

FLORIDA COMMUNITY ASSOCIATION MANAGER PRACTICE EXAM (SAMPLE)

STUDY GUIDE



SAMPLE STUDY GUIDE WITH LIMITED QUESTIONS

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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 typically does a homeowner's association do post turnover?**
 - A. Enhances developer control
 - B. Implements community rules and regulations
 - C. Increases unit prices
 - D. Reduces the size of the community
- 2. Which law focuses on the rights of condominium residents to seek relief?**
 - A. Florida Cooperative Statute
 - B. Distressed Condo Relief Act
 - C. Florida Homeowners Association Act
 - D. Condominium Act of 1977
- 3. What document describes the rules and procedures for managing an association?**
 - A. Articles of Incorporation
 - B. Bylaws
 - C. Covenants
 - D. Annual budget
- 4. In a Homeowners Association, is arbitration binding or non-binding?**
 - A. Binding
 - B. Non-binding
 - C. Optional
 - D. Revocable
- 5. The secretary must retain the written certification or educational certificate of a director for how long after the election?**
 - A. 3 years
 - B. 5 years
 - C. 7 years
 - D. 10 years

- 6. Which Florida Statute pertains to the regulation of cooperatives?**
- A. FS 718
 - B. FS 719
 - C. FS 720
 - D. FS 721
- 7. What prohibits certain discriminatory practices in housing according to Florida law?**
- A. The Community Association Act
 - B. The Fair Housing Act
 - C. The Florida Civil Rights Act
 - D. The Condominium Act
- 8. What are supplemental restrictions authorized by the governing documents and promulgated by the board of directors called?**
- A. Covenants
 - B. Bylaws
 - C. Rules and Regulations
 - D. Policies
- 9. Which agency regulates insurance in Florida?**
- A. The Florida Department of Insurance
 - B. The OIR (Office of Insurance Regulation)
 - C. The Florida Insurance Commission
 - D. The Office of Risk Management
- 10. Which agency is responsible for enforcing compliance with the Cooperative Act?**
- A. Department of Health
 - B. Department of Business and Professional Regulations
 - C. Department of Housing and Urban Development
 - D. Department of Consumer Services

Answers

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

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Explanations

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1. What typically does a homeowner's association do post turnover?

- A. Enhances developer control
- B. Implements community rules and regulations**
- C. Increases unit prices
- D. Reduces the size of the community

Once a community transitions from developer control to homeowner's association management post-turnover, the primary responsibility of the homeowner's association is to implement community rules and regulations. This is a key function because it ensures that the community operates smoothly and that the established guidelines are followed by all residents. The association is tasked with upholding the standards of the community, maintaining common areas, and enforcing covenants, conditions, and restrictions (CC&Rs) that are designed to protect property values and promote a harmonious living environment. Implementing these regulations involves creating or enforcing rules about property maintenance, community behavior, and the use of amenities, all of which contribute to a well-managed and cohesive community. This process helps reinforce the community's identity and supports residents in having a clear understanding of their rights and responsibilities within the community framework. In contrast, enhancing developer control is not a typical function after turnover, as the aim is to transition power to the homeowners. Increasing unit prices is usually influenced by market conditions or improvements made to the property, not directly by the association's immediate actions. Reducing the size of the community is also not a standard practice; rather, the focus post-turnover is on fostering a sense of community and enhancing the existing structure.

2. Which law focuses on the rights of condominium residents to seek relief?

- A. Florida Cooperative Statute
- B. Distressed Condo Relief Act**
- C. Florida Homeowners Association Act
- D. Condominium Act of 1977

The Distressed Condo Relief Act is a vital piece of legislation in Florida that specifically addresses the challenges faced by condominium residents, particularly in situations where the association or property is in distress. This law provides a framework for residents to seek various forms of relief, including financial assistance and the opportunity to address issues related to management and governance within their condominium associations. The act acknowledges the unique difficulties that can arise in condominium living, particularly in times of economic downturn or property devaluation. It establishes processes and guidelines intended to protect the interests of homeowners, ensuring they have avenues to seek help and support when their living conditions or rights are compromised. The other options do not focus as specifically on the rights of condominium residents to seek relief in distress situations. The Florida Cooperative Statute typically relates to cooperatives rather than condominiums, the Florida Homeowners Association Act pertains primarily to homeowners associations and does not cover the unique aspects of condominium governance, and the Condominium Act of 1977, while important, does not have the same focused intent on relief for distressed condominiums as the Distressed Condo Relief Act does. This makes the Distressed Condo Relief Act the correct response regarding residents' rights to seek relief.

3. What document describes the rules and procedures for managing an association?

- A. Articles of Incorporation
- B. Bylaws**
- C. Covenants
- D. Annual budget

The bylaws of a community association serve as the foundational document that outlines the rules and procedures for managing the association. They typically include important details such as the governance structure, the roles of board members, the voting procedures, and the processes for meetings and decision-making. Bylaws are essential for ensuring that the association operates smoothly and in compliance with its own regulations. While other documents like articles of incorporation, covenants, and the annual budget play significant roles in the overall functioning of the association, they do not specifically lay out the management rules and procedures. Articles of incorporation primarily establish the legal entity of the association, covenants focus on property use restrictions and member obligations, and the annual budget outlines the financial planning for the year but does not address governance or management processes. Thus, the bylaws are crucial for defining how the association is run and ensuring orderly management.

4. In a Homeowners Association, is arbitration binding or non-binding?

- A. Binding**
- B. Non-binding
- C. Optional
- D. Revocable

In a Homeowners Association, arbitration is considered binding. This means that the decision reached by the arbitrator is final and legally enforceable, leaving the parties with limited options for appeal. In this context, binding arbitration is often used to resolve disputes between homeowners and the association efficiently, without resorting to lengthy and costly litigation. Binding arbitration protects the integrity and effectiveness of the decision-making process within the association, ensuring that disputes are resolved in a manner that is definitive and final. Members of the association typically agree to this process when they join, as it's often stipulated in the association's governing documents or rules. On the other hand, non-binding arbitration would allow parties to reject the arbitrator's decision and continue to pursue other legal avenues, which is not the case in this context. The optional and revocable aspects do not apply to the binding nature of arbitration within a homeowners association, as it is intended to provide a conclusive resolution to disputes.

5. The secretary must retain the written certification or educational certificate of a director for how long after the election?

- A. 3 years
- B. 5 years**
- C. 7 years
- D. 10 years

The duration for which the secretary must retain the written certification or educational certificate of a director after the election is five years. This requirement ensures that there is a clear record of the qualifications of directors, which is essential for maintaining transparency and accountability within the community association. Retaining documentation for this length of time allows for verification of compliance with educational requirements and helps ensure that the board is composed of individuals who are properly trained to manage the community's affairs. This period also aligns with the framework established under Florida statutes, which govern the operation of community associations. By adhering to this retention schedule, community associations can demonstrate due diligence in maintaining records related to the qualifications of their directors, thereby protecting the interests of the association and its members.

6. Which Florida Statute pertains to the regulation of cooperatives?

- A. FS 718
- B. FS 719**
- C. FS 720
- D. FS 721

The regulation of cooperatives in Florida is specifically outlined in Florida Statute 719. This statute establishes the framework for the management and operation of cooperatives, including the rights and responsibilities of members, the governance structure, and the procedures for meetings and voting. Cooperatives are unique forms of ownership that allow members to share resources and benefits, and FS 719 covers important aspects such as membership qualifications, member rights, and the management of the cooperative's affairs. This focus on cooperative structures sets FS 719 apart from other statutes related to community associations, specifically those that address condominiums and homeowners' associations. Understanding FS 719 is essential for community association managers and members involved in cooperative living arrangements, as it provides the legal foundation for their operations and ensures that members are aware of their rights and the requirements they must follow within the cooperative system.

7. What prohibits certain discriminatory practices in housing according to Florida law?

- A. The Community Association Act
- B. The Fair Housing Act**
- C. The Florida Civil Rights Act
- D. The Condominium Act

The correct choice highlights the Fair Housing Act, which is a critical piece of legislation designed to eliminate discrimination in housing practices. This federal law prohibits discriminatory actions based on race, color, national origin, religion, sex, familial status, and disability. It seeks to ensure that all individuals have equal opportunities when it comes to renting, buying, or financing homes. The Fair Housing Act is essential in promoting inclusivity and protecting individuals from unfair treatment in the housing market. Violations of this law could lead to legal consequences for housing providers, real estate agents, and others involved in housing transactions. In contrast, the other options do not specifically focus on prohibiting discriminatory practices in housing. The Community Association Act primarily governs the organization and operation of community associations. The Florida Civil Rights Act addresses broader civil rights issues, protecting individuals from discrimination in various areas, including employment but not specifically housing. The Condominium Act deals with the management of condominium associations and their regulations rather than fair housing practices directly. Therefore, the Fair Housing Act stands out as the cornerstone of anti-discrimination efforts in housing under Florida law.

8. What are supplemental restrictions authorized by the governing documents and promulgated by the board of directors called?

- A. Covenants
- B. Bylaws
- C. Rules and Regulations**
- D. Policies

The correct term for supplemental restrictions authorized by the governing documents and enacted by the board of directors is "Rules and Regulations." These provisions are crucial because they outline the day-to-day operational standards and expectations that community members must follow. They can be adjusted or added to as needed to ensure that the community operates smoothly and that the quality of life for residents is maintained. Rules and Regulations serve as specific guidelines that expand upon the broader principles set out in the governing documents, such as the declaration of covenants. These rules can cover a wide range of issues, from maintenance of common areas to policies covering the use of amenities, helping to create a cohesive community framework. Covenants are more formal agreements that are typically recorded and govern the overall conduct of community members in terms of property use and aesthetic standards. Bylaws establish the rules governing the operation of the association itself, including how elections are conducted and how meetings are held. Policies typically involve internal procedures or guidelines but do not encompass the comprehensive scope or enforcement mechanisms found in Rules and Regulations.

9. Which agency regulates insurance in Florida?

- A. The Florida Department of Insurance
- B. The OIR (Office of Insurance Regulation)**
- C. The Florida Insurance Commission
- D. The Office of Risk Management

The Office of Insurance Regulation (OIR) is the correct agency that regulates insurance in Florida. This agency operates under the Florida Department of Financial Services, but its primary role is specifically focused on overseeing and regulating the insurance industry within the state. The OIR manages the licensing of insurance companies, ensures compliance with state laws, reviews insurance rates and policies, and protects consumers by ensuring that the insurance market remains fair, competitive, and financially sound. While other options may sound relevant, they do not serve as the primary regulatory body for insurance in Florida. The Florida Department of Insurance is no longer an active entity; its functions have been absorbed primarily by the OIR. The Florida Insurance Commission, which does exist, typically does not serve a regulatory role as the OIR does. Lastly, the Office of Risk Management is more focused on risk management practices within state agencies and does not regulate the insurance industry in Florida. Understanding the distinction between these agencies helps clarify the appropriate regulatory framework that governs insurance in the state.

10. Which agency is responsible for enforcing compliance with the Cooperative Act?

- A. Department of Health
- B. Department of Business and Professional Regulations**
- C. Department of Housing and Urban Development
- D. Department of Consumer Services

The Department of Business and Professional Regulations is the agency responsible for enforcing compliance with the Cooperative Act in Florida. This department oversees various aspects of business regulation within the state, including the operations of cooperative associations. Their enforcement role includes ensuring that cooperatives adhere to the laws set out in the Cooperative Act, thereby promoting fair practices and protecting the rights of members within these associations. By handling the regulation and compliance aspects, this department ensures that cooperative associations are managed correctly, providing members with a framework of accountability and governance necessary for their collective living arrangements. This role is crucial in maintaining the integrity of cooperatives and ensuring they operate within the legal parameters established by state law. The other agencies listed, while they may have roles in housing or consumer services, do not specifically handle enforcement related to the Cooperative Act, thus distinguishing the Department of Business and Professional Regulations as the appropriate and relevant authority for this task.

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:

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

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