correct timeframe is crucial in community governance.

7. Which of the following is prohibited by the Florida Fair Housing Act?

- A. Discrimination based on origin**
- B. Discrimination based on income**
- C. Discrimination based on handicap**
- D. Discrimination based on marital status**

The Florida Fair Housing Act prohibits discrimination based on handicap, which includes conditions that substantially limit a major life activity. This aspect is crucial as the Act aims to ensure that individuals with physical or mental disabilities have equal opportunity when it comes to housing. Such protections help prevent landlords and housing providers from refusing to rent or sell based on a person's disability or from imposing different terms and conditions solely because of that disability. In contrast, while discrimination based on origin, income, and marital status may raise concerns, they are not specifically highlighted under the protections given by the Florida Fair Housing Act. Instead, the emphasis is on characteristics that directly relate to a person's ability to secure housing, making discrimination based on handicap a critical factor under this legislation. Understanding the nuances of these protections helps community association managers ensure compliance with fair housing laws and support equitable treatment in housing opportunities.

8. What characterizes the legal structure of a community association?

- A. It is always the same across all communities**
- B. It is governed by diverse structures and specific documents**
- C. It is primarily dictated by state law**
- D. It is based on a national set of guidelines**

The legal structure of a community association is characterized by governance through diverse structures and specific documents. Each community association operates under unique governing documents such as bylaws, declarations, covenants, conditions, and restrictions (CC&Rs). These documents outline the rules, responsibilities, and rights of the association and its members, allowing for tailored governance that reflects the specific needs, values, and preferences of that particular community. Variations can arise from factors such as community size, type of development (condominiums, homeowner associations, etc.), and the preferences of the members. This flexibility means that no two community associations will have the same legal structure, as their governance is shaped by local considerations and the specific agreements made by the members. While state laws do play a crucial role in regulating community associations—setting minimum requirements and procedures for their operation—the diversity of community documents is a defining characteristic that stems from the autonomy associations have in developing their rules and structures. Therefore, the emphasis on unique documents and governance structures showcases the adaptability and customization inherent in community associations.

9. Upon conveyance of total units, what percentage triggers the requirement to call a meeting for election?

- A. 10%
- B. 15%**
- C. 20%
- D. 25%

In Florida community associations, specifically regarding the election of directors, the requirement to call a meeting is triggered upon the conveyance of 15% of the units. This percentage is significant because it represents a point at which the membership has reached a critical mass of ownership that necessitates a formal election process, fostering democratic governance within the association. The purpose of this threshold is to ensure that the association's governance reflects the interests of a substantial portion of the community, providing homeowners a necessary opportunity to participate in decision-making. By requiring a meeting for election at this percentage, it helps to promote transparency and accountability among the board members and ensures that all community stakeholders have a voice in the management of their collective interests. Understanding the specifics of these percentages is crucial for community association managers as they navigate governance and maintain compliance with Florida's statutes regarding community associations.

10. Can owners of a timeshare be held responsible for maintenance costs even if they do not use the unit within a specified period?

- A. Yes**
- B. No
- C. Only if stipulated in the contract
- D. Only for essential services

Owners of a timeshare can indeed be held responsible for maintenance costs regardless of their usage of the unit within the specified period. This accountability typically stems from the nature of timeshare agreements, which often involve shared financial responsibilities among all owners. When owners purchase a timeshare, they are entering into a contractual arrangement that outlines not only their rights to use the property but also their obligations, including the payment of maintenance fees. These fees are necessary to cover the costs associated with the upkeep of the property, which may include maintenance, management, and repairs, ensuring that the facilities remain in good condition for all owners. Even if an owner decides not to use their timeshare during a particular period, the costs to maintain the property persist, and these costs need to be shared among all timeshare holders. Therefore, regardless of individual usage, the financial obligations remain in place as stipulated in the timeshare agreement. This is why owners can be held responsible for maintenance costs, providing a clear understanding for all members of the community regarding their shared responsibilities.

Next Steps

Congratulations on reaching the final section of this guide. You've taken a meaningful step toward passing your certification exam and advancing your career.

As you continue preparing, remember that consistent practice, review, and self-reflection are key to success. Make time to revisit difficult topics, simulate exam conditions, and track your progress along the way.

If you need help, have suggestions, or want to share feedback, we'd love to hear from you. Reach out to our team at hello@examzify.com.

Or visit your dedicated course page for more study tools and resources:

<https://floridacommunityassociationmanager.examzify.com>

We wish you the very best on your exam journey. You've got this!

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